Filing at a Glance

Company: Nationwide Mutual Insurance Company.

Product Name: Private Passenger Personal Auto	SERFF Tr Num: NWPC-126055422	State: Arkansas
TOI: 19.0 Personal Auto	SERFF Status: Closed	State Tr Num: EFT $100
Sub-TOI: 19.0001 Private Passenger Auto (PPA)	Co Tr Num: 09A-6352AR- JGD	State Status: Fees verified and received
Filing Type: Rate/Rule	Co Status:	Reviewer(s): Alexa Grissom, Brittany Yielding
	Author: L Filings	Disposition Date: 04/30/2009
	Date Submitted: 03/02/2009	Disposition Status: Filed
Effective Date Requested (New): 07/14/2009		Effective Date (New): 07/14/2009
Effective Date Requested (Renewal): 07/14/2009		Effective Date (Renewal):

State Filing Description:

General Information

Project Name:	Status of Filing in Domicile: Not Filed
Project Number: 09A-6352AR-JGD	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 04/30/2009	
State Status Changed: 03/05/2009	Deemer Date:
Corresponding Filing Tracking Number:	

Filing Description:

We are filing to revise our Private Passenger Auto policies written in the Nationwide Mutual Insurance Company, effective July 14, 2009.

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

Company and Contact

Filing Contact Information

Christine Hadley, Pricing Manager
One Nationwide Plaza
Columbus, OH 43215

hadleyc@nationwide.com
(800) 882-2822 [Phone]
(614) 249-3885[FAX]

Filing Company Information

Nationwide Mutual Insurance Company.
One Nationwide Plaza

Columbus, OH 43215
(614) 249-7022 ext. [Phone]

CoCode: 23787
Group Code: 140

Group Name: Nationwide Insurance
FEIN Number: 31-4177100

State of Domicile: Ohio
Company Type: Property and Casualty

State ID Number:

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Nationwide Mutual Insurance Company.	$100.00	03/02/2009	26054754

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	04/30/2009	04/30/2009

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	**Created By**	**Created On**	**Date Submitted**	**Responded By**	**Created On**	**Date Submitted**
Pending Industry Response	Alexa Grissom	04/28/2009	04/28/2009			
Pending Industry Response	Alexa Grissom	04/20/2009	04/20/2009	L Filings	04/20/2009	04/20/2009
Pending Industry Response	Alexa Grissom	04/02/2009	04/02/2009	L Filings	04/13/2009	04/13/2009
Pending Industry Response	Alexa Grissom	03/17/2009	03/17/2009	L Filings	03/27/2009	03/27/2009
Pending Industry Response	Alexa Grissom	03/05/2009	03/05/2009	L Filings	03/12/2009	03/12/2009

Disposition

Disposition Date: 04/30/2009
Effective Date (New): 07/14/2009
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:**	**Written Premium for this Program:**	**Maximum % Change (where required):**	**Minimum % Change (where required):**
Nationwide Mutual Insurance Company.	6.800%	5.300%	$3,313,325	42,884	$62,515,562	%	%

SERFF Tracking Number:	*NWPC-126055422*	*State:*	*Arkansas*
Filing Company:	*Nationwide Mutual Insurance Company.*	*State Tracking Number:*	*EFT $100*
Company Tracking Number:	*09A-6352AR- JGD*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*Private Passenger Personal Auto*		
Project Name/Number:	*/09A-6352AR-JGD*		

Item Type	Item Name	Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document *(revised)*	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Filing Memorandum and Exhibits	Filed	Yes
Supporting Document	Revised Filing Exhbits Exhibit V and VI	Filed	Yes
Supporting Document	Marked-up Manual page	Filed	Yes
Supporting Document	Revised Final Manual Part 1 & 2	Filed	Yes
Supporting Document	Revised APCS - Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Rate *(revised)*	Marked-up Rule Manual Pages	Filed	Yes
Rate *(revised)*	Final Manual Part 1 and 2 (includes rules and rating charts)	Filed	Yes
Rate	Marked-up Rule Manual Pages	Filed	Yes
Rate	Final Manual Part 1 and 2 (includes rules and rating charts)	Filed	Yes

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	04/28/2009
Submitted Date	04/28/2009
Respond By Date	

Dear Christine Hadley,

This will acknowledge receipt of the captioned filing. Our Director advised that you need to utilize our APCS form.

Please feel free to contact me if you have questions.

Sincerely,

Alexa Grissom

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	04/20/2009
Submitted Date	04/20/2009
Respond By Date	

Dear Christine Hadley,

This will acknowledge receipt of the captioned filing. Our Director has advised that the submitted APCS form must be submitted in Excel unaltered. He has instructed me to disapprove the filing if you do not submit the form correctly.

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

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/20/2009
Submitted Date	04/20/2009

Dear Alexa Grissom,

Comments:
Please find below our response to your April 20, 2009 concerning the rate filing referenced above.

Response 1

Comments: Please see the revised APCS - Auto Premium Survey attached below.

Changed Items:

Supporting Document Schedule Item Changes
Satisfied -Name: Revised APCS - Auto Premium Comparison Survey
Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

We apologize for any inconvenience this may have caused. Please contact me at (614) 677-7759 or at (800) 882-2822, extension 77759, with any questions. I may also be reached via facsimile at (614) 249-3885 or via e-mail at hadleyc@nationwide.com.

Sincerely,
L Filings

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	04/02/2009
Submitted Date	04/02/2009
Respond By Date	

Dear Christine Hadley,

This will acknowledge receipt of the captioned filing. Please add a statement advising that not-at-fault accidents will not be surcharged.

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

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/13/2009
Submitted Date	04/13/2009

Dear Alexa Grissom,

Comments:
Please find below our response to your April 2, 2009 concerning the rate filing referenced above.

Response 1

Comments: Please see the marked-up manual page and the Revised Final Manual pages Part 1 & 2 below for the additional statement regarding no-at fault accidents.

Changed Items:

Supporting Document Schedule Item Changes
Satisfied -Name: Marked-up Manual page
Comment:
Satisfied -Name: Revised Final Manual Part 1 & 2
Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Please contact me at (614) 677-7759 or at (800) 882-2822, extension 77759, with any questions. I may also be reached via facsimile at (614) 249-3885 or via e-mail at hadleyc@nationwide.com.

Sincerely,
L Filings

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	03/17/2009
Submitted Date	03/17/2009
Respond By Date	

Dear Christine Hadley,

This will acknowledge receipt of the captioned filing. In accordance with Ark. Code Ann. 23-79-152, accidents where the insured is not at fault must not be surcharged. The rules manual states a collision claim of over $1,000 will be surcharged. Please review the manual and make necessary amendments to comply with the law.

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

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	03/27/2009
Submitted Date	03/27/2009

Dear Alexa Grissom,

Comments:
Please find below our response to your March 17, 2009 concerning the rate filing referenced above.

Response 1

Comments: On page 26 of the AR 07142009 Manual Part 1 the rule that states a Collision claim of over $1000 will be surcharged is listed. After this rule is a list of exceptions to the chargeable accident rules. These exceptions define what we would consider not at fault accidents and are not surcharged. The list of exceptions is provided below and can be found on page 26-27 of the AR 07142009 Manual Part I.

EXCEPTIONS:
Accidents will not be counted if it can be demonstrated that the Insured was:
a. Lawfully parked, OR
b. Fully reimbursed by, or on behalf of, a person responsible for the accident or has judgment against such person, OR
c. Struck in the rear by another vehicle, and has not been convicted of a moving traffic violation in connection with the

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

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

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Please contact me at (614) 677-7759 or at (800) 882-2822, extension 77759, with any questions. I may also be reached via facsimile at (614) 249-3885 or via e-mail at hadleyc@nationwide.com.

Sincerely,
L Filings

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	03/05/2009
Submitted Date	03/05/2009
Respond By Date	

Dear Christine Hadley,

This will acknowledge receipt of the captioned filing. In accordance with Bulletin No. 3A-87, a surcharge should not be assessed solely for no prior insurance. Additionally, the filing should be amended for compliance with Ark. Code Ann. 23-79-152; insureds may not be surcharge for not-at-fault accidents and/or claims. Please advise what characteristics would develop a 26 percent increase as stated on the Rf-1.

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

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	03/12/2009
Submitted Date	03/12/2009

Dear Alexa Grissom,

Comments:
Please find below our response to your March 5, 2009 concerning the rate filing referenced above.

Response 1

Comments: Your original objections are listed below before our responses for your convenience.

In accordance with Bulletin No. 3A-87, a surcharge should not be assessed solely for no prior insurance.

We are removing the prior non-standard group from our Terms with Prior Carrier groupings. Please see Revised Exhibit V for the updated Territory Base Rates by Coverage and Revised Exhibit VI for the updated Territory Base Rates Summary for All Coverages.

Additionally, the filing should be amended for compliance with Ark. Code Ann. 23-79-152; insureds may not be

surcharge for not-at-fault accidents and/or claims.

We are not revising our Chargeable Accident definition with this review. The Chargeable Accident definition, along with the exceptions listed on pages 24-26 of the Final Manual, reflect accidents we consider to be chargeable or at-fault.

Please advise what characteristics would develop a 26 percent increase as stated on the Rf-1.

With the removal of the prior nonstandard group the 26 percent increase has been reduced to 22 percent. There is one risk with this percent increase and the characteristics are as follows:

Territory 65, 84 year old male, Widowed, Multi-policy, Multi-car, 50/100 prior limits, credit class of 5-9.

Form Rf-1 has been updated to reflect the new minimum and maximum premium impacts as a result of removing the prior nonstandard group from this review

Changed Items:

Supporting Document Schedule Item Changes
Satisfied -Name: NAIC loss cost data entry document
Comment:
Satisfied -Name: Revised Filing Exhbits Exhibit V and VI
Comment:

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
Marked-up Rule Manual Pages	Pages 12,13, 14, 17, 21, 22, 24, 27, 31,32, 33 and 35	Replacement	
Previous Version			
Marked-up Rule Manual Pages	*Pages 12,13, 14, 17, 21, 22, 24, 27, 31,32, 33 and 35*	*Replacement*	
Final Manual Part 1 and 2 (includes rules and rating	Pages 12,13, 14, 17, 21, 22, 24, 27, 31,32, 33 and 35	Replacement	

charts)	Charts pages 71-79, 105-112, 114-118, 122-124,136-138, 144-192, 195, 196-198, 203-673, 674-675	

Previous Version

Final Manual Part 1 and 2 (includes rules and rating charts)	*Pages 12,13, 14, 17, 21, 22, 24, 27, 31,32, 33 and 35* *Charts pages 71-79, 105-112, 114-118, 122-124,136-138, 144-192, 195, 196-198, 203-673, 674-675*	*Replacement*

We have attached the revised marked-up manual pages and the revised final manual pages. Please contact me at (614) 677-7759 or at (800) 882-2822, extension 77759, with any questions. I may also be reached via facsimile at (614) 249-3885 or via e-mail at hadleyc@nationwide.com.

Sincerely,
L Filings

Rate Information

Rate data applies to filing.

Filing Method:	File & Use
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	3.000%
Effective Date of Last Rate Revision:	08/01/2008
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:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Nationwide Mutual Insurance Company.	6.800%	5.300%	$3,313,325	42,884	$62,515,562	%	%

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Number:	Attachments
Filed	Marked-up Rule Manual Pages	Pages 12,13, 14, 17, 21, 22, 24, 27, 31,32, 33 and 35	Replacement		AR 071409 Marked-Up Revised.pdf
Filed	Final Manual Part 1 and 2 (includes rules and rating charts)	Pages 12,13, 14, 17, 21, 22, 24, 27, 31,32, 33 and 35 Charts pages 71-79, 105-112, 114-118, 122-124,136-138, 144-192, 195, 196-198, 203-673, 674-675	Replacement		AR 071409 Revised Final Manual Part 1.pdf AR 071409 Revised Final Manual Part 2.pdf

ARKANSAS PRIVATE PASSENGER AUTOMOBILE RATING MANUAL

NATIONWIDE MUTUAL INSURANCE COMPANY

Effective – July 14, 2009

Deleted: December 21, 2008

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TABLE OF CONTENTS

INTRODUCTION....4
DEFINITIONS....4
PREMIUM MODIFICATION RULES....4
AVERAGE DRIVER CLASS FACTOR....4
RATING TERRITORY SCHEDULE....4
MISCELLANEOUS COVERAGES....4
MISCELLANEOUS VEHICLES....4
MISCELLANEOUS RISKS....4
GENERAL RULES....4
QUICK REFERENCE/RATING CALCULATIONS....4
RATING CHARTS....5
DEFINITIONS....6
GENERAL DEFINITIONS....6
VEHICLE TYPE AND MISCELLANEOUS RISK DESIGNATIONS....8
COVERAGE DESIGNATIONS....8
PREMIUM MODIFICATION RULES....9
PREFERRED DISCOUNT....9
NATIONWIDE ASSOCIATE DISCOUNT....9
NEW VEHICLE DISCOUNT....9
OEM LOSS SETTLEMENT ENDORSEMENT....9
VEHICLE USE....11
NO PRIOR INSURANCE SURCHARGE....11
PASSIVE OCCUPANT RESTRAINT DISCOUNT....12
MATRIX FACTOR**....12
ADVANCE QUOTE DISCOUNT**....13
TERMS WITH PRIOR CARRIER DISCOUNT**....14
INTRA-AGENCY TRANSFER DISCOUNT....14
LONG TERM POLICYHOLDER DISCOUNT....14
HOME AND CAR DISCOUNT....15
AUTO FINANCIAL DISCOUNT....15
ADDITIONAL COVERAGE FOR CUSTOMIZATION....15
AVERAGE DRIVER CLASS FACTOR....16
DRIVER CLASSIFICATION — DEFINITIONS....16
DRIVER CLASSIFICATION — FACTORS**....17
MERIT RATING PLAN FACTOR**....17
ACCIDENT FREE DISCOUNT**....21
ACCIDENT FORGIVENESS**....21
MINOR VIOLATION FORGIVENESS**....22
UNVERIFIABLE DRIVER RECORD SURCHARGE....23
FINANCIAL RESPONSIBILITY RATE FACTOR**....24
ACCIDENT PREVENTION COURSE DISCOUNT....25
BASE RATES**....27
EXPENSE FEES**....27
RATE SYMBOLS....27
MODEL YEAR FACTOR**....27
OTHER LIMITS AND DEDUCTIBLES....27

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TERRITORY 28
RATING TERRITORY SCHEDULE....28
MISCELLANEOUS COVERAGES....31
NO FAULT COVERAGES....31
EXCESS FAMILY MEDICAL EXPENSE**....31
UNINSURED AND UNDERINSURED MOTORISTS COVERAGE** 31
DIMINISHING DEDUCTIBLE** 32
TOTAL LOSS DEDUCTIBLE WAIVER** 32
ROADSIDE ASSISTANCE COVERAGE** 32
TOWING AND LABOR COSTS** 33
LOSS OF USE AND LOSS OF USE — BROAD FORM** 33
ADDITIONAL COVERAGE FOR SOUND, PICTURE, AND DATA DEVICES 33
MISCELLANEOUS VEHICLES....34
MOTOR HOMES 34
TRAILERS 34
TRUCK CAMPERS....34
ANTIQUE AND CLASSIC AUTOMOBILES** 34
MOTORCYCLES, MOTOR SCOOTERS, MOTORIZED BICYCLES, MOPEDS, AND OTHER SIMILAR MOTORIZED VEHICLES....35
RECREATIONAL VEHICLES....35
MISCELLANEOUS RISKS....36
USE OF OTHER AUTOMOBILES (UOA) 36
NAMED NON-OWNER POLICY (NNO) 37
COMPREHENSIVE FAMILY LIABILITY (CFL)....38
GENERAL RULES....41
POLICY TERM....41
PREMIUM ADJUSTMENT 41
CANCELLATIONS....41
FINANCIAL RESPONSIBILITY CERTIFICATES (SR-22 FILINGS)....42
PAYMENT OPTIONS....43
PRORATE TABLES....44
PRORATE TABLES – SEMI-ANNUAL POLICIES....44
PRORATE TABLES – ANNUAL POLICIES-2....46
PRORATE TABLES – ANNUAL POLICIES-3....48

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INTRODUCTION

DEFINITIONS

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

PREMIUM MODIFICATION RULES

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

AVERAGE DRIVER CLASS FACTOR

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

RATING TERRITORY SCHEDULE

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

MISCELLANEOUS COVERAGES

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

MISCELLANEOUS VEHICLES

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

MISCELLANEOUS RISKS

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

GENERAL RULES

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

QUICK REFERENCE/RATING CALCULATIONS

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

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RATING CHARTS

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

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DEFINITIONS

GENERAL DEFINITIONS

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

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

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

2. A van or pickup truck used solely for:

   a. Pleasure.

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

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

   d. Incidental hauling of:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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VEHICLE TYPE AND MISCELLANEOUS RISK DESIGNATIONS

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

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

COVERAGE DESIGNATIONS

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

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

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PREMIUM MODIFICATION RULES

PREFERRED DISCOUNT
Eff. 7-28-06

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

Rating Chart

NATIONWIDE ASSOCIATE DISCOUNT
Eff. 12-21-08

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

Rating Chart

NEW VEHICLE DISCOUNT
Eff. 7-30-05

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

BI Rating Chart

PD Rating Chart

MP Rating Chart

COMP Rating Chart

COLL Rating Chart

OEM LOSS SETTLEMENT ENDORSEMENT

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

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

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

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

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

Rating Chart – COMP

Rating Chart – COLL

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VEHICLE USE

The following describes the various vehicle use classifications:

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

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

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

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

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

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

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

3. Be engaged in farming only.

   Exceptions —

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

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

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

Exceptions —

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

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

Rating Chart

NO PRIOR INSURANCE SURCHARGE

New Business Rating

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

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The surcharge depends on the lapsed time before insurance.

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

Prior In-Force Rating

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

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

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

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

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

Rating Chart

PASSIVE OCCUPANT RESTRAINT DISCOUNT

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

Rating Chart

MATRIX FACTOR**
Eff. 7-14-09

Deleted: *5-10-08*

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

The following rules are applicable:

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

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

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

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

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

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

New Business Rule

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

Renewal Business Rules

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

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

BI Matrix Factor**

PD Matrix Factor**

MDCL Matrix Factor**

COMP Matrix Factor**

COLL Matrix Factor**

ADVANCE QUOTE DISCOUNT**

Eff. 7-14-09

Deleted: *8-1-07*

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

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

Deleted: Payments

Deleted: Family Compensation

The following rules are applicable:

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

Rating Chart

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TERMS WITH PRIOR CARRIER DISCOUNT**
Eff. 7-14-09

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

Deleted: Payments

Deleted: Family Compensation

The Prior Carriers are grouped as the following:

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

The following rules are applicable:

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

Rating Chart

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

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

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

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

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

Rating Chart

LONG TERM POLICYHOLDER DISCOUNT
Eff. 7-29-04

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

Rating Chart

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HOME AND CAR DISCOUNT
Eff. 5-10-08

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

Rating Chart

AUTO FINANCIAL DISCOUNT
Eff. 7-29-04

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

Rating Chart

ADDITIONAL COVERAGE FOR CUSTOMIZATION
Eff. 9-20-05

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

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

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

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

COMP Rating Chart

COLL Rating Chart

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AVERAGE DRIVER CLASS FACTOR

DRIVER CLASSIFICATION — Definitions

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

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

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

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

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

   a. The driver is not the titled owner, AND

   b. The driver is under age 25, AND

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

DRIVER CLASSIFICATION — Factors**
Eff. 7-14-09

Deleted: *1-30-06*

Please refer to the Rating Charts portion of this manual.

BI Driver Classification Factor**

PD Driver Classification Factor**

ME Driver Classification Factor**

COMP Driver Classification Factor**

COLL Driver Classification Factor**

MERIT RATING PLAN FACTOR**
Eff. 7-14-09

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.

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

MAJOR VIOLATIONS

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

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

   b. Failure to submit to a chemical test, OR

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

   d. Falsification of an accident report, OR

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

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

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

   h. Committing a felony with a motor vehicle, OR

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

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

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

   l. Reckless operation of a motor vehicle, OR

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

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

   o. Illegal transportation of hazardous materials or explosives, OR

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

   q. Passing a stopped school bus, OR

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

   s. Other serious violations

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

ACCIDENTS
Eff. 11-21-07

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

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2. Chargeable Accident Definition.

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

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

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

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

EXCEPTIONS:

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

a. Lawfully parked, OR

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

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

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

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

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

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

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

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

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

C. FIRST SEAT BELT VIOLATION FORGIVENESS

The first incident of a seat belt violation will always be waived for a driver. Each subsequent seat belt violation for a driver in the 35-month experience period will be considered a minor violation. A

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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**
Eff. 7-14-09

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. Minor violations forgiven under the purchase of the Minor Violation Forgiveness option are excepted from this rule. 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.

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

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

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

Minor Violation Points Table

Major Violation Points Table

Additive Violation Surcharge Table

E. ACCIDENT SURCHARGE **
Eff. 7-14-09

New Business and Renewal

The number of chargeable accidents in the experience period will determine the appropriate surcharge for a driver. Accidents forgiven under the purchased Accident Forgiveness option are excepted from this rule.

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.

Deleted: D. FIRST ACCIDENT FORGIVENESS¶
¶
The first chargeable accident assigned to a driver will not result in any surcharge if the following are met:¶
¶
1. The policy has been in force with Nationwide for at least five years, AND¶
¶
2. No drivers on the policy have any other chargeable accidents or major violations during the prior 35 months, AND¶
¶
3. There are no other chargeable accidents currently being "forgiven" from a prior application of First Accident Forgiveness associated with any driver assigned to the policy in the prior thirty-five months.¶
¶
First Accident Forgiveness can apply to only one accident per policy. Whether or not an accident is forgiven will be based on the conditions that exist on the policy at the time the accident becomes chargeable. Once an accident is chargeable, it cannot later be forgiven if conditions on the policy change.¶
¶
Accidents forgiven prior to August 1, 2000, will continue to be forgiven.¶

Deleted: E

Deleted: Exception:¶
¶
No points shall be assigned to a driver as the result of a single minor violation provided:¶
¶
1. The driver has been free of minor violations for the thirty-five months since the most recent occurrence.¶
¶
2. The policy has been insured with Nationwide for at least three years.¶
¶

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Deleted:

Deleted: Occurrences resulting in both an accident and a violation should be counted as follows:¶
¶
1. If an occurrence results in both a chargeable accident and a minor violation, then only the chargeable accident is surcharged. If a minor violation and an accident result from the same incident and the accident does not meet the chargeable accident definition, then the incident will be treated as a minor violation. If the accident subsequently meets the chargeable accident definition, ... [1]

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Additive Accident Surcharge Table

F. CHANGE OF USUAL DRIVERS

Deleted: G

1. Deletion of Driver

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

2. Addition of Driver

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

G. CHANGES IN DRIVING EXPERIENCE

Deleted: H

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. 7-14-09

Deleted: *1-30-06*

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. Policy is NOT receiving the "No Prior Insurance Surcharge", AND
4. Driver is free from major violations for the most recent five years, AND
5. *Driver is free of accidents that resulted in a surcharge for the most recent five years.

*Note: The Accident Free Discount does not apply if the driver has, or had in the most recent five years, an accident being forgiven under the Merit Rating Plan's former First Accident Forgiveness rule.

Deleted: ¶
If a driver with five years or more driving experience has been free of chargeable accidents for the most recent five years, the applicable driver rate factor shall be reduced. Chargeable accidents are defined in the Merit Rating Plan. For new business, the experience period is defined as the five years ending on the effective date of the policy. For renewals, the experience period is defined as the five years ending 45 days prior to each semi-annual renewal effective date. ¶
¶
This discount will not be applicable if:¶
¶
<#> A driver has had any chargeable accidents "forgiven" under the Merit Rating Plan; OR ¶
¶
<#>A driver has been convicted of a major violation within the past five years (see Merit Rating Plan for list of major violations); OR ¶
¶
<#>A driver requires the application of the Unverifiable Driving Record Surcharge; OR¶
¶
<#>The policy requires the application of the No Prior Insurance Surcharge.¶

Rating Chart

ACCIDENT FORGIVENESS**
Eff. 7-14-09

Accident Forgiveness is an optional feature that may be purchased to waive premium surcharge due to an at-fault accident on a policy with a PPA.

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

1. The policyholder has purchased the Accident Forgiveness option, AND
2. The accident occurred while the Accident Forgiveness option was active, AND

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3. The Accident Forgiveness option remains active throughout the otherwise surchargeable period, AND

4. There are no other chargeable accidents currently being "forgiven" from a prior application of Accident Forgiveness associated with any driver assigned on the policy in the prior 35 months.

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

Note — If the Accident Forgiveness option is removed from the policy and an accident is being forgiven at the time of removal, that accident will become chargeable for the balance of the 35-month experience period.

For policies written prior to July 14, 2009, accidents forgiven under the former Accident Forgiveness rule will continue to be forgiven.

For policies written prior to July 14, 2009, if the accident forgiveness feature is removed, any chargeable accident that occurred prior to July 14, 2009, will continue to qualify for accident forgiveness provided it met the former Accident Forgiveness criteria.

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

Accident Forgiveness Rating Chart**

MINOR VIOLATION FORGIVENESS**
Eff. 7-14-09

Minor Violation Forgiveness is an optional feature that may be purchased to waive premium surcharge due to a minor violation on a policy with a PPA.

A minor violation assigned to a driver will not result in any surcharge if the following are met:

1. The policyholder has purchased the Minor Violation Forgiveness option, AND

2. The minor violation occurred while the Minor Violation Forgiveness option was active, AND

3. The Minor Violation Forgiveness option remains active throughout the otherwise surchargeable period, AND

4. The driver does not have other chargeable minor violations currently being "forgiven" from a prior application of Minor Violation Forgiveness within the prior 35 months.

Minor Violation Forgiveness can apply to only one minor violation at a time per driver. Whether or not a minor violation is forgiven will be based on the conditions that exist on the policy at the time the minor violation becomes chargeable. Once a minor violation is chargeable, it cannot later be forgiven if conditions on the policy change.

Note — If the Minor Violation Forgiveness option is removed from the policy and a minor violation is being forgiven at the time of removal, that minor violation will become chargeable for the balance of the 35-month experience period.

For policies written prior to July 14, 2009, minor violations forgiven under the former Minor Violation Forgiveness rule will continue to be forgiven.

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For policies written prior to July 14, 2009, if the Minor Violation Forgiveness feature is removed, any chargeable minor violation that occurred prior to July 14, 2009, will continue to qualify for minor violation forgiveness provided it met the former Minor Violation Forgiveness criteria.

The following vehicle type is eligible: PPA and AC-Reg.

Minor Violation Forgiveness Rating Chart**

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UNVERIFIABLE DRIVER RECORD SURCHARGE

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

Rating Chart

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FINANCIAL RESPONSIBILITY RATE FACTOR**
Eff. 7-14-09

Deleted: *1-30-06*

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

New Business Scoring

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

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

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

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

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

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

Renewal Scoring

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

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

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

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

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

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

   Move policies to a better credit class upon renewal if:

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

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

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

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

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

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

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

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

Terms

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

Added/Deleted Drivers

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

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

2. Apply the New Business Scoring Rules.

OR

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

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

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

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

1. The policy retains the current credit class.

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

Rating Chart**

Spin-Off Policies

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

ACCIDENT PREVENTION COURSE DISCOUNT

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

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

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

Rating Chart

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BASE RATES**

Eff. 7-14-09

Deleted: *8-1-08*

Please refer to the Rating Charts portion of this manual.

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

EXPENSE FEES**

Eff. 7-14-09

Deleted: *8-1-08*

Please refer to the Rating Charts portion of this manual.

Rating Chart**

RATE SYMBOLS

Eff. 9-27-06

Please refer to the Rating Charts portion of this manual.

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

MODEL YEAR FACTOR**

Eff. 7-14-09

Deleted: *8-1-08*

Please refer to the Rating Charts portion of this manual.

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

OTHER LIMITS AND DEDUCTIBLES

Eff. 1-30-06

Please refer to the Rating Charts portion of this manual.

BI Limits
PD Limits
ME Limits
COMP Deductibles
COLL Deductibles

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TERRITORY
Eff. 9-15-06

RATING TERRITORY SCHEDULE
Determined by:

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

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

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

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

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MISCELLANEOUS COVERAGES

NO FAULT COVERAGES
Eff. 8-1-08

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

A. Medical Expense

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

Rating Chart

B. Work Loss

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

Rating Chart

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

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

Rating Chart

EXCESS FAMILY MEDICAL EXPENSE**
Eff. 7-14-09

Deleted: *8-1-08*

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

Rating Chart**

UNINSURED AND UNDERINSURED MOTORISTS COVERAGE**
(Bodily Injury and Property Damage Liability)
Eff. 7-14-09

Deleted: *8-1-08*

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

UIMBI, UMPD
UIMBI
UMBI, UMPD
UMBI

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

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

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

UMBI Premiums**

UIMBI Premiums**

UMPD Premiums

DIMINISHING DEDUCTIBLE**
Eff. 7-14-09

Diminishing Deductible credit is an optional feature that may be purchased to reduce a Policyholder's deductible. The accrued deductible credit will be subtracted from the coverage deductible to determine what amount the Policyholder will pay in the event of a covered COMP or COLL claim. Each eligible policy will accrue $100 deductible credit upon initiation of this option and an additional $100 deductible credit annually at renewal based on all drivers meeting eligibility requirements, up to a maximum of $500.

Policies are eligible to earn an additional $100 deductible credit annually at renewal if all drivers on the policy for the most recent 1 year period:

1. Have no at-fault accidents;
2. Have no major violations; and
3. Have maintained continuous coverage.

The Diminishing Deductible credit will reset to $100 in the event of a covered at-fault accident or COMP loss after the feature has been purchased. The Diminishing Deductible credit will resume accumulating when all drivers are once again eligible.

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

COMP Diminishing Deductible Rating Chart**
COLL Diminishing Deductible Rating Chart**

TOTAL LOSS DEDUCTIBLE WAIVER**
Eff. 7-14-09

Total Loss Deductible Waiver is an optional feature that may be purchased to waive the physical damage coverage deductible in the event of a covered total loss.

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

COMP Total Loss Deductible Waiver Rating Chart**
COLL Total Loss Deductible Waiver Rating Chart**

ROADSIDE ASSISTANCE COVERAGE**
Eff. 7-14-09

Roadside Assistance is an optional coverage that may be purchased on any policy. This endorsement provides coverage to pay for expenses incurred under roadside assistance.

Limits: Up to 15 miles **OR** Up to 100 miles.

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

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Roadside Assistance Rating Chart* *

TOWING AND LABOR COSTS**
Eff. 7-14-09

Available for Motorhome vehicle types only.

Limits - $50 per disablement ($100 per disablement for MH)

Rating Chart

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

LOSS OF USE AND LOSS OF USE — BROAD FORM**
Eff. 7-14-09

Deleted: *8-1-08*

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

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

Rating Chart**

ADDITIONAL COVERAGE FOR SOUND, PICTURE, AND DATA DEVICES

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

Rating Chart

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MISCELLANEOUS VEHICLES

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

MOTOR HOMES

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

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

Motor Home Calculation Charts

TRAILERS
Eff 8-1-08

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

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

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

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

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

Trailer Calculation Charts

TRUCK CAMPERS
Eff 8-1-08

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

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

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

Truck Camper Calculation Charts

ANTIQUE AND CLASSIC AUTOMOBILES**
Eff. 7-14-09

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

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

A. RESTRICTED USE

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

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

B. REGULAR USE

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

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

Antique and Classic Automobile Calculation Charts**

MOTORCYCLES, MOTOR SCOOTERS, MOTORIZED BICYCLES, MOPEDS, AND OTHER SIMILAR MOTORIZED VEHICLES
Eff 8-1-08

Annual premiums anticipate reduced usage during winter months.

Includes trail bikes over 350cc or registered.

Motorcycle Calculation Charts

RECREATIONAL VEHICLES

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

Includes unregistered trail bikes up to 350cc.

Recreational Vehicle Calculation Charts

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MISCELLANEOUS RISKS

USE OF OTHER AUTOMOBILES (UOA)

A. LIMITED FORM

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

Available by endorsement to:

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

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

B. BROAD FORM

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

Available to:

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

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

NOT available to:

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

Rating Chart

Government Employees Rating Factor

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NAMED NON-OWNER POLICY (NNO)

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

A. INTERESTS COVERED

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

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

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

Coverage is excess over other insurance available to the Policyholder.

B. INELIGIBLE RISKS

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

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

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

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

5. Automobiles hired under long term contract.

C. CLASSIFICATION AND RATES

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

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

TYPE OF RISK

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

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

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

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

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

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

NNO Calculation Charts

COMPREHENSIVE FAMILY LIABILITY (CFL)

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

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

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

A. COVERAGE

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

See policy and endorsement for coverage information.

B. INELIGIBLE RISKS

1. Entities other than individuals.

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

2. With respect to CFL—Farm:

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

3. Real estate brokers.

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C. CLASSIFICATION CLASS

1. All individuals other than farmers 1

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

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

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

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

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

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

D. PREMIUM

1. Class 1

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

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

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

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

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

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

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

   b. Charge “additional residence” premium for:

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

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

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

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

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

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

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

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

Semi-Annual Premium-Basic

Additional Residences

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GENERAL RULES

POLICY TERM

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

PREMIUM ADJUSTMENT

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

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

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

CANCELLATIONS

A. REQUESTS

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

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

B. COMPANY CANCELLATIONS AND NON-RENEWALS

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

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

C. SHORT/PRO RATE BASIS DETERMINATION

Cancellation is on a prorate basis when:

1. Initiated by the Company.

2. The automobile is destroyed or stolen.

3. The Policyholder has died.

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

5. Only part of the coverages are cancelled.

6. The Policyholder enters the Armed Services.

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

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

D. MISCELLANEOUS VEHICLES

Motorcycles:

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

1. Coverage was in force less than six months.
2. Coverage was in force six months or more, BUT
   a. The vehicle was stolen, destroyed, sold, or junked, OR
   b. The Policyholder has died, OR
   c. Cancellation is initiated by the Company.

Recreational Vehicles:

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

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

E. REFUND

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

FINANCIAL RESPONSIBILITY CERTIFICATES (SR-22 FILINGS)

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

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

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

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PAYMENT OPTIONS
Eff. 4-1-07

A. FULL PAYMENT

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

B. INSTALLMENT PAYMENTS

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

C. BAD CHECKS

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

D. LATE PAYMENT FEE

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

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PRORATE TABLES

PRORATE TABLES – SEMI-ANNUAL POLICIES
Eff. 8-1-08

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

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

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

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

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

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

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

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

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CALCULATIONS, QUICK REFERENCES, & CHARTS

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Occurrences resulting in both an accident and a violation should be counted as follows:

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

ARKANSAS PRIVATE PASSENGER AUTOMOBILE RATING MANUAL

NATIONWIDE MUTUAL INSURANCE COMPANY

Effective – July 14, 2009

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TABLE OF CONTENTS

INTRODUCTION....9
- DEFINITIONS....9
- PREMIUM MODIFICATION RULES....9
- AVERAGE DRIVER CLASS FACTOR....9
- RATING TERRITORY SCHEDULE....9
- MISCELLANEOUS COVERAGES....9
- MISCELLANEOUS VEHICLES....9
- MISCELLANEOUS RISKS....9
- GENERAL RULES....9
- QUICK REFERENCE/RATING CALCULATIONS....9
- RATING CHARTS....10

DEFINITIONS....11
- GENERAL DEFINITIONS....11
- VEHICLE TYPE AND MISCELLANEOUS RISK DESIGNATIONS....13
- COVERAGE DESIGNATIONS....13

PREMIUM MODIFICATION RULES....14
- PREFERRED DISCOUNT....14
- NATIONWIDE ASSOCIATE DISCOUNT....14
- NEW VEHICLE DISCOUNT....14
- OEM LOSS SETTLEMENT ENDORSEMENT....14
- VEHICLE USE....16
- NO PRIOR INSURANCE SURCHARGE....16
- PASSIVE OCCUPANT RESTRAINT DISCOUNT....17
- MATRIX FACTOR**....17
- ADVANCE QUOTE DISCOUNT**....18
- TERMS WITH PRIOR CARRIER DISCOUNT**....20
- INTRA-AGENCY TRANSFER DISCOUNT....20
- LONG TERM POLICYHOLDER DISCOUNT....20
- HOME AND CAR DISCOUNT....21
- AUTO FINANCIAL DISCOUNT....21
- ADDITIONAL COVERAGE FOR CUSTOMIZATION....21

AVERAGE DRIVER CLASS FACTOR....22
- DRIVER CLASSIFICATION — Definitions....22
- DRIVER CLASSIFICATION — Factors**....23
- MERIT RATING PLAN FACTOR**....23
- ACCIDENT FREE DISCOUNT**....27
- ACCIDENT FORGIVENESS**....28
- MINOR VIOLATION FORGIVENESS**....28
- UNVERIFIABLE DRIVER RECORD SURCHARGE....29
- FINANCIAL RESPONSIBILITY RATE FACTOR**....30
- ACCIDENT PREVENTION COURSE DISCOUNT....32

BASE RATES**....33

EXPENSE FEES**....33

RATE SYMBOLS....33

MODEL YEAR FACTOR**....33

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OTHER LIMITS AND DEDUCTIBLES....33
TERRITORY....34
RATING TERRITORY SCHEDULE....34
MISCELLANEOUS COVERAGES....37
NO FAULT COVERAGES....37
EXCESS FAMILY MEDICAL EXPENSE**....37
UNINSURED AND UNDERINSURED MOTORISTS COVERAGE**....37
DIMINISHING DEDUCTIBLE**....38
TOTAL LOSS DEDUCTIBLE WAIVER**....38
ROADSIDE ASSISTANCE COVERAGE**....38
TOWING AND LABOR COSTS**....39
LOSS OF USE AND LOSS OF USE — BROAD FORM**....39
ADDITIONAL COVERAGE FOR SOUND, PICTURE, AND DATA DEVICES....39
MISCELLANEOUS VEHICLES....40
MOTOR HOMES....40
TRAILERS....40
TRUCK CAMPERS....40
ANTIQUE AND CLASSIC AUTOMOBILES**....41
MOTORCYCLES, MOTOR SCOOTERS, MOTORIZED BICYCLES, MOPEDS, AND OTHER SIMILAR MOTORIZED VEHICLES....41
RECREATIONAL VEHICLES....41
MISCELLANEOUS RISKS....42
USE OF OTHER AUTOMOBILES (UOA)....42
NAMED NON-OWNER POLICY (NNO)....43
COMPREHENSIVE FAMILY LIABILITY (CFL)....44
GENERAL RULES....47
POLICY TERM....47
PREMIUM ADJUSTMENT....47
CANCELLATIONS....47
FINANCIAL RESPONSIBILITY CERTIFICATES (SR-22 FILINGS)....48
PAYMENT OPTIONS....49
PRORATE TABLES....50
PRORATE TABLES – SEMI-ANNUAL POLICIES....50
PRORATE TABLES – ANNUAL POLICIES-2....52
PRORATE TABLES – ANNUAL POLICIES-3....54

ADF PRIVATE PASSENGER PPA 56
QUICK REFERENCE 56
PPA BI ADF Individual Coverage Driver Factor 56
PPA COLL ADF Individual Coverage Driver Factor 56
PPA COMP ADF Individual Coverage Driver Factor 57
PPA MDCL ADF Individual Coverage Driver Factor 57
PPA PD ADF Individual Coverage Driver Factor 59
PPA PLCY Merit Rating Factor 67

ADF MOTORCYCLE MC 61

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QUICK REFERENCE 61
MC BI ADF Individual Coverage Driver Factor 61
MC COLL ADF Individual Coverage Driver Factor 61
MC COMP ADF Individual Coverage Driver Factor 61
MC MDCL ADF Individual Coverage Driver Factor 62
MC PD ADF Individual Coverage Driver Factor 62
MC PLCY Merit Rating Factor 67

ADF ANTIQUE and CLASSICS AC 64
QUICK REFERENCE 64
AC BI ADF Individual Coverage Driver Factor 64
AC COLL ADF Individual Coverage Driver Factor 64
AC COMP ADF Individual Coverage Driver Factor 65
AC MDCL ADF Individual Coverage Driver Factor 65
AC PD ADF Individual Coverage Driver Factor 67
AC PLCY Merit Rating Factor 67

PRIVATE PASSENGER PPA 69
QUICK REFERENCE 69
PPA AD Coverage Premium 70
PPA BI Coverage Premium ** 70
PPA ADDITIONAL COV FOR SOUND, PICTURE AND DATA DEVICES Coverage Premium 72
PPA COLL Coverage Premium ** 72
PPA COMP Coverage Premium ** 74
PPA EXMDCL Coverage Premium 75
PPA LOI Coverage Premium 76
PPA LOU Coverage Premium 76
PPA MDCL Coverage Premium ** 76
PPA PD Coverage Premium ** 78
PPA TL Coverage Premium ** 79
PPA UIMBI Coverage Premium 79
PPA UMBI Coverage Premium 80
PPA UMPD Coverage Premium 80
PPA BI Policy UOA Endorsement Amount 1 80
PPA COLL Customized Vehicle COLL Factor 80
PPA COLL Rate Symbol Factor 81
PPA COMP Customized Vehicle COMP Factor 82
PPA COMP Rate Symbol Factor 82
PPA PD Policy Use of Other Auto Govt Amt 82
PPA PLCY Vehicle Age 83
PPA PLCY Rate Symbol Factor 83

MOTORCYCLE MC 84
QUICK REFERENCE 84
MC AD Coverage Premium 84
MC BI Coverage Premium 84
MC COLL Coverage Premium 84
MC COMP Coverage Premium 85
MC EXMDCL Coverage Premium 85
MC LOI Coverage Premium 86
MC MDCL Coverage Premium 86
MC PD Coverage Premium 86
MC UIMBI Coverage Premium 86
MC UMBI Coverage Premium 87
MC UMPD Coverage Premium 87

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RECREATIONAL VEHICLE RV 88
QUICK REFERENCE 88
RV BI Coverage Premium 88
RV COLL Coverage Premium 88
RV COMP Coverage Premium 88
RV MDCL Coverage Premium 88
RV PD Coverage Premium 88
RV UIMBI Coverage Premium 88
RV UMBI Coverage Premium 89
RV UMPD Coverage Premium 89

TRAILERS SV 90
QUICK REFERENCE 90
SV COLL Coverage Premium 90
SV COMP Coverage Premium 90
SV PE Coverage Premium 91

COMPREHENSIVE FAMILIY LIABILITY CFL 92
QUICK REFERENCE 92
CFL CFL Coverage Premium 92

MOTORHOME MH 93
QUICK REFERENCE 93
MH AD Coverage Premium 93
MH BI Coverage Premium 93
MH ADDITIONAL COV FOR SOUND, PICTURE AND DATA DEVICES Coverage Premium 94
MH COLL Coverage Premium 94
MH COMP Coverage Premium 94
MH EXMDCL Coverage Premium 96
MH LOI Coverage Premium 96
MH LOU Coverage Premium 96
MH MDCL Coverage Premium 96
MH PD Coverage Premium 97
MH PE Coverage Premium 97
MH TL Coverage Premium 98
MH UIMBI Coverage Premium 98
MH UMBI Coverage Premium 98
MH UMPD Coverage Premium 98
MH COLL Rate Symbol Factor 98
MH COMP Rate Symbol Factor 99

NAMED NON OWNER NNO 100
QUICK REFERENCE 100
NNO AD Coverage Premium 100
NNO BI Coverage Premium 100
NNO EXMDCL Coverage Premium 100
NNO LOI Coverage Premium 100
NNO MDCL Coverage Premium 100
NNO PD Coverage Premium 101
NNO UIMBI Coverage Premium 101
NNO UMBI Coverage Premium 101
NNO UMPD Coverage Premium 102

ANTIQUE and CLASSICS AC 103
QUICK REFERENCE 103
AC AD Coverage Premium 103

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AC BI Coverage Premium ** 104
AC ADDITIONAL COV FOR SOUND, PICTURE AND DATA DEVICES Coverage Premium 104
AC COLL Coverage Premium ** 106
AC COMP Coverage Premium ** 107
AC EXMDCL Coverage Premium 109
AC LOI Coverage Premium 109
AC LOU Coverage Premium 109
AC MDCL Coverage Premium ** 109
AC PD Coverage Premium ** 111
AC TL Coverage Premium ** 111
AC UIMBI Coverage Premium 112
AC UMBI Coverage Premium 112
AC UMPD Coverage Premium 113

RX03TA01 COMP Base Rate 113
RX03TA02 COLL Base Rate 113
RX03TA03 BI Base Rate 113
RX03TA04 PD Base Rate 114
RX03TA07 UMBI Base Rate 114
RX03TA08 UMPD Base Rate 115
RX03TA09 UIMBI Base Rate 116
RX03TA16 BI Base Rate 117
RX03TA17 PD Base Rate 117
RX03TA19 COMP Base Rate 118
RX03TA20 COLL Base Rate 119
RX03TA22 AD Base Rate 121
RX03TA30 MDCL Base Rate 121
RX03TA31 LOI Base Rate 122
RX03TA33 EXMDCL Base Rate 122
RX03TA43 CFL Base Rate 122
RX03TA51 TL Base Rate 123
RX03TA52 LOU Base Rate 123
RX03TA53 EEC Base Rate 123
RX03TA54 COMP Base Rate 124
RX03TA55 COLL Base Rate 125
RX03TA58 MP Base Rate 126
RX03TA61 PE Base Rate 126
RX03TB01 COMP Rate Symbol Factor 126
RX03TB02 COLL Rate Symbol Factor 127
RX03TB05 COMP Rate Symbol Factor 129
RX03TB06 COLL Rate Symbol Factor 129
RX03TB15 BI Rate Symbol Factor 129
RX03TB16 PD Rate Symbol Factor 131
RX03TB17 MDCL Rate Symbol Factor 133
RX03TB21 COMP Customized Vehicle COMP Factor 135
RX03TB22 COLL Customized Vehicle COLL Factor 135
RX03TC11 COMP Vehicle Model Year Factor 135
RX03TC12 COLL Vehicle Model Year Factor 136
RX03TC13 BI Vehicle Model Year Factor 136
RX03TC14 PD Vehicle Model Year Factor 136
RX03TC15 MDCL Vehicle Model Year Factor 136
RX03TC21 COMP New Vehicle Discount Factor 137
RX03TC22 COLL New Vehicle Discount Factor 137
RX03TC23 BI New Vehicle Discount Factor 137
RX03TC24 PD New Vehicle Discount Factor 137
RX03TC25 MDCL New Vehicle Discount Factor 137

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RX03TD01 COMP Limit/Deductible Factor 137
RX03TD02 COLL Limit/Deductible Factor 138
RX03TD03 BI Limit/Deductible Factor 138
RX03TD04 PD Limit/Deductible Factor 138
RX03TD06 COMP Limit/Deductible Factor 139
RX03TD07 COLL Limit/Deductible Factor 139
RX03TD13 MDCL Limit/Deductible Factor 140
RX03TE07 PLCY Rate Factor 140
RX03TE11 PLCY Rate Factor 140
RX03TE16 PLCY Rate Factor 140
RX03TE20 PLCY Prior Insurance Surcharge Factor 140
RX03TE24 PLCY Rate Factor 143
RX03TE54 PLCY Vehicle Use Factor 143
RX03TE80 BI Driver Factor 143
RX03TE81 PD Driver Factor 152
RX03TE82 COMP Driver Factor 161
RX03TE83 COLL Driver Factor 171
RX03TE85 MDCL Driver Factor 180
RX03TE87 PLCY Financial Responsibility Rate Factor 189
RX03TE88 PLCY At Fault Accidents Factor 191
RX03TE89 PLCY Violation Surcharge Factor 192
RX03TE90 PLCY Major Violation Points 192
RX03TE91 PLCY Minor Violation Points 193
RX03TE98 COMP OEM Endorsement Factor 193
RX03TE99 COLL OEM Endorsement Factor 193
RX03TF01 PLCY Policy UOA Endorsement Amount 1 193
RX03TF28 PLCY Policy UOA Endorsement Factor 1 193
RX03TF73 PLCY Policy Expense Fee 194
RX03TF77 PLCY Unverifiable Driving Record Surcharge Factor 194
RX03TF78 PLCY Coverage Expense Fee 194
RX03TF91 PLCY Terms with Prior Carrier Factor 195
RX03TI06 CFL CFL Additional Rate 196
RX03TI12 PLCY Accident Prevention Course Discount Factor 196
RX03TI29 PLCY Passive Occupant Restraint Discount Factor 196
RX03TI33 PLCY Long Term Policyholder Discount Factor 196
RX03TI35 PLCY Home and Car Discount Factor 197
RX03TI73 PLCY Accident Free Discount Factor 199
RX03TI83 PLCY Auto Financial Discount Factor 199
RX03TI84 COMP Driver's Age Percent 200
RX03TI85 COLL Driver's Age Percent 200
RX03TI86 BI Driver's Age Percent 200
RX03TI87 PD Driver's Age Percent 200
RX03TI88 MDCL Driver's Age Percent 200
RX03TI89 COMP Engine Size Percent 201
RX03TI90 COLL Engine Size Percent 201
RX03TI91 BI Engine Size Percent 201
RX03TI92 PD Engine Size Percent 201
RX03TM12 BI BI Matrix Factor 201
RX03TM13 COLL COLL Matrix Factor 295
RX03TM14 COMP COMP Matrix Factor 389
RX03TM15 MDCL MP Matrix Factor 483
RX03TM16 PD PD Matrix Factor 577
RX03TM20 PLCY Advance Quote Discount Factor 671
RX03TM22 PLCY Preferred Discount 672
RX03TM29 PLCY Feature : Accident Forgiveness Factor 672
RX03TM30 PLCY Feature : Minor Violation Forgiveness Factor 672

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RX03TM33 COMP Feature:Diminishing COMP Deductible Factor 672
RX03TM34 COLL Feature:Diminshing COLL Deductible Factor 672
RX03TM35 COMP Feature: Total Loss Comp Ded Waiver Factor 673
RX03TM36 COLL Feature: Total Loss Coll Ded Waiver Factor 673
RX03TM37 TL Feature : RoadSide Assistance Cov Prem 673
RX03TM62 PLCY Nationwide Associate Discount Factor 673

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INTRODUCTION

DEFINITIONS

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

PREMIUM MODIFICATION RULES

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

AVERAGE DRIVER CLASS FACTOR

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

RATING TERRITORY SCHEDULE

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

MISCELLANEOUS COVERAGES

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

MISCELLANEOUS VEHICLES

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

MISCELLANEOUS RISKS

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

GENERAL RULES

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

QUICK REFERENCE/RATING CALCULATIONS

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

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RATING CHARTS

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

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DEFINITIONS

GENERAL DEFINITIONS

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

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

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

2. A van or pickup truck used solely for:

    a. Pleasure.

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

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

    d. Incidental hauling of:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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VEHICLE TYPE AND MISCELLANEOUS RISK DESIGNATIONS

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

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

COVERAGE DESIGNATIONS

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

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

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PREMIUM MODIFICATION RULES

PREFERRED DISCOUNT

Eff. 7-28-06

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

Rating Chart

NATIONWIDE ASSOCIATE DISCOUNT

Eff. 12-21-08

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

Rating Chart

NEW VEHICLE DISCOUNT

Eff. 7-30-05

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

BI Rating Chart

PD Rating Chart

MP Rating Chart

COMP Rating Chart

COLL Rating Chart

OEM LOSS SETTLEMENT ENDORSEMENT

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

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

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

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

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

Rating Chart – COMP

Rating Chart – COLL

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VEHICLE USE

The following describes the various vehicle use classifications:

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

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

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

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

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

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

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

3. Be engaged in farming only.

   Exceptions —

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

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

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

Exceptions —

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

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

Rating Chart

NO PRIOR INSURANCE SURCHARGE

New Business Rating

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

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The surcharge depends on the lapsed time before insurance.

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

Prior In-Force Rating

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

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

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

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

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

Rating Chart

PASSIVE OCCUPANT RESTRAINT DISCOUNT

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

Rating Chart

MATRIX FACTOR**
Eff. 7-14-09

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

The following rules are applicable:

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

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

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

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

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

New Business Rule

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

Renewal Business Rules

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

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

BI Matrix Factor**

PD Matrix Factor**

MDCL Matrix Factor**

COMP Matrix Factor**

COLL Matrix Factor**

ADVANCE QUOTE DISCOUNT**
Eff. 7-14-09

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

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

The following rules are applicable:

1. This discount is only applicable for the Nationwide Mutual Insurance Company.

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

Rating Chart

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TERMS WITH PRIOR CARRIER DISCOUNT**
Eff. 7-14-09

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

The Prior Carriers are grouped as the following:

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

The following rules are applicable:

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

Rating Chart

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

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

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

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

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

Rating Chart

LONG TERM POLICYHOLDER DISCOUNT
Eff. 7-29-04

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

Rating Chart

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HOME AND CAR DISCOUNT
Eff. 5-10-08

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

Rating Chart

AUTO FINANCIAL DISCOUNT
Eff. 7-29-04

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

Rating Chart

ADDITIONAL COVERAGE FOR CUSTOMIZATION
Eff. 9-20-05

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

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

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

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

COMP Rating Chart

COLL Rating Chart

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AVERAGE DRIVER CLASS FACTOR

DRIVER CLASSIFICATION — Definitions

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

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

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

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

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

   a. The driver is not the titled owner, AND

   b. The driver is under age 25, AND

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

DRIVER CLASSIFICATION — Factors**
Eff. 7-14-09

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. 7-14-09

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

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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 or vehicle registration is suspended or revoked, OR

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

   h. Committing a felony with a motor vehicle, OR

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

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

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

   l. Reckless operation of a motor vehicle, OR

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

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

   o. Illegal transportation of hazardous materials or explosives, OR

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

   q. Passing a stopped school bus, OR

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

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s. Other serious violations

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

ACCIDENTS
Eff. 11-21-07

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

2. Chargeable Accident Definition.

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

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

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

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

EXCEPTIONS:

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

a. Lawfully parked, OR

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

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

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

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

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

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

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

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

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

C. FIRST SEAT BELT VIOLATION FORGIVENESS

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

D. MINOR AND MAJOR VIOLATION SURCHARGE**
Eff. 7-14-09

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. Minor violations forgiven under the purchase of the Minor Violation Forgiveness option are excepted from this rule. 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.

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

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

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

Minor Violation Points Table

Major Violation Points Table

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Additive Violation Surcharge Table

E. ACCIDENT SURCHARGE **
Eff. 7-14-09

New Business and Renewal

The number of chargeable accidents in the experience period will determine the appropriate surcharge for a driver. Accidents forgiven under the purchased Accident Forgiveness option are excepted from this rule.

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.

Additive Accident Surcharge Table

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 experience factor is recalculated, effective the date the driver is deleted, based on the remaining drivers.

2. Addition of Driver

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

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. 7-14-09

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. Policy is NOT receiving the "No Prior Insurance Surcharge", AND
4. Driver is free from major violations for the most recent five years, AND

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5. *Driver is free of accidents that resulted in a surcharge for the most recent five years.

*Note: The Accident Free Discount does not apply if the driver has, or had in the most recent five years, an accident being forgiven under the Merit Rating Plan's former First Accident Forgiveness rule.

Rating Chart

ACCIDENT FORGIVENESS**
Eff. 7-14-09

Accident Forgiveness is an optional feature that may be purchased to waive premium surcharge due to an at-fault accident on a policy with a PPA.

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

1. The policyholder has purchased the Accident Forgiveness option, AND
2. The accident occurred while the Accident Forgiveness option was active, AND
3. The Accident Forgiveness option remains active throughout the otherwise surchargeable period, AND
4. There are no other chargeable accidents currently being "forgiven" from a prior application of Accident Forgiveness associated with any driver assigned on the policy in the prior 35 months.

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

Note — If the Accident Forgiveness option is removed from the policy and an accident is being forgiven at the time of removal, that accident will become chargeable for the balance of the 35-month experience period.

For policies written prior to July 14, 2009, accidents forgiven under the former Accident Forgiveness rule will continue to be forgiven.

For policies written prior to July 14, 2009, if the accident forgiveness feature is removed, any chargeable accident that occurred prior to July 14, 2009, will continue to qualify for accident forgiveness provided it met the former Accident Forgiveness criteria.

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

Accident Forgiveness Rating Chart**

MINOR VIOLATION FORGIVENESS**
Eff. 7-14-09

Minor Violation Forgiveness is an optional feature that may be purchased to waive premium surcharge due to a minor violation on a policy with a PPA.

A minor violation assigned to a driver will not result in any surcharge if the following are met:

1. The policyholder has purchased the Minor Violation Forgiveness option, AND

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2. The minor violation occurred while the Minor Violation Forgiveness option was active, AND

3. The Minor Violation Forgiveness option remains active throughout the otherwise surchargeable period, AND

4. The driver does not have other chargeable minor violations currently being “forgiven” from a prior application of Minor Violation Forgiveness within the prior 35 months.

Minor Violation Forgiveness can apply to only one minor violation at a time per driver. Whether or not a minor violation is forgiven will be based on the conditions that exist on the policy at the time the minor violation becomes chargeable. Once a minor violation is chargeable, it cannot later be forgiven if conditions on the policy change.

Note — If the Minor Violation Forgiveness option is removed from the policy and a minor violation is being forgiven at the time of removal, that minor violation will become chargeable for the balance of the 35-month experience period.

For policies written prior to July 14, 2009, minor violations forgiven under the former Minor Violation Forgiveness rule will continue to be forgiven.

For policies written prior to July 14, 2009, if the Minor Violation Forgiveness feature is removed, any chargeable minor violation that occurred prior to July 14, 2009, will continue to qualify for minor violation forgiveness provided it met the former Minor Violation Forgiveness criteria.

The following vehicle type is eligible: PPA and AC-Reg.

Minor Violation Forgiveness Rating Chart**

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UNVERIFIABLE DRIVER RECORD SURCHARGE

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

Rating Chart

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FINANCIAL RESPONSIBILITY RATE FACTOR**
Eff. 7-14-09

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

New Business Scoring

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

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

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

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

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

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

Renewal Scoring

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

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

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

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

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

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

   Move policies to a better credit class upon renewal if:

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

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

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

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

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

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

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

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

Terms

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

Added/Deleted Drivers

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

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

2. Apply the New Business Scoring Rules.

OR

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

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

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

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

1. The policy retains the current credit class.

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

Rating Chart**

Spin-Off Policies

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

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ACCIDENT PREVENTION COURSE DISCOUNT

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

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

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

Rating Chart

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BASE RATES**

Eff. 7-14-09

Please refer to the Rating Charts portion of this manual.

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

EXPENSE FEES**

Eff. 7-14-09

Please refer to the Rating Charts portion of this manual.

Rating Chart**

RATE SYMBOLS

Eff. 9-27-06

Please refer to the Rating Charts portion of this manual.

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

MODEL YEAR FACTOR**

Eff. 7-14-09

Please refer to the Rating Charts portion of this manual.

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

OTHER LIMITS AND DEDUCTIBLES

Eff. 1-30-06

Please refer to the Rating Charts portion of this manual.

BI Limits
PD Limits
ME Limits
COMP Deductibles
COLL Deductibles

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TERRITORY

Eff. 9-15-06

RATING TERRITORY SCHEDULE

Determined by:

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

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

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

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

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MISCELLANEOUS COVERAGES

NO FAULT COVERAGES
Eff. 8-1-08

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

A. Medical Expense

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

Rating Chart

B. Work Loss

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

Rating Chart

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

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

Rating Chart

EXCESS FAMILY MEDICAL EXPENSE**
Eff.7-14-09

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

Rating Chart**

UNINSURED AND UNDERINSURED MOTORISTS COVERAGE**
(Bodily Injury and Property Damage Liability)
Eff. 7-14-09

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

UIMBI, UMPD
UIMBI
UMBI, UMPD
UMBI

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

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

UMBI Premiums**

UIMBI Premiums**

UMPD Premiums

DIMINISHING DEDUCTIBLE**
Eff. 7-14-09

Diminishing Deductible credit is an optional feature that may be purchased to reduce a Policyholder's deductible. The accrued deductible credit will be subtracted from the coverage deductible to determine what amount the Policyholder will pay in the event of a covered COMP or COLL claim. Each eligible policy will accrue $100 deductible credit upon initiation of this option and an additional $100 deductible credit annually at renewal based on all drivers meeting eligibility requirements, up to a maximum of $500.

Policies are eligible to earn an additional $100 deductible credit annually at renewal if all drivers on the policy for the most recent 1 year period:

1. Have no at-fault accidents;
2. Have no major violations; and
3. Have maintained continuous coverage.

The Diminishing Deductible credit will reset to $100 in the event of a covered at-fault accident or COMP loss after the feature has been purchased. The Diminishing Deductible credit will resume accumulating when all drivers are once again eligible.

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

COMP Diminishing Deductible Rating Chart**
COLL Diminishing Deductible Rating Chart**

TOTAL LOSS DEDUCTIBLE WAIVER**
Eff. 7-14-09

Total Loss Deductible Waiver is an optional feature that may be purchased to waive the physical damage coverage deductible in the event of a covered total loss.

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

COMP Total Loss Deductible Waiver Rating Chart**
COLL Total Loss Deductible Waiver Rating Chart**

ROADSIDE ASSISTANCE COVERAGE**
Eff. 7-14-09

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Roadside Assistance is an optional coverage that may be purchased on any policy. This endorsement provides coverage to pay for expenses incurred under roadside assistance.

Limits: Up to 15 miles **OR** Up to 100 miles.

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

Roadside Assistance Rating Chart**

TOWING AND LABOR COSTS**
Eff. 7-14-09

Available for Motorhome vehicle types only.

Limits - $50 per disablement ($100 per disablement for MH)

Rating Chart

LOSS OF USE AND LOSS OF USE — BROAD FORM**
Eff. 7-14-09

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

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

Rating Chart**

ADDITIONAL COVERAGE FOR SOUND, PICTURE, AND DATA DEVICES

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

Rating Chart

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MISCELLANEOUS VEHICLES

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

MOTOR HOMES

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

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

Motor Home Calculation Charts

TRAILERS
Eff 8-1-08

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

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

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

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

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

Trailer Calculation Charts

TRUCK CAMPERS
Eff 8-1-08

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

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

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

Truck Camper Calculation Charts

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ANTIQUE AND CLASSIC AUTOMOBILES**
Eff. 7-14-09

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

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

A. RESTRICTED USE

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

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

B. REGULAR USE

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

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

Antique and Classic Automobile Calculation Charts**

MOTORCYCLES, MOTOR SCOOTERS, MOTORIZED BICYCLES, MOPEDS, AND OTHER SIMILAR MOTORIZED VEHICLES
Eff 8-1-08

Annual premiums anticipate reduced usage during winter months.

Includes trail bikes over 350cc or registered.

Motorcycle Calculation Charts

RECREATIONAL VEHICLES

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

Includes unregistered trail bikes up to 350cc.

Recreational Vehicle Calculation Charts

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MISCELLANEOUS RISKS

USE OF OTHER AUTOMOBILES (UOA)

A. LIMITED FORM

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

Available by endorsement to:

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

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

B. BROAD FORM

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

Available to:

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

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

NOT available to:

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

Rating Chart
Government Employees Rating Factor

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NAMED NON-OWNER POLICY (NNO)

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

A. INTERESTS COVERED

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

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

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

Coverage is excess over other insurance available to the Policyholder.

B. INELIGIBLE RISKS

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

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

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

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

5. Automobiles hired under long term contract.

C. CLASSIFICATION AND RATES

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

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

TYPE OF RISK

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

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

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

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

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

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

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

NNO_Calculation Charts

COMPREHENSIVE FAMILY LIABILITY (CFL)

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

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

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

A. COVERAGE

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

See policy and endorsement for coverage information.

B. INELIGIBLE RISKS

1. Entities other than individuals.

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

2. With respect to CFL—Farm:

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

3. Real estate brokers.

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C. CLASSIFICATION CLASS

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

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

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

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

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

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

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

D. PREMIUM

1. Class 1

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

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

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

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

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

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

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

   b. Charge “additional residence” premium for:

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

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

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

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

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

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

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

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

Semi-Annual Premium-Basic
Additional Residences

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GENERAL RULES

POLICY TERM

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

PREMIUM ADJUSTMENT

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

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

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

CANCELLATIONS

A. REQUESTS

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

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

B. COMPANY CANCELLATIONS AND NON-RENEWALS

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

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

C. SHORT/PRO RATE BASIS DETERMINATION

Cancellation is on a prorate basis when:

1. Initiated by the Company.

2. The automobile is destroyed or stolen.

3. The Policyholder has died.

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

5. Only part of the coverages are cancelled.

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6. The Policyholder enters the Armed Services.

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

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

D. MISCELLANEOUS VEHICLES

Motorcycles:

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

1. Coverage was in force less than six months.

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

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

   b. The Policyholder has died, OR

   c. Cancellation is initiated by the Company.

Recreational Vehicles:

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

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

E. REFUND

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

FINANCIAL RESPONSIBILITY CERTIFICATES (SR-22 FILINGS)

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

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

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

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PAYMENT OPTIONS
Eff. 4-1-07

A. FULL PAYMENT

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

B. INSTALLMENT PAYMENTS

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

C. BAD CHECKS

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

D. LATE PAYMENT FEE

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

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PRORATE TABLES

PRORATE TABLES – SEMI-ANNUAL POLICIES

Eff. 8-1-08

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

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

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

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

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

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

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

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

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CALCULATIONS, QUICK REFERENCES, & CHARTS

ADF PRIVATE PASSENGER PPA

QUICK REFERENCE

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

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

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

CALCULATION PPA COLL ADF Individual Coverage Driver Factor

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

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

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

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

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

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

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

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

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

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

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

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

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ADF MOTORCYCLE MC
QUICK REFERENCE

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

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

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

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

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

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

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New Bus. Effective Date: JUL-18-2000

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

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

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

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

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

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

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

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

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ADF ANTIQUE and CLASSICS AC

QUICK REFERENCE

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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PRIVATE PASSENGER PPA

QUICK REFERENCE

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

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	AD	BI	COLL	COMP	EEC	EMDCL	LOI	LOU	MDCL	PD	PLCY	TL	UIMBI	UMBI	UMPD
Preferred Discount	X	X	X	X	X	X	X	X	X	X		X	X	X	X
Prior Insurance Surcharge Factor		X	X	X					X	X			X	X	X
Rate Symbol Factor		X	X	X					X	X	X				
Rate Symbol Plus Factor			X	X							X				
Terms with Prior Carrier Factor		X	X	X					X	X					
Vehicle Model Year Factor		X	X	X					X	X					
Vehicle Use Factor		X	X	X					X	X					

CALCULATION PPA AD Coverage Premium
RX03PPAAD1478
Effective Date: DEC-21-2008

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

CALCULATION PPA BI Coverage Premium **
RX03PPABI1479
Effective Date: JUL-14-2009

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA03
2.	Determine Rate Symbol Factor	RX03TB15
3.	Calculate Rate Symbol Factor	RX03PPAPLCY15010
4.	Determine Vehicle Model Year Factor	RX03TC13
5.	Calculate Vehicle Age	RX03PPAPLCY10010
6.	Determine New Vehicle Discount Factor	RX03TC23
7.	Determine Limit/Deductible Factor	RX03TD03
8.	Determine Vehicle Use Factor	RX03TE54
9.	Determine Prior Insurance Surcharge Factor	RX03TE20
10.	Determine Preferred Discount	RX03TM22
11.	Determine Nationwide Associate Discount Factor	RX03TM62
12.	Determine BI Matrix Factor	RX03TM12
13.	Determine Advance Quote Discount Factor	RX03TM20
14.	Determine Terms with Prior Carrier Factor	RX03TF91
15.	Determine Home and Car Discount Factor	RX03TI35
16.	Determine Auto Financial Discount Factor	RX03TI83

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Step	Description	Chart Name
17.	Determine Feature : Accident Forgiveness Factor	RX03TM29
18.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
19.	Determine Coverage Expense Fee	RX03TF78
20.	Result = Base Rate * Preferred Discount (ten cents rounded)	
21.	* Nationwide Associate Discount Factor (ten cents rounded)	
22.	* Rate Symbol Factor (ten cents rounded)	
23.	* Vehicle Model Year Factor (ten cents rounded)	
24.	* New Vehicle Discount Factor (ten cents rounded)	
25.	* Limit/Deductible Factor (ten cents rounded)	
26.	* Vehicle Use Factor (ten cents rounded)	
27.	* Average Driver Factor (ten cents rounded)	
28.	* Prior Insurance Surcharge Factor (ten cents rounded)	
29.	Calculate Policy UOA Endorsement Amount 1	RX03PPABI3322
30.	+ Policy Use of Other Auto Endor Amount (ten cents rounded)	
31.	+ Policy Use of Other Auto Govt Amt (ten cents rounded)	
32.	* BI Matrix Factor (ten cents rounded)	
33.	* Advance Quote Discount Factor (ten cents rounded)	
34.	* Terms with Prior Carrier Factor (ten cents rounded)	
35.	* Home and Car Discount Factor (ten cents rounded)	
36.	* Auto Financial Discount Factor (ten cents rounded)	
37.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
38.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
39.	+ Coverage Expense Fee (ten cents rounded)	

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

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

CALCULATION PPA COLL Coverage Premium **
RX03PPACOLL1481
Effective Date: JUL-14-2009

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA02
2.	Determine Rate Symbol Factor	RX03TB02
3.	Determine Vehicle Model Year Factor	RX03TC12
4.	Calculate Vehicle Age	RX03PPAPLCY10010
5.	Determine New Vehicle Discount Factor	RX03TC22
6.	Determine Limit/Deductible Factor	RX03TD02
7.	Determine Vehicle Use Factor	RX03TE54
8.	Determine Prior Insurance Surcharge Factor	RX03TE20
9.	Determine Nationwide Associate Discount Factor	RX03TM62
10.	Determine OEM Endorsement Factor	RX03TE99
11.	Determine COLL Matrix Factor	RX03TM13
12.	Determine Advance Quote Discount Factor	RX03TM20
13.	Determine Terms with Prior Carrier Factor	RX03TF91
14.	Determine Preferred Discount	RX03TM22
15.	Determine Home and Car Discount Factor	RX03TI35
16.	Determine Auto Financial Discount Factor	RX03TI83
17.	Determine Feature : Accident Forgiveness Factor	RX03TM29
18.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
19.	Determine Feature:Diminshing COLL Deductible Factor	RX03TM34
20.	Determine Feature: Total Loss Coll Ded Waiver Factor	RX03TM36
21.	Determine Coverage Expense Fee	RX03TF78
22.	Calculate Rate Symbol Factor	RX03PPACOLL3575
23.	Result = Base Rate * Preferred Discount (ten cents rounded)	
24.	* Nationwide Associate Discount Factor (ten cents rounded)	
25.	* Rate Symbol Factor (ten cents rounded)	
26.	* Vehicle Model Year Factor (ten cents rounded)	
27.	* New Vehicle Discount Factor (ten cents rounded)	
28.	* Limit/Deductible Factor (ten cents rounded)	
29.	* OEM Endorsement Factor (ten cents rounded)	

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Step	Description	Chart Name
30.	* Vehicle Use Factor (ten cents rounded)	
31.	* Average Driver Factor (ten cents rounded)	
32.	* Prior Insurance Surcharge Factor (ten cents rounded)	
33.	* COLL Matrix Factor (ten cents rounded)	
34.	* Advance Quote Discount Factor (ten cents rounded)	
35.	* Terms with Prior Carrier Factor (ten cents rounded)	
36.	* Home and Car Discount Factor (ten cents rounded)	
37.	* Auto Financial Discount Factor (ten cents rounded)	
38.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
39.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
40.	* Feature:Diminshing COLL Deductible Factor (ten cents rounded)	
41.	* Feature: Total Loss Coll Ded Waiver Factor (ten cents rounded)	
42.	Calculate Customized Vehicle COLL Factor	RX03PPACOLL13970
43.	+ Result 2 (ten cents rounded)	
44.	+ Coverage Expense Fee (ten cents rounded)	

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CALCULATION PPA COMP Coverage Premium **
RX03PPACOMP1482
Effective Date: JUL-14-2009

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA01
2.	Determine Rate Symbol Factor	RX03TB01
3.	Determine Vehicle Model Year Factor	RX03TC11
4.	Calculate Vehicle Age	RX03PPAPLCY10010
5.	Determine New Vehicle Discount Factor	RX03TC21
6.	Determine Limit/Deductible Factor	RX03TD01
7.	Determine Vehicle Use Factor	RX03TE54
8.	Determine Prior Insurance Surcharge Factor	RX03TE20
9.	Determine Nationwide Associate Discount Factor	RX03TM62
10.	Determine OEM Endorsement Factor	RX03TE98
11.	Determine COMP Matrix Factor	RX03TM14
12.	Determine Advance Quote Discount Factor	RX03TM20
13.	Determine Terms with Prior Carrier Factor	RX03TF91
14.	Determine Preferred Discount	RX03TM22
15.	Determine Home and Car Discount Factor	RX03TI35
16.	Determine Auto Financial Discount Factor	RX03TI83
17.	Determine Feature : Accident Forgiveness Factor	RX03TM29
18.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
19.	Determine Feature:Diminishing COMP Deductible Factor	RX03TM33
20.	Determine Feature: Total Loss Comp Ded Waiver Factor	RX03TM35
21.	Determine Coverage Expense Fee	RX03TF78
22.	Calculate Rate Symbol Factor	RX03PPACOMP3324
23.	Result = Base Rate * Preferred Discount (ten cents rounded)	
24.	* Nationwide Associate Discount Factor (ten cents rounded)	
25.	* Rate Symbol Factor (ten cents rounded)	
26.	* Vehicle Model Year Factor (ten cents rounded)	
27.	* New Vehicle Discount Factor (ten cents rounded)	
28.	* Limit/Deductible Factor (ten cents rounded)	
29.	* OEM Endorsement Factor (ten cents rounded)	
30.	* Vehicle Use Factor (ten cents rounded)	
31.	* Average Driver Factor (ten cents rounded)	
32.	* Prior Insurance Surcharge Factor (ten cents rounded)	
33.	* COMP Matrix Factor (ten cents rounded)	
34.	* Advance Quote Discount Factor (ten cents rounded)	
35.	* Terms with Prior Carrier Factor (ten cents rounded)	
36.	* Home and Car Discount Factor (ten cents rounded)	
37.	* Auto Financial Discount Factor (ten cents rounded)	
38.	* Feature : Accident Forgiveness Factor (ten cents rounded)	

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Step	Description	Chart Name
39.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
40.	* Feature:Diminishing COMP Deductible Factor (ten cents rounded)	
41.	* Feature: Total Loss Comp Ded Waiver Factor (ten cents rounded)	
42.	Calculate Customized Vehicle COMP Factor	RX03PPACOMP13971
43.	+ Result 2 (ten cents rounded)	
44.	+ Coverage Expense Fee (ten cents rounded)	

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

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

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

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

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

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

CALCULATION PPA MDCL Coverage Premium **
RX03PPAMDCL1486
Effective Date: JUL-14-2009

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA30
2.	Determine Rate Symbol Factor	RX03TB17
3.	Calculate Rate Symbol Factor	RX03PPAPLCY15010
4.	Determine Vehicle Model Year Factor	RX03TC15
5.	Calculate Vehicle Age	RX03PPAPLCY10010
6.	Determine New Vehicle Discount Factor	RX03TC25
7.	Determine Limit/Deductible Factor	RX03TD13
8.	Determine Vehicle Use Factor	RX03TE54
9.	Determine Prior Insurance Surcharge Factor	RX03TE20
10.	Determine Nationwide Associate Discount Factor	RX03TM62
11.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
12.	Determine MP Matrix Factor	RX03TM15
13.	Determine Advance Quote Discount Factor	RX03TM20
14.	Determine Terms with Prior Carrier Factor	RX03TF91
15.	Determine Preferred Discount	RX03TM22
16.	Determine Home and Car Discount Factor	RX03TI35
17.	Determine Auto Financial Discount Factor	RX03TI83

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Step	Description	Chart Name
18.	Determine Feature : Accident Forgiveness Factor	RX03TM29
19.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
20.	Determine Coverage Expense Fee	RX03TF78
21.	Result = Base Rate * Preferred Discount (ten cents rounded)	
22.	* Nationwide Associate Discount Factor (ten cents rounded)	
23.	* Rate Symbol Factor (ten cents rounded)	
24.	* Vehicle Model Year Factor (ten cents rounded)	
25.	* New Vehicle Discount Factor (ten cents rounded)	
26.	* Limit/Deductible Factor (ten cents rounded)	
27.	* Vehicle Use Factor (ten cents rounded)	
28.	* Average Driver Factor (ten cents rounded)	
29.	* Prior Insurance Surcharge Factor (ten cents rounded)	
30.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	
31.	* MP Matrix Factor (ten cents rounded)	
32.	* Advance Quote Discount Factor (ten cents rounded)	
33.	* Terms with Prior Carrier Factor (ten cents rounded)	
34.	* Home and Car Discount Factor (ten cents rounded)	
35.	* Auto Financial Discount Factor (ten cents rounded)	
36.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
37.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
38.	+ Coverage Expense Fee (ten cents rounded)	

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CALCULATION PPA PD Coverage Premium **
RX03PPAPD1488
Effective Date: JUL-14-2009

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA04
2.	Determine Rate Symbol Factor	RX03TB16
3.	Calculate Rate Symbol Factor	RX03PPAPLCY15010
4.	Determine Vehicle Model Year Factor	RX03TC14
5.	Calculate Vehicle Age	RX03PPAPLCY10010
6.	Determine New Vehicle Discount Factor	RX03TC24
7.	Determine Limit/Deductible Factor	RX03TD04
8.	Determine Vehicle Use Factor	RX03TE54
9.	Determine Prior Insurance Surcharge Factor	RX03TE20
10.	Determine Nationwide Associate Discount Factor	RX03TM62
11.	Determine Policy Expense Fee	RX03TF73
12.	Determine PD Matrix Factor	RX03TM16
13.	Determine Advance Quote Discount Factor	RX03TM20
14.	Determine Terms with Prior Carrier Factor	RX03TF91
15.	Determine Preferred Discount	RX03TM22
16.	Determine Home and Car Discount Factor	RX03TI35
17.	Determine Auto Financial Discount Factor	RX03TI83
18.	Determine Feature : Accident Forgiveness Factor	RX03TM29
19.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
20.	Determine Coverage Expense Fee	RX03TF78
21.	Result = Base Rate * Preferred Discount (ten cents rounded)	
22.	* Nationwide Associate Discount Factor (ten cents rounded)	
23.	* Rate Symbol Factor (ten cents rounded)	
24.	* Vehicle Model Year Factor (ten cents rounded)	
25.	* New Vehicle Discount Factor (ten cents rounded)	
26.	* Limit/Deductible Factor (ten cents rounded)	
27.	* Vehicle Use Factor (ten cents rounded)	
28.	* Average Driver Factor (ten cents rounded)	
29.	* Prior Insurance Surcharge Factor (ten cents rounded)	
30.	Calculate Policy Use of Other Auto Govt Amt	RX03PPAPD3325
31.	+ Policy Use of Other Auto Govt Amt (ten cents rounded)	
32.	* PD Matrix Factor (ten cents rounded)	
33.	* Advance Quote Discount Factor (ten cents rounded)	
34.	* Terms with Prior Carrier Factor (ten cents rounded)	
35.	* Home and Car Discount Factor (ten cents rounded)	
36.	* Auto Financial Discount Factor (ten cents rounded)	
37.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
38.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	

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Step	Description	Chart Name
39.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION PPA TL Coverage Premium **
RX03PPATL1489
Effective Date: JUL-14-2009

Step	Description	Chart Name
1.	If Option Code = 200(Basic Roadside Assistance) or 201(Plus Roadside Assistance)	
2.	Determine Feature : RoadSide Assistance Cov Prem	RX03TM37
3.	End - If	

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

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

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

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

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

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

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

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

CALCULATION PPA COLL Customized Vehicle COLL Factor
RX03PPACOLL13970

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Effective Date: SEP-20-2005

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

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

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

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

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

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

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

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

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

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

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

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

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

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MOTORCYCLE MC
QUICK REFERENCE

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

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

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

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

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

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

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

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

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

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

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

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

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CALCULATION MC LOI Coverage Premium
RX03MOCYLOI1516
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA31
2.	Determine Rate Factor	RX03TE11
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION MC MDCL Coverage Premium
RX03MOCYMDCL1517
Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA30
2.	Determine Rate Factor	RX03TE11
3.	Determine Vehicle Model Year Factor	RX03TC15
4.	Determine Limit/Deductible Factor	RX03TD13
5.	Result = Base Rate * Rate Factor (ten cents rounded)	
6.	* Vehicle Model Year Factor (ten cents rounded)	
7.	* Limit/Deductible Factor (ten cents rounded)	
8.	* Average Driver Factor (ten cents rounded)	

CALCULATION MC PD Coverage Premium
RX03MOCYPD1519
Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA04
2.	Determine Rate Factor	RX03TE11
3.	Determine Vehicle Model Year Factor	RX03TC14
4.	Determine Limit/Deductible Factor	RX03TD04
5.	Determine Engine Size Percent	RX03TI92
6.	Result = Base Rate * Rate Factor (ten cents rounded)	
7.	* Vehicle Model Year Factor (ten cents rounded)	
8.	* Limit/Deductible Factor (ten cents rounded)	
9.	* Engine Size Percent (ten cents rounded)	
10.	* Average Driver Factor (ten cents rounded)	

CALCULATION MC UIMBI Coverage Premium
RX03MOCYUIMBI1520
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA09
2.	Determine Rate Factor	RX03TE11
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

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CALCULATION MC UMBI Coverage Premium
RX03MOCYUMBI1521
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA07
2.	Determine Rate Factor	RX03TE11
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION MC UMPD Coverage Premium
RX03MOCYUMPD1522
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA08
2.	Determine Rate Factor	RX03TE11
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

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RECREATIONAL VEHICLE RV

QUICK REFERENCE

	BI	PD	UIMBI	UMBI	UMPD
Base Rate	X	X	X	X	X
Limit/Deductible Factor	X	X			
Rate Factor			X	X	X

CALCULATION RV BI Coverage Premium
RX03RVBI1554
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA16
2.	Determine Limit/Deductible Factor	RX03TD03
3.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	

CALCULATION RV COLL Coverage Premium
RX03RVCOLL1555
Effective Date: JUN-19-2003

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA55

CALCULATION RV COMP Coverage Premium
RX03RVCOMP1556
Effective Date: JUN-19-2003

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA54

CALCULATION RV MDCL Coverage Premium
RX03RVMDCL1558
Effective Date: JUN-19-2003

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA58

CALCULATION RV PD Coverage Premium
RX03RVPD1560
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA17
2.	Determine Limit/Deductible Factor	RX03TD04
3.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	

CALCULATION RV UIMBI Coverage Premium
RX03RVUIMBI1562
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

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Step	Description	Chart Name
1.	Determine Base Rate	RX03TA09
2.	Determine Rate Factor	RX03TE24
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION RV UMBI Coverage Premium
RX03RVUMBI1563
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA07
2.	Determine Rate Factor	RX03TE24
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION RV UMPD Coverage Premium
RX03RVUMPD1564
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA08
2.	Determine Rate Factor	RX03TE24
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

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TRAILERS SV
QUICK REFERENCE

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

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

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

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

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

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

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

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

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COMPREHENSIVE FAMILIY LIABILITY CFL

QUICK REFERENCE

	CFL
Base Rate	X
CFL Additional Rate	X

CALCULATION CFL CFL Coverage Premium
RX03CFLPLCY1862
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA43
2.	Determine CFL Additional Rate	RX03TI06
3.	Result = Coverage Additional Residence Count * CFL Additional Rate (ten cents rounded)	
4.	+ Base Rate (ten cents rounded)	

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MOTORHOME MH
QUICK REFERENCE

	AD	BI	COLL	COMP	EMDCL	LOI	MDCL	PD	PLCY	UIMBI	UMBI	UMPD
Auto Financial Discount Factor		X	X	X			X	X				
Base Rate	X	X	X	X	X	X	X	X		X	X	X
Home and Car Discount Factor		X	X	X			X	X	X			
Limit/Deductible Factor		X	X	X			X	X				
Long Term Policyholder Discount Factor		X	X	X			X	X				
Passive Occupant Restraint Discount Factor	X					X	X					
Rate Factor	X	X	X	X	X	X	X	X		X	X	X
Rate Symbol Factor			X	X								
Rate Symbol Plus Factor			X	X								
Vehicle Model Year Factor		X	X	X			X	X				

CALCULATION MH AD Coverage Premium
RX03MOHMAD1524
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA22
2.	Determine Rate Factor	RX03TE07
3.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
4.	Result = Base Rate * Rate Factor (ten cents rounded)	
5.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	

CALCULATION MH BI Coverage Premium
RX03MOHMBI1525
Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA03
2.	Determine Rate Factor	RX03TE07
3.	Determine Vehicle Model Year Factor	RX03TC13
4.	Determine Limit/Deductible Factor	RX03TD03
5.	Determine Long Term Policyholder Discount Factor	RX03TI33
6.	Determine Home and Car Discount Factor	RX03TI35
7.	Determine Auto Financial Discount Factor	RX03TI83
8.	Result = Base Rate * Rate Factor (ten cents rounded)	
9.	* Vehicle Model Year Factor (ten cents rounded)	
10.	* Limit/Deductible Factor (ten cents rounded)	
11.	* Long Term Policyholder Discount Factor (ten cents rounded)	
12.	* Home and Car Discount Factor (ten cents rounded)	
13.	* Auto Financial Discount Factor (ten cents rounded)	

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CALCULATION MH ADDITIONAL COV FOR SOUND, PICTURE AND DATA DEVICES Coverage Premium
RX03MOHMCBR1526
Effective Date: JUN-19-2003

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA53

CALCULATION MH COLL Coverage Premium
RX03MOHMCOLL1527
Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA02
2.	Determine Rate Factor	RX03TE07
3.	Determine Rate Symbol Factor	RX03TB02
4.	Determine Vehicle Model Year Factor	RX03TC12
5.	Determine Limit/Deductible Factor	RX03TD02
6.	Determine Long Term Policyholder Discount Factor	RX03TI33
7.	Determine Home and Car Discount Factor	RX03TI35
8.	Determine Auto Financial Discount Factor	RX03TI83
9.	Calculate Rate Symbol Factor	RX03MOHMCOLL3576
10.	Result = Base Rate * Rate Factor (ten cents rounded)	
11.	* Rate Symbol Factor (ten cents rounded)	
12.	* Vehicle Model Year Factor (ten cents rounded)	
13.	* Limit/Deductible Factor (ten cents rounded)	
14.	* Long Term Policyholder Discount Factor (ten cents rounded)	
15.	* Home and Car Discount Factor (ten cents rounded)	
16.	* Auto Financial Discount Factor (ten cents rounded)	

CALCULATION MH COMP Coverage Premium
RX03MOHMCOMP1528
Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA01
2.	Determine Rate Factor	RX03TE07
3.	Determine Rate Symbol Factor	RX03TB01
4.	Determine Vehicle Model Year Factor	RX03TC11
5.	Determine Limit/Deductible Factor	RX03TD01
6.	Determine Long Term Policyholder Discount Factor	RX03TI33
7.	Determine Home and Car Discount Factor	RX03TI35
8.	Determine Auto Financial Discount Factor	RX03TI83
9.	Calculate Rate Symbol Factor	RX03MOHMCOMP3577
10.	Result = Base Rate * Rate Factor (ten cents rounded)	
11.	* Rate Symbol Factor (ten cents rounded)	
12.	* Vehicle Model Year Factor (ten cents rounded)	

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Step	Description	Chart Name
13.	* Limit/Deductible Factor (ten cents rounded)	
14.	* Long Term Policyholder Discount Factor (ten cents rounded)	
15.	* Home and Car Discount Factor (ten cents rounded)	
16.	* Auto Financial Discount Factor (ten cents rounded)	

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CALCULATION MH EXMDCL Coverage Premium
RX03MOHMEXMDCL1529
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA33
2.	Determine Rate Factor	RX03TE07
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION MH LOI Coverage Premium
RX03MOHMLOI1530
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA31
2.	Determine Rate Factor	RX03TE07
3.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
4.	Result = Base Rate * Rate Factor (ten cents rounded)	
5.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	

CALCULATION MH LOU Coverage Premium
RX03MOHMLOU1531
Effective Date: JUN-19-2003

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA52

CALCULATION MH MDCL Coverage Premium
RX03MOHMMDCL1532
Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA30
2.	Determine Rate Factor	RX03TE07
3.	Determine Vehicle Model Year Factor	RX03TC15
4.	Determine Limit/Deductible Factor	RX03TD13
5.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
6.	Determine Long Term Policyholder Discount Factor	RX03TI33
7.	Determine Home and Car Discount Factor	RX03TI35
8.	Determine Auto Financial Discount Factor	RX03TI83
9.	Result = Base Rate * Rate Factor (ten cents rounded)	
10.	* Vehicle Model Year Factor (ten cents rounded)	
11.	* Limit/Deductible Factor (ten cents rounded)	
12.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	
13.	* Long Term Policyholder Discount Factor (ten cents rounded)	
14.	* Home and Car Discount Factor (ten cents rounded)	
15.	* Auto Financial Discount Factor (ten cents rounded)	

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CALCULATION MH PD Coverage Premium
RX03MOHMPD1535
Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA04
2.	Determine Rate Factor	RX03TE07
3.	Determine Vehicle Model Year Factor	RX03TC14
4.	Determine Limit/Deductible Factor	RX03TD04
5.	Determine Long Term Policyholder Discount Factor	RX03TI33
6.	Determine Home and Car Discount Factor	RX03TI35
7.	Determine Auto Financial Discount Factor	RX03TI83
8.	Result = Base Rate * Rate Factor (ten cents rounded)	
9.	* Vehicle Model Year Factor (ten cents rounded)	
10.	* Limit/Deductible Factor (ten cents rounded)	
11.	* Long Term Policyholder Discount Factor (ten cents rounded)	
12.	* Home and Car Discount Factor (ten cents rounded)	
13.	* Auto Financial Discount Factor (ten cents rounded)	

CALCULATION MH PE Coverage Premium
RX03MOHMPE1533
Effective Date: JUN-19-2003

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA61

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CALCULATION MH TL Coverage Premium
RX03MOHMTL1536
Effective Date: JUN-19-2003

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA51

CALCULATION MH UIMBI Coverage Premium
RX03MOHMUIMBI1537
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA09
2.	Determine Rate Factor	RX03TE07
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION MH UMBI Coverage Premium
RX03MOHMUMBI1538
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA07
2.	Determine Rate Factor	RX03TE07
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION MH UMPD Coverage Premium
RX03MOHMUMPD1539
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA08
2.	Determine Rate Factor	RX03TE07
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION MH COLL Rate Symbol Factor
RX03MOHMCOLL3576
Effective Date: SEP-27-2006

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

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Step	Description	Chart Name
9.	Rate Symbol Plus Factor = Rate Symbol Plus Factor * Result Cost Class	
10.	Rate Symbol Factor = Rate Symbol Factor + Rate Symbol Plus Factor	
11.	End - If	

CALCULATION MH COMP Rate Symbol Factor
RX03MOHMCOMP3577
Effective Date: SEP-27-2006

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

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NAMED NON OWNER NNO

QUICK REFERENCE

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

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

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

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

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

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

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

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

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

CALCULATION NNO MDCL Coverage Premium

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RX03NNOMDCL1546
Effective Date: DEC-21-2008

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

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

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

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

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

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

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

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

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

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ANTIQUE and CLASSICS AC
QUICK REFERENCE

	AD	BI	COLL	COMP	EEC	EMDL	LOI	LOU	MDCL	PD	PLCY	UIMBI	UMBI	UMPD
Advance Quote Discount Factor		X	X	X					X	X				
Auto Financial Discount Factor		X	X	X					X	X				
Average Driver Factor		X	X	X					X	X				
BI Matrix Factor		X												
Base Rate	X	X			X	X	X	X	X	X		X	X	X
COLL Matrix Factor			X											
COMP Matrix Factor				X										
Coverage Expense Fee		X							X	X				
Feature : Accident Forgiveness Factor		X	X	X					X	X				
Feature : Minor Violation Forgiveness Factor		X	X	X					X	X				
Home and Car Discount Factor		X	X	X					X	X	X			
Limit/Deductible Factor		X	X	X					X	X				
Long Term Policyholder Discount Factor		X	X	X					X	X				
MP Matrix Factor									X					
Nationwide Associate Discount Factor	X	X	X	X	X	X	X	X	X	X		X	X	X
PD Matrix Factor										X				
Passive Occupant Restraint Discount Factor	X						X		X					
Prior Insurance Surcharge Factor		X	X	X					X	X		X	X	X
Rate Factor		X	X	X					X	X				
Terms with Prior Carrier Factor		X	X	X					X	X				
Vehicle Use Factor		X	X	X					X	X				

CALCULATION AC AD Coverage Premium
RX03ANTQAD1463
Effective Date: DEC-21-2008

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

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CALCULATION AC BI Coverage Premium **
RX03ANTQBI1464
Effective Date: JUL-14-2009

Step	Description	Chart Name
1.	If Vehicle Use = Restricted	
2.	Determine Rate Factor	RX03TE16
3.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
4.	* Nationwide Associate Discount Factor (ten cents rounded)	
5.	* Rate Factor (ten cents rounded)	
6.	* Long Term Policyholder Discount Factor (ten cents rounded)	
7.	* Home and Car Discount Factor (ten cents rounded)	
8.	* Auto Financial Discount Factor (ten cents rounded)	
9.	Else	
10.	Determine Base Rate	RX03TA03
11.	Determine Limit/Deductible Factor	RX03TD03
12.	Determine Nationwide Associate Discount Factor	RX03TM62
13.	Determine Vehicle Use Factor	RX03TE54
14.	Determine Prior Insurance Surcharge Factor	RX03TE20
15.	Determine BI Matrix Factor	RX03TM12
16.	Determine Advance Quote Discount Factor	RX03TM20
17.	Determine Terms with Prior Carrier Factor	RX03TF91
18.	Determine Home and Car Discount Factor	RX03TI35
19.	Determine Auto Financial Discount Factor	RX03TI83
20.	Determine Feature : Accident Forgiveness Factor	RX03TM29
21.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
22.	Determine Coverage Expense Fee	RX03TF78
23.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
24.	* Nationwide Associate Discount Factor (ten cents rounded)	
25.	* Vehicle Use Factor (ten cents rounded)	
26.	* Average Driver Factor (ten cents rounded)	
27.	* Prior Insurance Surcharge Factor (ten cents rounded)	
28.	* BI Matrix Factor (ten cents rounded)	
29.	* Advance Quote Discount Factor (ten cents rounded)	
30.	* Terms with Prior Carrier Factor (ten cents rounded)	
31.	* Home and Car Discount Factor (ten cents rounded)	
32.	* Auto Financial Discount Factor (ten cents rounded)	
33.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
34.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
35.	+ Coverage Expense Fee (ten cents rounded)	
36.	End - If	

CALCULATION AC ADDITIONAL COV FOR SOUND, PICTURE AND DATA DEVICES Coverage Premium
RX03ANTQCBR1465

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Effective Date: DEC-21-2008

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

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CALCULATION AC COLL Coverage Premium **
RX03ANTQCOLL1466
Effective Date: JUL-14-2009

Step	Description	Chart Name
1.	If Vehicle Use = Restricted	
2.	Determine Rate Factor	RX03TE16
3.	Determine Feature:Diminshing COLL Deductible Factor	RX03TM34
4.	Determine Feature: Total Loss Coll Ded Waiver Factor	RX03TM36
5.	Result = Stated Amount / 100	
6.	* Limit/Deductible Factor (ten cents rounded)	
7.	* Nationwide Associate Discount Factor (ten cents rounded)	
8.	* Rate Factor (ten cents rounded)	
9.	* Long Term Policyholder Discount Factor (ten cents rounded)	
10.	* Home and Car Discount Factor (ten cents rounded)	
11.	* Feature:Diminshing COLL Deductible Factor (ten cents rounded)	
12.	* Feature: Total Loss Coll Ded Waiver Factor (ten cents rounded)	
13.	Else	
14.	Determine Limit/Deductible Factor	RX03TD07
15.	Determine Nationwide Associate Discount Factor	RX03TM62
16.	Determine Vehicle Use Factor	RX03TE54
17.	Determine Prior Insurance Surcharge Factor	RX03TE20
18.	Determine COLL Matrix Factor	RX03TM13
19.	Determine Advance Quote Discount Factor	RX03TM20
20.	Determine Terms with Prior Carrier Factor	RX03TF91
21.	Determine Home and Car Discount Factor	RX03TI35
22.	Determine Auto Financial Discount Factor	RX03TI83
23.	Determine Feature : Accident Forgiveness Factor	RX03TM29
24.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
25.	Determine Feature:Diminshing COLL Deductible Factor	RX03TM34
26.	Determine Feature: Total Loss Coll Ded Waiver Factor	RX03TM36
27.	Result = Stated Amount / 100	
28.	* Limit/Deductible Factor (ten cents rounded)	
29.	* Nationwide Associate Discount Factor (ten cents rounded)	
30.	* Vehicle Use Factor (ten cents rounded)	
31.	* Average Driver Factor (ten cents rounded)	
32.	* Prior Insurance Surcharge Factor (ten cents rounded)	
33.	* COLL Matrix Factor (ten cents rounded)	
34.	* Advance Quote Discount Factor (ten cents rounded)	
35.	* Terms with Prior Carrier Factor (ten cents rounded)	
36.	* Home and Car Discount Factor (ten cents rounded)	
37.	* Auto Financial Discount Factor (ten cents rounded)	
38.	* Feature : Accident Forgiveness Factor (ten cents rounded)	

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Step	Description	Chart Name
39.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
40.	* Feature:Diminshing COLL Deductible Factor (ten cents rounded)	
41.	* Feature: Total Loss Coll Ded Waiver Factor (ten cents rounded)	
42.	End - If	

CALCULATION AC COMP Coverage Premium **
RX03ANTQCOMP1467
Effective Date: JUL-14-2009

Step	Description	Chart Name
1.	If Vehicle Use = Restricted	
2.	Determine Rate Factor	RX03TE16
3.	Determine Feature:Diminishing COMP Deductible Factor	RX03TM33
4.	Determine Feature: Total Loss Comp Ded Waiver Factor	RX03TM35
5.	Result = Stated Amount / 100	
6.	* Limit/Deductible Factor (ten cents rounded)	
7.	* Nationwide Associate Discount Factor (ten cents rounded)	
8.	* Rate Factor (ten cents rounded)	
9.	* Long Term Policyholder Discount Factor (ten cents rounded)	
10.	* Home and Car Discount Factor (ten cents rounded)	
11.	* Auto Financial Discount Factor (ten cents rounded)	
12.	* Feature:Diminishing COMP Deductible Factor (ten cents rounded)	
13.	* Feature: Total Loss Comp Ded Waiver Factor (ten cents rounded)	
14.	Else	
15.	Determine Limit/Deductible Factor	RX03TD06
16.	Determine Nationwide Associate Discount Factor	RX03TM62
17.	Determine Vehicle Use Factor	RX03TE54
18.	Determine Prior Insurance Surcharge Factor	RX03TE20
19.	Determine COMP Matrix Factor	RX03TM14
20.	Determine Advance Quote Discount Factor	RX03TM20
21.	Determine Terms with Prior Carrier Factor	RX03TF91
22.	Determine Home and Car Discount Factor	RX03TI35
23.	Determine Auto Financial Discount Factor	RX03TI83
24.	Determine Feature : Accident Forgiveness Factor	RX03TM29
25.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
26.	Determine Feature:Diminishing COMP Deductible Factor	RX03TM33
27.	Determine Feature: Total Loss Comp Ded Waiver Factor	RX03TM35
28.	Result = Stated Amount / 100	
29.	* Limit/Deductible Factor (ten cents rounded)	
30.	* Nationwide Associate Discount Factor (ten cents rounded)	
31.	* Vehicle Use Factor (ten cents rounded)	
32.	* Average Driver Factor (ten cents rounded)	

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Step	Description	Chart Name
33.	* Prior Insurance Surcharge Factor (ten cents rounded)	
34.	* COMP Matrix Factor (ten cents rounded)	
35.	* Advance Quote Discount Factor (ten cents rounded)	
36.	* Terms with Prior Carrier Factor (ten cents rounded)	
37.	* Home and Car Discount Factor (ten cents rounded)	
38.	* Auto Financial Discount Factor (ten cents rounded)	
39.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
40.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
41.	* Feature:Diminishing COMP Deductible Factor (ten cents rounded)	
42.	* Feature: Total Loss Comp Ded Waiver Factor (ten cents rounded)	
43.	End - If	

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

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

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

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

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

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

CALCULATION AC MDCL Coverage Premium **
RX03ANTQMDCL1471
Effective Date: JUL-14-2009

Step	Description	Chart Name
1.	If Vehicle Use = Restricted	
2.	Determine Rate Factor	RX03TE16
3.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
4.	* Nationwide Associate Discount Factor (ten cents rounded)	
5.	* Rate Factor (ten cents rounded)	
6.	* Long Term Policyholder Discount Factor (ten cents rounded)	
7.	* Home and Car Discount Factor (ten cents rounded)	
8.	* Auto Financial Discount Factor (ten cents rounded)	
9.	Else	
10.	Determine Base Rate	RX03TA30
11.	Determine Nationwide Associate Discount Factor	RX03TM62
12.	Determine Limit/Deductible Factor	RX03TD13
13.	Determine Vehicle Use Factor	RX03TE54

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Step	Description	Chart Name
14.	Determine Prior Insurance Surcharge Factor	RX03TE20
15.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
16.	Determine MP Matrix Factor	RX03TM15
17.	Determine Advance Quote Discount Factor	RX03TM20
18.	Determine Terms with Prior Carrier Factor	RX03TF91
19.	Determine Home and Car Discount Factor	RX03TI35
20.	Determine Auto Financial Discount Factor	RX03TI83
21.	Determine Feature : Accident Forgiveness Factor	RX03TM29
22.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
23.	Determine Coverage Expense Fee	RX03TF78
24.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
25.	* Nationwide Associate Discount Factor (ten cents rounded)	
26.	* Vehicle Use Factor (ten cents rounded)	
27.	* Average Driver Factor (ten cents rounded)	
28.	* Prior Insurance Surcharge Factor (ten cents rounded)	
29.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	
30.	* MP Matrix Factor (ten cents rounded)	
31.	* Advance Quote Discount Factor (ten cents rounded)	
32.	* Terms with Prior Carrier Factor (ten cents rounded)	
33.	* Home and Car Discount Factor (ten cents rounded)	
34.	* Auto Financial Discount Factor (ten cents rounded)	
35.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
36.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
37.	+ Coverage Expense Fee (ten cents rounded)	
38.	End - If	

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CALCULATION AC PD Coverage Premium **
RX03ANTQPD1472
Effective Date: JUL-14-2009

Step	Description	Chart Name
1.	If Vehicle Use = Restricted	
2.	Determine Rate Factor	RX03TE16
3.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
4.	* Nationwide Associate Discount Factor (ten cents rounded)	
5.	* Rate Factor (ten cents rounded)	
6.	* Long Term Policyholder Discount Factor (ten cents rounded)	
7.	* Home and Car Discount Factor (ten cents rounded)	
8.	* Auto Financial Discount Factor (ten cents rounded)	
9.	Else	
10.	Determine Base Rate	RX03TA04
11.	Determine Limit/Deductible Factor	RX03TD04
12.	Determine Nationwide Associate Discount Factor	RX03TM62
13.	Determine Vehicle Use Factor	RX03TE54
14.	Determine Prior Insurance Surcharge Factor	RX03TE20
15.	Determine PD Matrix Factor	RX03TM16
16.	Determine Advance Quote Discount Factor	RX03TM20
17.	Determine Terms with Prior Carrier Factor	RX03TF91
18.	Determine Home and Car Discount Factor	RX03TI35
19.	Determine Auto Financial Discount Factor	RX03TI83
20.	Determine Feature : Accident Forgiveness Factor	RX03TM29
21.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
22.	Determine Coverage Expense Fee	RX03TF78
23.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
24.	* Nationwide Associate Discount Factor (ten cents rounded)	
25.	* Vehicle Use Factor (ten cents rounded)	
26.	* Average Driver Factor (ten cents rounded)	
27.	* Prior Insurance Surcharge Factor (ten cents rounded)	
28.	* PD Matrix Factor (ten cents rounded)	
29.	* Advance Quote Discount Factor (ten cents rounded)	
30.	* Terms with Prior Carrier Factor (ten cents rounded)	
31.	* Home and Car Discount Factor (ten cents rounded)	
32.	* Auto Financial Discount Factor (ten cents rounded)	
33.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
34.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
35.	+ Coverage Expense Fee (ten cents rounded)	
36.	End - If	

CALCULATION AC TL Coverage Premium **
RX03ANTQTL1473

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Effective Date: JUL-14-2009

Step	Description	Chart Name
1.	If Option Code = 200(Basic Roadside Assistance) or 201(Plus Roadside Assistance)	
2.	Determine Feature : RoadSide Assistance Cov Prem	RX03TM37
3.	End - If	

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

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

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

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

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

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

RX03TA01: COMP Base Rate **
Effective Date: JUL-14-2009

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
07	141.70	24	72.60	25	99.20
28	90.50	34	82.40	35	82.10
36	135.20	40	91.20	46	62.30
47	66.10	48	67.30	49	78.70
50	64.50	51	80.70	52	97.70
53	97.50	54	65.00	55	70.10
56	66.10	57	89.50	58	76.80
60	78.60	61	88.70	62	139.70
63	89.80	64	82.80	65	92.90
66	88.20	67	74.50	68	80.00
999	79.50				

Rate Symbol 10; Model Year 2005
Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

RX03TA02: COLL Base Rate **
Effective Date: JUL-14-2009

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
07	258.70	24	206.70	25	258.80
28	231.20	34	262.90	35	238.70
36	258.80	40	263.00	46	224.90
47	244.60	48	238.40	49	239.70
50	242.30	51	236.20	52	232.70
53	230.40	54	301.80	55	269.40
56	227.80	57	250.80	58	241.80
60	235.90	61	162.90	62	228.20
63	221.80	64	225.30	65	234.30
66	229.50	67	223.60	68	288.40
999	226.30				

Rate Symbol 10; Model Year 2005
Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

RX03TA03: BI Base Rate **
Effective Date: JUL-14-2009

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Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
07	100.10	24	156.80	25	124.60
28	144.30	34	157.00	35	156.10
36	174.50	40	136.90	46	131.00
47	131.70	48	131.00	49	106.20
50	117.10	51	112.30	52	132.80
53	137.70	54	181.10	55	166.50
56	158.90	57	218.20	58	122.30
60	136.00	61	84.90	62	112.10
63	128.70	64	118.10	65	145.90
66	111.80	67	137.40	68	163.90
999	131.60				

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

RX03TA04: PD Base Rate **

Effective Date: JUL-14-2009

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
07	97.00	24	97.80	25	105.00
28	118.70	34	119.30	35	129.50
36	117.80	40	115.70	46	123.00
47	120.40	48	113.30	49	121.30
50	117.50	51	101.70	52	99.20
53	103.40	54	152.00	55	146.70
56	135.30	57	135.30	58	112.70
60	132.30	61	69.30	62	101.00
63	101.80	64	98.50	65	120.10
66	96.20	67	110.00	68	127.70
999	117.80				

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

RX03TA07: UMBI Base Rate **

Effective Date: JUL-14-2009

Sub-chart	Per Claimant Limit	Per Occurrence Limit	Base Rate	Per Claimant Limit	Per Occurrence Limit	Base Rate
Multiple Vehicle Policy	25000	50000	33.90	25000	100000	39.40
	30000	60000	39.40	40000	80000	39.40
	50000	50000	39.40	50000	100000	39.40
	50000	200000	44.90	100000	100000	44.90
	100000	150000	44.90	100000	200000	44.90
	100000	250000	46.60	100000	300000	46.60
	100000	400000	50.90	100000	500000	50.90
	150000	200000	49.90	150000	250000	49.90
	150000	300000	49.90	150000	400000	50.90
	150000	500000	50.90	200000	200000	49.90
	200000	250000	49.90	200000	300000	49.90
	200000	400000	50.90	200000	500000	50.90
	200000	750000	54.50	250000	250000	49.90
	250000	300000	49.90	250000	400000	50.90

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Sub-chart	Per Claimant Limit	Per Occurrence Limit	Base Rate	Per Claimant Limit	Per Occurrence Limit	Base Rate
	250000	500000	50.90	250000	750000	54.50
	250000	1000000	54.50	300000	300000	49.90
	300000	400000	52.90	300000	500000	52.90
	300000	750000	54.50	300000	1000000	54.50
	400000	400000	52.90	400000	500000	52.90
	400000	750000	54.50	400000	1000000	54.50
	500000	500000	52.90	500000	750000	54.50
	500000	1000000	54.50	1000000	1000000	56.30
Single Vehicle Policy	25000	50000	17.70	25000	100000	20.70
	30000	60000	20.70	40000	80000	20.70
	50000	50000	20.70	50000	100000	20.70
	50000	200000	23.70	100000	100000	23.70
	100000	150000	23.70	100000	200000	23.70
	100000	250000	24.40	100000	300000	24.40
	100000	400000	26.60	100000	500000	26.60
	150000	200000	26.20	150000	250000	26.20
	150000	300000	26.20	150000	400000	26.60
	150000	500000	26.60	200000	200000	26.20
	200000	250000	26.20	200000	300000	26.20
	200000	400000	26.60	200000	500000	26.60
	200000	750000	28.70	250000	250000	26.20
	250000	300000	26.20	250000	400000	26.60
	250000	500000	26.60	250000	750000	28.70
	250000	1000000	28.70	300000	300000	26.20
	300000	400000	27.70	300000	500000	27.70
	300000	750000	28.70	300000	1000000	28.70
	400000	400000	27.70	400000	500000	27.70
	400000	750000	28.70	400000	1000000	28.70
	500000	500000	27.70	500000	750000	28.70
	500000	1000000	28.70	1000000	1000000	29.70

Underwriting's approval is required for 500/1,000 and 1,000/1,000 limits.

RX03TA08: UMPD Base Rate

Effective Date: JAN-30-2006

Sub-chart - High Level	COMP with COLL Indicator
Per Occ / With COLL	Yes
Per Occ / Without COLL	Not Yes

Sub-chart	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
Per Occ / With COLL	25000	2.30	30000	2.30	35000	2.30
	40000	2.30	45000	2.30	50000	2.30
	60000	2.30	70000	2.30	75000	2.30
	80000	2.30	90000	2.30	100000	2.30

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Sub-chart	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
	110000	38.00	120000	38.00	130000	38.00
	140000	38.00	150000	38.00	175000	38.00
	200000	38.00	225000	38.00	250000	38.00
	275000	41.20	300000	41.20	350000	41.20
	400000	41.20	450000	41.20	500000	41.20
	1000000	46.20				
Per Occ / Without COLL	25000	30.70	30000	32.60	35000	32.60
	40000	32.60	45000	32.60	50000	32.60
	60000	34.50	70000	34.50	75000	34.50
	80000	36.20	90000	36.20	100000	36.20
	110000	38.00	120000	38.00	130000	38.00
	140000	38.00	150000	38.00	175000	38.00
	200000	38.00	225000	38.00	250000	38.00
	275000	41.20	300000	41.20	350000	41.20
	400000	41.20	450000	41.20	500000	41.20
	1000000	46.20				

For limits in excess of $100,000, refer to underwriting.
All PD limits are subject to a $200 deductible.

RX03TA09: UIMBI Base Rate **
Effective Date: JUL-14-2009

Sub-chart	Per Claimant Limit	Per Occurrence Limit	Base Rate	Per Claimant Limit	Per Occurrence Limit	Base Rate
Multi-vehicle policy	25000	50000	26.30	25000	100000	43.20
	30000	60000	43.20	40000	80000	43.20
	50000	50000	43.20	50000	100000	43.20
	50000	200000	64.20	100000	100000	64.20
	100000	150000	64.20	100000	200000	64.20
	100000	250000	72.90	100000	300000	72.90
	100000	400000	96.60	100000	500000	96.60
	150000	200000	90.90	150000	250000	90.90
	150000	300000	90.90	150000	400000	96.60
	150000	500000	96.60	200000	200000	90.90
	200000	250000	90.90	200000	300000	90.90
	200000	400000	96.60	200000	500000	96.60
	200000	750000	121.20	250000	250000	90.90
	250000	300000	90.90	250000	400000	96.60
	250000	500000	96.60	250000	750000	121.20
	250000	1000000	121.20	300000	300000	90.90
	300000	400000	109.50	300000	500000	109.50
	300000	750000	121.20	300000	1000000	121.20
	400000	400000	109.50	400000	500000	109.50
	400000	750000	121.20	400000	1000000	121.20
	500000	500000	109.50	500000	750000	121.20
	500000	1000000	121.20	1000000	1000000	133.10
Single vehicle policy	25000	50000	14.20	25000	100000	22.60

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Sub-chart	Per Claimant Limit	Per Occurrence Limit	Base Rate	Per Claimant Limit	Per Occurrence Limit	Base Rate
	30000	60000	22.60	40000	80000	22.60
	50000	50000	22.60	50000	100000	22.60
	50000	200000	33.90	100000	100000	33.90
	100000	150000	33.90	100000	200000	33.90
	100000	250000	38.30	100000	300000	38.30
	100000	400000	50.70	100000	500000	50.70
	150000	200000	47.80	150000	250000	47.80
	150000	300000	47.80	150000	400000	50.70
	150000	500000	50.70	200000	200000	47.80
	200000	250000	47.80	200000	300000	47.80
	200000	400000	50.70	200000	500000	50.70
	200000	750000	63.70	250000	250000	47.80
	250000	300000	47.80	250000	400000	50.70
	250000	500000	50.70	250000	750000	63.70
	250000	1000000	63.70	300000	300000	47.80
	300000	400000	57.30	300000	500000	57.30
	300000	750000	63.70	300000	1000000	63.70
	400000	400000	57.30	400000	500000	57.30
	400000	750000	63.70	400000	1000000	63.70
	500000	500000	57.30	500000	750000	63.70
	500000	1000000	63.70	1000000	1000000	70.10

Underwriting's approval is required for 500/1,000 and 1,000/1,000 limits.

RX03TA16: BI Base Rate
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Horsepower	Vehicle Sub-Type Code	Base Rate	Horsepower	Vehicle Sub-Type Code	Base Rate
0-25	Dune Buggy	16.00	26-50	Dune Buggy	24.00
>50	Dune Buggy	32.00	0-25	Golf Mobile, Snow Mobile, Trail Bike	8.00
26-50	Golf Mobile, Snow Mobile, Trail Bike	12.00	>50	Golf Mobile, Snow Mobile, Trail Bike	16.00

Use actual HorsePower if available. When Horse Power is not available use engine displacement in Cubic Centimeter (cc) as follows:
For Cubic Centimeters 0 to 300, Code 25 HorsePower.
For Cubic Centimeters 301 to 600, Code 50 HorsePower.
For Cubic Centimeters over 600, code 51 horsepower.
Trail Bikes= Unregistered trailbikes up to 350cc only. If trail bikes are over 350cc or registered, they shall be rated as motorcycles.

RX03TA17: PD Base Rate
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

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Horsepower	Vehicle Sub-Type Code	Base Rate	Horsepower	Vehicle Sub-Type Code	Base Rate
0-25	Dune Buggy	6.00	26-50	Dune Buggy	9.00
>50	Dune Buggy	12.00	0-25	Golf Mobile, Snow Mobile, Trail Bike	3.00
26-50	Golf Mobile, Snow Mobile, Trail Bike	4.50	>50	Golf Mobile, Snow Mobile, Trail Bike	6.00

Use actual HorsePower if available. When Horse Power is not available use engine displacement in Cubic Centimeter (cc) as follows:
For Cubic Centimeters 0 to 300, Code 25 HorsePower.
For Cubic Centimeters 301 to 600, Code 50 HorsePower.
For Cubic Centimeters over 600, code 51 horsepower.
Trail Bikes= Unregistered trailbikes up to 350cc only. If trail bikes are over 350cc or registered, they shall be rated as motorcycles.

RX03TA19: COMP Base Rate
Effective Date: AUG-01-2008

Sub-chart - High Level	Deductible	Vehicle Sub-Type Code
SUPL-TRAVEL-TRAILER-FULL	0	Camping Trailer, Travel Trailer, Utility Trailer
SUPL-TRAVEL-TRAILER-50	50	Camping Trailer, Travel Trailer, Utility Trailer
SUPL-PICKUP-CAMPER-FULL	0	Pickup Camper
SUPL-PICKUP-CAMPER-50	50	Pickup Camper

Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
SUPL-TRAVEL-TRAILER-FULL	1	2.80	2	6.30	3	9.40
	4	12.70	5	20.10	6	27.10
	7	33.70	8	40.30	9	44.20
	10	48.00	11	52.10	12	55.90
	13	60.10	14	63.90	15	68.00
	16	71.80	17	75.90	18	79.70
	19	83.80	20	87.80	21	91.90
	22	95.90	23	100.00	24	104.10
	25	108.10	26	112.20	27	116.30
	28	120.30	29	124.40	30	128.50
	31	132.50	32	136.60	33	140.70
	34	144.70	35	148.80	36	153.00
	37	156.90	38	161.00	39	165.20
	40	169.10				
SUPL-TRAVEL-TRAILER-50	1	2.00	2	4.30	3	6.40
	4	8.70	5	13.90	6	18.60
	7	23.30	8	27.70	9	30.50
	10	33.20	11	36.00	12	38.60
	13	41.40	14	44.10	15	46.90
	16	49.50	17	52.30	18	54.90
	19	57.80	20	60.60	21	63.40

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Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
	22	66.20	23	69.00	24	71.80
	25	74.60	26	77.40	27	80.20
	28	83.00	29	85.80	30	88.60
	31	91.40	32	94.20	33	97.00
	34	99.80	35	102.60	36	105.40
	37	108.20	38	111.00	39	113.90
	40	116.70				
SUPL-PICKUP-CAMPER-FULL	1	5.40	2	9.10	3	12.70
	4	16.30	5	21.80	6	27.20
	7-20	32.70				
SUPL-PICKUP-CAMPER-50	1	3.60	2	6.40	3	9.10
	4	11.90	5	15.50	6	19.10
	7-20	22.80				

Trailers Rate Symbol = Original Cost New
1 = $0 - 750 2 = $751-1,500
3 = $1,501-2,250 4 = $2,251-3,000
5 = $3,001-4,500 6 = $4,501-6,000
7 = $6001-7,500 8 = $7,501-9,000
9 = $9,001-10,000 10 = $10,001-11,000
11 = $11,001-12,000 12 = $12,001-13,000
13 = $13,001-14,000 14 = $14,001-15,000
15 = $15,001-16,000 16 = $16,001-17,000
17 = $17,001-18,000 18 = $18,001-19,000
19 = $19,001-20,000 20 = $20,001-21,000
Each additional $1,000 = +1 Rate Symbol
Trailers - For rate symbols not shown, add the following to the base rate for the previous rate symbol: COMP FULL $2.50 COMP 50 $1.70
COLL 50 $2.50 COLL 100 $1.90
COLL 250 $1.40
Cost of trailer and/or "camper unit" must include all standard trailer and/or "camper unit" equipment, such as refrigerator, stove, bed, etc., IF permanently attached. Contents, such as personal effects, articles of furniture, etc., not permanently attached, are not covered unless specifically insured.
Since the motorcycle policy is an annual policy, the premium charged for a trailer written on such a policy should be two times the semi-annual premium shown above.
Truck Camper Rate Symbol = Original Cost New
1 = $0 - 750 2 = $751-1,400
3 = $1,401-2,200 4 = $2,201-3,000
5 = $3,001-4,000 6 = $4,001-5,000
7 = $5,001-6,000
For Truck Campers, add 15 percent of Rate Symbol 7 premiums for each $1,000, or fraction thereof, in excess of $6,000 original F.O.B. list price.

RX03TA20: COLL Base Rate
Effective Date: AUG-01-2008

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

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Sub-chart - High Level	Deductible	Vehicle Sub-Type Code
SUPL-PICKUP-CAMPER-100	100	Pickup Camper
SUPL-PICKUP-CAMPER-250	250	Pickup Camper

Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
SUPL-TRAVEL-TRAILER-50	1	5.60	2	8.70	3	11.90
	4	15.00	5	21.00	6	27.40
	7	33.70	8	39.90	9	44.10
	10	48.00	11	52.10	12	56.30
	13	60.20	14	64.40	15	68.50
	16	72.40	17	76.60	18	80.70
	19	84.80	20	88.80	21	92.90
	22	97.00	23	101.00	24	105.10
	25	109.20	26	113.20	27	117.30
	28	121.40	29	125.60	30	129.50
	31	133.70	32	137.80	33	141.70
	34	145.90	35	150.00	36	153.90
	37	158.10	38	162.20	39	166.30
	40	170.30				
SUPL-PICKUP-CAMPER-50	1	5.40	2	9.10	3	12.70
	4	16.30	5	21.80	6	27.20
	7-20	32.70				
SUPL-TRAVEL-TRAILER-100	1	4.30	2	6.80	3	9.10
	4	11.60	5	16.20	6	21.10
	7	25.90	8	30.70	9	33.80
	10	37.00	11	40.10	12	43.20
	13	46.40	14	49.50	15	52.60
	16	55.80	17	58.90	18	62.00
	19	65.20	20	68.30	21	71.40
	22	74.60	23	77.70	24	80.90
	25	84.00	26	87.10	27	90.30
	28	93.40	29	96.50	30	99.70
	31	102.80	32	105.90	33	109.10
	34	112.20	35	115.30	36	118.50
	37	121.60	38	124.70	39	127.90
	40	131.00				
SUPL-TRAVEL-TRAILER-250	1	3.30	2	5.10	3	6.80
	4	8.70	5	12.20	6	15.80
	7	19.50	8	23.10	9	25.40
	10	27.70	11	30.00	12	32.50
	13	34.80	14	37.10	15	39.40
	16	41.90	17	44.20	18	46.50
	19	48.80	20	51.30	21	53.60
	22	55.90	23	58.20	24	60.70
	25	63.00	26	65.30	27	67.70
	28	70.10	29	72.40	30	74.70
	31	77.10	32	79.50	33	81.80

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Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
	34	84.20	35	86.50	36	88.90
	37	91.20	38	93.60	39	95.90
	40	98.30				
SUPL-PICKUP-CAMPER-100	1	4.60	2	7.30	3	10.10
	4	12.70	5	17.30	6	21.80
	7-20	26.40				
SUPL-PICKUP-CAMPER-250	1	3.30	2	5.10	3	7.10
	4	8.90	5	12.20	6	15.20
	7-20	18.50				

Trailers Rate Symbol = Original Cost New
1 = $0 - 750 2 = $751-1,500
3 = $1,501-2,250 4 = $2,251-3,000
5 = $3,001-4,500 6 = $4,501-6,000
7 = $6001-7,500 8 = $7,501-9,000
9 = $9,001-10,000 10 = $10,001-11,000
11 = $11,001-12,000 12 = $12,001-13,000
13 = $13,001-14,000 14 = $14,001-15,000
15 = $15,001-16,000 16 = $16,001-17,000
17 = $17,001-18,000 18 = $18,001-19,000
19 = $19,001-20,000 20 = $20,001-21,000
Each additional $1,000 = +1 Rate Symbol
Trailers - For rate symbols not shown, add the following to the base rate for the previous rate symbol: COMP FULL $2.50 COMP 50 $1.70
COLL 50 $2.50 COLL 100 $1.90
COLL 250 $1.40
Cost of trailer and/or "camper unit" must include all standard trailer and/or "camper unit" equipment, such as refrigerator, stove, bed, etc., IF permanently attached. Contents, such as personal effects, articles of furniture, etc., not permanently attached, are not covered unless specifically insured.
Since the motorcycle policy is an annual policy, the premium charged for a trailer written on such a policy should be two times the semi-annual premium shown above.
Truck Camper Rate Symbol = Original Cost New
1 = $0 - 750 2 = $751-1,400
3 = $1,401-2,200 4 = $2,201-3,000
5 = $3,001-4,000 6 = $4,001-5,000
7 = $5,001-6,000
For Truck Campers, add 15 percent of Rate Symbol 7 premiums for each $1,000, or fraction thereof, in excess of $6,000 original F.O.B. list price.

RX03TA22: AD Base Rate
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
5000	0.90	10000	1.80		

RX03TA30: MDCL Base Rate **
Effective Date: JUL-14-2009

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
07	71.60	24	91.50	25	67.20
28	79.80	34	74.40	35	74.20
36	90.40	40	75.10	46	70.90
47	71.10	48	72.20	49	74.50

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Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
50	69.40	51	71.20	52	70.00
53	77.90	54	84.50	55	78.00
56	70.90	57	105.70	58	69.00
60	70.90	61	59.90	62	73.70
63	75.10	64	65.90	65	85.30
66	66.80	67	74.30	68	78.30
999	74.20				

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

RX03TA31: LOI Base Rate
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Option Amount	Base Rate	Option Amount	Base Rate	Option Amount	Base Rate
140	2.30	250	4.80	500	12.10

RX03TA33: EXMDCL Base Rate **
Effective Date: JUL-14-2009

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
07	117.00	24	149.50	25	109.80
28	130.40	34	121.60	35	121.30
36	147.70	40	122.70	46	115.90
47	116.20	48	118.00	49	121.70
50	113.40	51	116.30	52	114.40
53	127.30	54	138.10	55	127.50
56	115.90	57	172.70	58	112.70
60	115.90	61	97.90	62	120.40
63	122.70	64	107.70	65	139.40
66	109.10	67	121.40	68	127.90
999	121.30				

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

RX03TA43: CFL Base Rate
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Sub-chart - High Level	Per Claimant Limit	Per Occurrence Limit
CFL 25,000 / 500	25000	500
CFL 50,000 / 500	50000	500
CFL 100,000 / 750	100000	750

Sub-chart	Farm Acreage	Farm Income	Base Rate	Farm Acreage	Farm Income	Base Rate
CFL 25,000 / 500	0	0	4.00	1-160	0	6.00
	161-500	0	7.50	501-2000	0	11.00
	0-160	1-499	6.00	161-500	1-499	7.50
	501-2000	1-499	11.00	0-160	500-3000	9.50
	161-500	500-3000	11.00	501-2000	500-3000	14.50

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Sub-chart	Farm Acreage	Farm Income	Base Rate	Farm Acreage	Farm Income	Base Rate
CFL 50,000 / 500	0	0	5.00	1-160	0	8.00
	161-500	0	9.50	501-2000	0	13.50
	0-160	1-499	8.00	161-500	1-499	9.50
	501-2000	1-499	13.50	0-160	500-3000	12.00
	161-500	500-3000	13.50	501-2000	500-3000	17.50
CFL 100,000 / 750	0	0	6.00	1-160	0	9.50
	161-500	0	11.50	501-2000	0	16.00
	0-160	1-499	9.50	161-500	1-499	11.50
	501-2000	1-499	16.00	0-160	500-3000	14.00
	161-500	500-3000	16.00	501-2000	500-3000	20.50

Farmer whose total acreage exceeds 2,000 submit to Underwriting for Rating.

RX03TA51: TL Base Rate

Effective Date: JUN-19-2003

Coverage	Base Rate	Coverage	Base Rate	Coverage	Base Rate
TL	1.90				

For autos, limit is $50 per disablement. For MH, limit is $100 per disablement.

RX03TA52: LOU Base Rate **

Effective Date: JUL-14-2009

Option Code	Base Rate	Option Code	Base Rate	Option Code	Base Rate
$15 per day $300 Total	7.30	$20 per day $700 total	14.20	$25 per day $500	14.60
$30 per day $900	20.10	$40 per day $1100 total	25.90	$50 per day $1300 total	31.70
$60 per day $1500 total	37.40				

For Motor Homes, the only LOU limit available is $500 per accident (no daily limit)

RX03TA53: EEC Base Rate

Effective Date: NOV-22-2001

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

Sub-chart	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
With OEM Endorsement	500	17.40	1000	34.80	1500	52.20
	2000	69.60	2500	87.00	3000	104.40
	3500	121.80	4000	139.20	4500	156.60
	5000	174.00				
Without OEM Endorsement	500	14.50	1000	29.00	1500	43.50
	2000	58.00	2500	72.50	3000	87.00
	3500	101.50	4000	116.00	4500	130.50
	5000	145.00				

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RX03TA54: COMP Base Rate
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

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

Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
RV-GOLF-MOBILE-100-DED	1	2.00	2	3.50	3	5.50
	4	7.50	5	10.00	6	12.00
	7	14.00	8	16.00	9	18.00
	10	20.00	11	25.00	12	30.00
	13	35.00	14	45.00	15	55.00
RV-GOLF-MOBILE-250-DED	1	1.50	2	2.80	3	4.30
	4	5.80	5	7.50	6	9.00
	7	10.50	8	12.00	9	13.50
	10	15.00	11	18.80	12	22.50
	13	26.30	14	33.80	15	41.30
RV-DUNE-BUGGY-100-DED	1	4.00	2	7.00	3	11.00
	4	15.00	5	20.00	6	24.00
	7	28.00	8	32.00	9	36.00
	10	40.00	11	50.00	12	60.00
	13	70.00	14	90.00	15	110.00
RV-DUNE-BUGGY-250-DED	1	3.00	2	5.50	3	8.50
	4	11.50	5	15.00	6	18.00
	7	21.00	8	24.00	9	27.00
	10	30.00	11	37.50	12	45.00
	13	52.50	14	67.50	15	82.50

Note: Rate Symbol = Original Cost New
1 = $0 - 500
2 = $501-1,000
3 = $1,001-1,500
4 = $1,501-2,000
5 = $2,001-2,500
6 = $2,501-3,000
7 = $3,001-3,500
8 = $3,501-4,000
9 = $4,001-4,500
10 = $4,501-5,000
11 = $5,001-6,000
12 = $6,001-7,000
13 = $7,001-8,000
14 = $8,001-10,000
15 = Over $10,000
Unregistered Trail Bikes up to 350 cc only. If Trail Bikes are over 350 cc or registered,

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they shall be rated as Motorcycles.

RX03TA55: COLL Base Rate
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Sub-chart - High Level	Deductible	Vehicle Sub-Type Code
RV-GOLF-MOBILE-100-DED	100	Golf Mobile, Snow Mobile
RV-GOLF-MOBILE-250-DED	250	Golf Mobile, Snow Mobile
RV-DUNE-BUGGY-100-DED	100	Dune Buggy, Trail Bike
RV-DUNE-BUGGY-200-DED	250	Dune Buggy, Trail Bike

Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
RV-GOLF-MOBILE-100-DED	1	2.00	2	3.50	3	5.50
	4	7.50	5	10.00	6	12.00
	7	14.00	8	16.00	9	18.00
	10	20.00	11	25.00	12	30.00
	13	35.00	14	45.00	15	55.00
RV-GOLF-MOBILE-250-DED	1	1.50	2	2.70	3	4.20
	4	5.70	5	7.50	6	9.00
	7	10.50	8	12.00	9	13.50
	10	15.00	11	18.70	12	22.50
	13	26.20	14	33.70	15	41.20
RV-DUNE-BUGGY-100-DED	1	4.00	2	7.00	3	11.00
	4	15.00	5	20.00	6	24.00
	7	28.00	8	32.00	9	36.00
	10	40.00	11	50.00	12	60.00
	13	70.00	14	90.00	15	110.00
RV-DUNE-BUGGY-200-DED	1	3.00	2	5.50	3	8.50
	4	11.50	5	15.00	6	18.00
	7	21.00	8	24.00	9	27.00
	10	30.00	11	37.50	12	45.00
	13	52.50	14	67.50	15	82.50

Note: Rate Symbol = Original Cost New
1 = $0 - 500
2 = $501-1,000
3 = $1,001-1,500
4 = $1,501-2,000
5 = $2,001-2,500
6 = $2,501-3,000
7 = $3,001-3,500
8 = $3,501-4,000
9 = $4,001-4,500
10 = $4,501-5,000
11 = $5,001-6,000
12 = $6,001-7,000
13 = $7,001-8,000
14 = $8,001-10,000

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15 = Over $10,000
Unregistered Trail Bikes up to 350 cc only. If Trail Bikes are over 350 cc or registered, they shall be rated as Motorcycles.

RX03TA58: MP Base Rate
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Vehicle Sub-Type Code	Base Rate	Vehicle Sub-Type Code	Base Rate	Vehicle Sub-Type Code	Base Rate
Dune Buggy	15.00	Golf Mobile, Snow Mobile	7.50		

Trail Bikes= Unregistered trailbikes up to 350cc only. If trail bikes are over 350cc or registered, they shall be rated as motorcycles.

RX03TA61: PE Base Rate
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
500	1.00	1000	2.00	1500	3.00
2000	4.00	2500	6.00	3000	7.00
3500	8.00	4000	9.00	4500	10.00
5000	11.00	5500	12.00	6000	13.00
6500	14.00	7000	15.00	7500	16.00
8000	17.00	8500	18.00	9000	19.00
9500	20.00	10000	21.00		

RX03TB01: COMP Rate Symbol Factor
Effective Date: SEP-27-2006

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

Sub-chart	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
Model Year < 1997	1	0.200	0.000	2	0.200	0.000
	3	0.200	0.000	4	0.200	0.000
	5	0.200	0.000	6	0.280	0.000
	7	0.380	0.000	8	0.630	0.000
	9	1.000	0.000	10	1.310	0.000
	11	1.620	0.000	12	1.930	0.000
	13	2.250	0.000	14	2.570	0.000
	15	2.980	0.000	16	3.500	0.000
	17	4.070	0.000	18	4.780	0.000
	19	5.610	0.000	20	6.640	0.000
	21	7.860	0.000	22	9.140	0.000
	23	10.330	0.000	24	11.520	0.000
	25	12.710	0.000	26	13.900	0.000
	27	15.090	0.000	28	16.280	0.000
	29	17.470	0.000			

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Sub-chart	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
Model Year 1997,1998	1	0.200	0.000	2	0.200	0.000
	3	0.200	0.000	4	0.200	0.000
	5	0.200	0.000	6	0.240	0.000
	7	0.280	0.000	8	0.380	0.000
	9	0.630	0.000	10	1.000	0.000
	11	1.150	0.000	12	1.310	0.000
	13	1.460	0.000	14	1.620	0.000
	15	1.720	0.000	16	1.820	0.000
	17	1.930	0.000	18	2.090	0.000
	19	2.250	0.000	20	2.410	0.000
	21	2.570	0.000	22	2.710	0.000
	23	2.840	0.000	24	2.980	0.000
	25	3.120	0.000	26	3.250	0.000
	27	3.360	0.000	28	3.500	0.000
	29	3.620	0.000	>29	3.620	0.120
Model Year >1998	1	0.200	0.000	2	0.200	0.000
	3	0.200	0.000	4	0.200	0.000
	5	0.200	0.000	6	0.240	0.000
	7	0.280	0.000	8	0.380	0.000
	9	0.630	0.000	10	1.000	0.000
	11	1.150	0.000	12	1.310	0.000
	13	1.460	0.000	14	1.620	0.000
	15	1.720	0.000	16	1.820	0.000
	17	1.930	0.000	18	2.090	0.000
	19	2.250	0.000	20	2.410	0.000
	21	2.570	0.000	22	2.710	0.000
	23	2.840	0.000	24	2.980	0.000
	25	3.120	0.000	26	3.250	0.000
	27	3.360	0.000	28	3.500	0.000
	29	3.620	0.000	30-200	3.620	0.120
	201-998	0.000	0.040			

For MH determine the rate symbol per Rule C. of the Rate Symbol Manual (RS-1).
NOTE - For MH, the cost price new of the chassis and body including all standard equipment which is permanently attached is to be combined to determine the Rate Symbol. Contents, such as personal effects, articles of furniture, etc., not permanently attached, are not covered unless specifically insured. Radio and television antennas, awnings, cabanas, or equipment designed to create additional living facilities while the vehicle is off a highway, whether permanently attached or not, are considered as contents and need to be specifically insured.

RX03TB02: COLL Rate Symbol Factor

Effective Date: SEP-27-2006

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

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Sub-chart	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
Model Year < 1997	1	0.450	0.000	2	0.450	0.000
	3	0.450	0.000	4	0.450	0.000
	5	0.450	0.000	6	0.540	0.000
	7	0.640	0.000	8	0.780	0.000
	9	1.000	0.000	10	1.170	0.000
	11	1.300	0.000	12	1.440	0.000
	13	1.580	0.000	14	1.740	0.000
	15	1.910	0.000	16	2.150	0.000
	17	2.400	0.000	18	2.730	0.000
	19	3.090	0.000	20	3.550	0.000
	21	4.100	0.000	22	4.680	0.000
	23	5.250	0.000	24	5.820	0.000
	25	6.390	0.000	26	6.960	0.000
	27	7.530	0.000	28	8.100	0.000
	29	8.670	0.000			
Model Year 1997,1998	1	0.450	0.000	2	0.450	0.000
	3	0.450	0.000	4	0.450	0.000
	5	0.450	0.000	6	0.500	0.000
	7	0.540	0.000	8	0.640	0.000
	9	0.780	0.000	10	1.000	0.000
	11	1.090	0.000	12	1.170	0.000
	13	1.240	0.000	14	1.300	0.000
	15	1.340	0.000	16	1.400	0.000
	17	1.440	0.000	18	1.510	0.000
	19	1.580	0.000	20	1.660	0.000
	21	1.740	0.000	22	1.800	0.000
	23	1.850	0.000	24	1.910	0.000
	25	1.970	0.000	26	2.040	0.000
	27	2.090	0.000	28	2.150	0.000
	29	2.210	0.000	>29	2.210	0.060
Model Year >1998	1	0.450	0.000	2	0.450	0.000
	3	0.450	0.000	4	0.450	0.000
	5	0.450	0.000	6	0.500	0.000
	7	0.540	0.000	8	0.640	0.000
	9	0.780	0.000	10	1.000	0.000
	11	1.090	0.000	12	1.170	0.000
	13	1.240	0.000	14	1.300	0.000
	15	1.340	0.000	16	1.400	0.000
	17	1.440	0.000	18	1.510	0.000
	19	1.580	0.000	20	1.660	0.000
	21	1.740	0.000	22	1.800	0.000
	23	1.850	0.000	24	1.910	0.000
	25	1.970	0.000	26	2.040	0.000
	27	2.090	0.000	28	2.150	0.000

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Sub-chart	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
	29	2.210	0.000	30-200	2.210	0.060
	201-998	0.000	0.020			

For MH determine the rate symbol per Rule C. of the Rate Symbol Manual (RS-1).
NOTE - For MH, the cost price new of the chassis and body including all standard equipment which is permanently attached is to be combined to determine the Rate Symbol. Contents, such as personal effects, articles of furniture, etc., not permanently attached, are not covered unless specifically insured. Radio and television antennas, awnings, cabanas, or equipment designed to create additional living facilities while the vehicle is off a highway, whether permanently attached or not, are considered as contents and need to be specifically insured.

RX03TB05: COMP Rate Symbol Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Rate Symbol	Vehicle Sub-Type Code	Rate Symbol Factor	Rate Symbol	Vehicle Sub-Type Code	Rate Symbol Factor
1-40	Camping Trailer, Travel Trailer, Utility Trailer	1.000	1-7	Pickup Camper	1.000
8	Pickup Camper	1.150	9	Pickup Camper	1.300
10	Pickup Camper	1.450	11	Pickup Camper	1.600
12	Pickup Camper	1.750	13	Pickup Camper	1.900
14	Pickup Camper	2.050	15	Pickup Camper	2.200
16	Pickup Camper	2.350	17	Pickup Camper	2.500
18	Pickup Camper	2.650	19	Pickup Camper	2.800
20	Pickup Camper	2.950			

RX03TB06: COLL Rate Symbol Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Rate Symbol	Vehicle Sub-Type Code	Rate Symbol Factor	Rate Symbol	Vehicle Sub-Type Code	Rate Symbol Factor
1-40	Camping Trailer, Travel Trailer, Utility Trailer	1.000	1-7	Pickup Camper	1.000
8	Pickup Camper	1.150	9	Pickup Camper	1.300
10	Pickup Camper	1.450	11	Pickup Camper	1.600
12	Pickup Camper	1.750	13	Pickup Camper	1.900
14	Pickup Camper	2.050	15	Pickup Camper	2.200
16	Pickup Camper	2.350	17	Pickup Camper	2.500
18	Pickup Camper	2.650	19	Pickup Camper	2.800
20	Pickup Camper	2.950			

RX03TB15: BI Rate Symbol Factor
Effective Date: SEP-27-2006

Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>1998	101-997	0.000	0.010
<1981	0	1.000	0.000
<1999	1	1.050	0.000

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Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
<1999	2	1.000	0.000
<1999	3	0.900	0.000
<1999	4	1.050	0.000
<1999	5	1.000	0.000
<1999	6	1.100	0.000
>1998	10	1.160	0.000
>1998	11	1.070	0.000
>1998	12	0.890	0.000
>1998	13	0.820	0.000
>1998	14	0.970	0.000
>1998	15	1.120	0.000
>1998	16	1.130	0.000
>1998	17	0.890	0.000
>1998	18	1.020	0.000
>1998	19	0.970	0.000
>1998	20	0.990	0.000
>1998	21	1.000	0.000
>1998	22	0.980	0.000
>1998	23	1.050	0.000
>1998	24	0.970	0.000
>1998	30	0.970	0.000
>1998	31	0.930	0.000
>1998	32	0.900	0.000
>1998	33	1.050	0.000
>1998	34	0.840	0.000
>1998	35	0.970	0.000
>1998	36	0.870	0.000
>1998	37	0.900	0.000
>1998	38	1.050	0.000
>1998	39	0.850	0.000
>1998	40	1.010	0.000
>1998	41	1.030	0.000
>1998	42	1.080	0.000
>1998	43	1.100	0.000
>1998	50	1.010	0.000
>1998	51	1.050	0.000
>1998	52	1.130	0.000
>1998	6	1.040	0.000
	999	1.100	0.000
	99-997	1.000	0.000

Auto Rate Symbol
0=Pre 1980
1=Mini & Small
2=Midsize
3=Large & Very Large
4= Utility
5=Pickup
6=Vans-Cargo

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10=Mini 2 dr
11=Mini 4 dr
12=Mini Wag
13=Mini Sports
14=Mini Luxury
15=Small 2 dr
16=Small 4 dr
17=Small Wag
18=Small Sports
19=Small Luxury
20=Midsize 2 dr
21=Midsize 4 dr
22=Midsize Wag
23=Midsize Sports
24=Midsize Luxury
30=Lg 2 dr
31=Lg 4 dr
32=Lg Wag
33=Lg Sports
34=Lg Luxury
35=Very Lg 2 dr
36=Very Lg 4 dr
37=Very Lg Wag
38=Very Lg Sports
39=Very Lg Luxury
40=Small Luxury
41=Midsize Utility
42=Lg Utility
43=Very Lg Utility
50=Small Pickup
51=Lg Pickup
52=Very Lg Pickup
999=Previously Ineligible

RX03TB16: PD Rate Symbol Factor
Effective Date: SEP-27-2006

Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>1998	101-997	0.000	0.010
<1981	0	1.000	0.000
<1999	1	1.050	0.000
<1999	2	1.000	0.000
<1999	3	0.900	0.000
<1999	4	1.100	0.000
<1999	5	1.100	0.000
<1999	6	1.100	0.000
>1998	10	1.020	0.000
>1998	11	1.060	0.000
>1998	12	0.940	0.000
>1998	13	0.850	0.000
>1998	14	0.950	0.000
>1998	15	1.100	0.000
>1998	16	1.110	0.000
>1998	17	0.940	0.000
>1998	18	0.840	0.000

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Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>1998	19	0.950	0.000
>1998	20	1.000	0.000
>1998	21	1.000	0.000
>1998	22	0.890	0.000
>1998	23	1.090	0.000
>1998	24	0.950	0.000
>1998	30	0.860	0.000
>1998	31	0.940	0.000
>1998	32	0.930	0.000
>1998	33	1.090	0.000
>1998	34	0.860	0.000
>1998	35	0.860	0.000
>1998	36	0.930	0.000
>1998	37	0.930	0.000
>1998	38	1.090	0.000
>1998	39	0.880	0.000
>1998	40	1.110	0.000
>1998	41	1.200	0.000
>1998	42	1.310	0.000
>1998	43	1.290	0.000
>1998	50	1.190	0.000
>1998	51	1.220	0.000
>1998	52	1.340	0.000
>1998	6	1.200	0.000
	999	1.100	0.000
	99-997	1.000	0.000

Auto Rate Symbol
0=Pre 1980
1=Mini & Small
2=Midsize
3=Large & Very Large
4= Utility
5=Pickup
6=Vans-Cargo
10=Mini 2 dr
11=Mini 4 dr
12=Mini Wag
13=Mini Sports
14=Mini Luxury
15=Small 2 dr
16=Small 4 dr
17=Small Wag
18=Small Sports
19=Small Luxury
20=Midsize 2 dr
21=Midsize 4 dr
22=Midsize Wag
23=Midsize Sports
24=Midsize Luxury
30=Lg 2 dr
31=Lg 4 dr

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32=Lg Wag
33=Lg Sports
34=Lg Luxury
35=Very Lg 2 dr
36=Very Lg 4 dr
37=Very Lg Wag
38=Very Lg Sports
39=Very Lg Luxury
40=Small Luxury
41=Midsize Utility
42=Lg Utility
43=Very Lg Utility
50=Small Pickup
51=Lg Pickup
52=Very Lg Pickup
999=Previously Ineligible

RX03TB17: MDCL Rate Symbol Factor
Effective Date: SEP-27-2006

Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>1998	101-997	0.000	0.010
<1981	0	1.000	0.000
<1999	1	1.100	0.000
<1999	2	1.000	0.000
<1999	3	0.900	0.000
<1999	4	0.950	0.000
<1999	5	0.900	0.000
<1999	6	0.950	0.000
>1998	10	1.020	0.000
>1998	11	1.300	0.000
>1998	12	0.990	0.000
>1998	13	0.850	0.000
>1998	14	0.840	0.000
>1998	15	1.060	0.000
>1998	16	1.170	0.000
>1998	17	0.990	0.000
>1998	18	0.780	0.000
>1998	19	0.840	0.000
>1998	20	0.960	0.000
>1998	21	1.000	0.000
>1998	22	0.860	0.000
>1998	23	0.990	0.000
>1998	24	0.840	0.000
>1998	30	0.860	0.000
>1998	31	0.870	0.000
>1998	32	0.830	0.000
>1998	33	0.990	0.000
>1998	34	0.850	0.000
>1998	35	0.860	0.000
>1998	36	0.820	0.000
>1998	37	0.830	0.000

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Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>1998	38	0.990	0.000
>1998	39	0.770	0.000
>1998	40	0.890	0.000
>1998	41	0.850	0.000
>1998	42	0.770	0.000
>1998	43	0.770	0.000
>1998	50	0.860	0.000
>1998	51	0.770	0.000
>1998	52	0.690	0.000
>1998	6	0.770	0.000
	999	1.100	0.000
	99-997	1.000	0.000

Auto Rate Symbol
0=Pre 1980
1=Mini & Small
2=Midsize
3=Large & Very Large
4= Utility
5=Pickup
6=Vans-Cargo
10=Mini 2 dr
11=Mini 4 dr
12=Mini Wag
13=Mini Sports
14=Mini Luxury
15=Small 2 dr
16=Small 4 dr
17=Small Wag
18=Small Sports
19=Small Luxury
20=Midsize 2 dr
21=Midsize 4 dr
22=Midsize Wag
23=Midsize Sports
24=Midsize Luxury
30=Lg 2 dr
31=Lg 4 dr
32=Lg Wag
33=Lg Sports
34=Lg Luxury
35=Very Lg 2 dr
36=Very Lg 4 dr
37=Very Lg Wag
38=Very Lg Sports
39=Very Lg Luxury
40=Small Luxury
41=Midsize Utility
42=Lg Utility
43=Very Lg Utility
50=Small Pickup
51=Lg Pickup
52=Very Lg Pickup
999=Previously Ineligible

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RX03TB21: COMP Customized Vehicle COMP Factor
Effective Date: SEP-20-2005

Sub-chart - High Level	Option Code
OEM does apply	OEM Endorsment (500)
OEM does not apply	Not OEM Endorsment (500)

Sub-chart	Customized Vehicle Units	Customized Vehicle COMP Factor	Customized Vehicle COMP Factor Plus	Customized Vehicle Units	Customized Vehicle COMP Factor	Customized Vehicle COMP Factor Plus
OEM does apply	0	0.000	0.000	1	0.028	0.000
	2	0.056	0.000	3	0.084	0.000
	4	0.112	0.000	5	0.140	0.000
	>5	0.140	0.028			
OEM does not apply	0	0.000	0.000	1	0.030	0.000
	2	0.060	0.000	3	0.090	0.000
	4	0.120	0.000	5	0.150	0.000
	>5	0.150	0.030			

RX03TB22: COLL Customized Vehicle COLL Factor
Effective Date: SEP-20-2005

Sub-chart - High Level	Option Code
OEM does apply	OEM Endorsment (500)
OEM does not apply	Not OEM Endorsment (500)

Sub-chart	Customized Vehicle Units	Customized Vehicle COLL Factor	Customized Vehicle COLL Factor Plus	Customized Vehicle Units	Customized Vehicle COLL Factor	Customized Vehicle COLL Factor Plus
OEM does apply	0	0.000	0.000	1	0.020	0.000
	2	0.040	0.000	3	0.060	0.000
	4	0.080	0.000	5	0.100	0.000
	>5	0.100	0.020			
OEM does not apply	0	0.000	0.000	1	0.022	0.000
	2	0.044	0.000	3	0.066	0.000
	4	0.088	0.000	5	0.110	0.000
	>5	0.110	0.022			

RX03TC11: COMP Vehicle Model Year Factor **
Effective Date: JUL-14-2009

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2014	1.125	2013	1.100	2012	1.075
2011	1.050	2010	1.025	2009	1.000
2008	0.975	2007	0.951	2006	0.926
2005	0.902	2004	0.877	2003	0.853
2002	0.828	2001	0.803	2000	0.777
1999	0.753	1998	0.727	1997	0.703
1996	0.678	1995	0.653	<1995	0.628

COMP base premiums for the next subsequent model year shall be determined by

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increasing the base premium for the current model year by 3 percent.

RX03TC12: COLL Vehicle Model Year Factor **

Effective Date: JUL-14-2009

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2014	1.220	2013	1.176	2012	1.132
2011	1.088	2010	1.044	2009	1.000
2008	0.956	2007	0.913	2006	0.869
2005	0.825	2004	0.781	2003	0.738
2002	0.694	2001	0.650	2000	0.606
1999	0.563	1998	0.520	1997	0.476
1996	0.432	1995	0.388	1994	0.345
<1994	0.328				

COLL base premiums for the next subsequent model year shall be determined by increasing the base premium for the current model year by 5 percent.

RX03TC13: BI Vehicle Model Year Factor **

Effective Date: JUL-14-2009

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2014	1.060	2013	1.048	2012	1.036
2011	1.024	2010	1.012	2009	1.000
2008	0.988	2007	0.976	2006	0.963
2005	0.951	2004	0.939	2003	0.927
2002	0.915	2001	0.900	2000	0.888
1999	0.876	1998	0.863	1997	0.850
1996	0.838	1995	0.824	<1995	0.812

RX03TC14: PD Vehicle Model Year Factor **

Effective Date: JUL-14-2009

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2014	1.045	2013	1.036	2012	1.027
2011	1.018	2010	1.009	2009	1.000
2008	0.991	2007	0.983	2006	0.974
2005	0.966	2004	0.957	2003	0.948
2002	0.940	2001	0.931	2000	0.922
1999	0.915	1998	0.906	1997	0.897
1996	0.889	<1996	0.880		

RX03TC15: MDCL Vehicle Model Year Factor **

Effective Date: JUL-14-2009

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2014	1.105	2013	1.084	2012	1.063
2011	1.042	2010	1.021	2009	1.000
2008	0.979	2007	0.957	2006	0.936
2005	0.914	2004	0.893	2003	0.871
2002	0.851	2001	0.829	2000	0.808

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Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
1999	0.787	1998	0.765	1997	0.744
<1997	0.722				

RX03TC21: COMP New Vehicle Discount Factor
Effective Date: JUL-30-2005

Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.829	0	0.829	1	0.887
2	0.923	3	0.951	4	0.976
>4	1.000				

RX03TC22: COLL New Vehicle Discount Factor
Effective Date: JAN-30-2005

Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.706	0	0.706	1	0.765
2	0.824	3	0.883	4	0.941
>4	1.000				

RX03TC23: BI New Vehicle Discount Factor
Effective Date: JAN-30-2005

Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.853	0	0.853	1	0.882
2	0.912	3	0.941	4	0.971
>4	1.000				

RX03TC24: PD New Vehicle Discount Factor
Effective Date: JAN-30-2005

Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.969	0	0.969	1	0.976
2	0.982	3	0.988	4	0.994
>4	1.000				

RX03TC25: MDCL New Vehicle Discount Factor
Effective Date: JAN-30-2005

Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.818	0	0.818	1	0.854
2	0.891	3	0.927	4	0.964
>4	1.000				

RX03TD01: COMP Limit/Deductible Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Deductible	Limit/Deductible Factor	Deductible	Limit/Deductible Factor	Deductible	Limit/Deductible Factor
0	1.000	50	0.920	100	0.850
250	0.610	500	0.450		

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For Additional limits, refer to Underwriting.

RX03TD02: COLL Limit/Deductible Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Deductible	Limit/Deductible Factor	Deductible	Limit/Deductible Factor	Deductible	Limit/Deductible Factor
50	1.040	100	1.000	150	0.970
200	0.950	250	0.920	500	0.840
1000	0.640				

For Additional limits, refer to Underwriting.

RX03TD03: BI Limit/Deductible Factor
Effective Date: JAN-30-2006

Per Claimant Limit	Per Occurrence Limit	Limit/Deductible Factor	Per Claimant Limit	Per Occurrence Limit	Limit/Deductible Factor
25000	50000	1.000	25000	100000	1.130
30000	60000	1.060	50000	50000	1.090
40000	80000	1.140	100000	100000	1.280
50000	100000	1.180	50000	200000	1.320
100000	150000	1.330	100000	200000	1.340
100000	250000	1.400	100000	300000	1.430
100000	400000	1.480	100000	500000	1.500
150000	200000	1.420	150000	250000	1.440
150000	300000	1.470	150000	400000	1.500
150000	500000	1.530	200000	200000	1.470
200000	250000	1.490	200000	300000	1.490
200000	400000	1.530	200000	500000	1.550
200000	750000	1.610	250000	250000	1.500
250000	300000	1.520	250000	400000	1.550
250000	500000	1.580	250000	750000	1.620
250000	1000000	1.670	300000	300000	1.540
300000	400000	1.580	300000	750000	1.650
300000	500000	1.600	300000	1000000	1.680
400000	400000	1.600	400000	500000	1.620
400000	750000	1.670	400000	1000000	1.700
500000	500000	1.650	500000	750000	1.680
500000	1000000	1.720	1000000	1000000	1.850

For Limits in excess of 500/500, Underwriting approval is required.

RX03TD04: PD Limit/Deductible Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

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

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Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor
120000	1.120	130000	1.130	40000	1.030
35000	1.020	140000	1.140	175000	1.160
225000	1.170	275000	1.200	350000	1.210
400000	1.220	450000	1.230	500000	1.240
1000000	1.330				

For Limits in excess of $100,000, Underwriting approval is required.

RX03TD06: COMP Limit/Deductible Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Deductible	Vehicle Type	Vehicle Use	Limit/Deductible Factor
50	Antique	Restricted	0.500
50	Antique	Not Restricted	0.750
50	Classics	Restricted	0.750
50	Classics	Not Restricted	0.950
100	Antique	Restricted	0.450
100	Antique	Not Restricted	0.670
250	Antique	Restricted	0.330
250	Antique	Not Restricted	0.490
500	Antique	Restricted	0.260
500	Antique	Not Restricted	0.380
100	Classics	Restricted	0.670
100	Classics	Not Restricted	0.850
250	Classics	Restricted	0.490
250	Classics	Not Restricted	0.620
500	Classics	Restricted	0.380
500	Classics	Not Restricted	0.480

per $100 of insurance based on not less than 80 percent of the value of the vehicle.

RX03TD07: COLL Limit/Deductible Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Deductible	Vehicle Type	Vehicle Use	Limit/Deductible Factor
250	Antique	Restricted	0.440
250	Antique	Not Restricted	0.680
500	Antique	Restricted	0.380
500	Antique	Not Restricted	0.590
1000	Antique	Restricted	0.290
1000	Antique	Not Restricted	0.460
250	Classics	Restricted	0.680
250	Classics	Not Restricted	1.260
500	Classics	Restricted	0.590
500	Classics	Not Restricted	1.090
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

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Deductible	Vehicle Type	Vehicle Use	Limit/Deductible Factor
200	Classics	Not Restricted	1.300

per $100 of insurance based on not less than 80 percent of the value of the vehicle.

RX03TD13: MDCL Limit/Deductible Factor

Effective Date: JUN-19-2003

Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor
2000	0.780	5000	1.000	10000	1.350
25000	1.690				

For Additional limits, refer to Underwriting.

RX03TE07: PLCY Rate Factor

Effective Date: JAN-30-2005

Coverage	Rate Factor	Side Factor	Coverage	Rate Factor	Side Factor
UIMBI, UMBI	1.00	0.00	BI	0.47	0.00
PD	0.51	0.00	COMP	0.50	0.00
COLL	0.48	0.00	MDCL	0.43	0.00
Not(BI, COLL, COMP, MDCL, PD, UIMBI, UMBI)	0.55	0.00			

RX03TE11: PLCY Rate Factor

Effective Date: JAN-30-2005

Coverage	Vehicle Type	Rate Factor	Side Factor
BI, COLL, COMP, PD	Motorcycle	1.00	0.00
AD	Motorcycle	2.30	0.00
EXMDCL	Motorcycle	2.30	0.00
LOI	Motorcycle	2.30	0.00
MDCL	Motorcycle	1.79	0.00
UIMBI, UMBI, UMPD	Motorcycle	2.00	0.00

RX03TE16: PLCY Rate Factor

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Coverage	Vehicle Use	Rate Factor	Coverage	Vehicle Use	Rate Factor
BI	Restricted	0.20	PD	Restricted	0.20
MDCL	Restricted	1.00	COMP	Restricted	1.00
COLL	Restricted	1.00			

RX03TE20: PLCY Prior Insurance Surcharge Factor

Effective Date: JAN-11-2004

Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor	Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor
BI	Not Applicable/Previously Insured (0)	1.00	BI	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. Over 30 Days (1)	1.00
BI	No Previous Ins. Surcharge	1.20	BI	No Previous Ins. Surcharge	1.55

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Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor	Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor
	- 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)			- No Prior Ins. over 30 Days (3)	
BI	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. 1-30 Days (4)	1.00	BI	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	1.00
BI	No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6)	1.50	PD	Not Applicable/Previously Insured (0)	1.00
PD	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. Over 30 Days (1)	1.00	PD	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	1.20
PD	No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3)	1.55	PD	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. 1-30 Days (4)	1.00
PD	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	1.00	PD	No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6)	1.50
COMP	Not Applicable/Previously Insured (0)	1.00	COMP	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. Over 30 Days (1)	1.00
COMP	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	1.20	COMP	No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3)	2.00
COMP	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. 1-30 Days (4)	1.00	COMP	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	1.00
COMP	No Previous Ins. Surcharge - No Prior	1.55	COLL	Not Applicable/Previously Insured (0)	1.00

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Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor	Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor
	Insurance 1-30 Days (6)				
COLL	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. Over 30 Days (1)	1.00	COLL	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	1.20
COLL	No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3)	2.00	COLL	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. 1-30 Days (4)	1.00
COLL	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	1.00	COLL	No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6)	1.55
MDCL	Not Applicable/Previously Insured (0)	1.00	MDCL	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. Over 30 Days (1)	1.00
MDCL	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	1.20	MDCL	No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3)	1.55
MDCL	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. 1-30 Days (4)	1.00	MDCL	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	1.00
MDCL	No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6)	1.50	UIMBI, UMBI, UMPD	Not Applicable/Previously Insured (0)	1.00
UIMBI, UMBI, UMPD	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. Over 30 Days (1)	1.00	UIMBI, UMBI, UMPD	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	1.20
UIMBI, UMBI, UMPD	No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3)	1.55	UIMBI, UMBI, UMPD	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. 1-30 Days (4)	1.00

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Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor	Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor
UIMBI, UMBI, UMPD	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	1.00	UIMBI, UMBI, UMPD	No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6)	1.50

RX03TE24: PLCY Rate Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

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

RX03TE54: PLCY Vehicle Use Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Vehicle Use	Vehicle Use Factor	Vehicle Use	Vehicle Use Factor	Vehicle Use	Vehicle Use Factor
Individual Business	1.25	Farm	0.90	not Farm , not Individual Business	1.00

RX03TE80: BI Driver Factor **
Effective Date: JUL-14-2009

Sub-chart - High Level	Driver Age	Gender	Marital Status Code	Operator Status Code	Resident Child Indicator	Student Away Indicator
FEMALE-MD		Female	Married			
		Female			Driver With Resident Childern	
	<25	Female		Occasional		College Student
MALE-MD		Male	Married			
	<25	Male		Occasional		College Student
		Male			Driver With Resident Childern	
FEM-UNMARRIED		Female	Divorced, Separated, Single, N/A, Widowed			
MALE-UNMARRIED		Male	Divorced, Separated, Single, N/A, Widowed			

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
FEMALE-MD	16	Applies		1.50
	17	Applies		1.50
	18	Applies		1.50
	19	Applies		1.43

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	20	Applies		1.36
	21	Applies		1.27
	22	Applies		1.12
	23	Applies		1.04
	24	Applies		1.02
	16	Does Not Apply		1.63
	17	Does Not Apply		1.63
	18	Does Not Apply		1.63
	19	Does Not Apply		1.55
	20	Does Not Apply		1.48
	21	Does Not Apply		1.40
	22	Does Not Apply		1.25
	23	Does Not Apply		1.13
	24	Does Not Apply		1.03
	25			1.02
	26			1.01
	27			1.01
	28			1.01
	29			1.00
	30			1.00
	31			1.00
	32			1.00
	33			1.00
	34			1.00
	35			1.00
	36			1.00
	37			1.00
	38			1.00
	39			1.00
	40			1.00
	41			1.00
	42			1.00
	43			1.00
	44			1.00
	45			1.00
	46			1.00
	47			0.99
	48			0.98
	49			0.97
	50			0.93
	51			0.90
	52			0.87
	53			0.86
	54			0.84
	55			0.83
	56			0.83
	57			0.83

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	58			0.83
	59			0.83
	60			0.83
	61			0.84
	62			0.85
	63			0.86
	64			0.87
	65			0.91
	66			0.92
	67			0.93
	68			0.94
	69			0.96
	70			1.01
	71			1.04
	72			1.05
	73			1.08
	74			1.10
	75			1.15
	76			1.19
	77			1.22
	78			1.24
	79			1.26
	80			1.29
	81			1.31
	82			1.31
	83			1.33
	84			1.33
	85			1.34
	86			1.34
	87			1.34
	88			1.34
	89			1.35
	90			1.35
	91			1.35
	92			1.35
	93			1.35
	94			1.35
	95			1.35
	96			1.35
	97			1.35
	98			1.35
	99			1.35
MALE-MD	16	Applies		2.56
	17	Applies		2.56
	18	Applies		2.56
	19	Applies		2.19
	20	Applies		1.87

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	21	Applies		1.56
	22	Applies		1.36
	23	Applies		1.21
	24	Applies		1.07
	16	Does Not Apply		3.20
	17	Does Not Apply		3.20
	18	Does Not Apply		3.20
	19	Does Not Apply		2.74
	20	Does Not Apply		2.34
	21	Does Not Apply		1.73
	22	Does Not Apply		1.51
	23	Does Not Apply		1.34
	24	Does Not Apply		1.19
	25			1.04
	26			1.03
	27			1.03
	28			1.03
	29			1.02
	30			1.00
	31			1.00
	32			1.00
	33			1.00
	34			1.00
	35			1.00
	36			1.00
	37			1.00
	38			1.00
	39			1.00
	40			1.00
	41			1.00
	42			1.00
	43			1.00
	44			1.00
	45			1.00
	46			1.00
	47			1.00
	48			1.00
	49			1.00
	50			0.98
	51			0.96
	52			0.95
	53			0.93
	54			0.91
	55			0.88
	56			0.87
	57			0.87
	58			0.86

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	59			0.85
	60			0.85
	61			0.86
	62			0.86
	63			0.88
	64			0.88
	65			0.92
	66			0.93
	67			0.94
	68			0.96
	69			0.98
	70			1.02
	71			1.06
	72			1.09
	73			1.11
	74			1.15
	75			1.26
	76			1.32
	77			1.37
	78			1.42
	79			1.47
	80			1.58
	81			1.64
	82			1.68
	83			1.73
	84			1.75
	85			1.75
	86			1.75
	87			1.75
	88			1.75
	89			1.75
	90			1.75
	91			1.75
	92			1.75
	93			1.75
	94			1.75
	95			1.75
	96			1.75
	97			1.75
	98			1.75
	99			1.75
FEM-UNMARRIED	16	Applies	Principal	2.69
	17	Applies	Principal	2.69
	18	Applies	Principal	2.69
	19	Applies	Principal	2.29
	20	Applies	Principal	2.01
	21	Applies	Principal	1.69

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	22	Applies	Principal	1.52
	23	Applies	Principal	1.38
	24	Applies	Principal	1.27
	16	Does Not Apply	Principal	3.36
	17	Does Not Apply	Principal	3.36
	18	Does Not Apply	Principal	3.36
	19	Does Not Apply	Principal	2.86
	20	Does Not Apply	Principal	2.51
	21	Does Not Apply	Principal	1.87
	22	Does Not Apply	Principal	1.69
	23	Does Not Apply	Principal	1.53
	24	Does Not Apply	Principal	1.41
	25			1.22
	26			1.16
	27			1.09
	28			1.05
	29			1.05
	30			1.04
	31			1.04
	32			1.04
	33			1.04
	34			1.04
	35			1.04
	36			1.04
	37			1.04
	38			1.04
	39			1.04
	40			1.04
	41			1.04
	42			1.04
	43			1.03
	44			1.03
	45			1.03
	46			1.03
	47			1.02
	48			1.02
	49			1.02
	50			0.97
	51			0.94
	52			0.92
	53			0.89
	54			0.88
	55			0.87
	56			0.87
	57			0.87
	58			0.87
	59			0.87

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	60			0.89
	61			0.90
	62			0.90
	63			0.91
	64			0.92
	65			0.96
	66			0.97
	67			0.99
	68			1.00
	69			1.02
	70			1.07
	71			1.10
	72			1.12
	73			1.14
	74			1.16
	75			1.20
	76			1.26
	77			1.29
	78			1.31
	79			1.34
	80			1.37
	81			1.40
	82			1.41
	83			1.42
	84			1.42
	85			1.43
	86			1.43
	87			1.43
	88			1.43
	89			1.43
	90			1.43
	91			1.43
	92			1.43
	93			1.43
	94			1.43
	95			1.43
	96			1.43
	97			1.43
	98			1.43
	99			1.43
	16	Applies	Occasional	2.03
	17	Applies	Occasional	2.03
	18	Applies	Occasional	2.03
	19	Applies	Occasional	1.79
	20	Applies	Occasional	1.64
	21	Applies	Occasional	1.51
	22	Applies	Occasional	1.36

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	23	Applies	Occasional	1.25
	24	Applies	Occasional	1.22
	16	Does Not Apply	Occasional	2.53
	17	Does Not Apply	Occasional	2.53
	18	Does Not Apply	Occasional	2.53
	19	Does Not Apply	Occasional	2.16
	20	Does Not Apply	Occasional	1.96
	21	Does Not Apply	Occasional	1.67
	22	Does Not Apply	Occasional	1.52
	23	Does Not Apply	Occasional	1.37
	24	Does Not Apply	Occasional	1.26
MALE-UNMARRIED	16	Applies	Principal	3.54
	17	Applies	Principal	3.54
	18	Applies	Principal	3.54
	19	Applies	Principal	3.04
	20	Applies	Principal	2.66
	21	Applies	Principal	2.09
	22	Applies	Principal	1.87
	23	Applies	Principal	1.69
	24	Applies	Principal	1.53
	16	Does Not Apply	Principal	4.43
	17	Does Not Apply	Principal	4.43
	18	Does Not Apply	Principal	4.43
	19	Does Not Apply	Principal	3.80
	20	Does Not Apply	Principal	3.32
	21	Does Not Apply	Principal	2.32
	22	Does Not Apply	Principal	2.08
	23	Does Not Apply	Principal	1.88
	24	Does Not Apply	Principal	1.70
	25			1.35
	26			1.31
	27			1.28
	28			1.24
	29			1.11
	30			1.05
	31			1.05
	32			1.05
	33			1.05
	34			1.05
	35			1.05
	36			1.05
	37			1.05
	38			1.05
	39			1.05
	40			1.04
	41			1.04
	42			1.04

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	43			1.04
	44			1.04
	45			1.03
	46			1.03
	47			1.03
	48			1.03
	49			1.02
	50			1.00
	51			0.98
	52			0.96
	53			0.94
	54			0.93
	55			0.90
	56			0.89
	57			0.88
	58			0.88
	59			0.87
	60			0.87
	61			0.87
	62			0.89
	63			0.90
	64			0.91
	65			0.97
	66			0.98
	67			1.00
	68			1.02
	69			1.04
	70			1.09
	71			1.13
	72			1.16
	73			1.19
	74			1.22
	75			1.35
	76			1.40
	77			1.45
	78			1.49
	79			1.54
	80			1.63
	81			1.66
	82			1.67
	83			1.69
	84			1.71
	85			1.73
	86			1.76
	87			1.79
	88			1.80
	89			1.82

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	90			1.82
	91			1.82
	92			1.82
	93			1.82
	94			1.82
	95			1.82
	96			1.82
	97			1.82
	98			1.82
	99			1.82
	16	Applies	Occasional	2.67
	17	Applies	Occasional	2.67
	18	Applies	Occasional	2.67
	19	Applies	Occasional	2.28
	20	Applies	Occasional	2.10
	21	Applies	Occasional	1.85
	22	Applies	Occasional	1.68
	23	Applies	Occasional	1.53
	24	Applies	Occasional	1.38
	16	Does Not Apply	Occasional	3.34
	17	Does Not Apply	Occasional	3.34
	18	Does Not Apply	Occasional	3.34
	19	Does Not Apply	Occasional	2.86
	20	Does Not Apply	Occasional	2.60
	21	Does Not Apply	Occasional	2.06
	22	Does Not Apply	Occasional	1.86
	23	Does Not Apply	Occasional	1.69
	24	Does Not Apply	Occasional	1.54

16-24 Youthful driver classification factor.
"Single" includes all drivers not otherwise classified as "Married".

RX03TE81: PD Driver Factor **
Effective Date: JUL-14-2009

Sub-chart - High Level	Driver Age	Gender	Marital Status Code	Operator Status Code	Resident Child Indicator	Student Away Indicator
FEMALE-MD		Female	Married			
		Female			Driver With Resident Childern	
	<25	Female		Occasional		College Student
MALE-MD		Male	Married			
	<25	Male		Occasional		College Student
		Male			Driver With Resident Childern	
FEM-UNMARRIED		Female	Divorced, Separated, Single, N/A, Widowed			
MALE-UNMARRIED		Male	Divorced, Separated,			

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Sub-chart - High Level	Driver Age	Gender	Marital Status Code	Operator Status Code	Resident Child Indicator	Student Away Indicator
			Single, N/A, Widowed			

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
FEMALE-MD	16	Applies		1.50
	17	Applies		1.50
	18	Applies		1.50
	19	Applies		1.43
	20	Applies		1.36
	21	Applies		1.27
	22	Applies		1.12
	23	Applies		1.04
	24	Applies		1.02
	16	Does Not Apply		1.63
	17	Does Not Apply		1.63
	18	Does Not Apply		1.63
	19	Does Not Apply		1.55
	20	Does Not Apply		1.48
	21	Does Not Apply		1.40
	22	Does Not Apply		1.25
	23	Does Not Apply		1.13
	24	Does Not Apply		1.03
	25			1.02
	26			1.01
	27			1.01
	28			1.01
	29			1.00
	30			1.00
	31			1.00
	32			1.00
	33			1.00
	34			1.00
	35			1.00
	36			1.00
	37			1.00
	38			1.00
	39			1.00
	40			1.00
	41			1.00
	42			1.00
	43			1.00
	44			1.00
	45			1.00
	46			1.00
	47			0.99
	48			0.98

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	49			0.97
	50			0.93
	51			0.90
	52			0.87
	53			0.86
	54			0.84
	55			0.83
	56			0.83
	57			0.83
	58			0.83
	59			0.83
	60			0.83
	61			0.84
	62			0.85
	63			0.86
	64			0.87
	65			0.91
	66			0.92
	67			0.93
	68			0.94
	69			0.96
	70			1.01
	71			1.04
	72			1.05
	73			1.08
	74			1.10
	75			1.15
	76			1.19
	77			1.22
	78			1.24
	79			1.26
	80			1.29
	81			1.31
	82			1.31
	83			1.33
	84			1.33
	85			1.34
	86			1.34
	87			1.34
	88			1.34
	89			1.35
	90			1.35
	91			1.35
	92			1.35
	93			1.35
	94			1.35
	95			1.35

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	96			1.35
	97			1.35
	98			1.35
	99			1.35
MALE-MD	16	Applies		2.56
	17	Applies		2.56
	18	Applies		2.56
	19	Applies		2.19
	20	Applies		1.87
	21	Applies		1.56
	22	Applies		1.36
	23	Applies		1.21
	24	Applies		1.07
	16	Does Not Apply		3.20
	17	Does Not Apply		3.20
	18	Does Not Apply		3.20
	19	Does Not Apply		2.74
	20	Does Not Apply		2.34
	21	Does Not Apply		1.73
	22	Does Not Apply		1.51
	23	Does Not Apply		1.34
	24	Does Not Apply		1.19
	25			1.04
	26			1.03
	27			1.03
	28			1.03
	29			1.02
	30			1.00
	31			1.00
	32			1.00
	33			1.00
	34			1.00
	35			1.00
	36			1.00
	37			1.00
	38			1.00
	39			1.00
	40			1.00
	41			1.00
	42			1.00
	43			1.00
	44			1.00
	45			1.00
	46			1.00
	47			1.00
	48			1.00
	49			1.00

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	50			0.98
	51			0.96
	52			0.95
	53			0.93
	54			0.91
	55			0.88
	56			0.87
	57			0.87
	58			0.86
	59			0.85
	60			0.85
	61			0.86
	62			0.86
	63			0.88
	64			0.88
	65			0.92
	66			0.93
	67			0.94
	68			0.96
	69			0.98
	70			1.02
	71			1.06
	72			1.09
	73			1.11
	74			1.15
	75			1.26
	76			1.32
	77			1.37
	78			1.42
	79			1.47
	80			1.58
	81			1.64
	82			1.68
	83			1.73
	84			1.75
	85			1.75
	86			1.75
	87			1.75
	88			1.75
	89			1.75
	90			1.75
	91			1.75
	92			1.75
	93			1.75
	94			1.75
	95			1.75
	96			1.75

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	97			1.75
	98			1.75
	99			1.75
FEM-UNMARRIED	16	Applies	Principal	2.69
	17	Applies	Principal	2.69
	18	Applies	Principal	2.69
	19	Applies	Principal	2.29
	20	Applies	Principal	2.01
	21	Applies	Principal	1.69
	22	Applies	Principal	1.52
	23	Applies	Principal	1.38
	24	Applies	Principal	1.27
	16	Does Not Apply	Principal	3.36
	17	Does Not Apply	Principal	3.36
	18	Does Not Apply	Principal	3.36
	19	Does Not Apply	Principal	2.86
	20	Does Not Apply	Principal	2.51
	21	Does Not Apply	Principal	1.87
	22	Does Not Apply	Principal	1.69
	23	Does Not Apply	Principal	1.53
	24	Does Not Apply	Principal	1.41
	25			1.22
	26			1.16
	27			1.09
	28			1.05
	29			1.05
	30			1.04
	31			1.04
	32			1.04
	33			1.04
	34			1.04
	35			1.04
	36			1.04
	37			1.04
	38			1.04
	39			1.04
	40			1.04
	41			1.04
	42			1.04
	43			1.03
	44			1.03
	45			1.03
	46			1.03
	47			1.02
	48			1.02
	49			1.02
	50			0.97

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	51			0.94
	52			0.92
	53			0.89
	54			0.88
	55			0.87
	56			0.87
	57			0.87
	58			0.87
	59			0.87
	60			0.89
	61			0.90
	62			0.90
	63			0.91
	64			0.92
	65			0.96
	66			0.97
	67			0.99
	68			1.00
	69			1.02
	70			1.07
	71			1.10
	72			1.12
	73			1.14
	74			1.16
	75			1.20
	76			1.26
	77			1.29
	78			1.31
	79			1.34
	80			1.37
	81			1.40
	82			1.41
	83			1.42
	84			1.42
	85			1.43
	86			1.43
	87			1.43
	88			1.43
	89			1.43
	90			1.43
	91			1.43
	92			1.43
	93			1.43
	94			1.43
	95			1.43
	96			1.43
	97			1.43

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	98			1.43
	99			1.43
	16	Applies	Occasional	2.03
	17	Applies	Occasional	2.03
	18	Applies	Occasional	2.03
	19	Applies	Occasional	1.79
	20	Applies	Occasional	1.64
	21	Applies	Occasional	1.51
	22	Applies	Occasional	1.36
	23	Applies	Occasional	1.25
	24	Applies	Occasional	1.22
	16	Does Not Apply	Occasional	2.53
	17	Does Not Apply	Occasional	2.53
	18	Does Not Apply	Occasional	2.53
	19	Does Not Apply	Occasional	2.16
	20	Does Not Apply	Occasional	1.96
	21	Does Not Apply	Occasional	1.67
	22	Does Not Apply	Occasional	1.52
	23	Does Not Apply	Occasional	1.37
	24	Does Not Apply	Occasional	1.26
MALE-UNMARRIED	16	Applies	Principal	3.54
	17	Applies	Principal	3.54
	18	Applies	Principal	3.54
	19	Applies	Principal	3.04
	20	Applies	Principal	2.66
	21	Applies	Principal	2.09
	22	Applies	Principal	1.87
	23	Applies	Principal	1.69
	24	Applies	Principal	1.53
	16	Does Not Apply	Principal	4.43
	17	Does Not Apply	Principal	4.43
	18	Does Not Apply	Principal	4.43
	19	Does Not Apply	Principal	3.80
	20	Does Not Apply	Principal	3.32
	21	Does Not Apply	Principal	2.32
	22	Does Not Apply	Principal	2.08
	23	Does Not Apply	Principal	1.88
	24	Does Not Apply	Principal	1.70
	25			1.35
	26			1.31
	27			1.28
	28			1.24
	29			1.11
	30			1.05
	31			1.05
	32			1.05
	33			1.05

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	34			1.05
	35			1.05
	36			1.05
	37			1.05
	38			1.05
	39			1.05
	40			1.04
	41			1.04
	42			1.04
	43			1.04
	44			1.04
	45			1.03
	46			1.03
	47			1.03
	48			1.03
	49			1.02
	50			1.00
	51			0.98
	52			0.96
	53			0.94
	54			0.93
	55			0.90
	56			0.89
	57			0.88
	58			0.88
	59			0.87
	60			0.87
	61			0.87
	62			0.89
	63			0.90
	64			0.91
	65			0.97
	66			0.98
	67			1.00
	68			1.02
	69			1.04
	70			1.09
	71			1.13
	72			1.16
	73			1.19
	74			1.22
	75			1.35
	76			1.40
	77			1.45
	78			1.49
	79			1.54
	80			1.63

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	81			1.66
	82			1.67
	83			1.69
	84			1.71
	85			1.73
	86			1.76
	87			1.79
	88			1.80
	89			1.82
	90			1.82
	91			1.82
	92			1.82
	93			1.82
	94			1.82
	95			1.82
	96			1.82
	97			1.82
	98			1.82
	99			1.82
	16	Applies	Occasional	2.67
	17	Applies	Occasional	2.67
	18	Applies	Occasional	2.67
	19	Applies	Occasional	2.28
	20	Applies	Occasional	2.10
	21	Applies	Occasional	1.85
	22	Applies	Occasional	1.68
	23	Applies	Occasional	1.53
	24	Applies	Occasional	1.38
	16	Does Not Apply	Occasional	3.34
	17	Does Not Apply	Occasional	3.34
	18	Does Not Apply	Occasional	3.34
	19	Does Not Apply	Occasional	2.86
	20	Does Not Apply	Occasional	2.60
	21	Does Not Apply	Occasional	2.06
	22	Does Not Apply	Occasional	1.86
	23	Does Not Apply	Occasional	1.69
	24	Does Not Apply	Occasional	1.54

16-24 Youthful driver classification factor.
"Single" includes all drivers not otherwise classified as "Married".

RX03TE82: COMP Driver Factor **
Effective Date: JUL-14-2009

Sub-chart - High Level	Driver Age	Gender	Marital Status Code	Operator Status Code	Resident Child Indicator	Student Away Indicator
FEMALE-MD		Female	Married			
		Female			Driver With Resident Childern	
	<25	Female		Occasional		College Student

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Sub-chart - High Level	Driver Age	Gender	Marital Status Code	Operator Status Code	Resident Child Indicator	Student Away Indicator
MALE-MD		Male	Married			
	<25	Male		Occasional		College Student
		Male			Driver With Resident Childern	
FEM-UNMARRIED		Female	Divorced, Separated, Single, N/A, Widowed			
MALE-UNMARRIED		Male	Divorced, Separated, Single, N/A, Widowed			

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
FEMALE-MD	16	Applies		1.13
	17	Applies		1.13
	18	Applies		1.13
	19	Applies		1.11
	20	Applies		1.10
	21	Applies		1.09
	22	Applies		1.08
	23	Applies		1.08
	24	Applies		1.08
	16	Does Not Apply		1.40
	17	Does Not Apply		1.40
	18	Does Not Apply		1.40
	19	Does Not Apply		1.37
	20	Does Not Apply		1.33
	21	Does Not Apply		1.18
	22	Does Not Apply		1.16
	23	Does Not Apply		1.15
	24	Does Not Apply		1.13
	25			1.02
	26			1.01
	27			1.00
	28			0.99
	29			0.98
	30			0.91
	31			0.91
	32			0.91
	33			0.91
	34			0.91
	35			0.91
	36			0.91
	37			0.91
	38			0.91
	39			0.91

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	40			0.90
	41			0.90
	42			0.90
	43			0.90
	44			0.90
	45			0.90
	46			0.90
	47			0.90
	48			0.90
	49			0.90
	50			0.84
	51			0.83
	52			0.82
	53			0.81
	54			0.79
	55			0.75
	56			0.74
	57			0.73
	58			0.72
	59			0.71
	60			0.70
	61			0.69
	62			0.68
	63			0.68
	64			0.66
	65			0.62
	66			0.61
	67			0.59
	68			0.58
	69			0.57
	70			0.57
	71			0.55
	72			0.54
	73			0.53
	74			0.51
	75			0.46
	76			0.45
	77			0.44
	78			0.43
	79			0.41
	80			0.41
	81			0.40
	82			0.39
	83			0.38
	84			0.37
	85			0.37
	86			0.37

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	87			0.37
	88			0.37
	89			0.37
	90			0.37
	91			0.37
	92			0.37
	93			0.37
	94			0.37
	95			0.37
	96			0.37
	97			0.37
	98			0.37
	99			0.37
MALE-MD	16	Applies		1.53
	17	Applies		1.53
	18	Applies		1.53
	19	Applies		1.46
	20	Applies		1.46
	21	Applies		1.46
	22	Applies		1.45
	23	Applies		1.42
	24	Applies		1.39
	16	Does Not Apply		1.91
	17	Does Not Apply		1.91
	18	Does Not Apply		1.91
	19	Does Not Apply		1.83
	20	Does Not Apply		1.79
	21	Does Not Apply		1.61
	22	Does Not Apply		1.54
	23	Does Not Apply		1.50
	24	Does Not Apply		1.46
	25			1.28
	26			1.23
	27			1.18
	28			1.14
	29			1.10
	30			1.01
	31			1.00
	32			1.00
	33			1.00
	34			1.00
	35			0.98
	36			0.98
	37			0.98
	38			0.98
	39			0.98
	40			0.97

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	41			0.97
	42			0.97
	43			0.97
	44			0.97
	45			0.97
	46			0.97
	47			0.97
	48			0.97
	49			0.97
	50			0.93
	51			0.93
	52			0.92
	53			0.91
	54			0.89
	55			0.87
	56			0.86
	57			0.85
	58			0.84
	59			0.83
	60			0.82
	61			0.80
	62			0.79
	63			0.78
	64			0.78
	65			0.74
	66			0.74
	67			0.73
	68			0.71
	69			0.70
	70			0.68
	71			0.67
	72			0.66
	73			0.64
	74			0.63
	75			0.61
	76			0.60
	77			0.58
	78			0.57
	79			0.56
	80			0.55
	81			0.55
	82			0.54
	83			0.53
	84			0.52
	85			0.50
	86			0.49
	87			0.48

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	88			0.46
	89			0.45
	90			0.44
	91			0.44
	92			0.44
	93			0.44
	94			0.44
	95			0.44
	96			0.44
	97			0.44
	98			0.44
	99			0.44
FEM-UNMARRIED	16	Applies	Principal	1.10
	17	Applies	Principal	1.10
	18	Applies	Principal	1.10
	19	Applies	Principal	1.10
	20	Applies	Principal	1.10
	21	Applies	Principal	1.10
	22	Applies	Principal	1.10
	23	Applies	Principal	1.10
	24	Applies	Principal	1.10
	16	Does Not Apply	Principal	1.38
	17	Does Not Apply	Principal	1.38
	18	Does Not Apply	Principal	1.38
	19	Does Not Apply	Principal	1.34
	20	Does Not Apply	Principal	1.32
	21	Does Not Apply	Principal	1.18
	22	Does Not Apply	Principal	1.17
	23	Does Not Apply	Principal	1.17
	24	Does Not Apply	Principal	1.15
	25			1.06
	26			1.05
	27			1.04
	28			1.04
	29			1.03
	30			0.97
	31			0.97
	32			0.97
	33			0.97
	34			0.97
	35			0.96
	36			0.96
	37			0.96
	38			0.96
	39			0.96
	40			0.96
	41			0.96

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	42			0.96
	43			0.96
	44			0.96
	45			0.96
	46			0.95
	47			0.95
	48			0.94
	49			0.94
	50			0.88
	51			0.87
	52			0.86
	53			0.84
	54			0.82
	55			0.79
	56			0.78
	57			0.76
	58			0.75
	59			0.74
	60			0.74
	61			0.73
	62			0.72
	63			0.71
	64			0.70
	65			0.67
	66			0.66
	67			0.65
	68			0.64
	69			0.63
	70			0.62
	71			0.60
	72			0.59
	73			0.58
	74			0.56
	75			0.51
	76			0.49
	77			0.48
	78			0.47
	79			0.46
	80			0.45
	81			0.44
	82			0.43
	83			0.42
	84			0.41
	85			0.41
	86			0.40
	87			0.40
	88			0.40

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	89			0.39
	90			0.39
	91			0.39
	92			0.39
	93			0.39
	94			0.39
	95			0.39
	96			0.39
	97			0.39
	98			0.39
	99			0.39
	16	Applies	Occasional	1.06
	17	Applies	Occasional	1.06
	18	Applies	Occasional	1.06
	19	Applies	Occasional	1.06
	20	Applies	Occasional	1.06
	21	Applies	Occasional	1.06
	22	Applies	Occasional	1.06
	23	Applies	Occasional	1.06
	24	Applies	Occasional	1.06
	16	Does Not Apply	Occasional	1.22
	17	Does Not Apply	Occasional	1.22
	18	Does Not Apply	Occasional	1.22
	19	Does Not Apply	Occasional	1.20
	20	Does Not Apply	Occasional	1.18
	21	Does Not Apply	Occasional	1.07
	22	Does Not Apply	Occasional	1.06
	23	Does Not Apply	Occasional	1.06
	24	Does Not Apply	Occasional	1.06
MALE-UNMARRIED	16	Applies	Principal	1.85
	17	Applies	Principal	1.85
	18	Applies	Principal	1.85
	19	Applies	Principal	1.76
	20	Applies	Principal	1.67
	21	Applies	Principal	1.65
	22	Applies	Principal	1.59
	23	Applies	Principal	1.52
	24	Applies	Principal	1.50
	16	Does Not Apply	Principal	2.31
	17	Does Not Apply	Principal	2.31
	18	Does Not Apply	Principal	2.31
	19	Does Not Apply	Principal	2.19
	20	Does Not Apply	Principal	2.05
	21	Does Not Apply	Principal	1.74
	22	Does Not Apply	Principal	1.67
	23	Does Not Apply	Principal	1.60
	24	Does Not Apply	Principal	1.57

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	25			1.39
	26			1.34
	27			1.30
	28			1.27
	29			1.23
	30			1.07
	31			1.07
	32			1.07
	33			1.07
	34			1.07
	35			1.05
	36			1.05
	37			1.05
	38			1.05
	39			1.05
	40			1.03
	41			1.02
	42			1.02
	43			1.01
	44			1.00
	45			1.00
	46			1.00
	47			1.00
	48			1.00
	49			1.00
	50			0.91
	51			0.91
	52			0.90
	53			0.89
	54			0.89
	55			0.86
	56			0.85
	57			0.84
	58			0.84
	59			0.83
	60			0.82
	61			0.81
	62			0.80
	63			0.80
	64			0.79
	65			0.75
	66			0.74
	67			0.73
	68			0.72
	69			0.71
	70			0.70
	71			0.69

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	72			0.67
	73			0.66
	74			0.64
	75			0.61
	76			0.59
	77			0.58
	78			0.57
	79			0.55
	80			0.54
	81			0.53
	82			0.52
	83			0.51
	84			0.50
	85			0.49
	86			0.49
	87			0.48
	88			0.48
	89			0.47
	90			0.47
	91			0.47
	92			0.47
	93			0.47
	94			0.47
	95			0.47
	96			0.47
	97			0.47
	98			0.47
	99			0.47
	16	Applies	Occasional	1.57
	17	Applies	Occasional	1.57
	18	Applies	Occasional	1.57
	19	Applies	Occasional	1.49
	20	Applies	Occasional	1.43
	21	Applies	Occasional	1.43
	22	Applies	Occasional	1.42
	23	Applies	Occasional	1.42
	24	Applies	Occasional	1.40
	16	Does Not Apply	Occasional	1.96
	17	Does Not Apply	Occasional	1.96
	18	Does Not Apply	Occasional	1.96
	19	Does Not Apply	Occasional	1.86
	20	Does Not Apply	Occasional	1.75
	21	Does Not Apply	Occasional	1.58
	22	Does Not Apply	Occasional	1.52
	23	Does Not Apply	Occasional	1.47
	24	Does Not Apply	Occasional	1.45

16-24 Youthful driver classification factor.

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

RX03TE83: COLL Driver Factor **
Effective Date: JUL-14-2009

Sub-chart - High Level	Driver Age	Gender	Marital Status Code	Operator Status Code	Resident Child Indicator	Student Away Indicator
FEMALE-MD		Female	Married			
		Female			Driver With Resident Childern	
	<25	Female		Occasional		College Student
MALE-MD		Male	Married			
	<25	Male		Occasional		College Student
		Male			Driver With Resident Childern	
FEM-UNMARRIED		Female	Divorced, Separated, Single, N/A, Widowed			
MALE-UNMARRIED		Male	Divorced, Separated, Single, N/A, Widowed			

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
FEMALE-MD	16	Applies		1.50
	17	Applies		1.50
	18	Applies		1.50
	19	Applies		1.43
	20	Applies		1.36
	21	Applies		1.27
	22	Applies		1.12
	23	Applies		1.04
	24	Applies		1.02
	16	Does Not Apply		1.63
	17	Does Not Apply		1.63
	18	Does Not Apply		1.63
	19	Does Not Apply		1.55
	20	Does Not Apply		1.48
	21	Does Not Apply		1.40
	22	Does Not Apply		1.25
	23	Does Not Apply		1.13
	24	Does Not Apply		1.03
	25			1.02
	26			1.01
	27			1.01
	28			1.01
	29			1.00
	30			1.00
	31			1.00

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	32			1.00
	33			1.00
	34			1.00
	35			1.00
	36			1.00
	37			1.00
	38			1.00
	39			1.00
	40			1.00
	41			1.00
	42			1.00
	43			1.00
	44			1.00
	45			1.00
	46			1.00
	47			0.99
	48			0.98
	49			0.97
	50			0.93
	51			0.90
	52			0.87
	53			0.86
	54			0.84
	55			0.83
	56			0.83
	57			0.83
	58			0.83
	59			0.83
	60			0.83
	61			0.84
	62			0.85
	63			0.86
	64			0.87
	65			0.91
	66			0.92
	67			0.93
	68			0.94
	69			0.96
	70			1.01
	71			1.04
	72			1.05
	73			1.08
	74			1.10
	75			1.15
	76			1.19
	77			1.22
	78			1.24

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	79			1.26
	80			1.29
	81			1.31
	82			1.31
	83			1.33
	84			1.33
	85			1.34
	86			1.34
	87			1.34
	88			1.34
	89			1.35
	90			1.35
	91			1.35
	92			1.35
	93			1.35
	94			1.35
	95			1.35
	96			1.35
	97			1.35
	98			1.35
	99			1.35
MALE-MD	16	Applies		2.56
	17	Applies		2.56
	18	Applies		2.56
	19	Applies		2.19
	20	Applies		1.87
	21	Applies		1.56
	22	Applies		1.36
	23	Applies		1.21
	24	Applies		1.07
	16	Does Not Apply		3.20
	17	Does Not Apply		3.20
	18	Does Not Apply		3.20
	19	Does Not Apply		2.74
	20	Does Not Apply		2.34
	21	Does Not Apply		1.73
	22	Does Not Apply		1.51
	23	Does Not Apply		1.34
	24	Does Not Apply		1.19
	25			1.04
	26			1.03
	27			1.03
	28			1.03
	29			1.02
	30			1.00
	31			1.00
	32			1.00

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	33			1.00
	34			1.00
	35			1.00
	36			1.00
	37			1.00
	38			1.00
	39			1.00
	40			1.00
	41			1.00
	42			1.00
	43			1.00
	44			1.00
	45			1.00
	46			1.00
	47			1.00
	48			1.00
	49			1.00
	50			0.98
	51			0.96
	52			0.95
	53			0.93
	54			0.91
	55			0.88
	56			0.87
	57			0.87
	58			0.86
	59			0.85
	60			0.85
	61			0.86
	62			0.86
	63			0.88
	64			0.88
	65			0.92
	66			0.93
	67			0.94
	68			0.96
	69			0.98
	70			1.02
	71			1.06
	72			1.09
	73			1.11
	74			1.15
	75			1.26
	76			1.32
	77			1.37
	78			1.42
	79			1.47

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	80			1.58
	81			1.64
	82			1.68
	83			1.73
	84			1.75
	85			1.75
	86			1.75
	87			1.75
	88			1.75
	89			1.75
	90			1.75
	91			1.75
	92			1.75
	93			1.75
	94			1.75
	95			1.75
	96			1.75
	97			1.75
	98			1.75
	99			1.75
FEM-UNMARRIED	16	Applies	Principal	2.69
	17	Applies	Principal	2.69
	18	Applies	Principal	2.69
	19	Applies	Principal	2.29
	20	Applies	Principal	2.01
	21	Applies	Principal	1.69
	22	Applies	Principal	1.52
	23	Applies	Principal	1.38
	24	Applies	Principal	1.27
	16	Does Not Apply	Principal	3.36
	17	Does Not Apply	Principal	3.36
	18	Does Not Apply	Principal	3.36
	19	Does Not Apply	Principal	2.86
	20	Does Not Apply	Principal	2.51
	21	Does Not Apply	Principal	1.87
	22	Does Not Apply	Principal	1.69
	23	Does Not Apply	Principal	1.53
	24	Does Not Apply	Principal	1.41
	25			1.22
	26			1.16
	27			1.09
	28			1.05
	29			1.05
	30			1.04
	31			1.04
	32			1.04
	33			1.04

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	34			1.04
	35			1.04
	36			1.04
	37			1.04
	38			1.04
	39			1.04
	40			1.04
	41			1.04
	42			1.04
	43			1.03
	44			1.03
	45			1.03
	46			1.03
	47			1.02
	48			1.02
	49			1.02
	50			0.97
	51			0.94
	52			0.92
	53			0.89
	54			0.88
	55			0.87
	56			0.87
	57			0.87
	58			0.87
	59			0.87
	60			0.89
	61			0.90
	62			0.90
	63			0.91
	64			0.92
	65			0.96
	66			0.97
	67			0.99
	68			1.00
	69			1.02
	70			1.07
	71			1.10
	72			1.12
	73			1.14
	74			1.16
	75			1.20
	76			1.26
	77			1.29
	78			1.31
	79			1.34
	80			1.37

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	81			1.40
	82			1.41
	83			1.42
	84			1.42
	85			1.43
	86			1.43
	87			1.43
	88			1.43
	89			1.43
	90			1.43
	91			1.43
	92			1.43
	93			1.43
	94			1.43
	95			1.43
	96			1.43
	97			1.43
	98			1.43
	99			1.43
	16	Applies	Occasional	2.03
	17	Applies	Occasional	2.03
	18	Applies	Occasional	2.03
	19	Applies	Occasional	1.79
	20	Applies	Occasional	1.64
	21	Applies	Occasional	1.51
	22	Applies	Occasional	1.36
	23	Applies	Occasional	1.25
	24	Applies	Occasional	1.22
	16	Does Not Apply	Occasional	2.53
	17	Does Not Apply	Occasional	2.53
	18	Does Not Apply	Occasional	2.53
	19	Does Not Apply	Occasional	2.16
	20	Does Not Apply	Occasional	1.96
	21	Does Not Apply	Occasional	1.67
	22	Does Not Apply	Occasional	1.52
	23	Does Not Apply	Occasional	1.37
	24	Does Not Apply	Occasional	1.26
MALE-UNMARRIED	16	Applies	Principal	3.54
	17	Applies	Principal	3.54
	18	Applies	Principal	3.54
	19	Applies	Principal	3.04
	20	Applies	Principal	2.66
	21	Applies	Principal	2.09
	22	Applies	Principal	1.87
	23	Applies	Principal	1.69
	24	Applies	Principal	1.53
	16	Does Not Apply	Principal	4.43

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	17	Does Not Apply	Principal	4.43
	18	Does Not Apply	Principal	4.43
	19	Does Not Apply	Principal	3.80
	20	Does Not Apply	Principal	3.32
	21	Does Not Apply	Principal	2.32
	22	Does Not Apply	Principal	2.08
	23	Does Not Apply	Principal	1.88
	24	Does Not Apply	Principal	1.70
	25			1.35
	26			1.31
	27			1.28
	28			1.24
	29			1.11
	30			1.05
	31			1.05
	32			1.05
	33			1.05
	34			1.05
	35			1.05
	36			1.05
	37			1.05
	38			1.05
	39			1.05
	40			1.04
	41			1.04
	42			1.04
	43			1.04
	44			1.04
	45			1.03
	46			1.03
	47			1.03
	48			1.03
	49			1.02
	50			1.00
	51			0.98
	52			0.96
	53			0.94
	54			0.93
	55			0.90
	56			0.89
	57			0.88
	58			0.88
	59			0.87
	60			0.87
	61			0.87
	62			0.89
	63			0.90

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	64			0.91
	65			0.97
	66			0.98
	67			1.00
	68			1.02
	69			1.04
	70			1.09
	71			1.13
	72			1.16
	73			1.19
	74			1.22
	75			1.35
	76			1.40
	77			1.45
	78			1.49
	79			1.54
	80			1.63
	81			1.66
	82			1.67
	83			1.69
	84			1.71
	85			1.73
	86			1.76
	87			1.79
	88			1.80
	89			1.82
	90			1.82
	91			1.82
	92			1.82
	93			1.82
	94			1.82
	95			1.82
	96			1.82
	97			1.82
	98			1.82
	99			1.82
	16	Applies	Occasional	2.67
	17	Applies	Occasional	2.67
	18	Applies	Occasional	2.67
	19	Applies	Occasional	2.28
	20	Applies	Occasional	2.10
	21	Applies	Occasional	1.85
	22	Applies	Occasional	1.68
	23	Applies	Occasional	1.53
	24	Applies	Occasional	1.38
	16	Does Not Apply	Occasional	3.34
	17	Does Not Apply	Occasional	3.34

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	18	Does Not Apply	Occasional	3.34
	19	Does Not Apply	Occasional	2.86
	20	Does Not Apply	Occasional	2.60
	21	Does Not Apply	Occasional	2.06
	22	Does Not Apply	Occasional	1.86
	23	Does Not Apply	Occasional	1.69
	24	Does Not Apply	Occasional	1.54

16-24 Youthful driver classification factor.
"Single" includes all drivers not otherwise classified as "Married".

RX03TE85: MDCL Driver Factor **
Effective Date: JUL-14-2009

Sub-chart - High Level	Driver Age	Gender	Marital Status Code	Operator Status Code	Resident Child Indicator	Student Away Indicator
FEMALE-MD		Female	Married			
		Female			Driver With Resident Childern	
	<25	Female		Occasional		College Student
MALE-MD		Male	Married			
	<25	Male		Occasional		College Student
		Male			Driver With Resident Childern	
FEM-UNMARRIED		Female	Divorced, Separated, Single, N/A, Widowed			
MALE-UNMARRIED		Male	Divorced, Separated, Single, N/A, Widowed			

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
FEMALE-MD	16	Applies		1.64
	17	Applies		1.64
	18	Applies		1.64
	19	Applies		1.53
	20	Applies		1.41
	21	Applies		1.34
	22	Applies		1.24
	23	Applies		1.20
	24	Applies		1.20
	16	Does Not Apply		1.77
	17	Does Not Apply		1.77
	18	Does Not Apply		1.77
	19	Does Not Apply		1.68
	20	Does Not Apply		1.60
	21	Does Not Apply		1.40
	22	Does Not Apply		1.31
	23	Does Not Apply		1.25

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	24	Does Not Apply		1.21
	25			1.20
	26			1.20
	27			1.20
	28			1.20
	29			1.20
	30			1.21
	31			1.21
	32			1.21
	33			1.21
	34			1.21
	35			1.22
	36			1.22
	37			1.22
	38			1.22
	39			1.22
	40			1.21
	41			1.21
	42			1.21
	43			1.21
	44			1.21
	45			1.21
	46			1.21
	47			1.21
	48			1.21
	49			1.21
	50			1.14
	51			1.12
	52			1.11
	53			1.09
	54			1.07
	55			1.05
	56			1.05
	57			1.05
	58			1.05
	59			1.05
	60			1.04
	61			1.04
	62			1.04
	63			1.04
	64			1.03
	65			1.03
	66			1.00
	67			0.99
	68			0.98
	69			0.97
	70			0.98

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	71			0.98
	72			1.00
	73			1.01
	74			1.01
	75			1.04
	76			1.05
	77			1.05
	78			1.06
	79			1.07
	80			1.07
	81			1.07
	82			1.07
	83			1.07
	84			1.07
	85			1.07
	86			1.07
	87			1.07
	88			1.07
	89			1.07
	90			1.07
	91			1.06
	92			1.06
	93			1.06
	94			1.06
	95			1.06
	96			1.06
	97			1.06
	98			1.06
	99			1.06
MALE-MD	16	Applies		2.10
	17	Applies		2.10
	18	Applies		2.10
	19	Applies		1.69
	20	Applies		1.46
	21	Applies		1.26
	22	Applies		1.23
	23	Applies		1.21
	24	Applies		1.19
	16	Does Not Apply		2.62
	17	Does Not Apply		2.62
	18	Does Not Apply		2.62
	19	Does Not Apply		2.11
	20	Does Not Apply		1.76
	21	Does Not Apply		1.32
	22	Does Not Apply		1.29
	23	Does Not Apply		1.27
	24	Does Not Apply		1.25

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	25			1.14
	26			1.13
	27			1.13
	28			1.13
	29			1.12
	30			1.00
	31			1.00
	32			1.00
	33			1.00
	34			1.00
	35			1.02
	36			1.02
	37			1.02
	38			1.02
	39			1.02
	40			1.02
	41			1.02
	42			1.02
	43			1.02
	44			1.02
	45			1.02
	46			1.02
	47			1.02
	48			1.02
	49			1.02
	50			0.99
	51			0.99
	52			0.97
	53			0.97
	54			0.95
	55			0.93
	56			0.93
	57			0.93
	58			0.93
	59			0.93
	60			0.94
	61			0.94
	62			0.95
	63			0.96
	64			0.97
	65			0.98
	66			0.98
	67			0.98
	68			0.99
	69			0.99
	70			0.99
	71			1.00

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	72			1.01
	73			1.02
	74			1.02
	75			1.02
	76			1.03
	77			1.05
	78			1.05
	79			1.06
	80			1.06
	81			1.06
	82			1.07
	83			1.07
	84			1.07
	85			1.07
	86			1.07
	87			1.07
	88			1.07
	89			1.07
	90			1.07
	91			1.07
	92			1.07
	93			1.07
	94			1.07
	95			1.07
	96			1.07
	97			1.07
	98			1.07
	99			1.07
FEM-UNMARRIED	16	Applies	Principal	2.07
	17	Applies	Principal	2.07
	18	Applies	Principal	2.07
	19	Applies	Principal	1.90
	20	Applies	Principal	1.82
	21	Applies	Principal	1.43
	22	Applies	Principal	1.33
	23	Applies	Principal	1.33
	24	Applies	Principal	1.32
	16	Does Not Apply	Principal	2.59
	17	Does Not Apply	Principal	2.59
	18	Does Not Apply	Principal	2.59
	19	Does Not Apply	Principal	2.32
	20	Does Not Apply	Principal	2.16
	21	Does Not Apply	Principal	1.50
	22	Does Not Apply	Principal	1.40
	23	Does Not Apply	Principal	1.40
	24	Does Not Apply	Principal	1.39
	25			1.28

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	26			1.28
	27			1.28
	28			1.28
	29			1.28
	30			1.28
	31			1.28
	32			1.28
	33			1.28
	34			1.28
	35			1.28
	36			1.28
	37			1.28
	38			1.28
	39			1.28
	40			1.28
	41			1.28
	42			1.28
	43			1.28
	44			1.28
	45			1.28
	46			1.28
	47			1.28
	48			1.28
	49			1.28
	50			1.21
	51			1.21
	52			1.19
	53			1.18
	54			1.15
	55			1.14
	56			1.13
	57			1.13
	58			1.12
	59			1.12
	60			1.11
	61			1.11
	62			1.11
	63			1.11
	64			1.10
	65			1.07
	66			1.04
	67			1.04
	68			1.04
	69			1.04
	70			1.04
	71			1.05
	72			1.06

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	73			1.07
	74			1.08
	75			1.13
	76			1.13
	77			1.13
	78			1.13
	79			1.13
	80			1.13
	81			1.13
	82			1.13
	83			1.13
	84			1.13
	85			1.13
	86			1.13
	87			1.13
	88			1.13
	89			1.13
	90			1.13
	91			1.13
	92			1.13
	93			1.13
	94			1.13
	95			1.13
	96			1.13
	97			1.13
	98			1.13
	99			1.13
	16	Applies	Occasional	1.66
	17	Applies	Occasional	1.66
	18	Applies	Occasional	1.66
	19	Applies	Occasional	1.56
	20	Applies	Occasional	1.56
	21	Applies	Occasional	1.31
	22	Applies	Occasional	1.28
	23	Applies	Occasional	1.28
	24	Applies	Occasional	1.28
	16	Does Not Apply	Occasional	2.08
	17	Does Not Apply	Occasional	2.08
	18	Does Not Apply	Occasional	2.08
	19	Does Not Apply	Occasional	1.87
	20	Does Not Apply	Occasional	1.77
	21	Does Not Apply	Occasional	1.38
	22	Does Not Apply	Occasional	1.30
	23	Does Not Apply	Occasional	1.30
	24	Does Not Apply	Occasional	1.30
MALE-UNMARRIED	16	Applies	Principal	2.38
	17	Applies	Principal	2.38

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	18	Applies	Principal	2.38
	19	Applies	Principal	2.26
	20	Applies	Principal	2.24
	21	Applies	Principal	1.36
	22	Applies	Principal	1.31
	23	Applies	Principal	1.27
	24	Applies	Principal	1.22
	16	Does Not Apply	Principal	2.99
	17	Does Not Apply	Principal	2.99
	18	Does Not Apply	Principal	2.99
	19	Does Not Apply	Principal	2.84
	20	Does Not Apply	Principal	2.72
	21	Does Not Apply	Principal	1.48
	22	Does Not Apply	Principal	1.44
	23	Does Not Apply	Principal	1.41
	24	Does Not Apply	Principal	1.38
	25			1.16
	26			1.15
	27			1.15
	28			1.15
	29			1.14
	30			1.00
	31			1.00
	32			1.00
	33			1.00
	34			1.00
	35			0.99
	36			0.99
	37			0.99
	38			0.99
	39			0.99
	40			0.99
	41			0.99
	42			0.99
	43			0.99
	44			0.99
	45			0.99
	46			0.99
	47			0.99
	48			0.99
	49			0.99
	50			0.95
	51			0.94
	52			0.92
	53			0.91
	54			0.89
	55			0.88

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	56			0.88
	57			0.88
	58			0.88
	59			0.88
	60			0.89
	61			0.89
	62			0.90
	63			0.91
	64			0.91
	65			0.94
	66			0.94
	67			0.94
	68			0.94
	69			0.94
	70			0.94
	71			0.94
	72			0.95
	73			0.96
	74			0.96
	75			0.96
	76			0.96
	77			0.98
	78			0.99
	79			1.00
	80			1.01
	81			1.04
	82			1.07
	83			1.07
	84			1.07
	85			1.07
	86			1.07
	87			1.07
	88			1.07
	89			1.07
	90			1.07
	91			1.07
	92			1.07
	93			1.07
	94			1.07
	95			1.07
	96			1.07
	97			1.07
	98			1.07
	99			1.07
	16	Applies	Occasional	1.77
	17	Applies	Occasional	1.77
	18	Applies	Occasional	1.77

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	19	Applies	Occasional	1.68
	20	Applies	Occasional	1.67
	21	Applies	Occasional	1.25
	22	Applies	Occasional	1.22
	23	Applies	Occasional	1.19
	24	Applies	Occasional	1.16
	16	Does Not Apply	Occasional	2.22
	17	Does Not Apply	Occasional	2.22
	18	Does Not Apply	Occasional	2.22
	19	Does Not Apply	Occasional	2.10
	20	Does Not Apply	Occasional	2.08
	21	Does Not Apply	Occasional	1.31
	22	Does Not Apply	Occasional	1.28
	23	Does Not Apply	Occasional	1.25
	24	Does Not Apply	Occasional	1.22

16-24 Youthful driver classification factor.
"Single" includes all drivers not otherwise classified as "Married".

RX03TE87: PLCY Financial Responsibility Rate Factor **
Effective Date: JUL-14-2009

Coverage	Financial Responsibility Code	Policy Insured Term	Financial Responsibility Rate Factor
BI, PD	5-9	0-599	0.66
BI, PD	10-19	0-599	0.71
BI, PD	20-29	0-599	0.74
BI, PD	30-39	0-599	0.78
BI, PD	40-49	0-599	0.81
BI, PD	50-59	0-599	0.85
BI, PD	60-69	0-599	0.89
BI, PD	70-79	0-599	0.91
BI, PD	80-85	0-599	0.94
BI, PD	86-89	0-599	0.97
BI, PD	90-94	0-599	0.98
BI, PD	95-100	0-599	1.00
BI, PD	993	0-599	1.00
BI, PD	998	1-6	0.87
BI, PD	998	7-10	0.85
BI, PD	998	11-999	0.82
BI, PD	999	1-6	0.88
BI, PD	999	7-10	0.85
BI, PD	999	11-999	0.83
COLL	5-9	0-599	0.57
COLL	10-19	0-599	0.61
COLL	20-29	0-599	0.66
COLL	30-39	0-599	0.70
COLL	40-49	0-599	0.74
COLL	50-59	0-599	0.80
COLL	60-69	0-599	0.84

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Coverage	Financial Responsibility Code	Policy Insured Term	Financial Responsibility Rate Factor
COLL	70-79	0-599	0.89
COLL	80-85	0-599	0.93
COLL	86-89	0-599	0.95
COLL	90-94	0-599	0.98
COLL	95-100	0-599	1.00
COLL	993	0-599	1.00
COLL	998	1-6	0.89
COLL	998	7-10	0.86
COLL	998	11-999	0.83
COLL	999	1-6	0.89
COLL	999	7-10	0.86
COLL	999	11-999	0.83
COMP	5-9	0-599	0.57
COMP	10-19	0-599	0.61
COMP	20-29	0-599	0.65
COMP	30-39	0-599	0.69
COMP	40-49	0-599	0.74
COMP	50-59	0-599	0.80
COMP	60-69	0-599	0.85
COMP	70-79	0-599	0.90
COMP	80-85	0-599	0.93
COMP	86-89	0-599	0.95
COMP	90-94	0-599	0.98
COMP	95-100	0-599	1.00
COMP	993	0-599	1.00
COMP	998	1-6	0.85
COMP	998	7-10	0.84
COMP	998	11-999	0.82
COMP	999	1-6	0.85
COMP	999	7-10	0.84
COMP	999	11-999	0.82
MDCL	5-9	0-599	0.48
MDCL	10-19	0-599	0.52
MDCL	20-29	0-599	0.56
MDCL	30-39	0-599	0.61
MDCL	40-49	0-599	0.67
MDCL	50-59	0-599	0.73
MDCL	60-69	0-599	0.80
MDCL	70-79	0-599	0.85
MDCL	80-85	0-599	0.91
MDCL	86-89	0-599	0.93
MDCL	90-94	0-599	0.96
MDCL	95-100	0-599	1.00
MDCL	993	0-599	1.00
MDCL	998	1-6	0.73
MDCL	998	7-10	0.71

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Coverage	Financial Responsibility Code	Policy Insured Term	Financial Responsibility Rate Factor
MDCL	998	11-999	0.69
MDCL	999	1-6	0.73
MDCL	999	7-10	0.71
MDCL	999	11-999	0.69

98 = Exclusion (Thin file)
99 = No-hit

RX03TE88: PLCY At Fault Accidents Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Sub-chart	Accident Forgiven Indicator	At Fault Accidents	At Fault Accidents Factor	At Fault Accidents Factor Plus
Time Since Last Accident is 0-12 Months.	Yes	0	0.00	0.00
	No, Space	0	0.00	0.00
	Yes	1	0.00	0.00
	No, Space	1	0.47	0.00
	Yes	2	0.47	0.00
	No, Space	2	1.10	0.00
	Yes	3	1.10	0.00
	No, Space	3	1.99	0.00
	Yes	4	1.99	0.00
	No, Space	4	3.04	0.00
	Yes	>4	1.99	1.05
	No, Space	>4	3.04	1.05
Time Since Last accident is 13-24 Months.	Yes	0	0.00	0.00
	No, Space	0	0.00	0.00
	Yes	1	0.00	0.00
	No, Space	1	0.40	0.00
	Yes	2	0.40	0.00
	No, Space	2	1.00	0.00
	Yes	3	1.00	0.00
	No, Space	3	1.85	0.00
	Yes	4	1.85	0.00
	No, Space	4	2.85	0.00
	Yes	>4	1.85	1.00
	No, Space	>4	2.85	1.00
Time Since Last Accident is 35-35 Months.	Yes	0	0.00	0.00
	No, Space	0	0.00	0.00
	Yes	1	0.00	0.00
	No, Space	1	0.33	0.00
	Yes	2	0.33	0.00
	No, Space	2	0.90	0.00
	Yes	3	0.90	0.00
	No, Space	3	1.71	0.00
	Yes	4	1.71	0.00
	No, Space	4	2.66	0.00

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Sub-chart	Accident Forgiven Indicator	At Fault Accidents	At Fault Accidents Factor	At Fault Accidents Factor Plus
	Yes	>4	1.71	0.95
	No, Space	>4	2.66	0.95

RX03TE89: PLCY Violation Surcharge Factor
Effective Date: DEC-04-2002

Sub-chart	Violation Points	Violation Surcharge Factor	Violation Surcharge Factor Plus	Violation Points	Violation Surcharge Factor	Violation Surcharge Factor Plus
Time Since Last Incident is 0-12 Months	0	0.00	0.00	1	0.26	0.00
	2	0.47	0.00	3	0.68	0.00
	4	0.89	0.00	5	1.10	0.00
	6	1.31	0.00	7	1.52	0.00
	8	1.73	0.00	9	1.94	0.00
	10	2.15	0.00	11	2.36	0.00
	12	2.57	0.00	>12	2.57	0.21
Time Since Last Incident is 13-24 Months	0	0.00	0.00	1	0.20	0.00
	2	0.40	0.00	3	0.60	0.00
	4	0.80	0.00	5	1.00	0.00
	6	1.20	0.00	7	1.40	0.00
	8	1.60	0.00	9	1.80	0.00
	10	2.00	0.00	11	2.20	0.00
	12	2.40	0.00	>12	2.40	0.20
Time Since Last Incident is 25-35 Months	0	0.00	0.00	1	0.14	0.00
	2	0.33	0.00	3	0.52	0.00
	4	0.71	0.00	5	0.90	0.00
	6	1.09	0.00	7	1.28	0.00
	8	1.47	0.00	9	1.66	0.00
	10	1.85	0.00	11	2.04	0.00
	12	2.23	0.00	>12	2.23	0.19

RX03TE90: PLCY Major Violation Points
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Major Violations	Major Violation Points	Major Violation Points Plus	Major Violations	Major Violation Points	Major Violation Points Plus
0	0.00	0.00	1	6.00	0.00
2	9.00	0.00	3	12.00	0.00
4	15.00	0.00	5	18.00	0.00
6	21.00	0.00	7	24.00	0.00
8	27.00	0.00	9	30.00	0.00
10	33.00	0.00	>10	33.00	3.00

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RX03TE91: PLCY Minor Violation Points
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Minor Violations	Minor Violation Points	Minor Violation Points Plus	Minor Violations	Minor Violation Points	Minor Violation Points Plus
0	0.00	0.00	1	1.00	0.00
2	2.00	0.00	>2	2.00	1.00

RX03TE98: COMP OEM Endorsement Factor
Effective Date: NOV-22-2001

Option Code	OEM Endorsement Factor	Option Code	OEM Endorsement Factor	Option Code	OEM Endorsement Factor
OEM Endorsment (500)	1.06	Not OEM Endorsment (500)	1.00		

RX03TE99: COLL OEM Endorsement Factor
Effective Date: NOV-22-2001

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

RX03TF01: PLCY Policy UOA Endorsement Amount 1
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Policy UOA Endorsement Code	Policy UOA Endorsement Amount 1	Policy UOA Endorsement Code	Policy UOA Endorsement Amount 1	Policy UOA Endorsement Code	Policy UOA Endorsement Amount 1
Limited Form	1.60	Broad Form	3.20	Gov't Employee	0.00
Not Broad Form, Not Gov't Employee, Not Limited Form	0.00				

RX03TF28: PLCY Policy UOA Endorsement Factor 1
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Policy UOA Endorsement Code	Policy UOA Endorsement Factor 1	Policy UOA Endorsement Code	Policy UOA Endorsement Factor 1	Policy UOA Endorsement Code	Policy UOA Endorsement Factor 1
Gov't Employee	0.40	Broad Form	0.00	Limited Form	0.00
Not Broad Form, Not Gov't Employee,	0.00				

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Policy UOA Endorsement Code	Policy UOA Endorsement Factor 1	Policy UOA Endorsement Code	Policy UOA Endorsement Factor 1	Policy UOA Endorsement Code	Policy UOA Endorsement Factor 1
Not Limited Form					

RX03TF73: PLCY Policy Expense Fee
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

First Veh PD Flag	Vehicle Type	Policy Expense Fee	First Veh PD Flag	Vehicle Type	Policy Expense Fee
Y	Automobile	0.0	N	Automobile	0.0
Y	Motorcycle	0.0	N	Motorcycle	0.0
Y	Recreational Vehicle	0.0	N	Recreational Vehicle	0.0
Y	Motorhome	0.0	N	Motorhome	0.0
Y	Named Non Owner	0.0	N	Named Non Owner	0.0
Y	Classics	0.0	N	Classics	0.0
Y	Antique	0.0	N	Antique	0.0

RX03TF77: PLCY Unverifiable Driving Record Surcharge Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Driver Age	Driver License Status Code	Unverifiable Driving Record Surcharge Factor	Driver Age	Driver License Status Code	Unverifiable Driving Record Surcharge Factor
0-18	Unverifiable	1.00	>18	Unverifiable	1.40
0-18	Inexperienced	1.00	>18	Inexperienced	1.40
	Experienced	1.00			

RX03TF78: PLCY Coverage Expense Fee **
Effective Date: JUL-14-2009

Coverage	Vehicle Type	Vehicle Use	Coverage Expense Fee
BI	Automobile		28.60
PD	Automobile		25.60
MDCL	Automobile		7.00
COLL	Automobile		45.40
COMP	Automobile		20.30
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

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Coverage	Vehicle Type	Vehicle Use	Coverage Expense Fee
PD	Named Non Owner		0.00
MDCL	Named Non Owner		0.00
COLL	Named Non Owner		0.00
COMP	Named Non Owner		0.00
BI	Classics	Not Restricted	28.60
PD	Classics	Not Restricted	25.60
MDCL	Classics	Not Restricted	7.00
COLL	Classics	Not Restricted	0.00
COMP	Classics	Not Restricted	0.00
BI	Antique	Not Restricted	28.60
PD	Antique	Not Restricted	25.60
MDCL	Antique	Not Restricted	7.00
COLL	Antique	Not Restricted	0.00
COMP	Antique	Not Restricted	0.00
BI	Classics	Restricted	0.00
PD	Classics	Restricted	0.00
MDCL	Classics	Restricted	0.00
COMP	Classics	Restricted	0.00
COLL	Classics	Restricted	0.00
BI	Antique	Restricted	0.00
PD	Antique	Restricted	0.00
MDCL	Antique	Restricted	0.00
COMP	Antique	Restricted	0.00
COLL	Antique	Restricted	0.00

No expense fees are applicable on Annual Policies

RX03TF91: PLCY Terms with Prior Carrier Factor

Effective Date: AUG-01-2007

Sub-chart - High Level	Pricing-OSU-Eff-Date	Prior Carrier Company Code
Renewal	<20070801	
Group A		Non-standard Prior Carriers Version 2.
		Nationwide Prior Carriers Version 6..
Group B		Not(Nationwide Prion Carrier Version 6).)
		Not(Non-standard Prior Carriers-Version 2) .)

Sub-chart	Policy Insured Term	Prior Insurance Code	Terms with Prior Carrier	Terms with Prior Carrier Factor
Renewal	0-999			1.00
Group A	0-999			1.00
Group B		Lapse > 30 Days		1.00
	0-99		0-5	1.00
	1, 2		>5	0.90
	3		>5	0.92
	4		>5	0.94
	5		>5	0.96
	6		>5	0.98

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Sub-chart	Policy Insured Term	Prior Insurance Code	Terms with Prior Carrier	Terms with Prior Carrier Factor
	7-99		>5	1.00
	501(Intra Agency Transfer Discount)			0.90
	502(Intra Agency Transfer Discount)			0.92
	503(Intra Agency Transfer Discount)			0.93
	504(Intra Agency Transfer Discount)			0.95
	505(Intra Agency Transfer Discount)			0.96
	506(Intra Agency Transfer Dicount)			0.98
	507-999			1.00

RX03TI06: CFL CFL Additional Rate
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Per Claimant Limit	Per Occurrence Limit	CFL Additional Rate	Per Claimant Limit	Per Occurrence Limit	CFL Additional Rate
25000	500	2.00	50000	500	2.50
100000	750	3.00			

RX03TI12: PLCY Accident Prevention Course Discount Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Coverage	Defensive Driver Code	Accident Prevention Course Discount Factor	Coverage	Defensive Driver Code	Accident Prevention Course Discount Factor
COMP	Does Not Apply	1.00	COMP	Applies	0.95
COLL	Does Not Apply	1.00	COLL	Applies	0.95
PD	Does Not Apply	1.00	PD	Applies	0.95
BI	Does Not Apply	1.00	BI	Applies	0.95
PIP	Does Not Apply	1.00	PIP	Applies	0.95
MDCL	Does Not Apply	1.00	MDCL	Applies	0.95

RX03TI29: PLCY Passive Occupant Restraint Discount Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Passive Restraint Code	Passive Occupant Restraint Discount Factor	Passive Restraint Code	Passive Occupant Restraint Discount Factor	Passive Restraint Code	Passive Occupant Restraint Discount Factor
Not Applicable	1.00	Air Bag	0.70	Air Bag (Driver Side)	0.80
Seat Belt Passive	1.00				

RX03TI33: PLCY Long Term Policyholder Discount Factor
Effective Date: JUL-28-2003

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Full Term Policy Months	Policy Insured Term	Long Term Policyholder Discount Factor	Full Term Policy Months	Policy Insured Term	Long Term Policyholder Discount Factor
Semi-Annual	001-006	1.00	Semi-Annual	7-10	0.90
Semi-Annual	11-20	0.85	Semi-Annual	501(Intra Agency Transfer Discount)	0.92
Semi-Annual	502(Intra Agency Transfer Discount)	0.92	Semi-Annual	503(Intra Agency Transfer Discount)	0.92
Semi-Annual	504(Intra Agency Transfer Discount)	0.92	Semi-Annual	505(Intra Agency Transfer Discount)	0.92
Semi-Annual	506(Intra Agency Transfer Dicount)	0.92	Semi-Annual	507-510	0.90
Semi-Annual	511-520	0.85	Semi-Annual	21-999	0.85
Annual	1-3	1.00	Annual	4, 5	0.90
Annual	6-10	0.85	Annual	501(Intra Agency Transfer Discount)	0.92
Annual	502(Intra Agency Transfer Discount)	0.92	Annual	503(Intra Agency Transfer Discount)	0.92
Annual	504(Intra Agency Transfer Discount)	0.90	Annual	505(Intra Agency Transfer Discount)	0.90
Annual	506(Intra Agency Transfer Dicount)	0.85	Annual	507-599	0.85
Annual	11-999	0.85			

RX03TI35: PLCY Home and Car Discount Factor

Effective Date: JUL-29-2004

Home and Car Discount Code	Homeowner Policy Form Code	Vehicle Type	Vehicle Use	Home and Car Discount Factor
			Corporate Business	1.00
Future (add at renewal), No		Automobile		1.00
Remove (at renewal), Yes	Condo, Mobile Home , Tenent	Automobile		0.95
Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Automobile		1.00

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Home and Car Discount Code	Homeowner Policy Form Code	Vehicle Type	Vehicle Use	Home and Car Discount Factor
Remove (at renewal), Yes	not Condo, not Elite, not Extended, not Golden Blanket, not Homeowner, not Market Value, not Mobile Home, not Tenent	Automobile		1.00
not Future (add at renewal), not No, not Remove (at renewal), not Yes		Automobile		1.00
Future (add at renewal), No		Antique(11), Classic(09)	Not Restricted	1.00
Remove (at renewal), Yes	Condo, Mobile Home , Tenent	Antique(11), Classic(09)	Not Restricted	0.95
Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Antique(11), Classic(09)	Not Restricted	1.00
Remove (at renewal), Yes	not Condo, not Elite, not Extended, not Golden Blanket, not Homeowner, not Market Value, not Mobile Home, not Tenent	Antique(11), Classic(09)	Not Restricted	1.00
not Future (add at renewal), not No, not Remove (at renewal), not Yes		Antique(11), Classic(09)	Not Restricted	1.00
Future (add at renewal), No		Antique(11), Classic(09)	Restricted	1.00
Remove (at renewal), Yes	Condo, Mobile Home , Tenent	Antique(11), Classic(09)	Restricted	0.95
Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Antique(11), Classic(09)	Restricted	0.90
Remove (at renewal), Yes	not Condo, not Elite, not Extended, not Golden Blanket, not Homeowner, not Market Value, not Mobile Home, not Tenent	Antique(11), Classic(09)	Restricted	1.00
not Future (add at renewal), not No, not Remove (at renewal), not Yes		Antique(11), Classic(09)	Restricted	1.00
Future (add at renewal), No		Motorhome(06), Trailer(04)		1.00
Remove (at renewal), Yes	Condo, Mobile Home , Tenent	Motorhome(06), Trailer(04)		0.95

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Home and Car Discount Code	Homeowner Policy Form Code	Vehicle Type	Vehicle Use	Home and Car Discount Factor
Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Motorhome(06), Trailer(04)		0.90
Remove (at renewal), Yes	not Condo, not Elite, not Extended, not Golden Blanket, not Homeowner, not Market Value, not Mobile Home, not Tenent	Motorhome(06), Trailer(04)		1.00
not Future (add at renewal), not No, not Remove (at renewal), not Yes		Motorhome(06), Trailer(04)		1.00

RX03TI73: PLCY Accident Free Discount Factor
Effective Date: DEC-15-2000

Chargeable Accidents in Past Five Years (Count)	Driver License Status Code	Major Violations in Past Five Years (Count)	Prior Insurance Code	Years Driving Experience	Accident Free Discount Factor
				0-4	1.00
>0				>4	1.00
		>0		>4	1.00
			No Prev Ins, Surcharge 6 Months (3)	>4	1.00
			No Previous Ins. Surcharge-Policy Anniv.-No Prior Ins-1-30 Days (6)	>4	1.00
	Unverifiable			>4	1.00
	Inexperienced			>4	1.00
0		0		>4	0.90

RX03TI83: PLCY Auto Financial Discount Factor
Effective Date: JAN-11-2004

Auto Financial Discount Indicator	Home and Car Discount Code	Homeowner Policy Form Code	Auto Financial Discount Factor
Yes		Non Nationwide Homeowner	0.95
Yes		Non Nationwider Mobile Homeowner	0.95
Yes		Non Nationwide Condo	0.95
Yes		Non Nationwide Farm	0.95
No		Non Nationwide Homeowner	1.00
No		Non Nationwider Mobile Homeowner	1.00
No		Non Nationwide Condo	1.00
No		Non Nationwide Farm	1.00

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Auto Financial Discount Indicator	Home and Car Discount Code	Homeowner Policy Form Code	Auto Financial Discount Factor
	Remove (at renewal), Yes		1.00
Yes	Future (add at renewal), No		0.95
	Future (add at renewal), No		1.00

RX03TI84: COMP Driver's Age Percent
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

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

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

RX03TI85: COLL Driver's Age Percent
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

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

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

RX03TI86: BI Driver's Age Percent
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent
<25	1.30	>24	1.00		

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

RX03TI87: PD Driver's Age Percent
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent
<25	1.30	>24	1.00		

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

RX03TI88: MDCL Driver's Age Percent
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

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

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

RX03TI89: COMP Engine Size Percent
Effective Date: AUG-01-2008

Engine Size	Engine Size Percent	Engine Size	Engine Size Percent	Engine Size	Engine Size Percent
0-100	0.32	101-200	0.59	201-350	1.00
351-500	1.32	501-650	1.62	651-800	1.62
801-950	1.62	951-99999	1.62		

Engine Size = Cubic Centimeters.
0-100 cc engine size applies to Mopeds, Motorscooters, Minibikes and Motorbikes.

RX03TI90: COLL Engine Size Percent
Effective Date: AUG-01-2008

Engine Size	Engine Size Percent	Engine Size	Engine Size Percent	Engine Size	Engine Size Percent
0-100	0.22	101-200	0.44	201-350	0.66
351-500	0.96	501-650	1.12	651-800	1.12
801-950	1.12	951-99999	1.12		

Engine Size = Cubic Centimeters.
0-100 cc engine size applies to Mopeds, Motorscooters, Minibikes and Motorbikes.

RX03TI91: BI Engine Size Percent
Effective Date: AUG-01-2008

Engine Size	Engine Size Percent	Engine Size	Engine Size Percent	Engine Size	Engine Size Percent
0-100	0.43	101-200	0.56	201-350	0.64
351-500	0.71	501-650	0.71	651-800	0.71
801-950	0.71	951-99999	0.71		

Engine Size = Cubic Centimeters.
0-100 cc engine size applies to Mopeds, Motorscooters, Minibikes and Motorbikes.

RX03TI92: PD Engine Size Percent
Effective Date: AUG-01-2008

Engine Size	Engine Size Percent	Engine Size	Engine Size Percent	Engine Size	Engine Size Percent
0-100	0.46	101-200	0.60	201-350	0.69
351-500	0.88	501-650	0.91	651-800	0.91
801-950	0.91	951-99999	0.91		

Engine Size = Cubic Centimeters.
0-100 cc engine size applies to Mopeds, Motorscooters, Minibikes and Motorbikes.

RX03TM12: BI BI Matrix Factor **
Effective Date: JUL-14-2009

Sub-chart - High Level	Rated Threshold
Rated Threshold G	G (Greater Than =100/300)
Rated Threshold H or K (>25/50,<100/300)	H, K
Rated Threshold O (<=25/50)	O (Less Than = 25/50)

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
Rated Threshold G	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.78
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.78
	5-9	Future (add at renewal), No		Applies	1-2	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.78
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.78
	10-19	Future (add at renewal), No		Applies	1-2	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	20-29	Future (add at renewal), No		Applies	1-2	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.56
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	30-39	Future (add at renewal), No		Applies	1-2	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.56
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.82
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.82
	40-49	Future (add at renewal), No		Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.82
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.82
	50-59	Future (add at renewal), No		Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	60-69	Future (add at renewal), No		Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	70-79	Future (add at renewal), No		Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	80-85	Future (add at renewal), No		Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	86-89	Future (add at renewal), No		Applies	1-2	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	1-2	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	90-94	Future (add at renewal), No		Applies	1-2	0.70
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	95-100	Future (add at renewal), No		Applies	1-2	0.70
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	1-2	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	993	Future (add at renewal), No		Does Not Apply	1-2	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	993	Future (add at renewal), No		Applies	1-2	0.70
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	998	Future (add at renewal), No		Does Not Apply	1-2	0.87
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	998	Future (add at renewal), No		Applies	1-2	0.70
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	999	Future (add at renewal), No		Does Not Apply	1-2	0.87
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	999	Future (add at renewal), No		Applies	1-2	0.70
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.78
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.78
	5-9	Future (add at renewal), No		Applies	3-6	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.78
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.78
	10-19	Future (add at renewal), No		Applies	3-6	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.66

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80
	20-29	Future (add at renewal), No		Applies	3-6	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.56
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80
	30-39	Future (add at renewal), No		Applies	3-6	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.56
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.82

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.82
	40-49	Future (add at renewal), No		Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.82
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.82
	50-59	Future (add at renewal), No		Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	60-69	Future (add at renewal), No		Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	3-6	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	70-79	Future (add at renewal), No		Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	80-85	Future (add at renewal), No		Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	86-89	Future (add at renewal), No		Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	90-94	Future (add at renewal), No		Applies	3-6	0.70
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	95-100	Future (add at renewal), No		Applies	3-6	0.70
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	993	Future (add at renewal), No		Does Not Apply	3-6	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	993	Future (add at renewal), No		Applies	3-6	0.70
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	998	Future (add at renewal), No		Does Not Apply	3-6	0.87
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	998	Future (add at renewal), No		Applies	3-6	0.70
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	999	Future (add at renewal), No		Does Not Apply	3-6	0.87
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	999	Future (add at renewal), No		Applies	3-6	0.70
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.78
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.78
	5-9	Future (add at renewal), No		Applies	501-506	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.78
	10-19	Future (add at renewal), No		Applies	501-506	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	20-29	Future (add at renewal), No		Applies	501-506	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.56
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	30-39	Future (add at renewal), No		Applies	501-506	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	501-506	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.56
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.82
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.82
	40-49	Future (add at renewal), No		Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.82
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.82
	50-59	Future (add at renewal), No		Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	501-506	0.58

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	60-69	Future (add at renewal), No		Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	70-79	Future (add at renewal), No		Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	80-85	Future (add at renewal), No		Applies	501-506	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	86-89	Future (add at renewal), No		Applies	501-506	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	90-94	Future (add at renewal), No		Applies	501-506	0.70
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	95-100	Future (add at renewal), No		Applies	501-506	0.70
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	993	Future (add at renewal), No		Does Not Apply	501-506	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	993	Future (add at renewal), No		Applies	501-506	0.70
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	998	Future (add at renewal), No		Does Not Apply	501-506	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	998	Future (add at renewal), No		Applies	501-506	0.70
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	999	Future (add at renewal), No		Does Not Apply	501-506	0.87
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	999	Future (add at renewal), No		Applies	501-506	0.70
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.78
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.78
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	7-10, 507-510	0.62

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.78
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.78
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	7-10, 507-510	0.56

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.56
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.82
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.82
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.82
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.82

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	7-10, 507-510	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	7-10, 507-510	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.78
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.78
	5-9	Future (add at renewal), No		Applies	11-999	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.78
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.78
	10-19	Future (add at renewal), No		Applies	11-999	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	20-29	Future (add at renewal), No		Applies	11-999	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.56
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	30-39	Future (add at renewal), No		Applies	11-999	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.56
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.82
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.82
	40-49	Future (add at renewal), No		Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.82
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.82
	50-59	Future (add at renewal), No		Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	60-69	Future (add at renewal), No		Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	70-79	Future (add at renewal), No		Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	80-85	Future (add at renewal), No		Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	86-89	Future (add at renewal), No		Applies	11-999	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	11-999	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	90-94	Future (add at renewal), No		Applies	11-999	0.70
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	95-100	Future (add at renewal), No		Applies	11-999	0.70
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	11-999	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	993	Future (add at renewal), No		Does Not Apply	11-999	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	993	Future (add at renewal), No		Applies	11-999	0.70
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	998	Future (add at renewal), No		Does Not Apply	11-999	0.87
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	998	Future (add at renewal), No		Applies	11-999	0.70
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	999	Future (add at renewal), No		Does Not Apply	11-999	0.87
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	999	Future (add at renewal), No		Applies	11-999	0.70
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
Rated Threshold H or K (>25/50,<100/300)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.81
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	5-9	Future (add at renewal), No		Applies	1-2	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.70
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.53
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.81
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	10-19	Future (add at renewal), No		Applies	1-2	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.53
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.82
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.82
	20-29	Future (add at renewal), No		Applies	1-2	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.82
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.82
	30-39	Future (add at renewal), No		Applies	1-2	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	40-49	Future (add at renewal), No		Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.84
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	50-59	Future (add at renewal), No		Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	60-69	Future (add at renewal), No		Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	1-2	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	70-79	Future (add at renewal), No		Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	80-85	Future (add at renewal), No		Applies	1-2	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	1-2	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	86-89	Future (add at renewal), No		Applies	1-2	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.88
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.88
	90-94	Future (add at renewal), No		Applies	1-2	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.88
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.88

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	95-100	Future (add at renewal), No		Applies	1-2	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	993	Future (add at renewal), No		Does Not Apply	1-2	0.88
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.88
	993	Future (add at renewal), No		Applies	1-2	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	998	Future (add at renewal), No		Does Not Apply	1-2	0.90
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.90
	998	Future (add at renewal), No		Applies	1-2	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	999	Future (add at renewal), No		Does Not Apply	1-2	0.90
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.90
	999	Future (add at renewal), No		Applies	1-2	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.81
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	5-9	Future (add at renewal), No		Applies	3-6	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.70
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.53
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.81

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	10-19	Future (add at renewal), No		Applies	3-6	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.70
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.53
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.82
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.82
	20-29	Future (add at renewal), No		Applies	3-6	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.82
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.82
	30-39	Future (add at renewal), No		Applies	3-6	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	3-6	0.62

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.84
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	40-49	Future (add at renewal), No		Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.84
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	50-59	Future (add at renewal), No		Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.58

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	60-69	Future (add at renewal), No		Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	70-79	Future (add at renewal), No		Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	80-85	Future (add at renewal), No		Applies	3-6	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	86-89	Future (add at renewal), No		Applies	3-6	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.88
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.88
	90-94	Future (add at renewal), No		Applies	3-6	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.76

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.88
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.88
	95-100	Future (add at renewal), No		Applies	3-6	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	993	Future (add at renewal), No		Does Not Apply	3-6	0.88
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.88
	993	Future (add at renewal), No		Applies	3-6	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	998	Future (add at renewal), No		Does Not Apply	3-6	0.90

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.90
	998	Future (add at renewal), No		Applies	3-6	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	999	Future (add at renewal), No		Does Not Apply	3-6	0.90
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.90
	999	Future (add at renewal), No		Applies	3-6	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.81
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	5-9	Future (add at renewal), No		Applies	501-506	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	501-506	0.61

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.70
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.53
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.81
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	10-19	Future (add at renewal), No		Applies	501-506	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.70
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.53
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.82
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.82
	20-29	Future (add at renewal), No		Applies	501-506	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	501-506	0.54

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.82
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.82
	30-39	Future (add at renewal), No		Applies	501-506	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.84
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	40-49	Future (add at renewal), No		Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.84
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	50-59	Future (add at renewal), No		Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	60-69	Future (add at renewal), No		Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	70-79	Future (add at renewal), No		Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	80-85	Future (add at renewal), No		Applies	501-506	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	86-89	Future (add at renewal), No		Applies	501-506	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.88

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.88
	90-94	Future (add at renewal), No		Applies	501-506	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.88
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.88
	95-100	Future (add at renewal), No		Applies	501-506	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	993	Future (add at renewal), No		Does Not Apply	501-506	0.88
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.88
	993	Future (add at renewal), No		Applies	501-506	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	998	Future (add at renewal), No		Does Not Apply	501-506	0.90
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.90
	998	Future (add at renewal), No		Applies	501-506	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	999	Future (add at renewal), No		Does Not Apply	501-506	0.90
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.90
	999	Future (add at renewal), No		Applies	501-506	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	501-506	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.70
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.53
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.70
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.53
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.82
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.82

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.82
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.82
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	7-10, 507-510	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.88
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.88
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.88
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.88
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	7-10, 507-510	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.88
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.88
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.90
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.90
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.90
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.90

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.81
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	5-9	Future (add at renewal), No		Applies	11-999	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.70
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.53
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.81
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	10-19	Future (add at renewal), No		Applies	11-999	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.53
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.82
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.82
	20-29	Future (add at renewal), No		Applies	11-999	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.82
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.82
	30-39	Future (add at renewal), No		Applies	11-999	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	40-49	Future (add at renewal), No		Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.84
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	50-59	Future (add at renewal), No		Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	60-69	Future (add at renewal), No		Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	11-999	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	70-79	Future (add at renewal), No		Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	80-85	Future (add at renewal), No		Applies	11-999	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	11-999	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	86-89	Future (add at renewal), No		Applies	11-999	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.88
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.88
	90-94	Future (add at renewal), No		Applies	11-999	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.88
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.88

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	95-100	Future (add at renewal), No		Applies	11-999	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	993	Future (add at renewal), No		Does Not Apply	11-999	0.88
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.88
	993	Future (add at renewal), No		Applies	11-999	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	998	Future (add at renewal), No		Does Not Apply	11-999	0.90
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.90
	998	Future (add at renewal), No		Applies	11-999	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
	999	Future (add at renewal), No		Does Not Apply	11-999	0.90
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.90
	999	Future (add at renewal), No		Applies	11-999	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
Rated Threshold O (<=25/50)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	5-9	Future (add at renewal), No		Applies	1-2	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.62
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	10-19	Future (add at renewal), No		Applies	1-2	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.62
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.86
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	20-29	Future (add at renewal), No		Applies	1-2	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.86
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	30-39	Future (add at renewal), No		Applies	1-2	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	1-2	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.88
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.88
	40-49	Future (add at renewal), No		Applies	1-2	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.88
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.88
	50-59	Future (add at renewal), No		Applies	1-2	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	1-2	0.63

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.90
	60-69	Future (add at renewal), No		Applies	1-2	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.90
	70-79	Future (add at renewal), No		Applies	1-2	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.92
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.92

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	80-85	Future (add at renewal), No		Applies	1-2	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.66
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.92
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.92
	86-89	Future (add at renewal), No		Applies	1-2	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.66
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.94
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.94
	90-94	Future (add at renewal), No		Applies	1-2	0.76
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.68
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.94
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.94
	95-100	Future (add at renewal), No		Applies	1-2	0.76
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.68
	993	Future (add at renewal), No		Does Not Apply	1-2	0.94
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.94
	993	Future (add at renewal), No		Applies	1-2	0.76
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.68
	998	Future (add at renewal), No		Does Not Apply	1-2	1.01

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	1.01
	998	Future (add at renewal), No		Applies	1-2	0.80
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.80
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.71
	999	Future (add at renewal), No		Does Not Apply	1-2	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	1.01
	999	Future (add at renewal), No		Applies	1-2	0.80
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.80
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.71
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	5-9	Future (add at renewal), No		Applies	3-6	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	3-6	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.62
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	10-19	Future (add at renewal), No		Applies	3-6	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.62
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.86
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	20-29	Future (add at renewal), No		Applies	3-6	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.63

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.86
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	30-39	Future (add at renewal), No		Applies	3-6	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.88
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.88
	40-49	Future (add at renewal), No		Applies	3-6	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.88
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.88

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	50-59	Future (add at renewal), No		Applies	3-6	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.90
	60-69	Future (add at renewal), No		Applies	3-6	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.90
	70-79	Future (add at renewal), No		Applies	3-6	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.77

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.92
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.92
	80-85	Future (add at renewal), No		Applies	3-6	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.66
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.92
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.92
	86-89	Future (add at renewal), No		Applies	3-6	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.66
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.94

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.94
	90-94	Future (add at renewal), No		Applies	3-6	0.76
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.68
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.94
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.94
	95-100	Future (add at renewal), No		Applies	3-6	0.76
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.68
	993	Future (add at renewal), No		Does Not Apply	3-6	0.94
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.94
	993	Future (add at renewal), No		Applies	3-6	0.76
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	3-6	0.76

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.68
	998	Future (add at renewal), No		Does Not Apply	3-6	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01
	998	Future (add at renewal), No		Applies	3-6	0.80
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.80
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.71
	999	Future (add at renewal), No		Does Not Apply	3-6	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01
	999	Future (add at renewal), No		Applies	3-6	0.80
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.80
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.71

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	5-9	Future (add at renewal), No		Applies	501-506	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.62
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	10-19	Future (add at renewal), No		Applies	501-506	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.62
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.86
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	20-29	Future (add at renewal), No		Applies	501-506	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.86
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	30-39	Future (add at renewal), No		Applies	501-506	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.88
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.88
	40-49	Future (add at renewal), No		Applies	501-506	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.88
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.88
	50-59	Future (add at renewal), No		Applies	501-506	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.90
	60-69	Future (add at renewal), No		Applies	501-506	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.90

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.90
	70-79	Future (add at renewal), No		Applies	501-506	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.92
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.92
	80-85	Future (add at renewal), No		Applies	501-506	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.66
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.92
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.92
	86-89	Future (add at renewal), No		Applies	501-506	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	501-506	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.66
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.94
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.94
	90-94	Future (add at renewal), No		Applies	501-506	0.76
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.68
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.94
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.94
	95-100	Future (add at renewal), No		Applies	501-506	0.76
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	501-506	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	993	Future (add at renewal), No		Does Not Apply	501-506	0.94
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.94
	993	Future (add at renewal), No		Applies	501-506	0.76
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.68
	998	Future (add at renewal), No		Does Not Apply	501-506	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01
	998	Future (add at renewal), No		Applies	501-506	0.80
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.80
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.71
	999	Future (add at renewal), No		Does Not Apply	501-506	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	999	Future (add at renewal), No		Applies	501-506	0.80
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.80
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.71
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.62
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.62
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.88

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.88
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.88
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.88
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.90
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	7-10, 507-510	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.90
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.92
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.92
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	7-10, 507-510	0.66

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.92
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.92
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.66
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.94
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.94
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.76
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.68
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.94
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.94

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.76
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.68
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.94
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.94
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.76
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.68
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.80
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.80
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.71
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.80
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.80
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.71
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	5-9	Future (add at renewal), No		Applies	11-999	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.62
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	10-19	Future (add at renewal), No		Applies	11-999	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.62
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.86
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	20-29	Future (add at renewal), No		Applies	11-999	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.86
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	30-39	Future (add at renewal), No		Applies	11-999	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	11-999	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.88
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.88
	40-49	Future (add at renewal), No		Applies	11-999	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.88
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.88
	50-59	Future (add at renewal), No		Applies	11-999	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	11-999	0.63

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.90
	60-69	Future (add at renewal), No		Applies	11-999	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.90
	70-79	Future (add at renewal), No		Applies	11-999	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.92
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.92

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	80-85	Future (add at renewal), No		Applies	11-999	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.66
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.92
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.92
	86-89	Future (add at renewal), No		Applies	11-999	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.66
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.94
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.94
	90-94	Future (add at renewal), No		Applies	11-999	0.76
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.68
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.94
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.94
	95-100	Future (add at renewal), No		Applies	11-999	0.76
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.68
	993	Future (add at renewal), No		Does Not Apply	11-999	0.94
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.94
	993	Future (add at renewal), No		Applies	11-999	0.76
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.68
	998	Future (add at renewal), No		Does Not Apply	11-999	1.01

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	1.01
	998	Future (add at renewal), No		Applies	11-999	0.80
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.80
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.71
	999	Future (add at renewal), No		Does Not Apply	11-999	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	1.01
	999	Future (add at renewal), No		Applies	11-999	0.80
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.80
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.71

RX03TM13: COLL COLL Matrix Factor **

Effective Date: JUL-14-2009

Sub-chart - High Level	Rated Threshold
Rated Threshold G	G (Greater Than =100/300)
Rated Threshold H or K (>25/50,<100/300)	H, K
Rated Threshold O (<=25/50)	O (Less Than = 25/50)

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
Rated Threshold G	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.82
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.82
	5-9	Future (add at renewal), No		Applies	1-2	0.68
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.82
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.82
	10-19	Future (add at renewal), No		Applies	1-2	0.68
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.83
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	20-29	Future (add at renewal), No		Applies	1-2	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.83
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	30-39	Future (add at renewal), No		Applies	1-2	0.68
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	40-49	Future (add at renewal), No		Applies	1-2	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	50-59	Future (add at renewal), No		Applies	1-2	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	60-69	Future (add at renewal), No		Applies	1-2	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	1-2	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	80-85	Future (add at renewal), No		Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	86-89	Future (add at renewal), No		Applies	1-2	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	90-94	Future (add at renewal), No		Applies	1-2	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	95-100	Future (add at renewal), No		Applies	1-2	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	1-2	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	993	Future (add at renewal), No		Applies	1-2	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	998	Future (add at renewal), No		Does Not Apply	1-2	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	998	Future (add at renewal), No		Applies	1-2	0.68
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	999	Future (add at renewal), No		Does Not Apply	1-2	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	999	Future (add at renewal), No		Applies	1-2	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.82
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.82
	5-9	Future (add at renewal), No		Applies	3-6	0.68
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.82
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.82
	10-19	Future (add at renewal), No		Applies	3-6	0.68
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.83
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	20-29	Future (add at renewal), No		Applies	3-6	0.68
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.83
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	30-39	Future (add at renewal), No		Applies	3-6	0.68
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	3-6	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	50-59	Future (add at renewal), No		Applies	3-6	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	60-69	Future (add at renewal), No		Applies	3-6	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	70-79	Future (add at renewal), No		Applies	3-6	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	80-85	Future (add at renewal), No		Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	86-89	Future (add at renewal), No		Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	90-94	Future (add at renewal), No		Applies	3-6	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	95-100	Future (add at renewal), No		Applies	3-6	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	993	Future (add at renewal), No		Does Not Apply	3-6	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	993	Future (add at renewal), No		Applies	3-6	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	998	Future (add at renewal), No		Does Not Apply	3-6	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	998	Future (add at renewal), No		Applies	3-6	0.68
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	999	Future (add at renewal), No		Does Not Apply	3-6	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	999	Future (add at renewal), No		Applies	3-6	0.68
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.82
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.82
	5-9	Future (add at renewal), No		Applies	501-506	0.68
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.82
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.82

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	501-506	0.68
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.83
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	20-29	Future (add at renewal), No		Applies	501-506	0.68
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.83
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	30-39	Future (add at renewal), No		Applies	501-506	0.68
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	40-49	Future (add at renewal), No		Applies	501-506	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	50-59	Future (add at renewal), No		Applies	501-506	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	60-69	Future (add at renewal), No		Applies	501-506	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	70-79	Future (add at renewal), No		Applies	501-506	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	80-85	Future (add at renewal), No		Applies	501-506	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	86-89	Future (add at renewal), No		Applies	501-506	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	90-94	Future (add at renewal), No		Applies	501-506	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	95-100	Future (add at renewal), No		Applies	501-506	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	993	Future (add at renewal), No		Does Not Apply	501-506	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	993	Future (add at renewal), No		Applies	501-506	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	998	Future (add at renewal), No		Does Not Apply	501-506	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	501-506	0.68
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	999	Future (add at renewal), No		Does Not Apply	501-506	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	999	Future (add at renewal), No		Applies	501-506	0.68
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.82
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.82
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.82
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.82
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.82
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.82
	5-9	Future (add at renewal), No		Applies	11-999	0.68
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.82
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.82
	10-19	Future (add at renewal), No		Applies	11-999	0.68
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.83
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	20-29	Future (add at renewal), No		Applies	11-999	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.83
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	30-39	Future (add at renewal), No		Applies	11-999	0.68
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	40-49	Future (add at renewal), No		Applies	11-999	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	50-59	Future (add at renewal), No		Applies	11-999	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	60-69	Future (add at renewal), No		Applies	11-999	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	11-999	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	80-85	Future (add at renewal), No		Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	86-89	Future (add at renewal), No		Applies	11-999	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	90-94	Future (add at renewal), No		Applies	11-999	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	95-100	Future (add at renewal), No		Applies	11-999	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	11-999	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	993	Future (add at renewal), No		Applies	11-999	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	998	Future (add at renewal), No		Does Not Apply	11-999	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	998	Future (add at renewal), No		Applies	11-999	0.68
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	999	Future (add at renewal), No		Does Not Apply	11-999	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	999	Future (add at renewal), No		Applies	11-999	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
Rated Threshold H or K (>25/50,<100/300)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	5-9	Future (add at renewal), No		Applies	1-2	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	10-19	Future (add at renewal), No		Applies	1-2	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	20-29	Future (add at renewal), No		Applies	1-2	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	30-39	Future (add at renewal), No		Applies	1-2	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.85
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.85
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	50-59	Future (add at renewal), No		Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	60-69	Future (add at renewal), No		Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	70-79	Future (add at renewal), No		Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	80-85	Future (add at renewal), No		Applies	1-2	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	86-89	Future (add at renewal), No		Applies	1-2	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	90-94	Future (add at renewal), No		Applies	1-2	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	95-100	Future (add at renewal), No		Applies	1-2	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	993	Future (add at renewal), No		Does Not Apply	1-2	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	993	Future (add at renewal), No		Applies	1-2	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	998	Future (add at renewal), No		Does Not Apply	1-2	0.88
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.88
	998	Future (add at renewal), No		Applies	1-2	0.72
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	999	Future (add at renewal), No		Does Not Apply	1-2	0.88
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.88
	999	Future (add at renewal), No		Applies	1-2	0.72
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	5-9	Future (add at renewal), No		Applies	3-6	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	3-6	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	20-29	Future (add at renewal), No		Applies	3-6	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	30-39	Future (add at renewal), No		Applies	3-6	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.85
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	40-49	Future (add at renewal), No		Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.85
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	50-59	Future (add at renewal), No		Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	60-69	Future (add at renewal), No		Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	70-79	Future (add at renewal), No		Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	80-85	Future (add at renewal), No		Applies	3-6	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	86-89	Future (add at renewal), No		Applies	3-6	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	90-94	Future (add at renewal), No		Applies	3-6	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	95-100	Future (add at renewal), No		Applies	3-6	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	993	Future (add at renewal), No		Does Not Apply	3-6	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	993	Future (add at renewal), No		Applies	3-6	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	998	Future (add at renewal), No		Does Not Apply	3-6	0.88
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.88

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	3-6	0.72
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	999	Future (add at renewal), No		Does Not Apply	3-6	0.88
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.88
	999	Future (add at renewal), No		Applies	3-6	0.72
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	5-9	Future (add at renewal), No		Applies	501-506	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	10-19	Future (add at renewal), No		Applies	501-506	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	20-29	Future (add at renewal), No		Applies	501-506	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	30-39	Future (add at renewal), No		Applies	501-506	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.85
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	40-49	Future (add at renewal), No		Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.85
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	50-59	Future (add at renewal), No		Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	60-69	Future (add at renewal), No		Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	70-79	Future (add at renewal), No		Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	80-85	Future (add at renewal), No		Applies	501-506	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	86-89	Future (add at renewal), No		Applies	501-506	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	90-94	Future (add at renewal), No		Applies	501-506	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	95-100	Future (add at renewal), No		Applies	501-506	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	993	Future (add at renewal), No		Does Not Apply	501-506	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	993	Future (add at renewal), No		Applies	501-506	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	998	Future (add at renewal), No		Does Not Apply	501-506	0.88
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.88
	998	Future (add at renewal), No		Applies	501-506	0.72
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	999	Future (add at renewal), No		Does Not Apply	501-506	0.88
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.88
	999	Future (add at renewal), No		Applies	501-506	0.72
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.88
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.88
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.72
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.88
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.88
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.72

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	5-9	Future (add at renewal), No		Applies	11-999	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	10-19	Future (add at renewal), No		Applies	11-999	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	20-29	Future (add at renewal), No		Applies	11-999	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	30-39	Future (add at renewal), No		Applies	11-999	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.85
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.85
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	50-59	Future (add at renewal), No		Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	60-69	Future (add at renewal), No		Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	70-79	Future (add at renewal), No		Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	80-85	Future (add at renewal), No		Applies	11-999	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	86-89	Future (add at renewal), No		Applies	11-999	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	90-94	Future (add at renewal), No		Applies	11-999	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	95-100	Future (add at renewal), No		Applies	11-999	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	993	Future (add at renewal), No		Does Not Apply	11-999	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	993	Future (add at renewal), No		Applies	11-999	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	998	Future (add at renewal), No		Does Not Apply	11-999	0.88
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.88
	998	Future (add at renewal), No		Applies	11-999	0.72
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	999	Future (add at renewal), No		Does Not Apply	11-999	0.88
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.88
	999	Future (add at renewal), No		Applies	11-999	0.72
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
Rated Threshold O (<=25/50)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.89
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	5-9	Future (add at renewal), No		Applies	1-2	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.89
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.89

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	1-2	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.89
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	20-29	Future (add at renewal), No		Applies	1-2	0.73
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.89
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	30-39	Future (add at renewal), No		Applies	1-2	0.73
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.89
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	40-49	Future (add at renewal), No		Applies	1-2	0.74
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.89
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	50-59	Future (add at renewal), No		Applies	1-2	0.74
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.91
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.91
	60-69	Future (add at renewal), No		Applies	1-2	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.91
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.91
	70-79	Future (add at renewal), No		Applies	1-2	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.93
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	80-85	Future (add at renewal), No		Applies	1-2	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.66
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.93
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	86-89	Future (add at renewal), No		Applies	1-2	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.66
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	90-94	Future (add at renewal), No		Applies	1-2	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	95-100	Future (add at renewal), No		Applies	1-2	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	993	Future (add at renewal), No		Does Not Apply	1-2	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	993	Future (add at renewal), No		Applies	1-2	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	998	Future (add at renewal), No		Does Not Apply	1-2	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	1.01

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	1-2	0.78
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.70
	999	Future (add at renewal), No		Does Not Apply	1-2	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	1.01
	999	Future (add at renewal), No		Applies	1-2	0.78
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.70
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.89
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	5-9	Future (add at renewal), No		Applies	3-6	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.89
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	10-19	Future (add at renewal), No		Applies	3-6	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.89
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	20-29	Future (add at renewal), No		Applies	3-6	0.73
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.89
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	30-39	Future (add at renewal), No		Applies	3-6	0.73
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.89
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	40-49	Future (add at renewal), No		Applies	3-6	0.74
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.89
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	50-59	Future (add at renewal), No		Applies	3-6	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.91
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.91
	60-69	Future (add at renewal), No		Applies	3-6	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.91
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.91
	70-79	Future (add at renewal), No		Applies	3-6	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.93
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	80-85	Future (add at renewal), No		Applies	3-6	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.66
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.93
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	86-89	Future (add at renewal), No		Applies	3-6	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.66
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.93

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	90-94	Future (add at renewal), No		Applies	3-6	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	95-100	Future (add at renewal), No		Applies	3-6	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	993	Future (add at renewal), No		Does Not Apply	3-6	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	993	Future (add at renewal), No		Applies	3-6	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	998	Future (add at renewal), No		Does Not Apply	3-6	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01
	998	Future (add at renewal), No		Applies	3-6	0.78
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.70
	999	Future (add at renewal), No		Does Not Apply	3-6	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01
	999	Future (add at renewal), No		Applies	3-6	0.78
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.89
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	5-9	Future (add at renewal), No		Applies	501-506	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.89
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	10-19	Future (add at renewal), No		Applies	501-506	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.89
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	20-29	Future (add at renewal), No		Applies	501-506	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.89
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	30-39	Future (add at renewal), No		Applies	501-506	0.73
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.89
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	40-49	Future (add at renewal), No		Applies	501-506	0.74
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.89
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	50-59	Future (add at renewal), No		Applies	501-506	0.74
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.91
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.91
	60-69	Future (add at renewal), No		Applies	501-506	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.91
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.91

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	501-506	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.93
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	80-85	Future (add at renewal), No		Applies	501-506	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.66
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.93
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	86-89	Future (add at renewal), No		Applies	501-506	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.66
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	90-94	Future (add at renewal), No		Applies	501-506	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	95-100	Future (add at renewal), No		Applies	501-506	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	501-506	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	993	Future (add at renewal), No		Applies	501-506	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67
	998	Future (add at renewal), No		Does Not Apply	501-506	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01
	998	Future (add at renewal), No		Applies	501-506	0.78
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.70
	999	Future (add at renewal), No		Does Not Apply	501-506	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01
	999	Future (add at renewal), No		Applies	501-506	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.70
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.89

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.91
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.91
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.91
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.91
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.66

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.66
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.78
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.70
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.78
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.70
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.89
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	5-9	Future (add at renewal), No		Applies	11-999	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.89
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.89

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	11-999	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.89
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	20-29	Future (add at renewal), No		Applies	11-999	0.73
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.89
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	30-39	Future (add at renewal), No		Applies	11-999	0.73
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.89
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	40-49	Future (add at renewal), No		Applies	11-999	0.74
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.89
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	50-59	Future (add at renewal), No		Applies	11-999	0.74
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.91
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.91
	60-69	Future (add at renewal), No		Applies	11-999	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.91
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.91
	70-79	Future (add at renewal), No		Applies	11-999	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.93
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	80-85	Future (add at renewal), No		Applies	11-999	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.66
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.93
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	86-89	Future (add at renewal), No		Applies	11-999	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.66
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	90-94	Future (add at renewal), No		Applies	11-999	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	95-100	Future (add at renewal), No		Applies	11-999	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	993	Future (add at renewal), No		Does Not Apply	11-999	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	993	Future (add at renewal), No		Applies	11-999	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	998	Future (add at renewal), No		Does Not Apply	11-999	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	1.01

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	11-999	0.78
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.70
	999	Future (add at renewal), No		Does Not Apply	11-999	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	1.01
	999	Future (add at renewal), No		Applies	11-999	0.78
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.70

RX03TM14: COMP COMP Matrix Factor **

Effective Date: JUL-14-2009

Sub-chart - High Level	Rated Threshold
Rated Threshold G	G (Greater Than =100/300)
Rated Threshold H or K (>25/50,<100/300)	H, K
Rated Threshold O (<=25/50)	O (Less Than = 25/50)

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
Rated Threshold G	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.82
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.82
	5-9	Future (add at renewal), No		Applies	1-2	0.68
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.82
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.82
	10-19	Future (add at renewal), No		Applies	1-2	0.68
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.83
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	20-29	Future (add at renewal), No		Applies	1-2	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.83
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	30-39	Future (add at renewal), No		Applies	1-2	0.68
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	40-49	Future (add at renewal), No		Applies	1-2	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	50-59	Future (add at renewal), No		Applies	1-2	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	60-69	Future (add at renewal), No		Applies	1-2	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	1-2	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	80-85	Future (add at renewal), No		Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	86-89	Future (add at renewal), No		Applies	1-2	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	90-94	Future (add at renewal), No		Applies	1-2	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	95-100	Future (add at renewal), No		Applies	1-2	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	1-2	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	993	Future (add at renewal), No		Applies	1-2	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	998	Future (add at renewal), No		Does Not Apply	1-2	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	998	Future (add at renewal), No		Applies	1-2	0.68
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	999	Future (add at renewal), No		Does Not Apply	1-2	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	999	Future (add at renewal), No		Applies	1-2	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.82
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.82
	5-9	Future (add at renewal), No		Applies	3-6	0.68
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.82
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.82
	10-19	Future (add at renewal), No		Applies	3-6	0.68
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.83
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	20-29	Future (add at renewal), No		Applies	3-6	0.68
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.83
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	30-39	Future (add at renewal), No		Applies	3-6	0.68
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	3-6	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	50-59	Future (add at renewal), No		Applies	3-6	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	60-69	Future (add at renewal), No		Applies	3-6	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	70-79	Future (add at renewal), No		Applies	3-6	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	80-85	Future (add at renewal), No		Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	86-89	Future (add at renewal), No		Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	90-94	Future (add at renewal), No		Applies	3-6	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	95-100	Future (add at renewal), No		Applies	3-6	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	993	Future (add at renewal), No		Does Not Apply	3-6	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	993	Future (add at renewal), No		Applies	3-6	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	998	Future (add at renewal), No		Does Not Apply	3-6	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	998	Future (add at renewal), No		Applies	3-6	0.68
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	999	Future (add at renewal), No		Does Not Apply	3-6	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	999	Future (add at renewal), No		Applies	3-6	0.68
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.82
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.82
	5-9	Future (add at renewal), No		Applies	501-506	0.68
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.82
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.82

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	501-506	0.68
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.83
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	20-29	Future (add at renewal), No		Applies	501-506	0.68
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.83
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	30-39	Future (add at renewal), No		Applies	501-506	0.68
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	40-49	Future (add at renewal), No		Applies	501-506	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	50-59	Future (add at renewal), No		Applies	501-506	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	60-69	Future (add at renewal), No		Applies	501-506	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	70-79	Future (add at renewal), No		Applies	501-506	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	80-85	Future (add at renewal), No		Applies	501-506	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	86-89	Future (add at renewal), No		Applies	501-506	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	90-94	Future (add at renewal), No		Applies	501-506	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	95-100	Future (add at renewal), No		Applies	501-506	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	993	Future (add at renewal), No		Does Not Apply	501-506	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	993	Future (add at renewal), No		Applies	501-506	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	998	Future (add at renewal), No		Does Not Apply	501-506	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	501-506	0.68
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	999	Future (add at renewal), No		Does Not Apply	501-506	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	999	Future (add at renewal), No		Applies	501-506	0.68
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.82
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.82
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.82
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.82
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.82
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.82
	5-9	Future (add at renewal), No		Applies	11-999	0.68
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.82
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.82
	10-19	Future (add at renewal), No		Applies	11-999	0.68
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.83
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	20-29	Future (add at renewal), No		Applies	11-999	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.83
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	30-39	Future (add at renewal), No		Applies	11-999	0.68
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	40-49	Future (add at renewal), No		Applies	11-999	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	50-59	Future (add at renewal), No		Applies	11-999	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	60-69	Future (add at renewal), No		Applies	11-999	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	11-999	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	80-85	Future (add at renewal), No		Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	86-89	Future (add at renewal), No		Applies	11-999	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	90-94	Future (add at renewal), No		Applies	11-999	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	95-100	Future (add at renewal), No		Applies	11-999	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	11-999	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	993	Future (add at renewal), No		Applies	11-999	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	998	Future (add at renewal), No		Does Not Apply	11-999	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	998	Future (add at renewal), No		Applies	11-999	0.68
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	999	Future (add at renewal), No		Does Not Apply	11-999	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	999	Future (add at renewal), No		Applies	11-999	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
Rated Threshold H or K (>25/50,<100/300)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	5-9	Future (add at renewal), No		Applies	1-2	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	10-19	Future (add at renewal), No		Applies	1-2	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	20-29	Future (add at renewal), No		Applies	1-2	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	30-39	Future (add at renewal), No		Applies	1-2	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.85
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.85
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	50-59	Future (add at renewal), No		Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	60-69	Future (add at renewal), No		Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	70-79	Future (add at renewal), No		Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	80-85	Future (add at renewal), No		Applies	1-2	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	86-89	Future (add at renewal), No		Applies	1-2	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	90-94	Future (add at renewal), No		Applies	1-2	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	95-100	Future (add at renewal), No		Applies	1-2	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	993	Future (add at renewal), No		Does Not Apply	1-2	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	993	Future (add at renewal), No		Applies	1-2	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	998	Future (add at renewal), No		Does Not Apply	1-2	0.88
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.88
	998	Future (add at renewal), No		Applies	1-2	0.72
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	999	Future (add at renewal), No		Does Not Apply	1-2	0.88
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.88
	999	Future (add at renewal), No		Applies	1-2	0.72
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	5-9	Future (add at renewal), No		Applies	3-6	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	3-6	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	20-29	Future (add at renewal), No		Applies	3-6	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	30-39	Future (add at renewal), No		Applies	3-6	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.85
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	40-49	Future (add at renewal), No		Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.85
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	50-59	Future (add at renewal), No		Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	60-69	Future (add at renewal), No		Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	70-79	Future (add at renewal), No		Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	80-85	Future (add at renewal), No		Applies	3-6	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	86-89	Future (add at renewal), No		Applies	3-6	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	90-94	Future (add at renewal), No		Applies	3-6	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	95-100	Future (add at renewal), No		Applies	3-6	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	993	Future (add at renewal), No		Does Not Apply	3-6	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	993	Future (add at renewal), No		Applies	3-6	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	998	Future (add at renewal), No		Does Not Apply	3-6	0.88
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.88

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	3-6	0.72
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	999	Future (add at renewal), No		Does Not Apply	3-6	0.88
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.88
	999	Future (add at renewal), No		Applies	3-6	0.72
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	5-9	Future (add at renewal), No		Applies	501-506	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	10-19	Future (add at renewal), No		Applies	501-506	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	20-29	Future (add at renewal), No		Applies	501-506	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	30-39	Future (add at renewal), No		Applies	501-506	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.85
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	40-49	Future (add at renewal), No		Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.85
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	50-59	Future (add at renewal), No		Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	60-69	Future (add at renewal), No		Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	70-79	Future (add at renewal), No		Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	80-85	Future (add at renewal), No		Applies	501-506	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	86-89	Future (add at renewal), No		Applies	501-506	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	90-94	Future (add at renewal), No		Applies	501-506	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	95-100	Future (add at renewal), No		Applies	501-506	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	993	Future (add at renewal), No		Does Not Apply	501-506	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	993	Future (add at renewal), No		Applies	501-506	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	998	Future (add at renewal), No		Does Not Apply	501-506	0.88
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.88
	998	Future (add at renewal), No		Applies	501-506	0.72
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	999	Future (add at renewal), No		Does Not Apply	501-506	0.88
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.88
	999	Future (add at renewal), No		Applies	501-506	0.72
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.88
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.88
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.72
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.88
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.88
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.72

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	5-9	Future (add at renewal), No		Applies	11-999	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	10-19	Future (add at renewal), No		Applies	11-999	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	20-29	Future (add at renewal), No		Applies	11-999	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	30-39	Future (add at renewal), No		Applies	11-999	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.85
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.85
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	50-59	Future (add at renewal), No		Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	60-69	Future (add at renewal), No		Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	70-79	Future (add at renewal), No		Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	80-85	Future (add at renewal), No		Applies	11-999	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	86-89	Future (add at renewal), No		Applies	11-999	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	90-94	Future (add at renewal), No		Applies	11-999	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	95-100	Future (add at renewal), No		Applies	11-999	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	993	Future (add at renewal), No		Does Not Apply	11-999	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	993	Future (add at renewal), No		Applies	11-999	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	998	Future (add at renewal), No		Does Not Apply	11-999	0.88
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.88
	998	Future (add at renewal), No		Applies	11-999	0.72
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	999	Future (add at renewal), No		Does Not Apply	11-999	0.88
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.88
	999	Future (add at renewal), No		Applies	11-999	0.72
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
Rated Threshold O (<=25/50)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.89
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	5-9	Future (add at renewal), No		Applies	1-2	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.89
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.89

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	1-2	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.89
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	20-29	Future (add at renewal), No		Applies	1-2	0.73
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.89
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	30-39	Future (add at renewal), No		Applies	1-2	0.73
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.89
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	40-49	Future (add at renewal), No		Applies	1-2	0.74
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.89
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	50-59	Future (add at renewal), No		Applies	1-2	0.74
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.91
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.91
	60-69	Future (add at renewal), No		Applies	1-2	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.91
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.91
	70-79	Future (add at renewal), No		Applies	1-2	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.93
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	80-85	Future (add at renewal), No		Applies	1-2	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.66
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.93
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	86-89	Future (add at renewal), No		Applies	1-2	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.66
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	90-94	Future (add at renewal), No		Applies	1-2	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	95-100	Future (add at renewal), No		Applies	1-2	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	993	Future (add at renewal), No		Does Not Apply	1-2	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	993	Future (add at renewal), No		Applies	1-2	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	998	Future (add at renewal), No		Does Not Apply	1-2	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	1.01

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	1-2	0.78
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.70
	999	Future (add at renewal), No		Does Not Apply	1-2	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	1.01
	999	Future (add at renewal), No		Applies	1-2	0.78
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.70
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.89
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	5-9	Future (add at renewal), No		Applies	3-6	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.89
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	10-19	Future (add at renewal), No		Applies	3-6	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.89
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	20-29	Future (add at renewal), No		Applies	3-6	0.73
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.89
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	30-39	Future (add at renewal), No		Applies	3-6	0.73
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.89
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	40-49	Future (add at renewal), No		Applies	3-6	0.74
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.89
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	50-59	Future (add at renewal), No		Applies	3-6	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.91
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.91
	60-69	Future (add at renewal), No		Applies	3-6	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.91
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.91
	70-79	Future (add at renewal), No		Applies	3-6	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.93
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	80-85	Future (add at renewal), No		Applies	3-6	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.66
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.93
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	86-89	Future (add at renewal), No		Applies	3-6	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.66
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.93

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	90-94	Future (add at renewal), No		Applies	3-6	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	95-100	Future (add at renewal), No		Applies	3-6	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	993	Future (add at renewal), No		Does Not Apply	3-6	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	993	Future (add at renewal), No		Applies	3-6	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	998	Future (add at renewal), No		Does Not Apply	3-6	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01
	998	Future (add at renewal), No		Applies	3-6	0.78
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.70
	999	Future (add at renewal), No		Does Not Apply	3-6	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01
	999	Future (add at renewal), No		Applies	3-6	0.78
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.89
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	5-9	Future (add at renewal), No		Applies	501-506	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.89
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	10-19	Future (add at renewal), No		Applies	501-506	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.89
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	20-29	Future (add at renewal), No		Applies	501-506	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.89
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	30-39	Future (add at renewal), No		Applies	501-506	0.73
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.89
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	40-49	Future (add at renewal), No		Applies	501-506	0.74
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.89
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	50-59	Future (add at renewal), No		Applies	501-506	0.74
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.91
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.91
	60-69	Future (add at renewal), No		Applies	501-506	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.91
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.91

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	501-506	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.93
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	80-85	Future (add at renewal), No		Applies	501-506	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.66
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.93
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	86-89	Future (add at renewal), No		Applies	501-506	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.66
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	90-94	Future (add at renewal), No		Applies	501-506	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	95-100	Future (add at renewal), No		Applies	501-506	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	501-506	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	993	Future (add at renewal), No		Applies	501-506	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67
	998	Future (add at renewal), No		Does Not Apply	501-506	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01
	998	Future (add at renewal), No		Applies	501-506	0.78
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.70
	999	Future (add at renewal), No		Does Not Apply	501-506	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01
	999	Future (add at renewal), No		Applies	501-506	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.70
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.89

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.91
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.91
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.91
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.91
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.66

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.66
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.78
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.70
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.78
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.70
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.89
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	5-9	Future (add at renewal), No		Applies	11-999	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.89
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.89

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	11-999	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.89
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	20-29	Future (add at renewal), No		Applies	11-999	0.73
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.89
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	30-39	Future (add at renewal), No		Applies	11-999	0.73
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.89
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	40-49	Future (add at renewal), No		Applies	11-999	0.74
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.89
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	50-59	Future (add at renewal), No		Applies	11-999	0.74
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.91
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.91
	60-69	Future (add at renewal), No		Applies	11-999	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.91
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.91
	70-79	Future (add at renewal), No		Applies	11-999	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.93
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	80-85	Future (add at renewal), No		Applies	11-999	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.66
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.93
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	86-89	Future (add at renewal), No		Applies	11-999	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.66
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	90-94	Future (add at renewal), No		Applies	11-999	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	95-100	Future (add at renewal), No		Applies	11-999	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	993	Future (add at renewal), No		Does Not Apply	11-999	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	993	Future (add at renewal), No		Applies	11-999	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	998	Future (add at renewal), No		Does Not Apply	11-999	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	1.01

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	11-999	0.78
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.70
	999	Future (add at renewal), No		Does Not Apply	11-999	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	1.01
	999	Future (add at renewal), No		Applies	11-999	0.78
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.70

RX03TM15: MDCL MP Matrix Factor **

Effective Date: JUL-14-2009

Sub-chart - High Level	Rated Threshold
Rated Threshold G	G (Greater Than =100/300)
Rated Threshold H or K (>25/50,<100/300)	H, K
Rated Threshold O (<=25/50)	O (Less Than = 25/50)

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
Rated Threshold G	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.77
	5-9	Future (add at renewal), No		Applies	1-2	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.77
	10-19	Future (add at renewal), No		Applies	1-2	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	20-29	Future (add at renewal), No		Applies	1-2	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	30-39	Future (add at renewal), No		Applies	1-2	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	40-49	Future (add at renewal), No		Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	50-59	Future (add at renewal), No		Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	60-69	Future (add at renewal), No		Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.84
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	80-85	Future (add at renewal), No		Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.84
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	86-89	Future (add at renewal), No		Applies	1-2	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	90-94	Future (add at renewal), No		Applies	1-2	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	95-100	Future (add at renewal), No		Applies	1-2	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	1-2	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	993	Future (add at renewal), No		Applies	1-2	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	998	Future (add at renewal), No		Does Not Apply	1-2	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	998	Future (add at renewal), No		Applies	1-2	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	999	Future (add at renewal), No		Does Not Apply	1-2	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	999	Future (add at renewal), No		Applies	1-2	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.77
	5-9	Future (add at renewal), No		Applies	3-6	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.77
	10-19	Future (add at renewal), No		Applies	3-6	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.66

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80
	20-29	Future (add at renewal), No		Applies	3-6	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.55
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80
	30-39	Future (add at renewal), No		Applies	3-6	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.55
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.81

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	50-59	Future (add at renewal), No		Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	60-69	Future (add at renewal), No		Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67

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	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	70-79	Future (add at renewal), No		Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.84
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	80-85	Future (add at renewal), No		Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
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	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	86-89	Future (add at renewal), No		Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	90-94	Future (add at renewal), No		Applies	3-6	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	95-100	Future (add at renewal), No		Applies	3-6	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	993	Future (add at renewal), No		Does Not Apply	3-6	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	993	Future (add at renewal), No		Applies	3-6	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	998	Future (add at renewal), No		Does Not Apply	3-6	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	998	Future (add at renewal), No		Applies	3-6	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	999	Future (add at renewal), No		Does Not Apply	3-6	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	999	Future (add at renewal), No		Applies	3-6	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.77
	5-9	Future (add at renewal), No		Applies	501-506	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.77

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	501-506	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	20-29	Future (add at renewal), No		Applies	501-506	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	30-39	Future (add at renewal), No		Applies	501-506	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	40-49	Future (add at renewal), No		Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	50-59	Future (add at renewal), No		Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	60-69	Future (add at renewal), No		Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	70-79	Future (add at renewal), No		Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.84
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	80-85	Future (add at renewal), No		Applies	501-506	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.84
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	86-89	Future (add at renewal), No		Applies	501-506	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	90-94	Future (add at renewal), No		Applies	501-506	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	95-100	Future (add at renewal), No		Applies	501-506	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	993	Future (add at renewal), No		Does Not Apply	501-506	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	993	Future (add at renewal), No		Applies	501-506	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	998	Future (add at renewal), No		Does Not Apply	501-506	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	501-506	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	999	Future (add at renewal), No		Does Not Apply	501-506	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	999	Future (add at renewal), No		Applies	501-506	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.77
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.77
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.77
	5-9	Future (add at renewal), No		Applies	11-999	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.77
	10-19	Future (add at renewal), No		Applies	11-999	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	20-29	Future (add at renewal), No		Applies	11-999	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	30-39	Future (add at renewal), No		Applies	11-999	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	40-49	Future (add at renewal), No		Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	50-59	Future (add at renewal), No		Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	60-69	Future (add at renewal), No		Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.84
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	80-85	Future (add at renewal), No		Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.84
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	86-89	Future (add at renewal), No		Applies	11-999	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	90-94	Future (add at renewal), No		Applies	11-999	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	95-100	Future (add at renewal), No		Applies	11-999	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	11-999	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	993	Future (add at renewal), No		Applies	11-999	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	998	Future (add at renewal), No		Does Not Apply	11-999	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	998	Future (add at renewal), No		Applies	11-999	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	999	Future (add at renewal), No		Does Not Apply	11-999	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	999	Future (add at renewal), No		Applies	11-999	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
Rated Threshold H or K (>25/50,<100/300)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	5-9	Future (add at renewal), No		Applies	1-2	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.53
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	10-19	Future (add at renewal), No		Applies	1-2	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.53
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	20-29	Future (add at renewal), No		Applies	1-2	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	30-39	Future (add at renewal), No		Applies	1-2	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	50-59	Future (add at renewal), No		Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.84
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	60-69	Future (add at renewal), No		Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.84
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	70-79	Future (add at renewal), No		Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.86
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	80-85	Future (add at renewal), No		Applies	1-2	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.86
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	86-89	Future (add at renewal), No		Applies	1-2	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	90-94	Future (add at renewal), No		Applies	1-2	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	95-100	Future (add at renewal), No		Applies	1-2	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	993	Future (add at renewal), No		Does Not Apply	1-2	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	993	Future (add at renewal), No		Applies	1-2	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	998	Future (add at renewal), No		Does Not Apply	1-2	0.89
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	998	Future (add at renewal), No		Applies	1-2	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	999	Future (add at renewal), No		Does Not Apply	1-2	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	999	Future (add at renewal), No		Applies	1-2	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80
	5-9	Future (add at renewal), No		Applies	3-6	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.53
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	3-6	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.53
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	20-29	Future (add at renewal), No		Applies	3-6	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	30-39	Future (add at renewal), No		Applies	3-6	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	40-49	Future (add at renewal), No		Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	50-59	Future (add at renewal), No		Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.84
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	60-69	Future (add at renewal), No		Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.84
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	70-79	Future (add at renewal), No		Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.86
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	80-85	Future (add at renewal), No		Applies	3-6	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.86
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	86-89	Future (add at renewal), No		Applies	3-6	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	90-94	Future (add at renewal), No		Applies	3-6	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	95-100	Future (add at renewal), No		Applies	3-6	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	993	Future (add at renewal), No		Does Not Apply	3-6	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	993	Future (add at renewal), No		Applies	3-6	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	998	Future (add at renewal), No		Does Not Apply	3-6	0.89
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.89

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	3-6	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	999	Future (add at renewal), No		Does Not Apply	3-6	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	999	Future (add at renewal), No		Applies	3-6	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	5-9	Future (add at renewal), No		Applies	501-506	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.53
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	10-19	Future (add at renewal), No		Applies	501-506	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.53
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	20-29	Future (add at renewal), No		Applies	501-506	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	30-39	Future (add at renewal), No		Applies	501-506	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	40-49	Future (add at renewal), No		Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	50-59	Future (add at renewal), No		Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.84
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	60-69	Future (add at renewal), No		Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.84
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	70-79	Future (add at renewal), No		Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.86
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	80-85	Future (add at renewal), No		Applies	501-506	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.86
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	86-89	Future (add at renewal), No		Applies	501-506	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	90-94	Future (add at renewal), No		Applies	501-506	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	95-100	Future (add at renewal), No		Applies	501-506	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	993	Future (add at renewal), No		Does Not Apply	501-506	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	993	Future (add at renewal), No		Applies	501-506	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	998	Future (add at renewal), No		Does Not Apply	501-506	0.89
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	998	Future (add at renewal), No		Applies	501-506	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	999	Future (add at renewal), No		Does Not Apply	501-506	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	999	Future (add at renewal), No		Applies	501-506	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.53
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.53
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.62

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	5-9	Future (add at renewal), No		Applies	11-999	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.53
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	10-19	Future (add at renewal), No		Applies	11-999	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.53
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	20-29	Future (add at renewal), No		Applies	11-999	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	30-39	Future (add at renewal), No		Applies	11-999	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	50-59	Future (add at renewal), No		Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.84
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	60-69	Future (add at renewal), No		Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.84
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	70-79	Future (add at renewal), No		Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.86
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	80-85	Future (add at renewal), No		Applies	11-999	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.86
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	86-89	Future (add at renewal), No		Applies	11-999	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	90-94	Future (add at renewal), No		Applies	11-999	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	95-100	Future (add at renewal), No		Applies	11-999	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	993	Future (add at renewal), No		Does Not Apply	11-999	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	993	Future (add at renewal), No		Applies	11-999	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	998	Future (add at renewal), No		Does Not Apply	11-999	0.89
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	998	Future (add at renewal), No		Applies	11-999	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
	999	Future (add at renewal), No		Does Not Apply	11-999	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	999	Future (add at renewal), No		Applies	11-999	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
Rated Threshold O (<=25/50)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	5-9	Future (add at renewal), No		Applies	1-2	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.62
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	1-2	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.62
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	20-29	Future (add at renewal), No		Applies	1-2	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	30-39	Future (add at renewal), No		Applies	1-2	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.87
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	40-49	Future (add at renewal), No		Applies	1-2	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.87
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	50-59	Future (add at renewal), No		Applies	1-2	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.90
	60-69	Future (add at renewal), No		Applies	1-2	0.73
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.90
	70-79	Future (add at renewal), No		Applies	1-2	0.73
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.91
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.91
	80-85	Future (add at renewal), No		Applies	1-2	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.66
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.91
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.91
	86-89	Future (add at renewal), No		Applies	1-2	0.74
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.66
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	90-94	Future (add at renewal), No		Applies	1-2	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	95-100	Future (add at renewal), No		Applies	1-2	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	993	Future (add at renewal), No		Does Not Apply	1-2	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	993	Future (add at renewal), No		Applies	1-2	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	998	Future (add at renewal), No		Does Not Apply	1-2	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	1.01

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	1-2	0.79
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.84
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.71
	999	Future (add at renewal), No		Does Not Apply	1-2	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	1.01
	999	Future (add at renewal), No		Applies	1-2	0.79
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.71
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	5-9	Future (add at renewal), No		Applies	3-6	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.62
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	10-19	Future (add at renewal), No		Applies	3-6	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.62
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	20-29	Future (add at renewal), No		Applies	3-6	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	30-39	Future (add at renewal), No		Applies	3-6	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.87
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	40-49	Future (add at renewal), No		Applies	3-6	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.87
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	50-59	Future (add at renewal), No		Applies	3-6	0.72

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.90
	60-69	Future (add at renewal), No		Applies	3-6	0.73
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.90
	70-79	Future (add at renewal), No		Applies	3-6	0.73
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.77

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.91
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.91
	80-85	Future (add at renewal), No		Applies	3-6	0.74
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.66
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.91
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.91
	86-89	Future (add at renewal), No		Applies	3-6	0.74
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.66
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.93

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	90-94	Future (add at renewal), No		Applies	3-6	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	95-100	Future (add at renewal), No		Applies	3-6	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	993	Future (add at renewal), No		Does Not Apply	3-6	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	993	Future (add at renewal), No		Applies	3-6	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	998	Future (add at renewal), No		Does Not Apply	3-6	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01
	998	Future (add at renewal), No		Applies	3-6	0.79
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.84
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.71
	999	Future (add at renewal), No		Does Not Apply	3-6	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01
	999	Future (add at renewal), No		Applies	3-6	0.79
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.71

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	5-9	Future (add at renewal), No		Applies	501-506	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.62
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	10-19	Future (add at renewal), No		Applies	501-506	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.62
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	20-29	Future (add at renewal), No		Applies	501-506	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	30-39	Future (add at renewal), No		Applies	501-506	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.87
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	40-49	Future (add at renewal), No		Applies	501-506	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.87
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	50-59	Future (add at renewal), No		Applies	501-506	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.90
	60-69	Future (add at renewal), No		Applies	501-506	0.73
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.90

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	501-506	0.73
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.91
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.91
	80-85	Future (add at renewal), No		Applies	501-506	0.74
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.66
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.91
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.91
	86-89	Future (add at renewal), No		Applies	501-506	0.74
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.66
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	90-94	Future (add at renewal), No		Applies	501-506	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	95-100	Future (add at renewal), No		Applies	501-506	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	501-506	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	993	Future (add at renewal), No		Applies	501-506	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67
	998	Future (add at renewal), No		Does Not Apply	501-506	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01
	998	Future (add at renewal), No		Applies	501-506	0.79
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.84
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.71
	999	Future (add at renewal), No		Does Not Apply	501-506	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01
	999	Future (add at renewal), No		Applies	501-506	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.71
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.62
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.62
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.90
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.90
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.91
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.91
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.66

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.91
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.91
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.66
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.79
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.71
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.79
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.71
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	5-9	Future (add at renewal), No		Applies	11-999	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.62
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	11-999	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.62
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	20-29	Future (add at renewal), No		Applies	11-999	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	30-39	Future (add at renewal), No		Applies	11-999	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.87
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	40-49	Future (add at renewal), No		Applies	11-999	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.87
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	50-59	Future (add at renewal), No		Applies	11-999	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.90
	60-69	Future (add at renewal), No		Applies	11-999	0.73
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.90
	70-79	Future (add at renewal), No		Applies	11-999	0.73
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.91
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.91
	80-85	Future (add at renewal), No		Applies	11-999	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.66
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.91
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.91
	86-89	Future (add at renewal), No		Applies	11-999	0.74
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.66
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	90-94	Future (add at renewal), No		Applies	11-999	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	95-100	Future (add at renewal), No		Applies	11-999	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	993	Future (add at renewal), No		Does Not Apply	11-999	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	993	Future (add at renewal), No		Applies	11-999	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	998	Future (add at renewal), No		Does Not Apply	11-999	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	1.01

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	11-999	0.79
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.84
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.71
	999	Future (add at renewal), No		Does Not Apply	11-999	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	1.01
	999	Future (add at renewal), No		Applies	11-999	0.79
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.71

RX03TM16: PD PD Matrix Factor **

Effective Date: JUL-14-2009

Sub-chart - High Level	Rated Threshold
Rated Threshold G	G (Greater Than =100/300)
Rated Threshold H or K (>25/50,<100/300)	H, K
Rated Threshold O (<=25/50)	O (Less Than = 25/50)

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
Rated Threshold G	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.77
	5-9	Future (add at renewal), No		Applies	1-2	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.77
	10-19	Future (add at renewal), No		Applies	1-2	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	20-29	Future (add at renewal), No		Applies	1-2	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	30-39	Future (add at renewal), No		Applies	1-2	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	40-49	Future (add at renewal), No		Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	50-59	Future (add at renewal), No		Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	60-69	Future (add at renewal), No		Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.84
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	80-85	Future (add at renewal), No		Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.84
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	86-89	Future (add at renewal), No		Applies	1-2	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	90-94	Future (add at renewal), No		Applies	1-2	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	95-100	Future (add at renewal), No		Applies	1-2	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	1-2	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	993	Future (add at renewal), No		Applies	1-2	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	998	Future (add at renewal), No		Does Not Apply	1-2	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	998	Future (add at renewal), No		Applies	1-2	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	999	Future (add at renewal), No		Does Not Apply	1-2	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	999	Future (add at renewal), No		Applies	1-2	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.77
	5-9	Future (add at renewal), No		Applies	3-6	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.77
	10-19	Future (add at renewal), No		Applies	3-6	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.66

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80
	20-29	Future (add at renewal), No		Applies	3-6	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.55
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80
	30-39	Future (add at renewal), No		Applies	3-6	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.55
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.81

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	50-59	Future (add at renewal), No		Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	60-69	Future (add at renewal), No		Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	70-79	Future (add at renewal), No		Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.84
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	80-85	Future (add at renewal), No		Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.84
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	86-89	Future (add at renewal), No		Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	90-94	Future (add at renewal), No		Applies	3-6	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	95-100	Future (add at renewal), No		Applies	3-6	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	993	Future (add at renewal), No		Does Not Apply	3-6	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	993	Future (add at renewal), No		Applies	3-6	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	998	Future (add at renewal), No		Does Not Apply	3-6	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	998	Future (add at renewal), No		Applies	3-6	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	999	Future (add at renewal), No		Does Not Apply	3-6	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	999	Future (add at renewal), No		Applies	3-6	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.77
	5-9	Future (add at renewal), No		Applies	501-506	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.77

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	501-506	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	20-29	Future (add at renewal), No		Applies	501-506	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	30-39	Future (add at renewal), No		Applies	501-506	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	40-49	Future (add at renewal), No		Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	50-59	Future (add at renewal), No		Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	60-69	Future (add at renewal), No		Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	70-79	Future (add at renewal), No		Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.84
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	80-85	Future (add at renewal), No		Applies	501-506	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.84
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	86-89	Future (add at renewal), No		Applies	501-506	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	90-94	Future (add at renewal), No		Applies	501-506	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	95-100	Future (add at renewal), No		Applies	501-506	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	993	Future (add at renewal), No		Does Not Apply	501-506	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	993	Future (add at renewal), No		Applies	501-506	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	998	Future (add at renewal), No		Does Not Apply	501-506	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	501-506	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	999	Future (add at renewal), No		Does Not Apply	501-506	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	999	Future (add at renewal), No		Applies	501-506	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.77
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.77
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.77
	5-9	Future (add at renewal), No		Applies	11-999	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.77
	10-19	Future (add at renewal), No		Applies	11-999	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	20-29	Future (add at renewal), No		Applies	11-999	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	30-39	Future (add at renewal), No		Applies	11-999	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	40-49	Future (add at renewal), No		Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	50-59	Future (add at renewal), No		Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	60-69	Future (add at renewal), No		Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.84
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	80-85	Future (add at renewal), No		Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.84
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	86-89	Future (add at renewal), No		Applies	11-999	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	90-94	Future (add at renewal), No		Applies	11-999	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	95-100	Future (add at renewal), No		Applies	11-999	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	11-999	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	993	Future (add at renewal), No		Applies	11-999	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	998	Future (add at renewal), No		Does Not Apply	11-999	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	998	Future (add at renewal), No		Applies	11-999	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	999	Future (add at renewal), No		Does Not Apply	11-999	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	999	Future (add at renewal), No		Applies	11-999	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
Rated Threshold H or K (>25/50,<100/300)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	5-9	Future (add at renewal), No		Applies	1-2	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.53
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	10-19	Future (add at renewal), No		Applies	1-2	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.53
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	20-29	Future (add at renewal), No		Applies	1-2	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	30-39	Future (add at renewal), No		Applies	1-2	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	50-59	Future (add at renewal), No		Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.84
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	60-69	Future (add at renewal), No		Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.84
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	70-79	Future (add at renewal), No		Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.86
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	80-85	Future (add at renewal), No		Applies	1-2	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.86
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	86-89	Future (add at renewal), No		Applies	1-2	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	90-94	Future (add at renewal), No		Applies	1-2	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	95-100	Future (add at renewal), No		Applies	1-2	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	993	Future (add at renewal), No		Does Not Apply	1-2	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	993	Future (add at renewal), No		Applies	1-2	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	998	Future (add at renewal), No		Does Not Apply	1-2	0.89
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	998	Future (add at renewal), No		Applies	1-2	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	999	Future (add at renewal), No		Does Not Apply	1-2	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	999	Future (add at renewal), No		Applies	1-2	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80
	5-9	Future (add at renewal), No		Applies	3-6	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.53
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	3-6	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.53
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	20-29	Future (add at renewal), No		Applies	3-6	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	30-39	Future (add at renewal), No		Applies	3-6	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	40-49	Future (add at renewal), No		Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	50-59	Future (add at renewal), No		Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.84
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	60-69	Future (add at renewal), No		Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.84
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	70-79	Future (add at renewal), No		Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.86
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	80-85	Future (add at renewal), No		Applies	3-6	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.86
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	86-89	Future (add at renewal), No		Applies	3-6	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	90-94	Future (add at renewal), No		Applies	3-6	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	95-100	Future (add at renewal), No		Applies	3-6	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	993	Future (add at renewal), No		Does Not Apply	3-6	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	993	Future (add at renewal), No		Applies	3-6	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	998	Future (add at renewal), No		Does Not Apply	3-6	0.89
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.89

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	3-6	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	999	Future (add at renewal), No		Does Not Apply	3-6	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	999	Future (add at renewal), No		Applies	3-6	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	5-9	Future (add at renewal), No		Applies	501-506	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.53
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	10-19	Future (add at renewal), No		Applies	501-506	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.53
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	20-29	Future (add at renewal), No		Applies	501-506	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	30-39	Future (add at renewal), No		Applies	501-506	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	40-49	Future (add at renewal), No		Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	50-59	Future (add at renewal), No		Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.84
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	60-69	Future (add at renewal), No		Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.84
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	70-79	Future (add at renewal), No		Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.86
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	80-85	Future (add at renewal), No		Applies	501-506	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.86
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	86-89	Future (add at renewal), No		Applies	501-506	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	90-94	Future (add at renewal), No		Applies	501-506	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	95-100	Future (add at renewal), No		Applies	501-506	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	993	Future (add at renewal), No		Does Not Apply	501-506	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	993	Future (add at renewal), No		Applies	501-506	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	998	Future (add at renewal), No		Does Not Apply	501-506	0.89
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	998	Future (add at renewal), No		Applies	501-506	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	999	Future (add at renewal), No		Does Not Apply	501-506	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	999	Future (add at renewal), No		Applies	501-506	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.53
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.53
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.62

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	5-9	Future (add at renewal), No		Applies	11-999	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.53
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	10-19	Future (add at renewal), No		Applies	11-999	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.53
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	20-29	Future (add at renewal), No		Applies	11-999	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	30-39	Future (add at renewal), No		Applies	11-999	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	50-59	Future (add at renewal), No		Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.84
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	60-69	Future (add at renewal), No		Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.84
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	70-79	Future (add at renewal), No		Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.86
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	80-85	Future (add at renewal), No		Applies	11-999	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.86
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	86-89	Future (add at renewal), No		Applies	11-999	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	90-94	Future (add at renewal), No		Applies	11-999	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	95-100	Future (add at renewal), No		Applies	11-999	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	993	Future (add at renewal), No		Does Not Apply	11-999	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	993	Future (add at renewal), No		Applies	11-999	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	998	Future (add at renewal), No		Does Not Apply	11-999	0.89
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	998	Future (add at renewal), No		Applies	11-999	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
	999	Future (add at renewal), No		Does Not Apply	11-999	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	999	Future (add at renewal), No		Applies	11-999	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
Rated Threshold O (<=25/50)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	5-9	Future (add at renewal), No		Applies	1-2	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.62
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	1-2	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.62
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	20-29	Future (add at renewal), No		Applies	1-2	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	30-39	Future (add at renewal), No		Applies	1-2	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.87
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	40-49	Future (add at renewal), No		Applies	1-2	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.87
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	50-59	Future (add at renewal), No		Applies	1-2	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.90
	60-69	Future (add at renewal), No		Applies	1-2	0.73
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.90
	70-79	Future (add at renewal), No		Applies	1-2	0.73
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.91
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.91
	80-85	Future (add at renewal), No		Applies	1-2	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.66
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.91
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.91
	86-89	Future (add at renewal), No		Applies	1-2	0.74
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.66
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	90-94	Future (add at renewal), No		Applies	1-2	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	95-100	Future (add at renewal), No		Applies	1-2	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	993	Future (add at renewal), No		Does Not Apply	1-2	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	993	Future (add at renewal), No		Applies	1-2	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	998	Future (add at renewal), No		Does Not Apply	1-2	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	1.01

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	1-2	0.79
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.84
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.71
	999	Future (add at renewal), No		Does Not Apply	1-2	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	1.01
	999	Future (add at renewal), No		Applies	1-2	0.79
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.71
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	5-9	Future (add at renewal), No		Applies	3-6	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.62
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	10-19	Future (add at renewal), No		Applies	3-6	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.62
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	20-29	Future (add at renewal), No		Applies	3-6	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	30-39	Future (add at renewal), No		Applies	3-6	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.87
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	40-49	Future (add at renewal), No		Applies	3-6	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.87
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	50-59	Future (add at renewal), No		Applies	3-6	0.72

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.90
	60-69	Future (add at renewal), No		Applies	3-6	0.73
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.90
	70-79	Future (add at renewal), No		Applies	3-6	0.73
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.77

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.91
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.91
	80-85	Future (add at renewal), No		Applies	3-6	0.74
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.66
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.91
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.91
	86-89	Future (add at renewal), No		Applies	3-6	0.74
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.66
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.93

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	90-94	Future (add at renewal), No		Applies	3-6	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	95-100	Future (add at renewal), No		Applies	3-6	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	993	Future (add at renewal), No		Does Not Apply	3-6	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	993	Future (add at renewal), No		Applies	3-6	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	998	Future (add at renewal), No		Does Not Apply	3-6	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01
	998	Future (add at renewal), No		Applies	3-6	0.79
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.84
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.71
	999	Future (add at renewal), No		Does Not Apply	3-6	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01
	999	Future (add at renewal), No		Applies	3-6	0.79
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.71

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	5-9	Future (add at renewal), No		Applies	501-506	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.62
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	10-19	Future (add at renewal), No		Applies	501-506	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.62
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	20-29	Future (add at renewal), No		Applies	501-506	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	30-39	Future (add at renewal), No		Applies	501-506	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.87
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	40-49	Future (add at renewal), No		Applies	501-506	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.87
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	50-59	Future (add at renewal), No		Applies	501-506	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.90
	60-69	Future (add at renewal), No		Applies	501-506	0.73
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.90

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	501-506	0.73
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.91
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.91
	80-85	Future (add at renewal), No		Applies	501-506	0.74
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.66
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.91
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.91
	86-89	Future (add at renewal), No		Applies	501-506	0.74
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.66
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	90-94	Future (add at renewal), No		Applies	501-506	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	95-100	Future (add at renewal), No		Applies	501-506	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	501-506	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	993	Future (add at renewal), No		Applies	501-506	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67
	998	Future (add at renewal), No		Does Not Apply	501-506	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01
	998	Future (add at renewal), No		Applies	501-506	0.79
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.84
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.71
	999	Future (add at renewal), No		Does Not Apply	501-506	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01
	999	Future (add at renewal), No		Applies	501-506	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.71
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.62
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.62
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.90
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.90
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.91
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.91
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.66

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.91
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.91
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.66
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.79
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.71
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.79
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.71
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	5-9	Future (add at renewal), No		Applies	11-999	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.62
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	11-999	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.62
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	20-29	Future (add at renewal), No		Applies	11-999	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	30-39	Future (add at renewal), No		Applies	11-999	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.87
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	40-49	Future (add at renewal), No		Applies	11-999	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.87
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	50-59	Future (add at renewal), No		Applies	11-999	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.90
	60-69	Future (add at renewal), No		Applies	11-999	0.73
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.90
	70-79	Future (add at renewal), No		Applies	11-999	0.73
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.91
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.91
	80-85	Future (add at renewal), No		Applies	11-999	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.66
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.91
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.91
	86-89	Future (add at renewal), No		Applies	11-999	0.74
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.66
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	90-94	Future (add at renewal), No		Applies	11-999	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	95-100	Future (add at renewal), No		Applies	11-999	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	993	Future (add at renewal), No		Does Not Apply	11-999	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	993	Future (add at renewal), No		Applies	11-999	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	998	Future (add at renewal), No		Does Not Apply	11-999	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	1.01

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	11-999	0.79
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.84
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.71
	999	Future (add at renewal), No		Does Not Apply	11-999	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	1.01
	999	Future (add at renewal), No		Applies	11-999	0.79
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.71

RX03TM20: PLCY Advance Quote Discount Factor

Effective Date: AUG-01-2007

Policy Insured Term	Pricing-OSU-Eff-Date	Prior Carrier Company Code	Shopping Days	Advance Quote Discount Factor
	<20060130			1.000
		Nationwide Prior Carriers incl Titan		1.000
			0-7	1.000
001	>20070731		8	0.920
001	>20070731		>8	0.920
002	>20070731		8	0.930
002	>20070731		>8	0.930

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Policy Insured Term	Pricing-OSU-Eff-Date	Prior Carrier Company Code	Shopping Days	Advance Quote Discount Factor
3	>20070731		8	0.940
3	>20070731		>8	0.940
4	>20070731		8	0.960
4	>20070731		>8	0.960
5	>20070731		8	0.970
5	>20070731		>8	0.970
6	>20070731		8	0.980
6	>20070731		>8	0.980
>6	>20070731			1.000
001	>20060129		8	0.950
001	>20060129		>8	0.950
002	>20060129		8	0.975
002	>20060129		>8	0.975
Not(1, 2)	>20060129			1.000

RX03TM22: PLCY Preferred Discount

Effective Date: JUL-28-2006

Preferred Discount Flag	Preferred Discount	Preferred Discount Flag	Preferred Discount	Preferred Discount Flag	Preferred Discount
08	0.85	09	1.00	Not(08, 09)	1.00

RX03TM29: PLCY Feature : Accident Forgiveness Factor **

Effective Date: JUL-14-2009

Accident Forgiven Feature Code	Feature : Accident Forgiveness Factor	Accident Forgiven Feature Code	Feature : Accident Forgiveness Factor	Accident Forgiven Feature Code	Feature : Accident Forgiveness Factor
Yes(Y)	1.052	No(N)	1.000		

RX03TM30: PLCY Feature : Minor Violation Forgiveness Factor **

Effective Date: JUL-14-2009

Minor Violation Forgiven Selected Ind	Feature : Minor Violation Forgiveness Factor	Minor Violation Forgiven Selected Ind	Feature : Minor Violation Forgiveness Factor	Minor Violation Forgiven Selected Ind	Feature : Minor Violation Forgiveness Factor
Yes	1.019	No	1.000		

RX03TM33: COMP Feature:Diminishing COMP Deductible Factor **

Effective Date: JUL-14-2009

Deductible	Feature:Diminishing Deductible Flag	Feature:Diminishing COMP Deductible Factor	Deductible	Feature:Diminishing Deductible Flag	Feature:Diminishing COMP Deductible Factor
	No	1.000	0	Yes	1.000
50	Yes	1.080	100	Yes	1.160
250	Yes	1.350	500	Yes	1.460

RX03TM34: COLL Feature:Diminshing COLL Deductible Factor **

Effective Date: JUL-14-2009

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Deductible	Feature:Diminishing Deductible Flag	Feature:Diminshing COLL Deductible Factor	Deductible	Feature:Diminishing Deductible Flag	Feature:Diminshing COLL Deductible Factor
	No	1.000	50	Yes	1.030
100	Yes	1.050	150	Yes	1.070
200	Yes	1.090	250	Yes	1.110
500	Yes	1.170	1000	Yes	1.130

RX03TM35: COMP Feature: Total Loss Comp Ded Waiver Factor **

Effective Date: JUL-14-2009

Deductible	Feature: Total Loss Deductible Waive Flag	Feature: Total Loss Comp Ded Waiver Factor	Deductible	Feature: Total Loss Deductible Waive Flag	Feature: Total Loss Comp Ded Waiver Factor
	No	1.000	0	Yes	1.000
50	Yes	1.030	100	Yes	1.030
250	Yes	1.030	500	Yes	1.030

RX03TM36: COLL Feature: Total Loss Coll Ded Waiver Factor **

Effective Date: JUL-14-2009

Deductible	Feature: Total Loss Deductible Waive Flag	Feature: Total Loss Coll Ded Waiver Factor	Deductible	Feature: Total Loss Deductible Waive Flag	Feature: Total Loss Coll Ded Waiver Factor
	No	1.000	50	Yes	1.050
100	Yes	1.050	150	Yes	1.050
200	Yes	1.050	250	Yes	1.050
500	Yes	1.050	1000	Yes	1.120

RX03TM37: TL Feature : RoadSide Assistance Cov Prem **

Effective Date: JUL-14-2009

First RoadSide Assistance Flag	Number of Drivers in Household	Option Code	Feature : RoadSide Assistance Cov Prem
Yes	1	200(Basic Roadside Assistance)	5.00
Yes	>1	200(Basic Roadside Assistance)	10.00
Yes	1	201(Plus Roadside Assistance)	10.00
Yes	>1	201(Plus Roadside Assistance)	20.00
No			0.00

RX03TM62: PLCY Nationwide Associate Discount Factor

Effective Date: DEC-21-2008

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

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Supporting Document Schedules

Satisfied -Name: A-1 Private Passenger Auto Abstract

Review Status: Filed 04/30/2009

Comments:

Attachment:

A-1 ed 1-06.pdf

Satisfied -Name: APCS-Auto Premium Comparison Survey

Review Status: Filed 04/30/2009

Comments:

Attachments:

AR APCS form 7-14-09 Final.pdf

AR APCS 7-14-09 Form.xls

Satisfied -Name: NAIC loss cost data entry document

Review Status: Filed 04/30/2009

Comments:

Attachment:

Revised loss_cost_data_entry_form.pdf

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

Review Status: Filed 04/30/2009

Bypass Reason: This form does not apply to this filing.

Comments:

Satisfied -Name: Filing Memorandum and Exhibits

Review Status: Filed 04/30/2009

Comments:

Attachments:

AR 07-14-2009 Filing Memorandum.pdf

AR SA 07-14-2009 Filing Exhibits.pdf

Satisfied -Name: Revised Filing Exhbits Exhibit V and VI

Review Status: Filed 04/30/2009

Comments:

Attachment:

AR SA 07-14-2009 REVISED Exhibits V and VI.pdf

Satisfied -Name: Marked-up Manual page

Review Status: Filed 04/30/2009

Comments:

Attachment:

AR Mutual 071409 Marked-up Manual page.pdf

Satisfied -Name: Revised Final Manual Part 1 & 2

Review Status: Filed 04/30/2009

Comments:

Attachments:

AR Mutual 071409 Final Manual Part 1.pdf

AR Mutual 071409 Final Manual Part 2.pdf

Satisfied -Name: Revised APCS - Auto Premium Comparison Survey

Review Status: Filed 04/30/2009

Comments:

Attachment:

Revised AR 7-14-09 ACPS form.xls

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

Instructions: All questions must be answered. If the answer is "none" or "Not applicable, so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name Nationwide Mutual Insurance Company
NAIC # (including group #) NAIC Group Number 0140, NAIC Company Code 23787

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance?
   Yes [X] No
   If yes, list the areas: _____

2. Do you furnish a market for young drivers? [X] Yes [ ] No

3. Do require collateral business to support a youthful driver? [ ] Yes [X] No

4. Do you insure drivers with an international or foreign driver's license? [ ] Yes [X] No

5. Specify the percentage you allow in credit or discounts for the following:

a.	Driver over 55	5% (Accident Prevention Course Discount)
b.	Good Student Discount	Discounts between 0% and 21%
c.	Multi-car Discount	Varies in Matrix
d.	Accident Free Discount	10%*
	*Please Specify Qualification for Discount:	
	Drivers must have no chargeable accidents, no major violations in most recent 5 years, must have a verifiable driving record, and the drivers has no lapse in insurance coverage.	
e.	Anti-Theft Discount	0%
f.	Other (specify)	
	Full front seat air bag	30%
	Driver side only air bag	20%
	Auto Financial Discount	5%
	Long Term Policyholder Discount	8% to 15%
	Home and Car Discount	5% to 10%
	New Vehicle Discount	0.6% to 29%
	Preferred Discount	15%
	Advance Quote Discount	2% to 8%
	Terms with Prior Carrier Factor	2% to 10%
	Intra-Agency Transfer Discount	2% to 10%

6. Do you have an installment payment plan for automobile insurance? [X] Yes [ ] No
   If so, what is the fee for installment payments? $5.00

7. Does your company utilize a tiered rating plan? ☐ Yes [X] No
If so, list the programs and percentage difference and current volume for each plan:

Program	Percentage Difference	Volume

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

Christine Hadley

Signature

Chrinstine M. Hadley

Printed Name

Pricing Managers

Title

614-677-7759

Telephone Number

hadleyc@nationwide.com

Email address

AID PC A-1 (1/06)

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

1.	This filing transmittal is part of Company Tracking #	**09A-6352AR-JGD**

2.	If filing is an adoption of an advisory organization loss cost filing, give name of advisory organization and Reference/Item Filing Number	**N/A**

		Company Name		Company NAIC Number
3.	**A.**	**Nationwide Mutual Insurance Company**	**B.**	**23787**

		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	**A.**	**Personal Auto**	**B.**	**Private Passenger Auto**

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change (Auto only)	(C) Requested % Rate Level Change (Auto, Trailer and Motorcycles Combined)	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	9.7%	6.0%					
Property Damage	8.2%	7.0%					
Medical Benefits/Excess Medical	10.9%	7.8%					
Comprehensive	4.3%	4.0%					
Collision	3.5%	3.2%					
UM/UIM – Bodily Injury	12.1%	8.3%					
UM/UIM – Property Damage	-7.2%	0.0%					
Loss of Use	16.4%	15.8%					
TOTAL OVERALL EFFECT	**6.8%**	**5.3%**					

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	**43,122**	**3.0%**	**8/1/2008**	**62,537**	**37,819**	**60.5%**	**55.5%**
2007	**43,232**	**0.0%**	**8/1/2007**	**62,386**	**34,000**	**54.5%**	**53.8%**
2006	**42,491**	**-0.3%**	**9/15/2006**	**61,966**	**34,433**	**55.6%**	**53.4%**
		0.0%	**7/28/2006**				
		-2.1%	**4/14/2006**				
		0.0%	**1/30/2006**				
2005	**42,472**	**2.5%**	**7/30/2005**	**63,050**	**35,947**	**57.0%**	**53.9%**
		3.8%	**1/30/2005**				
2004	**44,261**	**3.3%**	**1/11/2004**	**64,723**	**36,909**	**57.0%**	**54.0%**
2003	**46,437**	**6.0%**	**6/19/2003**	**65,789**	**42,068**	**63.9%**	**59.1%**

7.

Expense Constants	Selected Provisions
A. Total Production Expense (Commissions)	**12.3%**
B. General Expense	**16.1%**
C. Taxes, License & Fees	**3.2%**
D. Underwriting Profit & Contingencies	**3.2%**
E. Other (explain)	**-2.1% Underwriting Expense Offsets**
F. TOTAL	**32.7%**

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

9. **22%** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): **65**
10. **-20.2%** Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): **24**

FILING MEMORANDUM
Arkansas Private Passenger Automobile

Outlined herein are details and supporting data relating to changes in Private Passenger Automobile rates written in Nationwide Mutual Insurance Company.

STATEWIDE RATE LEVEL CHANGES

We are filing for an effective date of July 14, 2009, for both new and renewal business. The overall rate level change for the Nationwide Mutual Insurance Company is a 5.3 percent increase.

Exhibit I shows three years of Voluntary Personal Automobile experience by coverage for the Nationwide Mutual Insurance Company ending September 30, 2008. Earned premiums are adjusted to current rate levels, and losses are on an accident year basis, developed to ultimate, and projected to the average date of loss during the effective period of the new rates.

Large Losses

To prevent any single claim from having a disproportionate influence on the loss development patterns, we have adjusted Bodily Injury and Uninsured / Underinsured Motorists Coverage – Bodily Injury ultimate losses by removing losses greater than or equal to $100,000, developing the remaining losses to ultimate, and then adding the large losses back in.

Comprehensive Catastrophe Adjustment

The random occurrence of catastrophes distorts actual underwriting results for the Comprehensive coverage. In order to account for expected catastrophes yet maintain stability in our rates we remove actual catastrophe losses and replace them with a provision for expected catastrophe losses. The Comprehensive indication for the Nationwide Mutual Insurance Company contains a total catastrophe provision of 24.0 percent of losses to reflect catastrophe exposure as shown on Exhibit II.

Projection of Losses

Exhibit III shows the Average Paid Cost Trend data and Incurred Claim Frequency by coverage for the Nationwide Mutual Insurance Company for Arkansas and Companywide for the past 24 quarters. The data is on a four-quarter-ending basis. Our projection of losses to anticipated future levels is primarily based on historical claim cost trends. We have also considered accident year trends, industry trends, and credibility measures.

We are incorporating the use of both retrospective and prospective trends. Historical losses are trended first to the average accident date of the current accident year using

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retrospective trends. These "current" losses are then trended to the future effective period using prospective trends. This two-step process allows for recognition of the fact that actual loss cost changes that occurred during the experience period might not always be consistent with what we expect will happen in the future.

The selected trends were projected from the average date of loss for the experience period to the future average date of loss under the revised rates, based on an effective date of July 14, 2009. The resulting loss projection factors, reflecting both severity and frequency by coverage, are shown on row (6) of Exhibit I, pages 1 through 5 and 7 through 9, and row (7), on page 6.

Projected Expense Adjustments

Expenses, which are not directly related to the premiums, are projected separately in determining the indicated rate need. These amounts differ for liability and physical damage coverages. Fixed Expenses, which include General Expense, Other Acquisition, and Unallocated Loss Adjustment, are calculated as a percentage of earned premiums.

	Liability	Physical Damage
Fixed Expenses	27.4%	23.9%

We project these expense dollars using an annual average expense trend of +3.3 percent. This trend is based on trends in the Consumer Price Index and insurance industry wages.

Financial Needs Model

Exhibit IV is the Company's Financial Needs Model, which demonstrates the need for a 3.9 percent underwriting profit provision for Liability coverages and a 6.6 percent underwriting profit provision for Physical Damage coverages, considering total investment income from all sources.

Permissible Loss, Loss Adjustment, and Fixed Expense Ratio

The Permissible Loss, Loss Adjustment, and Fixed Expense ratios of 82.9 percent for Liability coverages and 79.7 percent for Physical Damage coverages were derived using the components of the variable expense ratio of 13.2 percent for liability coverages and 13.7 percent for physical damage coverages, which includes the average commission and brokerage ratio for all agency states, the state premium tax rate, plus an allowance for miscellaneous taxes, licenses, and fees based on Companywide data.

Permissible Loss, Loss Adjustment, and Fixed Expense Ratio =
100% – Variable Expenses – Underwriting Profit Provision

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INDICATED AND PROPOSED CHANGES

Based on the adjusted loss and fixed expense ratios in Exhibit I, and the permissible loss and fixed expense ratio developed above, the indicated and proposed changes by coverage are summarized in the following table below. The indications are based on 36 months of experience.

Coverage	Indicated Change	Proposed Change
Bodily Injury	9.7%	6.0%
Property Damage	8.2%	7.0%
Medical Benefits / Excess Medical Benefits	10.9%	7.8%
Uninsured Motorists - Property Damage	-7.2%	0.0%
Uninsured Motorists / Underinsured - Bodily Injury	12.1%	8.3%
Comprehensive	4.3%	4.0%
Collision	3.5%	3.2%
Loss of Use	16.4%	15.8%
Total	**6.8%**	**5.3%**

Territory Base Rates

We are revising the territorial base rates for Bodily Injury, Property Damage, Medical Benefits, Excess Medical Benefits, Comprehensive, and Collision coverages. Exhibit V reflects the determination of the territorial base rates by coverage. Exhibit VI shows a summary of the territorial base rate changes for all coverages.

Uninsured / Underinsured Motorists Base Rates

We are revising base rates for Uninsured / Underinsured Motorists – Bodily Injury coverage as shown in Exhibit VII and Exhibit VIII.

Loss of Use Base Rates

We are revising base rates for Loss of Use coverage as shown on Exhibit IX.

Coverage Expense Fees

We are revising Coverage Expense Fees for Bodily Injury, Property Damage, Medical Benefits, Comprehensive, and Collision coverages as shown on Exhibit X.

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Expanded Matrix Factors

We are revising Expanded Matrix Factors for Bodily Injury, Property Damage, Medical Benefits, Comprehensive, and Collision coverages as shown on Exhibit XI.

Financial Responsibility Factors

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

Driver Classification Factors

We are revising Driver Classification Factors for Bodily Injury, Property Damage, Medical Benefits, Comprehensive, and Collision coverages as shown on Exhibit XIII.

Model Year Factors

We are rebasing Model Year Factors to 2009 for Bodily Injury, Property Damage, Medical Benefits, Comprehensive, and Collision coverages. We are also extending our Model Years to 2014 as shown in Exhibit XIV.

Terms with Prior Carrier

We are revising Terms with Prior Carrier groupings. We are creating a new prior non-standard group. This group will be labeled Group C and the proposed factors are displayed in Exhibit XV.

Implementing On Your Side Rewards

On Your Side Rewards offers customers the opportunity to create an insurance program tailored to their needs and values. Proposed rating factors for these options are companywide factors.

1. Accident Forgiveness – Do Not Surcharge Customers for their First Chargeable Accident.

   Arkansas includes Accident Forgiveness in the base rating plan based on time with the company (5 years) and being clean for 35-months. With the introduction of On Your Side Rewards we will be retaining Accident Forgiveness on all existing customers. Accident Forgiveness is being removed from the base rating plan and is now an optional feature for customers. Under On Your Side Rewards, Accident Forgiveness will continue to be policy level (only 1 accident forgiven per policy in a 3-year period) and there is no time constraint to qualify or requirement to be clean to be eligible.

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Currently the Accident Free Discount is removed when an accident is forgiven. Going forward, customers will retain the Accident Free Discount when an accident is forgiven under On Your Side Rewards.

Since Accident Forgiveness is a component of the rating plan rather than of the policy contract, an endorsement was not developed. We provide endorsements when coverages or perils are not already included in the policy, when there is coverage for property not specified in the policy, and when the loss settlement provisions of the policy are being altered. In the event of a claim, having or not having this feature would not alter the coverage afforded to the insured or a third party in any way.

It is very common for insurers to surcharge for accidents, and more recently, to refrain from surcharging for, or "to forgive," these incidents. Whether insurers surcharge or not is addressed in rating rules, and not in the policy contract. We currently forgive accidents for all customers, and doing so has an impact on rates for all customers. With these new options, we are allowing customers to self-select whether they wish to be in a class of customers that gets surcharged or not. The customers that choose to pay more up front for this risk do not pay more later due to the risk. The class of customers that prefers to just wait until they have an accident pay less until such time as those incidents occur.

Please refer to Exhibit XVI for proposed factors.

Accident Forgiveness Feature applies to Private Passenger Automobiles and Antique/Classic Regular Use Automobiles.

2. Minor Violation Forgiveness – Do Not Surcharge Customers for their First Minor Violation.

   Arkansas includes Minor Violation Forgiveness in the base rating plan based on time with the company (3 years) and being clean for 35-months. With the introduction of On Your Side Rewards we will be retaining Minor Violation Forgiveness on all existing customers. Minor Violation Forgiveness is being removed from the base rating plan and is now an optional feature for customers. Under On Your Side Rewards, Minor Violation Forgiveness will continue to be driver level (only 1 minor violation forgiven per driver in a 3-year period) and there is no time constraint to qualify or requirement to be clean to be eligible.

   Since Minor Violation Forgiveness is a component of the rating plan rather than of the policy contract, an endorsement was not developed. We provide endorsements when coverages or perils are not already included in the policy, when there is coverage for property not specified in the policy, and when the loss settlement provisions of the policy are being altered. In the event of a claim, having or not having this feature would not alter the coverage afforded to the insured or a third party in any way.

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It is very common for insurers to surcharge for minor violations, and more recently, to refrain from surcharging for, or "to forgive," these incidents. Whether insurers surcharge or not is addressed in rating rules, and not in the policy contract. We currently forgive minor violations for all customers, and doing so has an impact on rates for all customers. With these new options, we are allowing customers to self-select whether they wish to be in a class of customers that gets surcharged or not. The customers that choose to pay more up front for this risk do not pay more later due to the risk. The class of customers that prefers to just wait until they have a minor violation pay less until such time as those incidents occur.

Please refer to Exhibit XVII for proposed factors.

Minor Violation Forgiveness Feature applies to Private Passenger Automobiles and Antique/Classic Regular Use Automobiles.

3. Diminishing Deductible – Reduces Comprehensive/Collision physical damage deductible when there is a covered loss.

   Diminishing Deductible is a new optional feature for purchase under On Your Side Rewards for Standard Auto policies. The deductible credit will apply to Comprehensive and Collision deductibles.

   If purchased, the Diminishing Deductible feature will reduce the comprehensive and collision physical damage deductibles by up to $500. The deductible credit will be added at the policy level that customers can add/remove at anytime. At least one eligible vehicle on the policy must have Comprehensive and/or Collision Coverage for the feature to be "on".

   Customers who elect this feature will earn $100 when the feature is first turned on, then an additional $100 annually at renewal, provided they qualify for the credit. To qualify, we will look for the following conditions during the prior 12 months: claims, major violation, or lapse activity.

   An endorsement for Diminishing Deductible has been developed.

   Exhibit XVIII displays the Diminishing Deductible factors.

   Diminishing Deductible feature applies to Private Passenger Automobiles and Antique/Classic Regular and Restricted Use Automobiles.

4. Total Loss Deductible Waiver – Eliminates Comprehensive/Collision physical damage deductible when there is a covered loss.

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Total Loss Deductible Waiver is a new optional feature for purchase under On Your Side Rewards for Standard Auto policies. The option to choose this feature will be at the policy level. Customer can add/remove this feature at anytime.

The waiving of the deductible will apply to Comprehensive and Collision. At least one eligible vehicle must have Comprehensive and/or Collision Coverage for the feature to be "on".

An endorsement for Total Loss Deductible Waiver has been developed.

Exhibit XIX displays the Total Loss Deductible Waiver factors.

Total Loss Deductible Waiver feature applies to Private Passenger Automobiles and Antique/Classic Regular and Restricted Use Automobiles.

5. Roadside Assistance Coverage – Provides Towing and Roadside Assistance Benefits

   Roadside Assistance is a new optional coverage to purchase under On Your Side Rewards for Standard Auto policies. The option to purchase this coverage is at a policy level.

   Roadside Assistance Coverage is replacing the current Towing & Labor Coverage. If purchased, the coverage will provide the following services: towing, winching & extricating, fuel delivery, lockout, jump-starts, flat tires, and trip routing. The customer can select the Basic or Plus package. Below is an explanation of what is included in each:

Roadside Basic Package:

- Tow Mileage = 15 Miles
- Covered Roadside Assistance options are as follows:
    1. Emergency Tow Service
    2. Emergency Road Service
    3. Extraction & Winching
    4. Emergency Delivery of Supplies (includes 2 gallons of fuel)
    5. Emergency Battery Service
    6. Lockout Service ($100 benefit)
- The Basic Package also includes Online Member Discounts

Roadside Plus Package:

- Tow Mileage = 100 Miles
- Covered Roadside Assistance options are as follows:
    1. Emergency Tow Service
    2. Emergency Road Service
    3. Extraction & Winching

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4. Emergency Delivery of Supplies (includes 2 gallons of fuel)
5. Emergency Battery Service
6. Lockout Service ($100 benefit)

- The Plus Package also includes the following Perks:
  1. Online Member Discounts
  2. Trip Interruption: Customer must be at least 100 miles from home and expenses are only covered up to $500 (up to $100 per day for food and lodging)
  3. Pre-trip Map Routing Services
  4. Turn-by-Turn Directions
  5. Emergency Message Service

The cost of this coverage is a flat fee and is based on Roadside Assistance package and policy having a single driver versus a policy having 2+ drivers (Single vs. Family).

Package	Single Driver Rate	Multiple Driver Rate
Roadside Assistance Basic	$5.00	$10.00
Roadside Assistance Plus	$10.00	$20.00

Existing policies with Towing & Labor Coverage will be rolled to the Roadside Assistance Basic Package. We will not limit the number of times the customer can use their Roadside Assistance benefits, and there will be no coverage requirements for adding the Roadside Assistance Coverage, other than customer must have underlying coverage on the PPA, as Roadside Assistance cannot be purchased as a stand-alone coverage.

A new endorsement for Roadside Assistance Coverage has been developed.

Roadside Assistance Coverage applies to Private Passenger Automobiles and Antique/Classic Regular and Restricted Use Automobiles.

Towing and Labor Coverage

We are revising the rules for the Towing and Labor coverage. With the implementation of Roadside Assistance, Private Passenger Automobile and Antique/Classic Automobile vehicle types will be ineligible for Towing and Labor coverage. We will retain this coverage for Motorhome vehicle types.

Editorial Revision

Advance Quote Discount

We are making a manual editorial revision to the Advance Quote Discount. In the previous manual the coverages of Medical Payments and Family Compensation

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were listed incorrectly. We have updated the manual with the correct coverages which are Medical Benefits and Excess Medical Benefits.

Terms with Prior Carrier Factor

We are making a manual editorial revision to the Terms with Prior Carrier Factor. In the previous manual the coverages of Medical Payments and Family Compensation were listed incorrectly. We have updated the manual with the correct coverages which are Medical Benefits and Excess Medical Benefits.

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Arkansas Standard Automobile
Nationwide Mutual Insurance Company
Table of Contents

Exhibit Title	Exhibit Number
Indications	I
Catastrophe Provision	II
Loss Trending Data	III
Financial Needs Model	IV
Territory Base Rates by Coverage	V
Territory Base Rates Summary of All Coverages	VI
Uninsured Motorists - Bodily Injury Base Rates	VII
Underinsured Motorists - Bodily Injury Base Rates	VIII
Loss of Use Base Rates	IX
Coverage Expense Fees	X
Expanded Matrix Factors	XI
Financial Responsibility Factors	XII
Driver Classification Factors	XIII
Model Year Factors	XIV
Terms with Prior Carrier - Group C	XV
Accident Forgiveness Factors	XVI
Minor Violation Forgiveness Factors	XVII
Diminishing Deductible Factors	XVIII
Total Loss Deductible Waiver Factors	XIX

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective July 14, 2009
Bodily Injury

Fiscal Accident Year Ending	**2006/3**	**2007/3**	**2008/3**	**2-Year**	**3-Year**
Premium					
1. Current Level Earned Premium	15,443,564	15,551,178	15,567,038		
2. Premium Projection Factor	0.985	0.988	0.991		
3. Projected Current Level Earned Premium = (1) × (2)	15,211,911	15,364,564	15,426,935	30,791,499	46,003,410
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	7,983,270	9,092,556	8,751,312		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	7,983,270	9,092,556	8,751,312		
6. Loss Projection Factor	1.078	1.073	1.069		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	8,605,965	9,756,313	9,355,153	19,059,938	27,878,066
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	56.6%	63.5%	60.6%	61.9%	60.6%
9. Experience Year Weights Used Above				45/55	25/35/40
10. Credibility Assigned to Experience	23.1%	23.2%	23.3%	37.8%	47.6%
11. Trended Permissible Loss and DCC Expense Ratio	62.4%	62.4%	62.4%	62.4%	62.4%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (1	61.1%	62.7%	62.0%	62.2%	61.5%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)	9,294,478	9,633,582	9,564,700	19,152,312	28,292,097
Fixed Expenses					
14. Estimated General and Other Acquisition Expenses	2,403,239	2,431,558	2,433,319		
15. Estimated Adjusting and Other Loss Adjustment Expenses	1,686,745	1,706,621	1,707,857		
16. Fixed Expense Projection Factor	1.131	1.095	1.060		
17. Projected General and Other Acquisition Expenses = (14) × (16)	2,718,063	2,662,556	2,579,318	5,241,874	7,959,937
18. Projected Adjusting and Other Loss Adjustment Expenses = (15) × (16)	1,907,709	1,868,750	1,810,328	3,679,078	5,586,787
19. Projected Total Fixed Expenses = (17) + (18)	4,625,772	4,531,306	4,389,646	8,920,952	13,546,724
Indication					
20. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (19)	13,920,250	14,164,888	13,954,346	28,073,264	41,838,821
21. Permissible Loss, DCC and Fixed Expense Ratio	82.9%	82.9%	82.9%	82.9%	82.9%
22. Required Premium = (20) ÷ (21)	16,791,616	17,086,717	16,832,745	33,864,010	50,469,024
23. Credibility-Weighted Indicated Rate Level Change = (22) ÷ (3) - 1	10.4%	11.2%	9.1%	10.0%	9.7%
Expense Fee					
24. Policy Term in Months	6	6	6	6	6
25. Current Expense Fee Per Policy	24.70	24.70	24.70	24.70	24.70
26. Indicated Expense Fee Per Policy	29.54	28.69	27.60	28.10	28.60
27. Indicated Fixed Premium Change = (26) ÷ (25) - 1	19.6%	16.2%	11.7%	13.8%	15.8%
Indication Net of Expense Fee					
28. Latest Year Projected Total Current Level Earned Premium = (3@2008/3)	15,426,935	15,426,935	15,426,935	15,426,935	15,426,935
29. Latest Year Fixed Current Level Earned Premium	3,762,008	3,762,008	3,762,008	3,762,008	3,762,008
30. Latest Year Projected Variable Current Level Earned Premium = (28) - (29)	11,664,927	11,664,927	11,664,927	11,664,927	11,664,927
31. Required Total Premium = (28) × [1 + (23)]	17,031,336	17,154,752	16,830,786	16,969,629	16,923,348
32. Required Fixed Premium	4,499,178	4,369,717	4,203,701	4,279,855	4,356,009
33. Required Variable Premium = (31) - (32)	12,532,158	12,785,035	12,627,085	12,689,774	12,567,339
34. Indicated Rate Level Change Net of Expense Fee = (33) ÷ (30) - 1	7.4%	9.6%	8.2%	8.8%	7.7%
Summary					
35. Indicated Rate Level Change Net of Expense Fee = (34)	7.4%	9.6%	8.2%	8.8%	7.7%
36. Indicated Expense Fee Change = (27)	19.6%	16.2%	11.7%	13.8%	15.8%
37. Total Indicated Rate Level Change = (23)	10.4%	11.2%	9.1%	10.0%	9.7%

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective July 14, 2009
Property Damage

Fiscal Accident Year Ending	**2006/3**	**2007/3**	**2008/3**	**2-Year**	**3-Year**
Premium					
1. Current Level Earned Premium	13,946,022	13,951,049	13,859,629		
2. Premium Projection Factor	0.952	0.962	0.973		
3. Projected Current Level Earned Premium = (1) × (2)	13,276,613	13,420,909	13,485,419	26,906,328	40,182,941
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	7,504,277	7,786,067	7,912,265		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	7,504,277	7,786,067	7,912,265		
6. Loss Projection Factor	1.043	1.025	1.007		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	7,826,961	7,980,719	7,967,651	15,955,453	23,788,301
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	59.0%	59.5%	59.1%	59.3%	59.2%
9. Experience Year Weights Used Above				45/55	25/35/40
10. Credibility Assigned to Experience	71.4%	71.6%	71.7%	83.5%	88.3%
11. Trended Permissible Loss and DCC Expense Ratio	61.6%	61.6%	61.6%	61.6%	61.6%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (1	59.7%	60.1%	59.8%	59.7%	59.5%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)	7,926,138	8,065,966	8,064,281	16,063,078	23,908,850
Fixed Expenses					
14. Estimated General and Other Acquisition Expenses	2,188,397	2,172,102	2,145,249		
15. Estimated Adjusting and Other Loss Adjustment Expenses	1,535,955	1,524,518	1,505,671		
16. Fixed Expense Projection Factor	1.131	1.095	1.060		
17. Projected General and Other Acquisition Expenses = (14) × (16)	2,475,077	2,378,452	2,273,964	4,652,416	7,127,493
18. Projected Adjusting and Other Loss Adjustment Expenses = (15) × (16)	1,737,165	1,669,347	1,596,011	3,265,358	5,002,523
19. Projected Total Fixed Expenses = (17) + (18)	4,212,242	4,047,799	3,869,975	7,917,774	12,130,016
Indication					
20. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (19)	12,138,380	12,113,765	11,934,256	23,980,852	36,038,866
21. Permissible Loss, DCC and Fixed Expense Ratio	82.9%	82.9%	82.9%	82.9%	82.9%
22. Required Premium = (20) ÷ (21)	14,642,195	14,612,503	14,395,966	28,927,445	43,472,697
23. Credibility-Weighted Indicated Rate Level Change = (22) ÷ (3) - 1	10.3%	8.9%	6.8%	7.5%	8.2%
Expense Fee					
24. Policy Term in Months	6	6	6	6	6
25. Current Expense Fee Per Policy	22.50	22.50	22.50	22.50	22.50
26. Indicated Expense Fee Per Policy	26.88	25.61	24.32	25.00	25.60
27. Indicated Fixed Premium Change = (26) ÷ (25) - 1	19.5%	13.8%	8.1%	11.1%	13.8%
Indication Net of Expense Fee					
28. Latest Year Projected Total Current Level Earned Premium = (3@2008/3)	13,485,419	13,485,419	13,485,419	13,485,419	13,485,419
29. Latest Year Fixed Current Level Earned Premium	3,427,830	3,427,830	3,427,830	3,427,830	3,427,830
30. Latest Year Projected Variable Current Level Earned Premium = (28) - (29)	10,057,589	10,057,589	10,057,589	10,057,589	10,057,589
31. Required Total Premium = (28) × [1 + (23)]	14,874,417	14,685,621	14,402,427	14,496,825	14,591,223
32. Required Fixed Premium	4,095,114	3,901,632	3,705,103	3,808,700	3,900,109
33. Required Variable Premium = (31) - (32)	10,779,303	10,783,989	10,697,324	10,688,125	10,691,114
34. Indicated Rate Level Change Net of Expense Fee = (33) ÷ (30) - 1	7.2%	7.2%	6.4%	6.3%	6.3%
Summary					
35. Indicated Rate Level Change Net of Expense Fee = (34)	7.2%	7.2%	6.4%	6.3%	6.3%
36. Indicated Expense Fee Change = (27)	19.5%	13.8%	8.1%	11.1%	13.8%
37. Total Indicated Rate Level Change = (23)	10.3%	8.9%	6.8%	7.5%	8.2%

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective July 14, 2009
Medical Benefits, Excess Medical Benefits

Fiscal Accident Year Ending	**2006/3**	**2007/3**	**2008/3**	**2-Year**	**3-Year**
Premium					
1. Current Level Earned Premium	2,357,280	2,287,666	2,258,588		
2. Premium Projection Factor	0.953	0.967	0.982		
3. Projected Current Level Earned Premium = (1) × (2)	2,246,488	2,212,173	2,217,933	4,430,106	6,676,594
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	1,357,102	1,232,063	1,238,971		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	1,357,102	1,232,063	1,238,971		
6. Loss Projection Factor	1.107	1.088	1.069		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	1,502,312	1,340,485	1,324,460	2,662,494	4,126,135
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	66.9%	60.6%	59.7%	60.1%	61.8%
9. Experience Year Weights Used Above				45/55	25/35/40
10. Credibility Assigned to Experience	31.5%	31.2%	31.2%	47.6%	57.8%
11. Trended Permissible Loss and DCC Expense Ratio	62.5%	62.5%	62.5%	62.5%	62.5%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (1	63.9%	61.9%	61.6%	61.4%	62.1%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)	1,435,506	1,369,335	1,366,247	2,720,085	4,146,165
Fixed Expenses					
14. Estimated General and Other Acquisition Expenses	354,403	359,771	354,053		
15. Estimated Adjusting and Other Loss Adjustment Expenses	248,743	252,510	248,497		
16. Fixed Expense Projection Factor	1.131	1.095	1.060		
17. Projected General and Other Acquisition Expenses = (14) × (16)	400,830	393,949	375,296	769,245	1,170,075
18. Projected Adjusting and Other Loss Adjustment Expenses = (15) × (16)	281,328	276,498	263,407	539,905	821,233
19. Projected Total Fixed Expenses = (17) + (18)	682,158	670,447	638,703	1,309,150	1,991,308
Indication					
20. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (19)	2,117,664	2,039,782	2,004,950	4,029,235	6,137,473
21. Permissible Loss, DCC and Fixed Expense Ratio	82.9%	82.9%	82.9%	82.9%	82.9%
22. Required Premium = (20) ÷ (21)	2,554,480	2,460,533	2,418,516	4,860,356	7,403,466
23. Credibility-Weighted Indicated Rate Level Change = (22) ÷ (3) - 1	13.7%	11.2%	9.0%	9.7%	10.9%
Expense Fee					
24. Policy Term in Months	6	6	6	6	6
25. Current Expense Fee Per Policy	6.00	6.00	6.00	6.00	6.00
26. Indicated Expense Fee Per Policy	7.11	7.07	6.73	6.90	7.00
27. Indicated Fixed Premium Change = (26) ÷ (25) - 1	18.5%	17.8%	12.2%	15.0%	16.7%
Indication Net of Expense Fee					
28. Latest Year Projected Total Current Level Earned Premium = (3@2008/3)	2,217,933	2,217,933	2,217,933	2,217,933	2,217,933
29. Latest Year Fixed Current Level Earned Premium	545,208	545,208	545,208	545,208	545,208
30. Latest Year Projected Variable Current Level Earned Premium = (28) - (29)	1,672,725	1,672,725	1,672,725	1,672,725	1,672,725
31. Required Total Premium = (28) × [1 + (23)]	2,521,790	2,466,341	2,417,547	2,433,073	2,459,688
32. Required Fixed Premium	646,071	642,437	611,542	626,989	636,076
33. Required Variable Premium = (31) - (32)	1,875,719	1,823,904	1,806,005	1,806,084	1,823,612
34. Indicated Rate Level Change Net of Expense Fee = (33) ÷ (30) - 1	12.1%	9.0%	8.0%	8.0%	9.0%
Summary					
35. Indicated Rate Level Change Net of Expense Fee = (34)	12.1%	9.0%	8.0%	8.0%	9.0%
36. Indicated Expense Fee Change = (27)	18.5%	17.8%	12.2%	15.0%	16.7%
37. Total Indicated Rate Level Change = (23)	13.7%	11.2%	9.0%	9.7%	10.9%

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective July 14, 2009
Uninsured Motorists - Property Damage

Fiscal Accident Year Ending	**2006/3**	**2007/3**	**2008/3**	**2-Year**	**3-Year**
Premium					
1. Current Level Earned Premium	1,249,735	1,243,346	1,238,725		
2. Premium Projection Factor	0.972	0.977	0.982		
3. Projected Current Level Earned Premium = (1) × (2)	1,214,742	1,214,749	1,216,428	2,431,177	3,645,919
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	474,718	350,271	438,376		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	474,718	350,271	438,376		
6. Loss Projection Factor	0.842	0.944	1.060		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	399,713	330,656	464,679	809,582	1,203,153
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	32.9%	27.2%	38.2%	33.3%	33.0%
9. Experience Year Weights Used Above				45/55	25/35/40
10. Credibility Assigned to Experience	26.1%	26.1%	26.1%	41.4%	51.5%
11. Trended Permissible Loss and DCC Expense Ratio	62.4%	62.4%	62.4%	62.4%	62.4%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (1	54.7%	53.2%	56.1%	50.4%	47.3%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)	664,464	646,246	682,416	1,225,313	1,724,520
Fixed Expenses					
14. Estimated General and Other Acquisition Expenses	179,862	200,188	199,395		
15. Estimated Adjusting and Other Loss Adjustment Expenses	126,239	140,504	139,948		
16. Fixed Expense Projection Factor	1.131	1.095	1.060		
17. Projected Total Fixed Expenses	346,200	373,058	359,704	732,762	1,078,962
Indication					
18. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (17)	1,010,664	1,019,304	1,042,120	1,958,075	2,803,482
19. Permissible Loss, DCC and Fixed Expense Ratio	82.9%	82.9%	82.9%	82.9%	82.9%
20. Required Premium = (18) ÷ (19)	1,219,136	1,229,559	1,257,081	2,361,972	3,381,764
21. Credibility-Weighted Indicated Rate Level Change = (20) ÷ (3) - 1	0.4%	1.2%	3.3%	-2.8%	-7.2%

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective July 14, 2009
Underinsured Motorists - Bodily Injury, Uninsured Motorists - Bodily Injury

Fiscal Accident Year Ending	**2006/3**	**2007/3**	**2008/3**	**2-Year**	**3-Year**
Premium					
1. Current Level Earned Premium	3,439,807	3,437,970	3,427,295		
2. Premium Projection Factor	0.970	0.976	0.982		
3. Projected Current Level Earned Premium = (1) × (2)	3,336,613	3,355,459	3,365,604	6,721,063	10,057,676
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	1,319,758	1,988,533	2,152,187		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	1,319,758	1,988,533	2,152,187		
6. Loss Projection Factor	1.146	1.109	1.074		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	1,512,443	2,205,283	2,311,449	4,529,996	6,215,644
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	45.3%	65.7%	68.7%	67.4%	61.8%
9. Experience Year Weights Used Above				45/55	25/35/40
10. Credibility Assigned to Experience	24.4%	24.5%	24.5%	39.4%	49.3%
11. Trended Permissible Loss and DCC Expense Ratio	62.7%	62.7%	62.7%	62.7%	62.7%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (1	58.5%	63.4%	64.2%	64.6%	62.3%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)	1,951,919	2,127,361	2,160,718	4,341,807	6,265,932
Fixed Expenses					
14. Estimated General and Other Acquisition Expenses	562,132	545,304	543,845		
15. Estimated Adjusting and Other Loss Adjustment Expenses	394,540	382,729	381,705		
16. Fixed Expense Projection Factor	1.131	1.095	1.060		
17. Projected Total Fixed Expenses	1,081,996	1,016,196	981,083	1,997,279	3,079,275
Indication					
18. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (17)	3,033,915	3,143,557	3,141,801	6,339,086	9,345,207
19. Permissible Loss, DCC and Fixed Expense Ratio	82.9%	82.9%	82.9%	82.9%	82.9%
20. Required Premium = (18) ÷ (19)	3,659,729	3,791,987	3,789,869	7,646,666	11,272,867
21. Credibility-Weighted Indicated Rate Level Change = (20) ÷ (3) - 1	9.7%	13.0%	12.6%	13.8%	12.1%

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective July 14, 2009
Comprehensive

Fiscal Accident Year Ending	**2006/3**	**2007/3**	**2008/3**	**2-Year**	**3-Year**
Premium					
1. Current Level Earned Premium	7,589,109	7,628,317	7,656,365		
2. Premium Projection Factor	1.008	1.004	1.000		
3. Projected Current Level Earned Premium = (1) × (2)	7,649,822	7,658,830	7,656,365	15,315,195	22,965,017
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	3,070,696	2,677,896	3,298,723		
5. Catastrophe Load	1.240	1.240	1.240		
6. Adjusted Estimated Ultimate Losses and DCC Expenses = (4) × (5)	3,807,663	3,320,591	4,090,417		
7. Loss Projection Factor	1.179	1.154	1.130		
8. Projected Estimated Ultimate Losses and DCC Expenses = (6) x (7)	4,489,235	3,831,962	4,622,171	8,530,564	12,929,305
9. Projected Loss and DCC Expense Ratio = (8) ÷ (3)	58.7%	50.0%	60.4%	55.7%	56.3%
10. Experience Year Weights Used Above				45/55	25/35/40
11. Credibility Assigned to Experience	51.1%	51.1%	51.1%	67.7%	75.8%
12. Trended Permissible Loss and DCC Expense Ratio	58.4%	58.4%	58.4%	58.4%	58.4%
13. Credibility-Weighted Loss and DCC Expense Ratio = (11) × (9) + [1 - (11)] × (1	58.6%	54.1%	59.4%	56.6%	56.8%
14. Credibility-Weighted Losses and DCC Expenses = (3) × (13)	4,482,796	4,143,427	4,547,881	8,668,400	13,044,130
Fixed Expenses					
15. Estimated General and Other Acquisition Expenses	1,260,862	1,229,957	1,228,388		
16. Estimated Adjusting and Other Loss Adjustment Expenses	610,853	595,880	595,120		
17. Fixed Expense Projection Factor	1.131	1.095	1.060		
18. Projected General and Other Acquisition Expenses = (15) × (17)	1,426,035	1,346,803	1,302,091	2,648,894	4,074,929
19. Projected Adjusting and Other Loss Adjustment Expenses = (16) × (17)	690,875	652,489	630,827	1,283,316	1,974,191
20. Projected Total Fixed Expenses = (18) + (19)	2,116,910	1,999,292	1,932,918	3,932,210	6,049,120
Indication					
21. Credibility-Weighted Losses, DCC and Fixed Expenses = (14) + (20)	6,599,706	6,142,719	6,480,799	12,600,610	19,093,250
22. Permissible Loss, DCC and Fixed Expense Ratio	79.7%	79.7%	79.7%	79.7%	79.7%
23. Required Premium = (21) ÷ (22)	8,280,685	7,707,301	8,131,492	15,810,050	23,956,399
24. Credibility-Weighted Indicated Rate Level Change = (23) ÷ (3) - 1	8.2%	0.6%	6.2%	3.2%	4.3%
Expense Fee					
25. Policy Term in Months	6	6	6	6	6
26. Current Expense Fee Per Policy	20.00	20.00	20.00	20.00	20.00
27. Indicated Expense Fee Per Policy	21.27	20.08	19.40	19.70	20.30
28. Indicated Fixed Premium Change = (27) ÷ (26) - 1	6.3%	0.4%	-3.0%	-1.5%	1.5%
Indication Net of Expense Fee					
29. Latest Year Projected Total Current Level Earned Premium = (3@2008/3)	7,656,365	7,656,365	7,656,365	7,656,365	7,656,365
30. Latest Year Fixed Current Level Earned Premium	2,091,760	2,091,760	2,091,760	2,091,760	2,091,760
31. Latest Year Projected Variable Current Level Earned Premium = (29) - (30)	5,564,605	5,564,605	5,564,605	5,564,605	5,564,605
32. Required Total Premium = (29) × [1 + (24)]	8,284,187	7,702,303	8,131,060	7,901,369	7,985,589
33. Required Fixed Premium	2,224,587	2,100,127	2,029,007	2,060,384	2,123,136
34. Required Variable Premium = (32) - (33)	6,059,600	5,602,176	6,102,053	5,840,985	5,862,453
35. Indicated Rate Level Change Net of Expense Fee = (34) ÷ (31) - 1	8.9%	0.7%	9.7%	5.0%	5.4%
Summary					
36. Indicated Rate Level Change Net of Expense Fee = (35)	8.9%	0.7%	9.7%	5.0%	5.4%
37. Indicated Expense Fee Change = (28)	6.3%	0.4%	-3.0%	-1.5%	1.5%
38. Total Indicated Rate Level Change = (24)	8.2%	0.6%	6.2%	3.2%	4.3%

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective July 14, 2009
Collision

Fiscal Accident Year Ending	**2006/3**	**2007/3**	**2008/3**	**2-Year**	**3-Year**
Premium					
1. Current Level Earned Premium	17,106,298	17,648,204	18,118,903		
2. Premium Projection Factor	1.114	1.084	1.054		
3. Projected Current Level Earned Premium = (1) × (2)	19,056,416	19,130,653	19,097,324	38,227,977	57,284,393
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	9,475,837	9,991,837	10,704,052		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	9,475,837	9,991,837	10,704,052		
6. Loss Projection Factor	1.184	1.131	1.080		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	11,219,391	11,300,768	11,560,376	22,898,558	34,141,498
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	58.9%	59.1%	60.5%	59.9%	59.6%
9. Experience Year Weights Used Above				45/55	25/35/40
10. Credibility Assigned to Experience	63.2%	63.3%	63.3%	77.5%	83.8%
11. Trended Permissible Loss and DCC Expense Ratio	56.6%	56.6%	56.6%	56.6%	56.6%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (1	58.1%	58.2%	59.1%	59.2%	59.1%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)	11,071,778	11,134,040	11,286,518	22,630,962	33,855,076
Fixed Expenses					
14. Estimated General and Other Acquisition Expenses	2,718,859	2,724,673	2,791,989		
15. Estimated Adjusting and Other Loss Adjustment Expenses	1,317,211	1,320,028	1,352,640		
16. Fixed Expense Projection Factor	1.131	1.095	1.060		
17. Projected General and Other Acquisition Expenses = (14) × (16)	3,075,030	2,983,517	2,959,508	5,943,025	9,018,055
18. Projected Adjusting and Other Loss Adjustment Expenses = (15) × (16)	1,489,766	1,445,431	1,433,798	2,879,229	4,368,995
19. Projected Total Fixed Expenses = (17) + (18)	4,564,796	4,428,948	4,393,306	8,822,254	13,387,050
Indication					
20. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (19)	15,636,574	15,562,988	15,679,824	31,453,216	47,242,126
21. Permissible Loss, DCC and Fixed Expense Ratio	79.7%	79.7%	79.7%	79.7%	79.7%
22. Required Premium = (20) ÷ (21)	19,619,290	19,526,961	19,673,556	39,464,512	59,274,939
23. Credibility-Weighted Indicated Rate Level Change = (22) ÷ (3) - 1	3.0%	2.1%	3.0%	3.2%	3.5%
Expense Fee					
24. Policy Term in Months	6	6	6	6	6
25. Current Expense Fee Per Policy	43.90	43.90	43.90	43.90	43.90
26. Indicated Expense Fee Per Policy	46.42	45.01	44.65	44.80	45.40
27. Indicated Fixed Premium Change = (26) ÷ (25) - 1	5.7%	2.5%	1.7%	2.1%	3.4%
Indication Net of Expense Fee					
28. Latest Year Projected Total Current Level Earned Premium = (3@2008/3)	19,097,324	19,097,324	19,097,324	19,097,324	19,097,324
29. Latest Year Fixed Current Level Earned Premium	4,535,572	4,535,572	4,535,572	4,535,572	4,535,572
30. Latest Year Projected Variable Current Level Earned Premium = (28) - (29)	14,561,752	14,561,752	14,561,752	14,561,752	14,561,752
31. Required Total Premium = (28) × [1 + (23)]	19,670,244	19,498,368	19,670,244	19,708,438	19,765,730
32. Required Fixed Premium	4,795,929	4,650,253	4,613,059	4,628,557	4,690,546
33. Required Variable Premium = (31) - (32)	14,874,315	14,848,115	15,057,185	15,079,881	15,075,184
34. Indicated Rate Level Change Net of Expense Fee = (33) ÷ (30) - 1	2.1%	2.0%	3.4%	3.6%	3.5%
Summary					
35. Indicated Rate Level Change Net of Expense Fee = (34)	2.1%	2.0%	3.4%	3.6%	3.5%
36. Indicated Expense Fee Change = (27)	5.7%	2.5%	1.7%	2.1%	3.4%
37. Total Indicated Rate Level Change = (23)	3.0%	2.1%	3.0%	3.2%	3.5%

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective July 14, 2009
Loss of Use

Fiscal Accident Year Ending	**2006/3**	**2007/3**	**2008/3**	**2-Year**	**3-Year**
Premium					
1. Current Level Earned Premium	564,655	607,037	658,689		
2. Premium Projection Factor	1.113	1.078	1.045		
3. Projected Current Level Earned Premium = (1) × (2)	628,461	654,386	688,330	1,342,716	1,971,177
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	287,715	338,294	424,592		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	287,715	338,294	424,592		
6. Loss Projection Factor	1.496	1.330	1.182		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	430,422	449,931	501,868	954,671	1,387,709
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	68.5%	68.8%	72.9%	71.1%	70.4%
9. Experience Year Weights Used Above				45/55	25/35/40
10. Credibility Assigned to Experience	82.4%	82.9%	83.7%	90.9%	93.6%
11. Trended Permissible Loss and DCC Expense Ratio	58.4%	58.4%	58.4%	58.4%	58.4%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (1	66.7%	67.0%	70.5%	69.9%	69.6%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)	419,183	438,439	485,273	938,558	1,371,939
Fixed Expenses					
14. Estimated General and Other Acquisition Expenses	86,685	93,208	101,329		
15. Estimated Adjusting and Other Loss Adjustment Expenses	41,997	45,157	49,091		
16. Fixed Expense Projection Factor	1.131	1.095	1.060		
17. Projected Total Fixed Expenses	145,540	151,510	159,445	310,955	456,495
Indication					
18. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (17)	564,723	589,949	644,718	1,249,513	1,828,434
19. Permissible Loss, DCC and Fixed Expense Ratio	79.7%	79.7%	79.7%	79.7%	79.7%
20. Required Premium = (18) ÷ (19)	708,561	740,212	808,931	1,567,770	2,294,146
21. Credibility-Weighted Indicated Rate Level Change = (20) ÷ (3) - 1	12.7%	13.1%	17.5%	16.8%	16.4%

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Determination of Catastrophe Load
Comprehensive

Fiscal Year Ending	Accident Year Catastrophe Paid Cost + DCC Expense	Calendar Year Non-Cat Paid Cost + DCC Expense	Non-Catastrophe Coverage Adjustment	Catastrophe Ratio	Capped Catastrophe Ratio	Residual Catastrophe Ratio	Years of Residual Spread	Residual Catastrophe Load
Prior						0.000	0	0.000
1999/4	1,444,456	2,721,351	1.000	0.531	0.500	0.031	0	0.000
2000/4	470,541	2,790,773	1.000	0.169	0.169	0.000	0	0.000
2001/4	202,107	3,786,975	1.000	0.053	0.053	0.000	0	0.000
2002/4	1,639,166	3,621,192	1.000	0.453	0.453	0.000	0	0.000
2003/4	172,090	4,663,020	1.000	0.037	0.037	0.000	0	0.000
2004/4	766,623	3,505,333	1.000	0.219	0.219	0.000	0	0.000
2005/4	74,022	3,272,112	1.000	0.023	0.023	0.000	0	0.000
2006/4	1,274,318	2,872,096	1.000	0.444	0.444	0.000	0	0.000
2007/4	4,149	2,923,634	1.000	0.001	0.001	0.000	0	0.000
2008/4	3,172,588	3,133,801	1.000	1.012	0.500	0.512	0	0.000
				Average	0.240		Total	0.000

Selected Catastrophe Load = 1.000 + 0.240 + 0.000 = 1.240

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Loss Trending Data
Bodily Injury

	Arkansas*		Countrywide**	
Four Quarters Ending	Average Paid Cost	Incurred Frequency (per 1,000)	Average Paid Cost	Incurred Frequency (per 1,000)
2003/1	8,490	14.783	9,740	10.101
2003/2	8,382	14.565	9,964	10.108
2003/3	8,185	14.445	9,829	10.095
2003/4	7,865	14.427	9,876	10.113
2004/1	8,160	13.868	9,973	10.026
2004/2	8,366	13.817	9,999	9.779
2004/3	8,066	13.201	10,240	9.649
2004/4	8,287	12.346	10,467	9.586
2005/1	8,840	12.170	10,511	9.619
2005/2	8,664	11.466	10,232	9.630
2005/3	9,863	10.895	10,165	9.464
2005/4	10,154	10.888	10,263	9.310
2006/1	9,634	10.751	10,461	9.255
2006/2	9,925	10.406	10,909	9.060
2006/3	9,296	10.417	11,024	9.026
2006/4	9,089	10.301	10,977	9.113
2007/1	9,033	10.555	11,053	9.052
2007/2	9,097	10.911	11,108	8.968
2007/3	8,828	10.620	11,338	8.880
2007/4	8,988	10.373	11,862	8.644
2008/1	9,790	9.918	12,085	8.518
2008/2	9,811	9.690	12,370	8.452
2008/3	10,591	9.638	12,828	8.306
2008/4	11,427	9.464		

* Large losses capped at 100000, State data removed from Companywide
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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Loss Trending Data
Property Damage

	Arkansas*		Countrywide**	
Four Quarters Ending	Average Paid Cost	Paid Frequency (per 1,000)	Average Paid Cost	Paid Frequency (per 1,000)
2003/1	2,504	46.372	2,369	36.544
2003/2	2,559	45.379	2,379	36.729
2003/3	2,539	44.619	2,382	36.842
2003/4	2,588	44.386	2,392	36.672
2004/1	2,575	43.937	2,395	36.606
2004/2	2,588	43.056	2,397	36.398
2004/3	2,607	42.565	2,409	36.162
2004/4	2,532	41.723	2,402	36.011
2005/1	2,523	40.685	2,407	35.841
2005/2	2,521	40.181	2,411	35.756
2005/3	2,512	39.621	2,417	35.743
2005/4	2,529	38.945	2,429	35.402
2006/1	2,558	38.785	2,447	35.250
2006/2	2,538	38.197	2,473	34.830
2006/3	2,651	37.725	2,482	34.429
2006/4	2,721	37.232	2,494	34.824
2007/1	2,712	37.648	2,523	34.812
2007/2	2,738	37.939	2,536	35.261
2007/3	2,708	37.904	2,543	35.543
2007/4	2,728	38.517	2,566	35.457
2008/1	2,772	37.833	2,575	35.306
2008/2	2,807	37.607	2,603	34.960
2008/3	2,799	36.994	2,648	34.563
2008/4	2,827	35.387		

* State data removed from Companywide
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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Loss Trending Data
Medical Benefits, Excess Medical Benefits

	Arkansas	
Four Quarters Ending	Average Paid Cost	Incurred Frequency (per 1,000)
2003/1	2,514	13.201
2003/2	2,262	12.895
2003/3	2,250	12.443
2003/4	2,399	12.059
2004/1	2,191	12.983
2004/2	2,261	13.623
2004/3	2,484	14.287
2004/4	2,605	13.764
2005/1	2,539	12.738
2005/2	2,486	12.072
2005/3	2,274	11.500
2005/4	2,269	11.217
2006/1	2,374	11.099
2006/2	2,595	10.532
2006/3	2,760	9.867
2006/4	2,751	10.442
2007/1	2,802	9.733
2007/2	2,636	9.032
2007/3	2,757	9.316
2007/4	2,658	9.025
2008/1	2,857	9.442
2008/2	3,081	10.167
2008/3	2,960	9.508
2008/4	3,025	9.198

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Loss Trending Data
Uninsured Motorists - Property Damage

	Arkansas*		Countrywide**	
Four Quarters Ending	Average Paid Cost	Paid Frequency (per 1,000)	Average Paid Cost	Paid Frequency (per 1,000)
2003/1	1,033	10.148	1,318	5.950
2003/2	966	10.239	1,333	5.851
2003/3	928	9.820	1,312	5.790
2003/4	876	10.213	1,301	5.791
2004/1	850	10.197	1,271	5.765
2004/2	833	9.734	1,227	5.764
2004/3	838	9.721	1,223	5.731
2004/4	814	9.380	1,196	5.730
2005/1	787	9.614	1,166	5.742
2005/2	737	9.826	1,175	5.683
2005/3	726	9.809	1,160	5.782
2005/4	753	9.665	1,136	5.715
2006/1	852	9.775	1,125	5.724
2006/2	900	9.549	1,098	5.658
2006/3	851	9.163	1,059	5.453
2006/4	817	9.320	1,035	5.491
2007/1	709	9.172	1,010	5.461
2007/2	628	9.546	1,012	5.537
2007/3	589	9.411	983	5.625
2007/4	561	9.614	1,009	5.629
2008/1	560	10.144	996	5.592
2008/2	616	9.470	963	5.560
2008/3	630	9.643	987	5.508
2008/4	743	9.298		

* State data removed from Companywide
** Alaska, California, Colorado, Delaware, District Of Columbia, Georgia, Illinois, Indiana, Maryland, Mississippi, North Carolina, Ohio, Oregon, Rhode Island, South Carolina, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Loss Trending Data
Underinsured Motorists - Bodily Injury, Uninsured Motorists - Bodily Injury

	Arkansas*		**Countrywide****	
Four Quarters Ending	Average Paid Cost	Incurred Frequency (per 1,000)	Average Paid Cost	Incurred Frequency (per 1,000)
2003/1	11,327	1.483	14,350	1.108
2003/2	10,845	1.512	15,113	1.100
2003/3	8,761	1.606	15,345	1.063
2003/4	7,441	1.642	16,204	1.042
2004/1	7,722	1.624	16,826	1.034
2004/2	7,932	1.522	16,602	1.025
2004/3	10,266	1.377	16,561	1.041
2004/4	11,304	1.246	16,684	1.041
2005/1	10,666	1.202	16,105	1.049
2005/2	11,092	1.240	16,030	1.039
2005/3	10,604	1.295	16,491	1.027
2005/4	10,427	1.281	15,878	0.989
2006/1	11,669	1.345	16,416	0.972
2006/2	10,876	1.306	16,874	0.951
2006/3	11,362	1.130	17,300	0.933
2006/4	12,336	1.099	17,205	0.958
2007/1	11,892	0.984	17,627	0.952
2007/2	12,516	1.033	17,762	0.943
2007/3	12,278	1.189	18,123	0.936
2007/4	10,243	1.231	19,890	0.912
2008/1	10,425	1.371	20,443	0.881
2008/2	12,018	1.292	21,400	0.870
2008/3	10,663	1.203	21,291	0.850
2008/4	11,996	1.205		

* Large losses capped at 100000, State data removed from Companywide
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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Loss Trending Data
Comprehensive

	Arkansas*		Countrywide**	
Four Quarters Ending	Average Paid Cost	Paid Frequency (per 1,000)	Average Paid Cost	Paid Frequency (per 1,000)
2003/1	745	83.617	860	66.582
2003/2	774	77.279	866	67.254
2003/3	914	89.023	862	67.292
2003/4	905	87.710	852	67.238
2004/1	904	86.790	842	66.427
2004/2	922	86.784	825	64.682
2004/3	815	73.440	819	63.233
2004/4	837	74.002	816	62.463
2005/1	830	74.994	820	61.226
2005/2	829	72.635	825	60.721
2005/3	831	71.518	830	60.014
2005/4	870	69.428	838	58.928
2006/1	894	69.591	853	58.757
2006/2	848	68.511	874	57.859
2006/3	846	67.801	889	56.754
2006/4	821	67.042	903	56.709
2007/1	809	65.169	915	56.012
2007/2	814	62.045	918	56.163
2007/3	834	61.206	944	56.605
2007/4	882	62.895	952	56.564
2008/1	915	63.210	962	57.072
2008/2	1,012	64.039	986	56.917
2008/3	995	63.200	999	56.710
2008/4	997	59.938		

* Catastrophes removed, State data removed from Companywide
** Alabama, Alaska, Arizona, California, Colorado, Connecticut, Delaware, District Of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Maine, Maryland, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Loss Trending Data
Collision

	Arkansas*		Countrywide**	
Four Quarters Ending	Average Paid Cost	Paid Frequency (per 1,000)	Average Paid Cost	Paid Frequency (per 1,000)
2003/1	2,977	69.457	2,559	62.288
2003/2	3,057	68.863	2,577	62.075
2003/3	3,068	68.364	2,580	61.630
2003/4	3,053	67.155	2,546	60.889
2004/1	2,974	65.563	2,548	60.259
2004/2	2,944	64.839	2,557	59.384
2004/3	2,969	65.361	2,571	58.637
2004/4	2,943	64.835	2,570	58.291
2005/1	3,018	64.498	2,572	57.655
2005/2	2,988	64.388	2,596	57.660
2005/3	3,035	62.753	2,602	57.884
2005/4	3,096	61.881	2,639	57.541
2006/1	3,077	61.180	2,661	56.942
2006/2	3,145	60.482	2,670	56.404
2006/3	3,056	58.923	2,681	55.823
2006/4	3,055	58.959	2,670	56.102
2007/1	3,073	60.437	2,675	56.720
2007/2	3,064	60.625	2,679	57.869
2007/3	3,077	62.320	2,659	58.627
2007/4	3,155	62.684	2,667	59.232
2008/1	3,293	62.003	2,677	59.512
2008/2	3,290	62.460	2,678	59.267
2008/3	3,316	62.817	2,711	58.965
2008/4	3,205	62.490		

* State data removed from Companywide
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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Loss Trending Data
Loss of Use

	Arkansas*		Countrywide**	
Four Quarters Ending	Average Paid Cost	Paid Frequency (per 1,000)	Average Paid Cost	Paid Frequency (per 1,000)
2003/1	263	64.920	254	60.848
2003/2	265	64.325	255	58.106
2003/3	259	64.890	255	55.498
2003/4	258	64.758	256	55.225
2004/1	255	63.535	255	55.594
2004/2	249	62.966	253	54.428
2004/3	247	63.395	252	54.403
2004/4	246	61.939	252	54.129
2005/1	248	59.547	252	54.208
2005/2	252	57.605	254	55.726
2005/3	251	53.640	256	56.286
2005/4	248	55.415	258	56.131
2006/1	247	57.005	261	56.626
2006/2	245	56.067	261	56.372
2006/3	259	55.844	263	56.156
2006/4	264	53.611	263	55.615
2007/1	271	53.942	266	56.001
2007/2	278	55.661	266	58.854
2007/3	272	56.792	267	60.016
2007/4	278	58.911	267	61.113
2008/1	282	59.001	267	60.542
2008/2	291	61.665	271	60.342
2008/3	299	63.049	274	60.929
2008/4	298	61.685		

* State data removed from Companywide
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Nationwide Mutual and Affiliated Insurance Companies

Financial Needs Model

Underwriting Profit Provision Support

Standard Auto – Liability & Physical Damage

The underwriting profit provisions for liability and physical damage coverages used in this filing's rate level analysis was selected after reviewing the required underwriting profit provisions developed separately using an internal rate of return model that incorporates the estimated timing of premium receipts, loss payments, expense payments and other underwriting components. This model simulates a single insurance transaction (Premium = $100.00) and its related assets flow and determines the required underwriting profit provision that would result in the desired rate of return on the surplus that supports the transaction.

The underlying surplus supporting the transaction at any given point in time is a function of the insurance reserves being held. Also, if the cash balance is insufficient to offset the insurance liabilities less receivables, additional surplus is committed to fund these reserves.

In addition to the historical payout patterns and expense provisions, the model reflects the following assumptions:

	Liability	Physical Damage
Desired Rate of Return:	15.0 %	15.0 %
Equity Allocated to Line of Business Using Premium to Surplus Ratio:	0.90 to 1.00	1.44 to 1.00
Reserve to Premium Ratio:	1.07 to 1.00	0.29 to 1.00
Investment Yield:	5.78 %	5.68 %
Portion of Assets Available for Investments:	93.0 %	93.0 %
Federal Tax Rate:	35.0 %	35.0 %

Pages 3 and 6 of this exhibit display the cash flow resulting from these assumptions for liability and physical damage coverages respectively. The model derives an underwriting profit of $14.02 for liability coverages and an underwriting profit of $17.73 for physical damage coverage in order for these lines to achieve the desired rate of return; these underwriting profits are the sum of the net underwriting flows across all time periods. Pages 4 and 7 provide the model's required assets (sum of reserve and surplus requirements) as well as the available assets (sum of receivables and cash balance from insurance operations) for liability and physical damage coverages respectively. If the available assets are not sufficient to offset the required assets, additional assets (from surplus) must be infused to support the transaction. Page 5 for liability coverages and Page 8 for physical damage coverages display the assets flows (negative values indicate flow to insurance operations while positive values indicate flow back to surplus). The total asset flow is then discounted at the desired rate of return, and the resulting sum of the discounted asset flow is $0.00. Thus, an underwriting profit provision of 14.02 percent ($14.02/$100.00) is expected to

achieve a 15.0 percent rate of return for liability coverages, and an underwriting profit provision of 17.73 percent ($17.73/$100.00) is expected to achieve a 15.0 percent rate of return for physical damage coverages.

The following table summarizes the required underwriting profit provisions required to generate a 15.0 percent rate of return on surplus funds, the selected underwriting profit provisions used in this rate filing and the corresponding rate of return on surplus funds associated with the selected provisions:

	Liability	Physical Damage
Required Underwriting Profit Provision	14.02 %	17.73 %
Selected Underwriting Profit Provision	3.9%	6.6%
Rate of Return – Selected Underwriting Profit Provision	8.1%	7.9%

Nationwide Mutual and Affiliated Insurance Companies

Standard Auto - Liability - Countrywide

Cash Flow Related to Insurance Operations

Months from Policy Inception	Cash Flow: Net Underwriting	Cash Flow: Investment Income	Cash Flow: Federal Income Tax	Cash Flow: Total	Actual Cash Balance	Excess Cash Flow	Adjusted Cash Balance
-1	(0.07)	0.00	0.00	(0.07)	0.00	0.00	0.00
0	20.19	0.00	1.36	21.54	21.54	0.00	21.54
3	10.01	1.07	(2.72)	8.36	29.91	0.00	29.91
6	16.80	0.93	(1.09)	16.64	46.55	0.00	46.55
9	6.02	1.60	(2.75)	4.87	51.42	0.00	51.42
12	(6.58)	1.35	(2.50)	(7.73)	43.69	0.00	43.69
15	(6.28)	0.87	(0.13)	(5.53)	38.15	0.00	38.15
18	(3.71)	0.71	(0.12)	(3.12)	35.03	0.00	35.03
21	(2.86)	0.61	(0.12)	(2.36)	32.67	0.00	32.67
24	(2.59)	0.53	(0.10)	(2.15)	30.51	0.00	30.51
27	(2.06)	0.46	(0.08)	(1.67)	28.84	0.00	28.84
30	(1.96)	0.40	(0.08)	(1.63)	27.21	0.53	26.68
33	(1.67)	0.35	(0.07)	(1.39)	25.30	2.07	23.22
36	(1.65)	0.31	(0.05)	(1.39)	21.83	2.01	19.82
39	(1.29)	0.26	(0.05)	(1.08)	18.74	1.59	17.16
42	(1.22)	0.23	(0.04)	(1.03)	16.13	1.49	14.64
45	(1.05)	0.19	(0.03)	(0.89)	13.75	1.28	12.46
48	(1.03)	0.16	(0.02)	(0.89)	11.57	1.24	10.33
51	(0.77)	0.14	(0.03)	(0.66)	9.66	0.92	8.74
54	(0.70)	0.12	(0.02)	(0.60)	8.14	0.85	7.30
57	(0.52)	0.10	(0.01)	(0.44)	6.86	0.64	6.22
60	(0.51)	0.08	(0.01)	(0.44)	5.78	0.61	5.17
72	(1.27)	0.28	(0.06)	(1.05)	4.12	1.57	2.55
84	(0.68)	0.14	(0.03)	(0.57)	1.99	0.83	1.15
96	(0.22)	0.06	(0.01)	(0.17)	0.99	0.28	0.71
108	(0.14)	0.04	(0.01)	(0.11)	0.60	0.18	0.41
120	(0.06)	0.02	(0.00)	(0.05)	0.37	0.09	0.28
132	(0.05)	0.01	(0.00)	(0.04)	0.24	0.06	0.18
144	(0.03)	0.01	(0.00)	(0.02)	0.16	0.04	0.12
156	(0.01)	0.01	(0.00)	(0.00)	0.11	0.01	0.10
168	(0.01)	0.01	(0.00)	(0.00)	0.10	0.01	0.08
180	(0.01)	0.00	(0.00)	(0.00)	0.08	0.01	0.07
192	(0.01)	0.00	(0.00)	(0.00)	0.06	0.01	0.05
204	(0.00)	0.00	(0.00)	(0.00)	0.05	0.01	0.05
216	(0.00)	0.00	(0.00)	(0.00)	0.05	0.01	0.04
228	(0.00)	0.00	(0.00)	(0.00)	0.04	0.01	0.04
240	(0.00)	0.00	(0.00)	(0.00)	0.04	0.00	0.03
252	(0.00)	0.00	(0.00)	(0.00)	0.03	0.00	0.02
264	(0.00)	0.00	(0.00)	(0.00)	0.02	0.00	0.02
276	(0.00)	0.00	(0.00)	(0.00)	0.02	0.00	0.01
288	(0.00)	0.00	(0.00)	(0.00)	0.01	0.00	0.01
300	(0.00)	0.00	(0.00)	(0.00)	0.00	0.00	0.00
312	(0.00)	0.00	(0.00)	(0.00)	0.00	0.00	0.00
324	0.00	0.00	0.00	0.00	0.00	0.00	0.00
336	0.00	0.00	0.00	0.00	0.00	0.00	0.00
348	0.00	0.00	0.00	0.00	0.00	0.00	0.00
360	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	14.02	11.06	(8.78)	16.31			

Nationwide Mutual and Affiliated Insurance Companies

Standard Auto - Liability - Countrywide

Assets Required to Support Insurance Operations

Months from Policy Inception	Required Assets: Unearned Premium Reserve	Required Assets: Loss & LAE Reserve	Required Assets: Required Underlying Surplus	Required Assets: Total	Available Assets from Operations: Premium Receivable	Available Assets from Operations: Salvage & Subrogation Receivable	Available Assets from Operations: Required Cash Balance	Assets Prior to Infusion
-1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0	50.00	0.00	52.08	102.08	20.46	0.00	21.54	42.00
3	25.00	11.26	37.77	74.04	3.13	0.25	29.91	33.28
6	50.00	19.84	72.75	142.58	20.63	0.43	46.55	67.61
9	25.00	27.13	54.30	106.43	3.34	0.58	51.42	55.34
12	0.00	32.93	34.31	67.24	0.08	0.73	43.69	44.49
15	0.00	26.67	27.78	54.45	0.01	0.60	38.15	38.77
18	0.00	22.88	23.84	46.72	0.00	0.52	35.03	35.56
21	0.00	19.97	20.80	40.77	0.00	0.47	32.67	33.13
24	0.00	17.34	18.06	35.40	0.00	0.42	30.51	30.94
27	0.00	15.23	15.87	31.10	0.00	0.37	28.84	29.21
30	0.00	13.23	13.78	27.01	0.00	0.32	26.68	27.01
33	0.00	11.51	11.99	23.50	0.00	0.28	23.22	23.50
36	0.00	9.83	10.24	20.06	0.00	0.24	19.82	20.06
39	0.00	8.51	8.86	17.37	0.00	0.21	17.16	17.37
42	0.00	7.26	7.56	14.82	0.00	0.18	14.64	14.82
45	0.00	6.18	6.44	12.62	0.00	0.15	12.46	12.62
48	0.00	5.12	5.34	10.46	0.00	0.13	10.33	10.46
51	0.00	4.34	4.52	8.86	0.00	0.11	8.74	8.86
54	0.00	3.62	3.77	7.39	0.00	0.10	7.30	7.39
57	0.00	3.09	3.21	6.30	0.00	0.08	6.22	6.30
60	0.00	2.57	2.68	5.24	0.00	0.07	5.17	5.24
72	0.00	1.27	1.33	2.60	0.00	0.05	2.55	2.60
84	0.00	0.58	0.60	1.18	0.00	0.03	1.15	1.18
96	0.00	0.36	0.37	0.73	0.00	0.03	0.71	0.73
108	0.00	0.21	0.22	0.43	0.00	0.02	0.41	0.43
120	0.00	0.14	0.15	0.29	0.00	0.02	0.28	0.29
132	0.00	0.09	0.10	0.19	0.00	0.01	0.18	0.19
144	0.00	0.06	0.06	0.13	0.00	0.01	0.12	0.13
156	0.00	0.05	0.05	0.11	0.00	0.01	0.10	0.11
168	0.00	0.04	0.05	0.09	0.00	0.01	0.08	0.09
180	0.00	0.04	0.04	0.07	0.00	0.01	0.07	0.07
192	0.00	0.03	0.03	0.06	0.00	0.00	0.05	0.06
204	0.00	0.03	0.03	0.05	0.00	0.00	0.05	0.05
216	0.00	0.02	0.02	0.04	0.00	0.00	0.04	0.04
228	0.00	0.02	0.02	0.04	0.00	0.00	0.04	0.04
240	0.00	0.01	0.02	0.03	0.00	0.00	0.03	0.03
252	0.00	0.01	0.01	0.02	0.00	0.00	0.02	0.02
264	0.00	0.01	0.01	0.02	0.00	0.00	0.02	0.02
276	0.00	0.01	0.01	0.01	0.00	0.00	0.01	0.01
288	0.00	0.00	0.00	0.01	0.00	0.00	0.01	0.01
300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
312	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
324	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
336	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
348	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
360	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Nationwide Mutual and Affiliated Insurance Companies

Standard Auto - Liability - Countrywide

Infused and Excess Asset Flows Resulting from Insurance Operations

Months from Policy Inception	Required Assets	Assets Prior to Infusion	Required Infused Assets	Infused Asset Flow	Excess Asset Flow	Total Asset Flow	Discount Factor at 15.0% ROR	Discounted Asset Flow
-1	0.00	0.00	0.00	0.00	(0.07)	(0.07)	1.0117	(0.07)
0	102.08	42.00	60.09	(60.09)	0.00	(60.09)	1.0000	(60.09)
3	74.04	33.28	40.76	19.33	0.00	19.33	0.9657	18.67
6	142.58	67.61	74.97	(34.22)	0.00	(34.22)	0.9325	(31.91)
9	106.43	55.34	51.09	23.89	0.00	23.89	0.9005	21.51
12	67.24	44.49	22.75	28.34	0.00	28.34	0.8696	24.64
15	54.45	38.77	15.68	7.06	0.00	7.06	0.8397	5.93
18	46.72	35.56	11.16	4.52	0.00	4.52	0.8109	3.67
21	40.77	33.13	7.63	3.53	0.00	3.53	0.7830	2.76
24	35.40	30.94	4.46	3.17	0.00	3.17	0.7561	2.40
27	31.10	29.21	1.89	2.57	0.00	2.57	0.7302	1.88
30	27.01	27.01	0.00	1.89	0.53	2.42	0.7051	1.70
33	23.50	23.50	0.00	0.00	2.07	2.07	0.6809	1.41
36	20.06	20.06	0.00	0.00	2.01	2.01	0.6575	1.32
39	17.37	17.37	0.00	0.00	1.59	1.59	0.6349	1.01
42	14.82	14.82	0.00	0.00	1.49	1.49	0.6131	0.91
45	12.62	12.62	0.00	0.00	1.28	1.28	0.5921	0.76
48	10.46	10.46	0.00	0.00	1.24	1.24	0.5718	0.71
51	8.86	8.86	0.00	0.00	0.92	0.92	0.5521	0.51
54	7.39	7.39	0.00	0.00	0.85	0.85	0.5332	0.45
57	6.30	6.30	0.00	0.00	0.64	0.64	0.5149	0.33
60	5.24	5.24	0.00	0.00	0.61	0.61	0.4972	0.30
72	2.60	2.60	0.00	0.00	1.57	1.57	0.4323	0.68
84	1.18	1.18	0.00	0.00	0.83	0.83	0.3759	0.31
96	0.73	0.73	0.00	0.00	0.28	0.28	0.3269	0.09
108	0.43	0.43	0.00	0.00	0.18	0.18	0.2843	0.05
120	0.29	0.29	0.00	0.00	0.09	0.09	0.2472	0.02
132	0.19	0.19	0.00	0.00	0.06	0.06	0.2149	0.01
144	0.13	0.13	0.00	0.00	0.04	0.04	0.1869	0.01
156	0.11	0.11	0.00	0.00	0.01	0.01	0.1625	0.00
168	0.09	0.09	0.00	0.00	0.01	0.01	0.1413	0.00
180	0.07	0.07	0.00	0.00	0.01	0.01	0.1229	0.00
192	0.06	0.06	0.00	0.00	0.01	0.01	0.1069	0.00
204	0.05	0.05	0.00	0.00	0.01	0.01	0.0929	0.00
216	0.04	0.04	0.00	0.00	0.01	0.01	0.0808	0.00
228	0.04	0.04	0.00	0.00	0.01	0.01	0.0703	0.00
240	0.03	0.03	0.00	0.00	0.00	0.00	0.0611	0.00
252	0.02	0.02	0.00	0.00	0.00	0.00	0.0531	0.00
264	0.02	0.02	0.00	0.00	0.00	0.00	0.0462	0.00
276	0.01	0.01	0.00	0.00	0.00	0.00	0.0402	0.00
288	0.01	0.01	0.00	0.00	0.00	0.00	0.0349	0.00
300	0.00	0.00	0.00	0.00	0.00	0.00	0.0304	0.00
312	0.00	0.00	0.00	0.00	0.00	0.00	0.0264	0.00
324	0.00	0.00	0.00	0.00	0.00	0.00	0.0230	0.00
336	0.00	0.00	0.00	0.00	0.00	0.00	0.0200	0.00
348	0.00	0.00	0.00	0.00	0.00	0.00	0.0174	0.00
360	0.00	0.00	0.00	0.00	0.00	0.00	0.0151	0.00
Total				0.00	16.31	16.31		(0.00)

Nationwide Mutual and Affiliated Insurance Companies

Standard Auto - Physical Damage - Countrywide

Cash Flow Related to Insurance Operations

Months from Policy Inception	Cash Flow: Net Underwriting	Cash Flow: Investment Income	Cash Flow: Federal Income Tax	Cash Flow: Total	Actual Cash Balance	Excess Cash Flow	Adjusted Cash Balance
-1	(0.06)	0.00	0.00	(0.06)	0.00	0.00	0.00
0	20.34	0.00	1.26	21.60	21.60	0.00	21.60
3	3.69	1.92	(3.00)	2.61	24.21	0.00	24.21
6	9.69	1.27	(1.33)	9.63	33.84	0.00	33.84
9	(0.02)	2.18	(3.01)	(0.86)	32.98	0.00	32.98
12	(12.03)	1.33	(2.58)	(13.29)	19.70	0.00	19.70
15	(4.64)	0.26	(0.01)	(4.38)	15.31	13.72	1.59
18	0.19	0.02	0.01	0.22	1.81	1.22	0.59
21	0.13	0.01	0.00	0.14	0.73	0.46	0.27
24	0.12	0.00	0.00	0.12	0.39	0.23	0.16
27	0.05	0.00	0.00	0.05	0.21	0.13	0.08
30	0.04	0.00	(0.00)	0.04	0.13	0.09	0.04
33	0.02	0.00	0.00	0.02	0.06	0.06	0.00
36	0.02	0.00	0.00	0.02	0.02	0.02	0.00
39	0.02	0.00	0.00	0.02	0.02	0.02	0.00
42	0.01	0.00	0.00	0.01	0.01	0.01	0.00
45	0.01	0.00	0.00	0.01	0.01	0.01	0.00
48	0.01	0.00	0.00	0.01	0.01	0.01	0.00
51	0.00	0.00	0.00	0.00	0.00	0.00	0.00
54	0.01	0.00	0.00	0.01	0.01	0.01	0.00
57	0.00	0.00	0.00	0.00	0.00	0.00	0.00
60	0.00	0.00	0.00	0.00	0.00	0.00	0.00
72	0.02	0.00	0.00	0.02	0.02	0.02	0.00
84	0.02	0.00	0.00	0.02	0.02	0.02	0.00
96	0.01	0.00	0.00	0.01	0.01	0.01	0.00
108	0.02	0.00	0.00	0.02	0.02	0.02	0.00
120	0.01	0.00	0.00	0.01	0.01	0.01	0.00
132	0.01	0.00	0.00	0.01	0.01	0.01	0.00
144	0.01	0.00	0.00	0.01	0.01	0.01	0.00
156	0.01	0.00	0.00	0.01	0.01	0.01	0.00
168	0.00	0.00	0.00	0.00	0.00	0.00	0.00
180	0.00	0.00	0.00	0.00	0.00	0.00	0.00
192	0.00	0.00	0.00	0.00	0.00	0.00	0.00
204	0.00	0.00	0.00	0.00	0.00	0.00	0.00
216	0.00	0.00	0.00	0.00	0.00	0.00	0.00
228	0.00	0.00	0.00	0.00	0.00	0.00	0.00
240	(0.00)	0.00	(0.00)	(0.00)	0.00	0.00	0.00
252	0.00	0.00	(0.00)	0.00	0.00	0.00	0.00
264	(0.00)	0.00	(0.00)	(0.00)	0.00	0.00	0.00
276	(0.00)	0.00	(0.00)	(0.00)	0.00	0.00	0.00
288	(0.00)	0.00	(0.00)	(0.00)	0.00	0.00	0.00
300	0.00	0.00	0.00	0.00	0.00	0.00	0.00
312	0.00	0.00	0.00	0.00	0.00	0.00	0.00
324	0.00	0.00	0.00	0.00	0.00	0.00	0.00
336	0.00	0.00	0.00	0.00	0.00	0.00	0.00
348	0.00	0.00	0.00	0.00	0.00	0.00	0.00
360	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	17.73	6.99	(8.65)	16.07			

Nationwide Mutual and Affiliated Insurance Companies

Standard Auto - Physical Damage - Countrywide

Assets Required to Support Insurance Operations

Months from Policy Inception	Required Assets: Unearned Premium Reserve	Required Assets: Loss & LAE Reserve	Required Assets: Required Underlying Surplus	Required Assets: Total	Available Assets from Operations: Premium Receivable	Available Assets from Operations: Salvage & Subrogation Receivable	Available Assets from Operations: Required Cash Balance	Assets Prior to Infusion
-1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0	50.00	0.00	119.05	169.05	20.46	0.00	21.60	42.05
3	25.00	5.36	72.29	102.65	3.13	1.59	24.21	28.92
6	50.00	6.57	134.70	191.27	20.63	2.43	33.84	56.90
9	25.00	7.25	76.78	109.03	3.34	2.94	32.98	39.26
12	0.00	6.89	16.41	23.30	0.08	3.17	19.70	22.94
15	0.00	1.00	2.38	3.38	0.01	1.77	1.59	3.38
18	0.00	0.49	1.17	1.66	0.00	1.07	0.59	1.66
21	0.00	0.30	0.72	1.03	0.00	0.75	0.27	1.03
24	0.00	0.21	0.49	0.70	0.00	0.54	0.16	0.70
27	0.00	0.15	0.37	0.52	0.00	0.44	0.08	0.52
30	0.00	0.12	0.28	0.40	0.00	0.36	0.04	0.40
33	0.00	0.09	0.22	0.31	0.00	0.31	0.00	0.31
36	0.00	0.07	0.19	0.27	0.00	0.27	0.00	0.27
39	0.00	0.06	0.18	0.24	0.00	0.24	0.00	0.24
42	0.00	0.05	0.16	0.21	0.00	0.21	0.00	0.21
45	0.00	0.04	0.15	0.19	0.00	0.19	0.00	0.19
48	0.00	0.03	0.15	0.18	0.00	0.18	0.00	0.18
51	0.00	0.02	0.14	0.17	0.00	0.17	0.00	0.17
54	0.00	0.02	0.13	0.15	0.00	0.15	0.00	0.15
57	0.00	0.01	0.13	0.14	0.00	0.14	0.00	0.14
60	0.00	0.01	0.13	0.13	0.00	0.13	0.00	0.13
72	0.00	0.00	0.11	0.11	0.00	0.11	0.00	0.11
84	0.00	0.00	0.08	0.08	0.00	0.08	0.00	0.08
96	0.00	0.00	0.07	0.07	0.00	0.07	0.00	0.07
108	0.00	0.00	0.06	0.06	0.00	0.06	0.00	0.06
120	0.00	0.00	0.04	0.04	0.00	0.04	0.00	0.04
132	0.00	0.00	0.03	0.03	0.00	0.03	0.00	0.03
144	0.00	0.00	0.02	0.03	0.00	0.03	0.00	0.03
156	0.00	0.00	0.02	0.02	0.00	0.02	0.00	0.02
168	0.00	0.00	0.01	0.01	0.00	0.01	0.00	0.01
180	0.00	0.00	0.01	0.01	0.00	0.01	0.00	0.01
192	0.00	0.00	0.01	0.01	0.00	0.01	0.00	0.01
204	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
216	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
228	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
240	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
252	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
264	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
276	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
288	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
312	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
324	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
336	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
348	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
360	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Nationwide Mutual and Affiliated Insurance Companies

Standard Auto - Physical Damage - Countrywide

Infused and Excess Asset Flows Resulting from Insurance Operations

Months from Policy Inception	Required Assets	Assets Prior to Infusion	Required Infused Assets	Infused Asset Flow	Excess Asset Flow	Total Asset Flow	Discount Factor at 15.0% ROR	Discounted Asset Flow
-1	0.00	0.00	0.00	0.00	(0.06)	(0.06)	1.0117	(0.07)
0	169.05	42.05	127.00	(127.00)	0.00	(127.00)	1.0000	(127.00)
3	102.65	28.92	73.73	53.27	0.00	53.27	0.9657	51.44
6	191.27	56.90	134.37	(60.64)	0.00	(60.64)	0.9325	(56.55)
9	109.03	39.26	69.77	64.60	0.00	64.60	0.9005	58.18
12	23.30	22.94	0.35	69.41	0.00	69.41	0.8696	60.36
15	3.38	3.38	0.00	0.35	13.72	14.08	0.8397	11.82
18	1.66	1.66	0.00	0.00	1.22	1.22	0.8109	0.99
21	1.03	1.03	0.00	0.00	0.46	0.46	0.7830	0.36
24	0.70	0.70	0.00	0.00	0.23	0.23	0.7561	0.18
27	0.52	0.52	0.00	0.00	0.13	0.13	0.7302	0.10
30	0.40	0.40	0.00	0.00	0.09	0.09	0.7051	0.06
33	0.31	0.31	0.00	0.00	0.06	0.06	0.6809	0.04
36	0.27	0.27	0.00	0.00	0.02	0.02	0.6575	0.02
39	0.24	0.24	0.00	0.00	0.02	0.02	0.6349	0.01
42	0.21	0.21	0.00	0.00	0.01	0.01	0.6131	0.01
45	0.19	0.19	0.00	0.00	0.01	0.01	0.5921	0.01
48	0.18	0.18	0.00	0.00	0.01	0.01	0.5718	0.01
51	0.17	0.17	0.00	0.00	0.00	0.00	0.5521	0.00
54	0.15	0.15	0.00	0.00	0.01	0.01	0.5332	0.01
57	0.14	0.14	0.00	0.00	0.00	0.00	0.5149	0.00
60	0.13	0.13	0.00	0.00	0.00	0.00	0.4972	0.00
72	0.11	0.11	0.00	0.00	0.02	0.02	0.4323	0.01
84	0.08	0.08	0.00	0.00	0.02	0.02	0.3759	0.01
96	0.07	0.07	0.00	0.00	0.01	0.01	0.3269	0.00
108	0.06	0.06	0.00	0.00	0.02	0.02	0.2843	0.00
120	0.04	0.04	0.00	0.00	0.01	0.01	0.2472	0.00
132	0.03	0.03	0.00	0.00	0.01	0.01	0.2149	0.00
144	0.03	0.03	0.00	0.00	0.01	0.01	0.1869	0.00
156	0.02	0.02	0.00	0.00	0.01	0.01	0.1625	0.00
168	0.01	0.01	0.00	0.00	0.00	0.00	0.1413	0.00
180	0.01	0.01	0.00	0.00	0.00	0.00	0.1229	0.00
192	0.01	0.01	0.00	0.00	0.00	0.00	0.1069	0.00
204	0.00	0.00	0.00	0.00	0.00	0.00	0.0929	0.00
216	0.00	0.00	0.00	0.00	0.00	0.00	0.0808	0.00
228	0.00	0.00	0.00	0.00	0.00	0.00	0.0703	0.00
240	0.00	0.00	0.00	0.00	0.00	0.00	0.0611	0.00
252	0.00	0.00	0.00	0.00	0.00	0.00	0.0531	0.00
264	0.00	0.00	0.00	0.00	0.00	0.00	0.0462	0.00
276	0.00	0.00	0.00	0.00	0.00	0.00	0.0402	0.00
288	0.00	0.00	0.00	0.00	0.00	0.00	0.0349	0.00
300	0.00	0.00	0.00	0.00	0.00	0.00	0.0304	0.00
312	0.00	0.00	0.00	0.00	0.00	0.00	0.0264	0.00
324	0.00	0.00	0.00	0.00	0.00	0.00	0.0230	0.00
336	0.00	0.00	0.00	0.00	0.00	0.00	0.0200	0.00
348	0.00	0.00	0.00	0.00	0.00	0.00	0.0174	0.00
360	0.00	0.00	0.00	0.00	0.00	0.00	0.0151	0.00
Total				0.00	16.07	16.07		(0.00)

Arkansas Personal Auto
Takeout - Residual, Voluntary
Nationwide Mutual Insurance Company
Bodily Injury
Selected Combined Indices Assumed Effective July 14, 2009

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Current Territory	3-Year Loss & DCC Expense Ratio	Experience Index	Credibility-Weighted Unbalanced Index	Balanced Combined Index	Balanced Capped Combined Indicated Change (±5%)	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
007	94.8%	1.222	0.974	0.963	-3.2%	-0.5%	-0.5%	13.9%	-12.6%	114.10	99.70	4.6%
024	98.8%	1.273	1.060	1.048	5.3%	-15.7%	-15.7%	13.9%	-26.0%	211.10	156.20	-9.9%
025	144.2%	1.858	1.050	1.039	4.4%	7.3%	7.3%	13.9%	-5.8%	131.80	124.20	9.7%
028	75.7%	0.976	1.005	0.994	-0.1%	2.7%	2.7%	13.9%	-9.8%	159.40	143.80	5.6%
034	112.2%	1.446	0.871	0.862	-4.5%	-1.8%	-1.8%	13.9%	-13.8%	181.50	156.50	2.0%
035	80.7%	1.040	0.980	0.969	-2.6%	0.1%	0.1%	13.9%	-12.1%	177.00	155.60	3.4%
036	76.2%	0.982	1.101	1.089	5.5%	8.5%	8.5%	13.9%	-4.7%	182.50	173.90	10.1%
040	34.8%	0.448	0.995	0.984	-1.1%	1.7%	1.7%	13.9%	-10.7%	152.80	136.50	5.1%
046	50.7%	0.653	0.867	0.858	-4.5%	-1.8%	-1.8%	13.9%	-13.8%	151.40	130.50	2.6%
047	65.0%	0.838	0.858	0.849	-4.5%	-1.8%	-1.8%	13.9%	-13.8%	152.20	131.20	2.5%
048	85.7%	1.104	0.895	0.885	-4.5%	-1.8%	-1.8%	13.9%	-13.8%	151.40	130.50	2.8%
049	69.4%	0.894	0.939	0.929	-4.5%	-1.8%	-1.8%	13.9%	-13.8%	122.80	105.90	3.1%
050	88.2%	1.137	1.078	1.066	5.5%	8.5%	8.5%	13.9%	-4.7%	122.50	116.70	10.5%
051	81.4%	1.049	1.012	1.001	0.6%	3.4%	3.4%	13.9%	-9.2%	123.30	112.00	6.9%
052	67.9%	0.875	1.140	1.128	5.5%	8.5%	8.5%	13.9%	-4.7%	138.90	132.40	10.3%
053	85.7%	1.104	1.020	1.009	1.4%	4.2%	4.2%	13.9%	-8.5%	150.00	137.30	7.0%
054	86.6%	1.116	1.051	1.040	4.5%	7.4%	7.4%	13.9%	-5.7%	191.40	180.50	9.0%
055	91.4%	1.178	0.961	0.951	-4.4%	-1.7%	-1.7%	13.9%	-13.7%	192.30	166.00	1.8%
056	79.4%	1.023	1.002	0.991	-0.4%	2.4%	2.4%	13.9%	-10.1%	176.20	158.40	5.3%
057	67.5%	0.870	1.036	1.025	3.0%	5.9%	5.9%	13.9%	-7.0%	233.90	217.50	7.6%
058	40.7%	0.524	0.919	0.909	-4.5%	-1.8%	-1.8%	13.9%	-13.8%	141.40	121.90	2.4%
060	46.0%	0.593	0.954	0.944	-4.5%	-1.8%	-1.8%	13.9%	-13.8%	157.20	135.50	2.1%
061	35.5%	0.457	1.243	1.229	5.5%	1.6%	1.6%	13.9%	-10.8%	94.90	84.70	6.0%
062	66.0%	0.851	0.961	0.951	-4.4%	-1.7%	-1.7%	13.9%	-13.7%	129.50	111.80	3.0%
063	42.6%	0.549	1.098	1.086	5.5%	8.5%	8.5%	13.9%	-4.7%	134.60	128.30	10.4%
064	83.6%	1.077	1.178	1.165	5.5%	8.5%	8.5%	13.9%	-4.7%	123.50	117.70	10.5%
065	98.7%	1.272	1.153	1.140	5.5%	11.1%	11.1%	13.9%	-2.5%	149.00	145.30	12.2%
066	72.9%	0.939	0.947	0.937	-4.5%	-1.8%	-1.8%	13.9%	-13.8%	129.30	111.50	3.0%
067	68.5%	0.883	1.017	1.006	1.1%	3.9%	3.9%	13.9%	-8.8%	150.20	137.00	6.7%
068	73.2%	0.943	1.040	1.029	3.4%	6.3%	6.3%	13.9%	-6.7%	174.90	163.20	8.4%
999	42.5%	0.548	0.997	0.986	-0.9%	1.9%	1.9%	13.9%	-10.5%	146.60	131.20	5.0%
Total	77.6%		1.011	1.000	0.0%	2.8%	2.9%	13.9%	-9.7%			6.0%

* Effective 8/1/2008, 25/50 Limit, Model Year 2009
** Current Expense Fee is $24.70, Proposed is $28.60

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Arkansas Personal Auto
Takeout - Residual, Voluntary
Nationwide Mutual Insurance Company
Property Damage
Selected Combined Indices Assumed Effective July 14, 2009

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Current Territory	3-Year Loss & DCC Expense Ratio	Experience Index	Credibility-Weighted Unbalanced Index	Balanced Combined Index	Balanced Capped Combined Indicated Change (±5%)	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
007	59.2%	0.803	0.982	0.974	-2.1%	2.5%	2.5%	14.2%	-10.2%	107.70	96.70	6.0%
024	69.4%	0.942	1.036	1.028	3.3%	-14.1%	-14.1%	14.2%	-24.8%	129.60	97.50	-7.2%
025	67.5%	0.916	1.061	1.053	5.5%	10.5%	10.5%	14.2%	-3.2%	108.00	104.50	11.4%
028	75.4%	1.023	1.051	1.043	4.8%	9.7%	9.7%	14.2%	-3.9%	123.00	118.20	10.8%
034	58.2%	0.790	0.963	0.955	-4.0%	0.5%	0.5%	14.2%	-12.0%	135.00	118.80	3.9%
035	75.0%	1.018	1.046	1.038	4.3%	9.2%	9.2%	14.2%	-4.4%	134.90	129.00	10.3%
036	45.0%	0.611	1.058	1.050	5.5%	10.5%	10.5%	14.2%	-3.2%	121.20	117.30	11.4%
040	59.5%	0.807	0.982	0.974	-2.1%	2.5%	2.5%	14.2%	-10.2%	128.40	115.30	5.4%
046	75.4%	1.023	0.994	0.986	-0.9%	3.8%	3.8%	14.2%	-9.1%	134.70	122.40	6.4%
047	75.4%	1.023	0.947	0.939	-4.5%	0.0%	0.0%	14.2%	-12.4%	136.80	119.80	3.4%
048	67.3%	0.913	0.951	0.943	-4.5%	0.0%	0.0%	14.2%	-12.4%	128.70	112.70	3.7%
049	71.9%	0.976	0.970	0.962	-3.3%	1.2%	1.2%	14.2%	-11.4%	136.30	120.80	4.3%
050	69.9%	0.948	0.943	0.936	-4.5%	0.0%	0.0%	14.2%	-12.4%	133.50	116.90	3.4%
051	69.6%	0.944	1.032	1.024	2.9%	7.7%	7.7%	14.2%	-5.7%	107.40	101.30	9.4%
052	64.6%	0.877	1.071	1.063	5.5%	10.5%	10.5%	14.2%	-3.2%	102.10	98.80	11.4%
053	70.6%	0.958	1.006	0.998	0.3%	5.0%	5.0%	14.2%	-8.1%	112.00	102.90	7.3%
054	75.2%	1.020	0.996	0.988	-0.7%	4.0%	4.0%	14.2%	-8.9%	166.10	151.30	6.1%
055	84.2%	1.142	1.018	1.010	1.5%	6.3%	6.3%	14.2%	-6.9%	156.90	146.10	8.0%
056	75.1%	1.019	1.010	1.002	0.7%	5.4%	5.4%	14.2%	-7.7%	146.00	134.80	7.4%
057	80.1%	1.087	1.101	1.092	5.5%	10.5%	10.5%	14.2%	-3.2%	139.20	134.70	11.3%
058	84.0%	1.140	1.014	1.006	1.1%	5.9%	5.9%	14.2%	-7.3%	121.00	112.20	7.9%
060	86.3%	1.171	1.104	1.095	5.5%	10.5%	10.5%	14.2%	-3.2%	136.10	131.70	11.3%
061	92.0%	1.248	1.398	1.387	5.5%	3.7%	3.7%	14.2%	-9.2%	76.00	69.00	7.0%
062	76.6%	1.039	1.061	1.053	5.5%	10.5%	10.5%	14.2%	-3.2%	103.90	100.60	11.5%
063	69.5%	0.943	1.025	1.017	2.2%	7.0%	7.0%	14.2%	-6.3%	108.20	101.40	8.9%
064	97.4%	1.322	1.176	1.167	5.5%	10.5%	10.5%	14.2%	-3.2%	101.30	98.10	11.5%
065	81.5%	1.106	1.094	1.085	5.5%	11.5%	11.5%	14.2%	-2.4%	122.40	119.50	12.1%
066	68.2%	0.925	0.941	0.934	-4.5%	0.0%	0.0%	14.2%	-12.4%	109.30	95.70	4.0%
067	69.6%	0.944	0.996	0.988	-0.7%	4.0%	4.0%	14.2%	-8.9%	120.20	109.50	6.5%
068	74.0%	1.004	1.042	1.034	3.9%	8.8%	8.8%	14.2%	-4.7%	133.40	127.10	10.0%
999	72.5%	0.984	0.983	0.975	-2.0%	2.6%	2.6%	14.2%	-10.2%	130.60	117.30	5.2%
Total	73.7%		1.008	1.000	0.0%	4.7%	4.6%	14.2%	-8.4%			7.0%

* Effective 8/1/2008, Model Year 2009
** Current Expense Fee is $22.50, Proposed is $25.60

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Arkansas Personal Auto
Takeout - Residual, Voluntary
Nationwide Mutual Insurance Company
Medical Benefits (based on combined experience with Excess Medical Benefits)
Selected Combined Indices Assumed Effective July 14, 2009

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Current Territory	3-Year Loss & DCC Expense Ratio	Experience Index	Credibility-Weighted Unbalanced Index	Balanced Combined Index	Balanced Capped Combined Indicated Change (±5%)	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
007	17.6%	0.237	1.062	1.053	4.9%	10.0%	10.0%	17.4%	-6.3%	76.20	71.40	11.9%
024	29.5%	0.397	0.857	0.849	-5.1%	-14.0%	-14.0%	17.4%	-26.7%	124.70	91.40	-8.7%
025	159.8%	2.148	1.194	1.183	4.9%	10.0%	10.0%	17.4%	-6.3%	71.60	67.10	11.7%
028	83.9%	1.128	1.042	1.033	3.2%	8.3%	8.3%	17.4%	-7.8%	86.30	79.60	10.2%
034	115.7%	1.555	1.109	1.099	4.9%	10.0%	10.0%	17.4%	-6.3%	79.20	74.20	11.9%
035	66.1%	0.888	1.019	1.010	0.9%	5.8%	5.8%	17.4%	-9.9%	82.10	74.00	8.7%
036	144.0%	1.935	1.107	1.097	4.9%	10.0%	10.0%	17.4%	-6.3%	96.30	90.20	11.5%
040	105.2%	1.414	1.011	1.002	0.1%	5.0%	5.0%	17.4%	-10.6%	83.70	74.80	7.8%
046	55.4%	0.745	0.996	0.987	-1.4%	3.4%	3.4%	17.4%	-11.9%	80.30	70.70	6.9%
047	72.8%	0.978	1.010	1.001	0.0%	4.9%	4.9%	17.4%	-10.6%	79.30	70.90	7.9%
048	35.7%	0.480	1.031	1.022	2.1%	7.1%	7.1%	17.4%	-8.8%	78.90	72.00	9.8%
049	81.1%	1.090	1.011	1.002	0.1%	5.0%	5.0%	17.4%	-10.6%	83.00	74.20	7.9%
050	75.4%	1.013	0.999	0.990	-1.1%	3.7%	3.7%	17.4%	-11.7%	78.30	69.10	7.0%
051	109.0%	1.465	1.067	1.057	4.9%	10.0%	10.0%	17.4%	-6.3%	75.80	71.00	11.7%
052	113.1%	1.520	1.145	1.135	4.9%	10.0%	10.0%	17.4%	-6.3%	74.50	69.80	11.6%
053	86.5%	1.163	0.985	0.976	-2.5%	2.3%	2.3%	17.4%	-12.9%	89.10	77.60	5.6%
054	50.8%	0.683	0.834	0.827	-5.1%	-0.4%	-0.4%	17.4%	-15.2%	99.30	84.20	3.2%
055	104.0%	1.398	0.966	0.957	-4.4%	0.3%	0.3%	17.4%	-14.6%	91.00	77.70	4.1%
056	68.4%	0.919	0.979	0.970	-3.1%	1.6%	1.6%	17.4%	-13.5%	81.70	70.70	5.5%
057	95.4%	1.282	0.976	0.967	-3.4%	1.3%	1.3%	17.4%	-13.7%	122.20	105.50	3.9%
058	39.8%	0.535	1.132	1.122	4.9%	10.0%	10.0%	17.4%	-6.3%	73.50	68.90	11.8%
060	61.2%	0.823	1.039	1.030	2.9%	7.9%	7.9%	17.4%	-8.1%	77.00	70.80	10.3%
061	359.3%	4.829	1.408	1.395	4.9%	4.9%	4.9%	17.4%	-10.6%	66.80	59.70	7.8%
062	58.6%	0.788	1.017	1.008	0.7%	5.6%	5.6%	17.4%	-10.1%	81.70	73.40	8.1%
063	109.6%	1.473	1.126	1.116	4.9%	10.0%	10.0%	17.4%	-6.3%	80.00	75.00	11.6%
064	76.9%	1.034	1.330	1.318	4.9%	10.0%	10.0%	17.4%	-6.3%	70.20	65.80	11.9%
065	90.1%	1.211	1.090	1.080	4.9%	12.2%	12.2%	17.4%	-4.4%	89.00	85.10	13.3%
066	52.8%	0.710	0.981	0.972	-2.9%	1.9%	1.9%	17.4%	-13.2%	76.80	66.70	6.0%
067	63.4%	0.852	1.046	1.037	3.6%	8.7%	8.7%	17.4%	-7.4%	80.10	74.20	10.8%
068	67.9%	0.913	1.027	1.018	1.7%	6.7%	6.7%	17.4%	-9.1%	86.00	78.20	9.2%
999	8.5%	0.114	1.061	1.052	4.9%	10.0%	10.0%	17.4%	-6.3%	79.00	74.00	11.7%
Total	74.4%		1.009	1.000	0.0%	4.9%	4.9%	17.4%	-10.7%			7.8%

* Effective 8/1/2008, Model Year 2009
** Current Expense Fee is $6.00, Proposed is $7.00

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Arkansas Personal Auto
Takeout - Residual, Voluntary
Nationwide Mutual Insurance Company
Comprehensive
Selected Combined Indices Assumed Effective July 14, 2009

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Current Territory	3-Year Loss & DCC Expense Ratio	Experience Index	Credibility-Weighted Unbalanced Index	Balanced Combined Index	Balanced Capped Combined Indicated Change (±5%)	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
007	63.9%	1.179	1.048	1.073	4.1%	9.2%	9.2%	13.6%	-3.9%	147.00	141.30	7.8%
024	68.9%	1.271	1.202	1.230	4.1%	-14.0%	-14.0%	13.6%	-24.3%	95.70	72.40	-10.2%
025	98.8%	1.823	1.265	1.295	4.1%	9.2%	9.2%	13.6%	-3.9%	102.90	98.90	7.4%
028	64.9%	1.197	1.160	1.187	4.1%	9.2%	9.2%	13.6%	-3.9%	93.90	90.20	7.2%
034	138.1%	2.548	1.534	1.570	4.1%	9.2%	9.2%	13.6%	-3.9%	85.50	82.20	7.0%
035	52.1%	0.961	0.921	0.943	-5.8%	-0.4%	-0.4%	13.6%	-12.3%	93.40	81.90	0.1%
036	95.9%	1.769	1.142	1.169	4.1%	9.2%	9.2%	13.6%	-3.9%	140.20	134.70	7.5%
040	35.8%	0.661	0.798	0.817	-5.8%	-0.4%	-0.4%	13.6%	-12.3%	103.80	91.00	0.0%
046	39.1%	0.721	1.008	1.032	2.3%	7.3%	7.3%	13.6%	-5.5%	65.80	62.20	5.3%
047	87.9%	1.622	1.330	1.361	4.1%	9.2%	9.2%	13.6%	-3.9%	68.60	65.90	6.6%
048	43.9%	0.810	1.108	1.134	4.1%	9.2%	9.2%	13.6%	-3.9%	69.80	67.10	6.6%
049	36.7%	0.677	0.709	0.726	-5.8%	-0.6%	-0.6%	13.6%	-12.5%	89.70	78.50	0.0%
050	43.0%	0.793	0.851	0.871	-5.8%	-0.6%	-0.6%	13.6%	-12.5%	73.50	64.30	0.0%
051	82.3%	1.518	1.155	1.182	4.1%	9.2%	9.2%	13.6%	-3.9%	83.70	80.40	6.9%
052	64.1%	1.183	1.231	1.260	4.1%	9.2%	9.2%	13.6%	-3.9%	101.40	97.40	7.3%
053	69.5%	1.282	1.149	1.176	4.1%	9.2%	9.2%	13.6%	-3.9%	101.10	97.20	7.4%
054	54.9%	1.013	1.012	1.036	2.7%	7.7%	7.7%	13.6%	-5.2%	68.30	64.70	5.6%
055	58.5%	1.079	0.981	1.004	-0.5%	4.4%	4.4%	13.6%	-8.1%	76.10	69.90	3.5%
056	59.5%	1.098	1.075	1.100	4.1%	9.2%	9.2%	13.6%	-3.9%	68.60	65.90	6.7%
057	49.0%	0.904	0.876	0.897	-5.8%	-0.4%	-0.4%	13.6%	-12.3%	101.80	89.30	0.1%
058	75.4%	1.391	1.359	1.391	4.1%	9.2%	9.2%	13.6%	-3.9%	79.70	76.60	7.1%
060	62.9%	1.161	1.027	1.051	4.1%	9.2%	9.2%	13.6%	-3.9%	81.50	78.30	6.9%
061	237.0%	4.373	1.455	1.489	4.1%	4.6%	4.6%	13.6%	-7.9%	96.10	88.50	3.9%
062	64.8%	1.196	1.082	1.107	4.1%	9.2%	9.2%	13.6%	-3.9%	144.90	139.20	7.7%
063	61.5%	1.135	1.328	1.359	4.1%	9.2%	9.2%	13.6%	-3.9%	93.20	89.60	7.3%
064	141.3%	2.607	1.530	1.566	4.1%	9.2%	9.2%	13.6%	-3.9%	85.90	82.50	7.0%
065	54.5%	1.006	1.015	1.039	3.0%	8.0%	8.0%	13.6%	-4.9%	97.50	92.70	6.3%
066	52.3%	0.965	0.984	1.007	-0.2%	4.7%	4.7%	13.6%	-7.8%	95.50	88.10	3.9%
067	64.2%	1.185	1.197	1.225	4.1%	9.2%	9.2%	13.6%	-3.9%	77.30	74.30	7.0%
068	61.3%	1.131	1.051	1.076	4.1%	9.2%	9.2%	13.6%	-3.9%	83.00	79.80	7.1%
999	142.0%	2.620	1.171	1.199	4.1%	9.2%	9.2%	13.6%	-3.9%	82.50	79.30	7.1%
Total	54.2%		0.977	1.000	0.0%	4.9%	4.8%	13.6%	-7.7%			4.0%

* Effective 8/1/2008, $0 Deductible, Model Year 2009
** Current Expense Fee is $20.00, Proposed is $20.30

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Arkansas Personal Auto
Takeout - Residual, Voluntary
Nationwide Mutual Insurance Company
Collision
Selected Combined Indices Assumed Effective July 14, 2009

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Current Territory	3-Year Loss & DCC Expense Ratio	Experience Index	Credibility-Weighted Unbalanced Index	Balanced Combined Index	Balanced Capped Combined Indicated Change (±5%)	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
007	86.4%	1.131	1.011	1.009	1.1%	4.2%	4.2%	13.8%	-8.4%	281.50	257.90	4.1%
024	72.7%	0.952	1.016	1.014	1.6%	-15.5%	-15.5%	13.8%	-25.7%	277.50	206.20	-11.3%
025	97.6%	1.277	1.111	1.109	5.2%	8.5%	8.5%	13.8%	-4.7%	270.40	257.70	7.3%
028	80.9%	1.059	1.073	1.071	5.2%	8.5%	8.5%	13.8%	-4.7%	241.60	230.20	7.2%
034	44.9%	0.588	0.856	0.854	-4.8%	-1.0%	-1.0%	13.8%	-13.0%	301.20	262.00	0.0%
035	75.7%	0.991	1.019	1.017	1.9%	5.1%	5.1%	13.8%	-7.6%	257.50	237.90	4.7%
036	66.7%	0.873	1.065	1.063	5.2%	8.5%	8.5%	13.8%	-4.7%	270.40	257.70	7.3%
040	85.4%	1.118	1.073	1.071	5.2%	8.5%	8.5%	13.8%	-4.7%	274.80	261.90	7.3%
046	57.7%	0.755	0.816	0.814	-4.8%	-1.2%	-1.2%	13.8%	-13.2%	258.20	224.10	0.0%
047	85.3%	1.116	1.037	1.035	3.7%	6.9%	6.9%	13.8%	-6.1%	259.40	243.60	6.0%
048	74.5%	0.975	0.962	0.960	-3.8%	-0.8%	-0.8%	13.8%	-12.8%	272.40	237.50	0.3%
049	75.5%	0.988	0.987	0.985	-1.3%	1.8%	1.8%	13.8%	-10.5%	266.90	238.90	2.2%
050	70.5%	0.923	0.922	0.920	-4.8%	-1.0%	-1.0%	13.8%	-13.0%	277.50	241.40	0.0%
051	76.4%	1.000	1.001	0.999	0.1%	3.2%	3.2%	13.8%	-9.3%	259.60	235.50	3.3%
052	82.4%	1.079	1.081	1.079	5.2%	8.5%	8.5%	13.8%	-4.7%	243.20	231.80	7.3%
053	80.3%	1.051	1.041	1.039	4.1%	7.3%	7.3%	13.8%	-5.7%	243.60	229.70	6.4%
054	86.4%	1.131	1.090	1.088	5.2%	8.5%	8.5%	13.8%	-4.7%	315.40	300.60	7.4%
055	96.9%	1.268	1.122	1.120	5.2%	8.5%	8.5%	13.8%	-4.7%	281.50	268.30	7.3%
056	73.4%	0.961	0.965	0.963	-3.5%	-0.5%	-0.5%	13.8%	-12.6%	259.70	227.00	0.4%
057	73.4%	0.961	0.980	0.978	-2.0%	1.0%	1.0%	13.8%	-11.2%	281.50	250.00	1.6%
058	62.3%	0.815	0.984	0.982	-1.6%	1.5%	1.5%	13.8%	-10.8%	270.20	241.00	1.9%
060	89.5%	1.171	1.130	1.128	5.2%	8.5%	8.5%	13.8%	-4.7%	246.50	234.90	7.2%
061	201.5%	2.637	1.729	1.726	5.2%	3.1%	3.1%	13.8%	-9.4%	179.20	162.40	3.2%
062	69.4%	0.908	0.955	0.953	-4.5%	-1.0%	-1.0%	13.8%	-13.0%	261.40	227.40	0.0%
063	78.7%	1.030	1.122	1.120	5.2%	8.5%	8.5%	13.8%	-4.7%	231.80	220.90	7.2%
064	134.1%	1.755	1.356	1.353	5.2%	8.5%	8.5%	13.8%	-4.7%	235.40	224.30	7.2%
065	76.3%	0.999	1.001	0.999	0.1%	3.2%	3.2%	13.8%	-9.3%	257.50	233.60	3.3%
066	76.5%	1.001	1.007	1.005	0.7%	3.8%	3.8%	13.8%	-8.8%	250.80	228.70	3.7%
067	63.8%	0.835	0.911	0.909	-4.8%	-1.0%	-1.0%	13.8%	-13.0%	256.10	222.80	0.0%
068	82.5%	1.080	1.049	1.047	4.9%	8.2%	8.2%	13.8%	-4.9%	302.30	287.50	7.2%
999	54.7%	0.716	0.996	0.994	-0.4%	2.7%	2.7%	13.8%	-9.8%	249.80	225.30	2.8%
Total	76.4%		1.002	1.000	0.0%	3.0%	3.1%	13.8%	-9.5%			3.2%

* Effective 8/1/2008, $100 Deductible, Model Year 2009
** Current Expense Fee is $43.90, Proposed is $45.40

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Arkansas Personal Auto
Takeout - Residual, Voluntary
Nationwide Mutual Insurance Company
Excess Medical Benefits (based on combined experience with Medical Benefits)
Determination of Territorial Base Rates Assumed Effective July 14, 2009

Current Territory	Currnet Base Rate	Proposed Base Rate	Total Change
007	103.60	117.10	13.0%
024	169.50	149.90	-11.6%
025	97.40	110.10	13.0%
028	117.20	130.60	11.4%
034	107.70	121.70	13.0%
035	111.50	121.40	8.9%
036	130.90	148.00	13.1%
040	113.80	122.70	7.8%
046	109.20	116.00	6.2%
047	107.80	116.30	7.9%
048	107.20	118.10	10.2%
049	112.80	121.70	7.9%
050	106.40	113.40	6.6%
051	103.10	116.50	13.0%
052	101.30	114.50	13.0%
053	121.10	127.30	5.1%
054	135.00	138.10	2.3%
055	123.60	127.50	3.2%
056	111.00	116.00	4.5%
057	166.10	173.10	4.2%
058	99.90	113.00	13.1%
060	104.60	116.10	11.0%
061	90.80	97.90	7.8%
062	111.00	120.40	8.5%
063	108.80	123.00	13.1%
064	95.40	107.90	13.1%
065	121.00	139.60	15.4%
066	104.30	109.40	4.9%
067	108.90	121.70	11.8%
068	116.80	128.30	9.9%
999	107.40	121.40	13.0%
Total			7.9%

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Arkansas Personal Auto
Takeout - Residual, Voluntary
Nationwide Mutual Insurance Company
All Coverages
Selected Combined Indices Assumed Effective July 14, 2009

Current Territory	Bodily Injury	Collision	Comprehensive	Medical Benefits	Property Damage	Total
007	4.6%	4.1%	7.8%	11.9%	6.0%	5.7%
024	-9.9%	-11.3%	-10.2%	-8.7%	-7.2%	-9.8%
025	9.7%	7.3%	7.4%	11.7%	11.4%	8.9%
028	5.6%	7.2%	7.2%	10.2%	10.8%	7.7%
034	2.0%	0.0%	7.0%	11.9%	3.9%	2.6%
035	3.4%	4.7%	0.1%	8.7%	10.3%	5.1%
036	10.1%	7.3%	7.5%	11.5%	11.4%	9.1%
040	5.1%	7.3%	0.0%	7.8%	5.4%	5.2%
046	2.6%	0.0%	5.3%	6.9%	6.4%	3.1%
047	2.5%	6.0%	6.6%	7.9%	3.4%	4.5%
048	2.8%	0.3%	6.6%	9.8%	3.7%	2.9%
049	3.1%	2.2%	0.0%	7.9%	4.3%	2.9%
050	10.5%	0.0%	0.0%	7.0%	3.4%	3.7%
051	6.9%	3.3%	6.9%	11.7%	9.4%	6.5%
052	10.3%	7.3%	7.3%	11.6%	11.4%	9.1%
053	7.0%	6.4%	7.4%	5.6%	7.3%	6.9%
054	9.0%	7.4%	5.6%	3.2%	6.1%	7.2%
055	1.8%	7.3%	3.5%	4.1%	8.0%	5.4%
056	5.3%	0.4%	6.7%	5.5%	7.4%	4.3%
057	7.6%	1.6%	0.1%	3.9%	11.3%	5.4%
058	2.4%	1.9%	7.1%	11.8%	7.9%	4.4%
060	2.1%	7.2%	6.9%	10.3%	11.3%	6.9%
061	6.0%	3.2%	3.9%	7.8%	7.0%	5.2%
062	3.0%	0.0%	7.7%	8.1%	11.5%	4.9%
063	10.4%	7.2%	7.3%	11.6%	8.9%	8.5%
064	10.5%	7.2%	7.0%	11.9%	11.5%	9.2%
065	12.2%	3.3%	6.3%	13.3%	12.1%	8.5%
066	3.0%	3.7%	3.9%	6.0%	4.0%	3.7%
067	6.7%	0.0%	7.0%	10.8%	6.5%	4.6%
068	8.4%	7.2%	7.1%	9.2%	10.0%	8.2%
999	5.0%	2.8%	7.1%	11.7%	5.2%	4.8%
Total	6.0%	3.2%	4.0%	7.8%	7.0%	5.1%

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Arkansas Standard Automobile
Nationwide Mutual Insurance Company
Uninsured Motorists - Bodily Injury Base Rates

		Single First UMBI		Multi-First UMBI	
Per Claimant Limit	Per Occurrence Limit	Current Base Rate	Proposed Base Rate	Current Base Rate	Proposed Base Rate
25,000	50,000	16.30	17.70	31.30	33.90
25,000	100,000	19.10	20.70	36.40	39.40
30,000	60,000	19.10	20.70	36.40	39.40
40,000	80,000	19.10	20.70	36.40	39.40
50,000	50,000	19.10	20.70	36.40	39.40
50,000	100,000	19.10	20.70	36.40	39.40
50,000	200,000	21.90	23.70	41.50	44.90
100,000	100,000	21.90	23.70	41.50	44.90
100,000	150,000	21.90	23.70	41.50	44.90
100,000	200,000	21.90	23.70	41.50	44.90
100,000	250,000	22.50	24.40	43.00	46.60
100,000	300,000	22.50	24.40	43.00	46.60
100,000	400,000	24.60	26.60	47.00	50.90
100,000	500,000	24.60	26.60	47.00	50.90
150,000	200,000	24.20	26.20	46.10	49.90
150,000	250,000	24.20	26.20	46.10	49.90
150,000	300,000	24.20	26.20	46.10	49.90
150,000	400,000	24.60	26.60	47.00	50.90
150,000	500,000	24.60	26.60	47.00	50.90
200,000	200,000	24.20	26.20	46.10	49.90
200,000	250,000	24.20	26.20	46.10	49.90
200,000	300,000	24.20	26.20	46.10	49.90
200,000	400,000	24.60	26.60	47.00	50.90
200,000	500,000	24.60	26.60	47.00	50.90
200,000	750,000	26.50	28.70	50.30	54.50
250,000	250,000	24.20	26.20	46.10	49.90
250,000	300,000	24.20	26.20	46.10	49.90
250,000	400,000	24.60	26.60	47.00	50.90
250,000	500,000	24.60	26.60	47.00	50.90
250,000	750,000	26.50	28.70	50.30	54.50
250,000	1,000,000	26.50	28.70	50.30	54.50
300,000	300,000	24.20	26.20	46.10	49.90
300,000	400,000	25.60	27.70	48.80	52.90
300,000	500,000	25.60	27.70	48.80	52.90
300,000	750,000	26.50	28.70	50.30	54.50
300,000	1,000,000	26.50	28.70	50.30	54.50
400,000	400,000	25.60	27.70	48.80	52.90
400,000	500,000	25.60	27.70	48.80	52.90
400,000	750,000	26.50	28.70	50.30	54.50
400,000	1,000,000	26.50	28.70	50.30	54.50
500,000	500,000	25.60	27.70	48.80	52.90
500,000	750,000	26.50	28.70	50.30	54.50
500,000	1,000,000	26.50	28.70	50.30	54.50
1,000,000	1,000,000	27.40	29.70	52.00	56.30

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Arkansas Standard Automobile
Nationwide Mutual Insurance Company
Underinsured Motorists - Bodily Injury Base Rates

		Single First UIMBI		Multi-First UIMBI	
Per Claimant Limit	Per Occurrence Limit	Current Base Rate	Proposed Base Rate	Current Base Rate	Proposed Base Rate
25,000	50,000	13.10	14.20	24.30	26.30
25,000	100,000	20.90	22.60	39.90	43.20
30,000	60,000	20.90	22.60	39.90	43.20
40,000	80,000	20.90	22.60	39.90	43.20
50,000	50,000	20.90	22.60	39.90	43.20
50,000	100,000	20.90	22.60	39.90	43.20
50,000	200,000	31.30	33.90	59.30	64.20
100,000	100,000	31.30	33.90	59.30	64.20
100,000	150,000	31.30	33.90	59.30	64.20
100,000	200,000	31.30	33.90	59.30	64.20
100,000	250,000	35.40	38.30	67.30	72.90
100,000	300,000	35.40	38.30	67.30	72.90
100,000	400,000	46.80	50.70	89.20	96.60
100,000	500,000	46.80	50.70	89.20	96.60
150,000	200,000	44.10	47.80	83.90	90.90
150,000	250,000	44.10	47.80	83.90	90.90
150,000	300,000	44.10	47.80	83.90	90.90
150,000	400,000	46.80	50.70	89.20	96.60
150,000	500,000	46.80	50.70	89.20	96.60
200,000	200,000	44.10	47.80	83.90	90.90
200,000	250,000	44.10	47.80	83.90	90.90
200,000	300,000	44.10	47.80	83.90	90.90
200,000	400,000	46.80	50.70	89.20	96.60
200,000	500,000	46.80	50.70	89.20	96.60
200,000	750,000	58.80	63.70	111.90	121.20
250,000	250,000	44.10	47.80	83.90	90.90
250,000	300,000	44.10	47.80	83.90	90.90
250,000	400,000	46.80	50.70	89.20	96.60
250,000	500,000	46.80	50.70	89.20	96.60
250,000	750,000	58.80	63.70	111.90	121.20
250,000	1,000,000	58.80	63.70	111.90	121.20
300,000	300,000	44.10	47.80	83.90	90.90
300,000	400,000	52.90	57.30	101.10	109.50
300,000	500,000	52.90	57.30	101.10	109.50
300,000	750,000	58.80	63.70	111.90	121.20
300,000	1,000,000	58.80	63.70	111.90	121.20
400,000	400,000	52.90	57.30	101.10	109.50
400,000	500,000	52.90	57.30	101.10	109.50
400,000	750,000	58.80	63.70	111.90	121.20
400,000	1,000,000	58.80	63.70	111.90	121.20
500,000	500,000	52.90	57.30	101.10	109.50
500,000	750,000	58.80	63.70	111.90	121.20
500,000	1,000,000	58.80	63.70	111.90	121.20
1,000,000	1,000,000	64.70	70.10	122.90	133.10

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Arkansas Standard Automobile
Nationwide Mutual Insurance Company
Loss of Use Base Rates

Option Code	Current Base Rate	Proposed Base Rate
$15 per day $300 Total	6.30	7.30
$20 per day $700 total	12.30	14.20
$25 per day $500	12.60	14.60
$30 per day $900	17.40	20.10
$40 per day $1100 total	22.40	25.90
$50 per day $1300 total	27.40	31.70
$60 per day $1500 total	32.30	37.40

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Arkansas Standard Automobile
Nationwide Mutual Insurance Company
Coverage Expense Fees

Coverage	Current Expense Fee	Proposed Expense Fee
Bodily Injury	24.70	28.60
Property Damage	22.50	25.60
Medical Benefits	6.00	7.00
Comprehensive	20.00	20.30
Collision	43.90	45.40

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Arkansas Standard Automobile
Nationwide Mutual Insurance Company
Expanded Matrix Factors

					Bodily Injury			Property Damage/Medical Benefits			Comprehensive/Collision		
Credit Score	Limit Group	Home Car	Multi Car	Policy Insured Terms	Current Factor*	Proposed Factor	% Change	Current Factor*	Proposed Factor	% Change	Current Factor*	Proposed Factor	% Change
5-9	Low	n	n	1-2,501-502	0.78	0.85	9.0%	0.77	0.84	9.1%	0.84	0.89	6.0%
5-9	Low	n	n	3-6,503-506	0.78	0.85	9.0%	0.77	0.84	9.1%	0.84	0.89	6.0%
5-9	Low	n	n	7-10,507-510	0.78	0.85	9.0%	0.77	0.84	9.1%	0.84	0.89	6.0%
5-9	Low	n	n	11-999	0.78	0.85	9.0%	0.77	0.84	9.1%	0.84	0.89	6.0%
5-9	Low	n	y	1-2,501-502	0.61	0.69	13.1%	0.61	0.69	13.1%	0.67	0.73	9.0%
5-9	Low	n	y	3-6,503-506	0.61	0.69	13.1%	0.61	0.69	13.1%	0.67	0.73	9.0%
5-9	Low	n	y	7-10,507-510	0.61	0.69	13.1%	0.61	0.69	13.1%	0.67	0.73	9.0%
5-9	Low	n	y	11-999	0.61	0.69	13.1%	0.61	0.69	13.1%	0.67	0.73	9.0%
5-9	Low	y	n	1-2,501-502	0.69	0.73	5.8%	0.68	0.73	7.4%	0.75	0.78	4.0%
5-9	Low	y	n	3-6,503-506	0.69	0.73	5.8%	0.68	0.73	7.4%	0.75	0.78	4.0%
5-9	Low	y	n	7-10,507-510	0.69	0.73	5.8%	0.68	0.73	7.4%	0.75	0.78	4.0%
5-9	Low	y	n	11-999	0.69	0.73	5.8%	0.68	0.73	7.4%	0.75	0.78	4.0%
5-9	Low	y	y	1-2,501-502	0.56	0.62	10.7%	0.56	0.62	10.7%	0.61	0.65	6.6%
5-9	Low	y	y	3-6,503-506	0.56	0.62	10.7%	0.56	0.62	10.7%	0.61	0.65	6.6%
5-9	Low	y	y	7-10,507-510	0.56	0.62	10.7%	0.56	0.62	10.7%	0.61	0.65	6.6%
5-9	Low	y	y	11-999	0.56	0.62	10.7%	0.56	0.62	10.7%	0.61	0.65	6.6%
5-9	Middle	n	n	1-2,501-502	0.75	0.81	8.0%	0.74	0.80	8.1%	0.81	0.85	4.9%
5-9	Middle	n	n	3-6,503-506	0.75	0.81	8.0%	0.74	0.80	8.1%	0.81	0.85	4.9%
5-9	Middle	n	n	7-10,507-510	0.75	0.81	8.0%	0.74	0.80	8.1%	0.81	0.85	4.9%
5-9	Middle	n	n	11-999	0.75	0.81	8.0%	0.74	0.80	8.1%	0.81	0.85	4.9%
5-9	Middle	n	y	1-2,501-502	0.51	0.61	19.6%	0.51	0.61	19.6%	0.61	0.67	9.8%
5-9	Middle	n	y	3-6,503-506	0.51	0.61	19.6%	0.51	0.61	19.6%	0.61	0.67	9.8%
5-9	Middle	n	y	7-10,507-510	0.51	0.61	19.6%	0.51	0.61	19.6%	0.61	0.67	9.8%
5-9	Middle	n	y	11-999	0.51	0.61	19.6%	0.51	0.61	19.6%	0.61	0.67	9.8%
5-9	Middle	y	n	1-2,501-502	0.65	0.70	7.7%	0.64	0.69	7.8%	0.72	0.75	4.2%
5-9	Middle	y	n	3-6,503-506	0.65	0.70	7.7%	0.64	0.69	7.8%	0.72	0.75	4.2%
5-9	Middle	y	n	7-10,507-510	0.65	0.70	7.7%	0.64	0.69	7.8%	0.72	0.75	4.2%
5-9	Middle	y	n	11-999	0.65	0.70	7.7%	0.64	0.69	7.8%	0.72	0.75	4.2%
5-9	Middle	y	y	1-2,501-502	0.45	0.53	17.8%	0.45	0.53	17.8%	0.54	0.59	9.3%
5-9	Middle	y	y	3-6,503-506	0.45	0.53	17.8%	0.45	0.53	17.8%	0.54	0.59	9.3%
5-9	Middle	y	y	7-10,507-510	0.45	0.53	17.8%	0.45	0.53	17.8%	0.54	0.59	9.3%
5-9	Middle	y	y	11-999	0.45	0.53	17.8%	0.45	0.53	17.8%	0.54	0.59	9.3%
5-9	High	n	n	1-2,501-502	0.73	0.78	6.8%	0.72	0.77	6.9%	0.80	0.82	2.5%
5-9	High	n	n	3-6,503-506	0.73	0.78	6.8%	0.72	0.77	6.9%	0.80	0.82	2.5%
5-9	High	n	n	7-10,507-510	0.73	0.78	6.8%	0.72	0.77	6.9%	0.80	0.82	2.5%
5-9	High	n	n	11-999	0.73	0.78	6.8%	0.72	0.77	6.9%	0.80	0.82	2.5%
5-9	High	n	y	1-2,501-502	0.56	0.62	10.7%	0.56	0.62	10.7%	0.64	0.68	6.3%
5-9	High	n	y	3-6,503-506	0.56	0.62	10.7%	0.56	0.62	10.7%	0.64	0.68	6.3%
5-9	High	n	y	7-10,507-510	0.56	0.62	10.7%	0.56	0.62	10.7%	0.64	0.68	6.3%
5-9	High	n	y	11-999	0.56	0.62	10.7%	0.56	0.62	10.7%	0.64	0.68	6.3%
5-9	High	y	n	1-2,501-502	0.60	0.66	10.0%	0.60	0.66	10.0%	0.72	0.74	2.8%
5-9	High	y	n	3-6,503-506	0.60	0.66	10.0%	0.60	0.66	10.0%	0.72	0.74	2.8%
5-9	High	y	n	7-10,507-510	0.60	0.66	10.0%	0.60	0.66	10.0%	0.72	0.74	2.8%
5-9	High	y	n	11-999	0.60	0.66	10.0%	0.60	0.66	10.0%	0.72	0.74	2.8%
5-9	High	y	y	1-2,501-502	0.48	0.54	12.5%	0.48	0.54	12.5%	0.55	0.59	7.3%
5-9	High	y	y	3-6,503-506	0.48	0.54	12.5%	0.48	0.54	12.5%	0.55	0.59	7.3%
5-9	High	y	y	7-10,507-510	0.48	0.54	12.5%	0.48	0.54	12.5%	0.55	0.59	7.3%
5-9	High	y	y	11-999	0.48	0.54	12.5%	0.48	0.54	12.5%	0.55	0.59	7.3%
10-19	Low	n	n	1-2,501-502	0.78	0.85	9.0%	0.77	0.84	9.1%	0.84	0.89	6.0%
10-19	Low	n	n	3-6,503-506	0.78	0.85	9.0%	0.77	0.84	9.1%	0.84	0.89	6.0%
10-19	Low	n	n	7-10,507-510	0.78	0.85	9.0%	0.77	0.84	9.1%	0.84	0.89	6.0%
10-19	Low	n	n	11-999	0.78	0.85	9.0%	0.77	0.84	9.1%	0.84	0.89	6.0%
10-19	Low	n	y	1-2,501-502	0.61	0.69	13.1%	0.61	0.69	13.1%	0.67	0.73	9.0%
10-19	Low	n	y	3-6,503-506	0.61	0.69	13.1%	0.61	0.69	13.1%	0.67	0.73	9.0%
10-19	Low	n	y	7-10,507-510	0.61	0.69	13.1%	0.61	0.69	13.1%	0.67	0.73	9.0%
10-19	Low	n	y	11-999	0.61	0.69	13.1%	0.61	0.69	13.1%	0.67	0.73	9.0%

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Arkansas Standard Automobile
Nationwide Mutual Insurance Company
Expanded Matrix Factors

					Bodily Injury			Property Damage/Medical Benefits			Comprehensive/Collision		
Credit Score	Limit Group	Home Car	Multi Car	Policy Insured Terms	Current Factor*	Proposed Factor	% Change	Current Factor*	Proposed Factor	% Change	Current Factor*	Proposed Factor	% Change
10-19	Low	y	n	1-2,501-502	0.69	0.73	5.8%	0.68	0.73	7.4%	0.75	0.78	4.0%
10-19	Low	y	n	3-6,503-506	0.69	0.73	5.8%	0.68	0.73	7.4%	0.75	0.78	4.0%
10-19	Low	y	n	7-10,507-510	0.69	0.73	5.8%	0.68	0.73	7.4%	0.75	0.78	4.0%
10-19	Low	y	n	11-999	0.69	0.73	5.8%	0.68	0.73	7.4%	0.75	0.78	4.0%
10-19	Low	y	y	1-2,501-502	0.56	0.62	10.7%	0.56	0.62	10.7%	0.61	0.65	6.6%
10-19	Low	y	y	3-6,503-506	0.56	0.62	10.7%	0.56	0.62	10.7%	0.61	0.65	6.6%
10-19	Low	y	y	7-10,507-510	0.56	0.62	10.7%	0.56	0.62	10.7%	0.61	0.65	6.6%
10-19	Low	y	y	11-999	0.56	0.62	10.7%	0.56	0.62	10.7%	0.61	0.65	6.6%
10-19	Middle	n	n	1-2,501-502	0.75	0.81	8.0%	0.74	0.80	8.1%	0.81	0.85	4.9%
10-19	Middle	n	n	3-6,503-506	0.75	0.81	8.0%	0.74	0.80	8.1%	0.81	0.85	4.9%
10-19	Middle	n	n	7-10,507-510	0.75	0.81	8.0%	0.74	0.80	8.1%	0.81	0.85	4.9%
10-19	Middle	n	n	11-999	0.75	0.81	8.0%	0.74	0.80	8.1%	0.81	0.85	4.9%
10-19	Middle	n	y	1-2,501-502	0.51	0.61	19.6%	0.51	0.61	19.6%	0.61	0.67	9.8%
10-19	Middle	n	y	3-6,503-506	0.51	0.61	19.6%	0.51	0.61	19.6%	0.61	0.67	9.8%
10-19	Middle	n	y	7-10,507-510	0.51	0.61	19.6%	0.51	0.61	19.6%	0.61	0.67	9.8%
10-19	Middle	n	y	11-999	0.51	0.61	19.6%	0.51	0.61	19.6%	0.61	0.67	9.8%
10-19	Middle	y	n	1-2,501-502	0.65	0.70	7.7%	0.64	0.69	7.8%	0.72	0.75	4.2%
10-19	Middle	y	n	3-6,503-506	0.65	0.70	7.7%	0.64	0.69	7.8%	0.72	0.75	4.2%
10-19	Middle	y	n	7-10,507-510	0.65	0.70	7.7%	0.64	0.69	7.8%	0.72	0.75	4.2%
10-19	Middle	y	n	11-999	0.65	0.70	7.7%	0.64	0.69	7.8%	0.72	0.75	4.2%
10-19	Middle	y	y	1-2,501-502	0.45	0.53	17.8%	0.45	0.53	17.8%	0.54	0.59	9.3%
10-19	Middle	y	y	3-6,503-506	0.45	0.53	17.8%	0.45	0.53	17.8%	0.54	0.59	9.3%
10-19	Middle	y	y	7-10,507-510	0.45	0.53	17.8%	0.45	0.53	17.8%	0.54	0.59	9.3%
10-19	Middle	y	y	11-999	0.45	0.53	17.8%	0.45	0.53	17.8%	0.54	0.59	9.3%
10-19	High	n	n	1-2,501-502	0.73	0.78	6.8%	0.72	0.77	6.9%	0.80	0.82	2.5%
10-19	High	n	n	3-6,503-506	0.73	0.78	6.8%	0.72	0.77	6.9%	0.80	0.82	2.5%
10-19	High	n	n	7-10,507-510	0.73	0.78	6.8%	0.72	0.77	6.9%	0.80	0.82	2.5%
10-19	High	n	n	11-999	0.73	0.78	6.8%	0.72	0.77	6.9%	0.80	0.82	2.5%
10-19	High	n	y	1-2,501-502	0.56	0.62	10.7%	0.56	0.62	10.7%	0.64	0.68	6.3%
10-19	High	n	y	3-6,503-506	0.56	0.62	10.7%	0.56	0.62	10.7%	0.64	0.68	6.3%
10-19	High	n	y	7-10,507-510	0.56	0.62	10.7%	0.56	0.62	10.7%	0.64	0.68	6.3%
10-19	High	n	y	11-999	0.56	0.62	10.7%	0.56	0.62	10.7%	0.64	0.68	6.3%
10-19	High	y	n	1-2,501-502	0.60	0.66	10.0%	0.60	0.66	10.0%	0.72	0.74	2.8%
10-19	High	y	n	3-6,503-506	0.60	0.66	10.0%	0.60	0.66	10.0%	0.72	0.74	2.8%
10-19	High	y	n	7-10,507-510	0.60	0.66	10.0%	0.60	0.66	10.0%	0.72	0.74	2.8%
10-19	High	y	n	11-999	0.60	0.66	10.0%	0.60	0.66	10.0%	0.72	0.74	2.8%
10-19	High	y	y	1-2,501-502	0.48	0.54	12.5%	0.48	0.54	12.5%	0.55	0.59	7.3%
10-19	High	y	y	3-6,503-506	0.48	0.54	12.5%	0.48	0.54	12.5%	0.55	0.59	7.3%
10-19	High	y	y	7-10,507-510	0.48	0.54	12.5%	0.48	0.54	12.5%	0.55	0.59	7.3%
10-19	High	y	y	11-999	0.48	0.54	12.5%	0.48	0.54	12.5%	0.55	0.59	7.3%
20-29	Low	n	n	1-2,501-502	0.79	0.86	8.9%	0.78	0.85	9.0%	0.84	0.89	6.0%
20-29	Low	n	n	3-6,503-506	0.79	0.86	8.9%	0.78	0.85	9.0%	0.84	0.89	6.0%
20-29	Low	n	n	7-10,507-510	0.79	0.86	8.9%	0.78	0.85	9.0%	0.84	0.89	6.0%
20-29	Low	n	n	11-999	0.79	0.86	8.9%	0.78	0.85	9.0%	0.84	0.89	6.0%
20-29	Low	n	y	1-2,501-502	0.63	0.70	11.1%	0.63	0.70	11.1%	0.67	0.73	9.0%
20-29	Low	n	y	3-6,503-506	0.63	0.70	11.1%	0.63	0.70	11.1%	0.67	0.73	9.0%
20-29	Low	n	y	7-10,507-510	0.63	0.70	11.1%	0.63	0.70	11.1%	0.67	0.73	9.0%
20-29	Low	n	y	11-999	0.63	0.70	11.1%	0.63	0.70	11.1%	0.67	0.73	9.0%
20-29	Low	y	n	1-2,501-502	0.71	0.75	5.6%	0.70	0.74	5.7%	0.76	0.79	3.9%
20-29	Low	y	n	3-6,503-506	0.71	0.75	5.6%	0.70	0.74	5.7%	0.76	0.79	3.9%
20-29	Low	y	n	7-10,507-510	0.71	0.75	5.6%	0.70	0.74	5.7%	0.76	0.79	3.9%
20-29	Low	y	n	11-999	0.71	0.75	5.6%	0.70	0.74	5.7%	0.76	0.79	3.9%
20-29	Low	y	y	1-2,501-502	0.58	0.63	8.6%	0.58	0.63	8.6%	0.61	0.65	6.6%
20-29	Low	y	y	3-6,503-506	0.58	0.63	8.6%	0.58	0.63	8.6%	0.61	0.65	6.6%
20-29	Low	y	y	7-10,507-510	0.58	0.63	8.6%	0.58	0.63	8.6%	0.61	0.65	6.6%
20-29	Low	y	y	11-999	0.58	0.63	8.6%	0.58	0.63	8.6%	0.61	0.65	6.6%
20-29	Middle	n	n	1-2,501-502	0.77	0.82	6.5%	0.76	0.81	6.6%	0.81	0.85	4.9%
20-29	Middle	n	n	3-6,503-506	0.77	0.82	6.5%	0.76	0.81	6.6%	0.81	0.85	4.9%
20-29	Middle	n	n	7-10,507-510	0.77	0.82	6.5%	0.76	0.81	6.6%	0.81	0.85	4.9%
20-29	Middle	n	n	11-999	0.77	0.82	6.5%	0.76	0.81	6.6%	0.81	0.85	4.9%

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Arkansas Standard Automobile
Nationwide Mutual Insurance Company
Expanded Matrix Factors

					Bodily Injury			Property Damage/Medical Benefits			Comprehensive/Collision		
Credit Score	Limit Group	Home Car	Multi Car	Policy Insured Terms	Current Factor*	Proposed Factor	% Change	Current Factor*	Proposed Factor	% Change	Current Factor*	Proposed Factor	% Change
20-29	Middle	n	y	1-2,501-502	0.53	0.62	17.0%	0.53	0.62	17.0%	0.61	0.67	9.8%
20-29	Middle	n	y	3-6,503-506	0.53	0.62	17.0%	0.53	0.62	17.0%	0.61	0.67	9.8%
20-29	Middle	n	y	7-10,507-510	0.53	0.62	17.0%	0.53	0.62	17.0%	0.61	0.67	9.8%
20-29	Middle	n	y	11-999	0.53	0.62	17.0%	0.53	0.62	17.0%	0.61	0.67	9.8%
20-29	Middle	y	n	1-2,501-502	0.67	0.71	6.0%	0.66	0.71	7.6%	0.72	0.75	4.2%
20-29	Middle	y	n	3-6,503-506	0.67	0.71	6.0%	0.66	0.71	7.6%	0.72	0.75	4.2%
20-29	Middle	y	n	7-10,507-510	0.67	0.71	6.0%	0.66	0.71	7.6%	0.72	0.75	4.2%
20-29	Middle	y	n	11-999	0.67	0.71	6.0%	0.66	0.71	7.6%	0.72	0.75	4.2%
20-29	Middle	y	y	1-2,501-502	0.47	0.54	14.9%	0.47	0.54	14.9%	0.54	0.59	9.3%
20-29	Middle	y	y	3-6,503-506	0.47	0.54	14.9%	0.47	0.54	14.9%	0.54	0.59	9.3%
20-29	Middle	y	y	7-10,507-510	0.47	0.54	14.9%	0.47	0.54	14.9%	0.54	0.59	9.3%
20-29	Middle	y	y	11-999	0.47	0.54	14.9%	0.47	0.54	14.9%	0.54	0.59	9.3%
20-29	High	n	n	1-2,501-502	0.77	0.80	3.9%	0.76	0.80	5.3%	0.81	0.83	2.5%
20-29	High	n	n	3-6,503-506	0.77	0.80	3.9%	0.76	0.80	5.3%	0.81	0.83	2.5%
20-29	High	n	n	7-10,507-510	0.77	0.80	3.9%	0.76	0.80	5.3%	0.81	0.83	2.5%
20-29	High	n	n	11-999	0.77	0.80	3.9%	0.76	0.80	5.3%	0.81	0.83	2.5%
20-29	High	n	y	1-2,501-502	0.58	0.64	10.3%	0.58	0.64	10.3%	0.64	0.68	6.3%
20-29	High	n	y	3-6,503-506	0.58	0.64	10.3%	0.58	0.64	10.3%	0.64	0.68	6.3%
20-29	High	n	y	7-10,507-510	0.58	0.64	10.3%	0.58	0.64	10.3%	0.64	0.68	6.3%
20-29	High	n	y	11-999	0.58	0.64	10.3%	0.58	0.64	10.3%	0.64	0.68	6.3%
20-29	High	y	n	1-2,501-502	0.63	0.68	7.9%	0.63	0.68	7.9%	0.72	0.74	2.8%
20-29	High	y	n	3-6,503-506	0.63	0.68	7.9%	0.63	0.68	7.9%	0.72	0.74	2.8%
20-29	High	y	n	7-10,507-510	0.63	0.68	7.9%	0.63	0.68	7.9%	0.72	0.74	2.8%
20-29	High	y	n	11-999	0.63	0.68	7.9%	0.63	0.68	7.9%	0.72	0.74	2.8%
20-29	High	y	y	1-2,501-502	0.50	0.56	12.0%	0.49	0.55	12.2%	0.55	0.59	7.3%
20-29	High	y	y	3-6,503-506	0.50	0.56	12.0%	0.49	0.55	12.2%	0.55	0.59	7.3%
20-29	High	y	y	7-10,507-510	0.50	0.56	12.0%	0.49	0.55	12.2%	0.55	0.59	7.3%
20-29	High	y	y	11-999	0.50	0.56	12.0%	0.49	0.55	12.2%	0.55	0.59	7.3%
30-39	Low	n	n	1-2,501-502	0.79	0.86	8.9%	0.78	0.85	9.0%	0.84	0.89	6.0%
30-39	Low	n	n	3-6,503-506	0.79	0.86	8.9%	0.78	0.85	9.0%	0.84	0.89	6.0%
30-39	Low	n	n	7-10,507-510	0.79	0.86	8.9%	0.78	0.85	9.0%	0.84	0.89	6.0%
30-39	Low	n	n	11-999	0.79	0.86	8.9%	0.78	0.85	9.0%	0.84	0.89	6.0%
30-39	Low	n	y	1-2,501-502	0.63	0.70	11.1%	0.63	0.70	11.1%	0.67	0.73	9.0%
30-39	Low	n	y	3-6,503-506	0.63	0.70	11.1%	0.63	0.70	11.1%	0.67	0.73	9.0%
30-39	Low	n	y	7-10,507-510	0.63	0.70	11.1%	0.63	0.70	11.1%	0.67	0.73	9.0%
30-39	Low	n	y	11-999	0.63	0.70	11.1%	0.63	0.70	11.1%	0.67	0.73	9.0%
30-39	Low	y	n	1-2,501-502	0.71	0.75	5.6%	0.70	0.74	5.7%	0.76	0.79	3.9%
30-39	Low	y	n	3-6,503-506	0.71	0.75	5.6%	0.70	0.74	5.7%	0.76	0.79	3.9%
30-39	Low	y	n	7-10,507-510	0.71	0.75	5.6%	0.70	0.74	5.7%	0.76	0.79	3.9%
30-39	Low	y	n	11-999	0.71	0.75	5.6%	0.70	0.74	5.7%	0.76	0.79	3.9%
30-39	Low	y	y	1-2,501-502	0.58	0.63	8.6%	0.58	0.63	8.6%	0.61	0.65	6.6%
30-39	Low	y	y	3-6,503-506	0.58	0.63	8.6%	0.58	0.63	8.6%	0.61	0.65	6.6%
30-39	Low	y	y	7-10,507-510	0.58	0.63	8.6%	0.58	0.63	8.6%	0.61	0.65	6.6%
30-39	Low	y	y	11-999	0.58	0.63	8.6%	0.58	0.63	8.6%	0.61	0.65	6.6%
30-39	Middle	n	n	1-2,501-502	0.77	0.82	6.5%	0.76	0.81	6.6%	0.81	0.85	4.9%
30-39	Middle	n	n	3-6,503-506	0.77	0.82	6.5%	0.76	0.81	6.6%	0.81	0.85	4.9%
30-39	Middle	n	n	7-10,507-510	0.77	0.82	6.5%	0.76	0.81	6.6%	0.81	0.85	4.9%
30-39	Middle	n	n	11-999	0.77	0.82	6.5%	0.76	0.81	6.6%	0.81	0.85	4.9%
30-39	Middle	n	y	1-2,501-502	0.53	0.62	17.0%	0.53	0.62	17.0%	0.61	0.67	9.8%
30-39	Middle	n	y	3-6,503-506	0.53	0.62	17.0%	0.53	0.62	17.0%	0.61	0.67	9.8%
30-39	Middle	n	y	7-10,507-510	0.53	0.62	17.0%	0.53	0.62	17.0%	0.61	0.67	9.8%
30-39	Middle	n	y	11-999	0.53	0.62	17.0%	0.53	0.62	17.0%	0.61	0.67	9.8%
30-39	Middle	y	n	1-2,501-502	0.67	0.71	6.0%	0.66	0.71	7.6%	0.72	0.75	4.2%
30-39	Middle	y	n	3-6,503-506	0.67	0.71	6.0%	0.66	0.71	7.6%	0.72	0.75	4.2%
30-39	Middle	y	n	7-10,507-510	0.67	0.71	6.0%	0.66	0.71	7.6%	0.72	0.75	4.2%
30-39	Middle	y	n	11-999	0.67	0.71	6.0%	0.66	0.71	7.6%	0.72	0.75	4.2%
30-39	Middle	y	y	1-2,501-502	0.47	0.54	14.9%	0.47	0.54	14.9%	0.54	0.59	9.3%
30-39	Middle	y	y	3-6,503-506	0.47	0.54	14.9%	0.47	0.54	14.9%	0.54	0.59	9.3%
30-39	Middle	y	y	7-10,507-510	0.47	0.54	14.9%	0.47	0.54	14.9%	0.54	0.59	9.3%
30-39	Middle	y	y	11-999	0.47	0.54	14.9%	0.47	0.54	14.9%	0.54	0.59	9.3%

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Arkansas Standard Automobile
Nationwide Mutual Insurance Company
Expanded Matrix Factors

					Bodily Injury			Property Damage/Medical Benefits			Comprehensive/Collision		
Credit Score	Limit Group	Home Car	Multi Car	Policy Insured Terms	Current Factor*	Proposed Factor	% Change	Current Factor*	Proposed Factor	% Change	Current Factor*	Proposed Factor	% Change
30-39	High	n	n	1-2,501-502	0.77	0.80	3.9%	0.76	0.80	5.3%	0.81	0.83	2.5%
30-39	High	n	n	3-6,503-506	0.77	0.80	3.9%	0.76	0.80	5.3%	0.81	0.83	2.5%
30-39	High	n	n	7-10,507-510	0.77	0.80	3.9%	0.76	0.80	5.3%	0.81	0.83	2.5%
30-39	High	n	n	11-999	0.77	0.80	3.9%	0.76	0.80	5.3%	0.81	0.83	2.5%
30-39	High	n	y	1-2,501-502	0.58	0.64	10.3%	0.58	0.64	10.3%	0.64	0.68	6.3%
30-39	High	n	y	3-6,503-506	0.58	0.64	10.3%	0.58	0.64	10.3%	0.64	0.68	6.3%
30-39	High	n	y	7-10,507-510	0.58	0.64	10.3%	0.58	0.64	10.3%	0.64	0.68	6.3%
30-39	High	n	y	11-999	0.58	0.64	10.3%	0.58	0.64	10.3%	0.64	0.68	6.3%
30-39	High	y	n	1-2,501-502	0.63	0.68	7.9%	0.63	0.68	7.9%	0.72	0.74	2.8%
30-39	High	y	n	3-6,503-506	0.63	0.68	7.9%	0.63	0.68	7.9%	0.72	0.74	2.8%
30-39	High	y	n	7-10,507-510	0.63	0.68	7.9%	0.63	0.68	7.9%	0.72	0.74	2.8%
30-39	High	y	n	11-999	0.63	0.68	7.9%	0.63	0.68	7.9%	0.72	0.74	2.8%
30-39	High	y	y	1-2,501-502	0.50	0.56	12.0%	0.49	0.55	12.2%	0.55	0.59	7.3%
30-39	High	y	y	3-6,503-506	0.50	0.56	12.0%	0.49	0.55	12.2%	0.55	0.59	7.3%
30-39	High	y	y	7-10,507-510	0.50	0.56	12.0%	0.49	0.55	12.2%	0.55	0.59	7.3%
30-39	High	y	y	11-999	0.50	0.56	12.0%	0.49	0.55	12.2%	0.55	0.59	7.3%
40-49	Low	n	n	1-2,501-502	0.82	0.88	7.3%	0.81	0.87	7.4%	0.84	0.89	6.0%
40-49	Low	n	n	3-6,503-506	0.82	0.88	7.3%	0.81	0.87	7.4%	0.84	0.89	6.0%
40-49	Low	n	n	7-10,507-510	0.82	0.88	7.3%	0.81	0.87	7.4%	0.84	0.89	6.0%
40-49	Low	n	n	11-999	0.82	0.88	7.3%	0.81	0.87	7.4%	0.84	0.89	6.0%
40-49	Low	n	y	1-2,501-502	0.66	0.72	9.1%	0.65	0.72	10.8%	0.68	0.74	8.8%
40-49	Low	n	y	3-6,503-506	0.66	0.72	9.1%	0.65	0.72	10.8%	0.68	0.74	8.8%
40-49	Low	n	y	7-10,507-510	0.66	0.72	9.1%	0.65	0.72	10.8%	0.68	0.74	8.8%
40-49	Low	n	y	11-999	0.66	0.72	9.1%	0.65	0.72	10.8%	0.68	0.74	8.8%
40-49	Low	y	n	1-2,501-502	0.71	0.75	5.6%	0.70	0.75	7.1%	0.76	0.79	3.9%
40-49	Low	y	n	3-6,503-506	0.71	0.75	5.6%	0.70	0.75	7.1%	0.76	0.79	3.9%
40-49	Low	y	n	7-10,507-510	0.71	0.75	5.6%	0.70	0.75	7.1%	0.76	0.79	3.9%
40-49	Low	y	n	11-999	0.71	0.75	5.6%	0.70	0.75	7.1%	0.76	0.79	3.9%
40-49	Low	y	y	1-2,501-502	0.58	0.63	8.6%	0.58	0.63	8.6%	0.61	0.65	6.6%
40-49	Low	y	y	3-6,503-506	0.58	0.63	8.6%	0.58	0.63	8.6%	0.61	0.65	6.6%
40-49	Low	y	y	7-10,507-510	0.58	0.63	8.6%	0.58	0.63	8.6%	0.61	0.65	6.6%
40-49	Low	y	y	11-999	0.58	0.63	8.6%	0.58	0.63	8.6%	0.61	0.65	6.6%
40-49	Middle	n	n	1-2,501-502	0.79	0.84	6.3%	0.78	0.83	6.4%	0.81	0.85	4.9%
40-49	Middle	n	n	3-6,503-506	0.79	0.84	6.3%	0.78	0.83	6.4%	0.81	0.85	4.9%
40-49	Middle	n	n	7-10,507-510	0.79	0.84	6.3%	0.78	0.83	6.4%	0.81	0.85	4.9%
40-49	Middle	n	n	11-999	0.79	0.84	6.3%	0.78	0.83	6.4%	0.81	0.85	4.9%
40-49	Middle	n	y	1-2,501-502	0.60	0.67	11.7%	0.60	0.67	11.7%	0.61	0.67	9.8%
40-49	Middle	n	y	3-6,503-506	0.60	0.67	11.7%	0.60	0.67	11.7%	0.61	0.67	9.8%
40-49	Middle	n	y	7-10,507-510	0.60	0.67	11.7%	0.60	0.67	11.7%	0.61	0.67	9.8%
40-49	Middle	n	y	11-999	0.60	0.67	11.7%	0.60	0.67	11.7%	0.61	0.67	9.8%
40-49	Middle	y	n	1-2,501-502	0.70	0.73	4.3%	0.69	0.73	5.8%	0.72	0.75	4.2%
40-49	Middle	y	n	3-6,503-506	0.70	0.73	4.3%	0.69	0.73	5.8%	0.72	0.75	4.2%
40-49	Middle	y	n	7-10,507-510	0.70	0.73	4.3%	0.69	0.73	5.8%	0.72	0.75	4.2%
40-49	Middle	y	n	11-999	0.70	0.73	4.3%	0.69	0.73	5.8%	0.72	0.75	4.2%
40-49	Middle	y	y	1-2,501-502	0.53	0.58	9.4%	0.53	0.58	9.4%	0.55	0.60	9.1%
40-49	Middle	y	y	3-6,503-506	0.53	0.58	9.4%	0.53	0.58	9.4%	0.55	0.60	9.1%
40-49	Middle	y	y	7-10,507-510	0.53	0.58	9.4%	0.53	0.58	9.4%	0.55	0.60	9.1%
40-49	Middle	y	y	11-999	0.53	0.58	9.4%	0.53	0.58	9.4%	0.55	0.60	9.1%
40-49	High	n	n	1-2,501-502	0.79	0.82	3.8%	0.78	0.81	3.8%	0.81	0.83	2.5%
40-49	High	n	n	3-6,503-506	0.79	0.82	3.8%	0.78	0.81	3.8%	0.81	0.83	2.5%
40-49	High	n	n	7-10,507-510	0.79	0.82	3.8%	0.78	0.81	3.8%	0.81	0.83	2.5%
40-49	High	n	n	11-999	0.79	0.82	3.8%	0.78	0.81	3.8%	0.81	0.83	2.5%
40-49	High	n	y	1-2,501-502	0.63	0.67	6.3%	0.62	0.67	8.1%	0.64	0.68	6.3%
40-49	High	n	y	3-6,503-506	0.63	0.67	6.3%	0.62	0.67	8.1%	0.64	0.68	6.3%
40-49	High	n	y	7-10,507-510	0.63	0.67	6.3%	0.62	0.67	8.1%	0.64	0.68	6.3%
40-49	High	n	y	11-999	0.63	0.67	6.3%	0.62	0.67	8.1%	0.64	0.68	6.3%
40-49	High	y	n	1-2,501-502	0.71	0.74	4.2%	0.70	0.73	4.3%	0.72	0.74	2.8%
40-49	High	y	n	3-6,503-506	0.71	0.74	4.2%	0.70	0.73	4.3%	0.72	0.74	2.8%
40-49	High	y	n	7-10,507-510	0.71	0.74	4.2%	0.70	0.73	4.3%	0.72	0.74	2.8%
40-49	High	y	n	11-999	0.71	0.74	4.2%	0.70	0.73	4.3%	0.72	0.74	2.8%

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					Bodily Injury			Property Damage/Medical Benefits			Comprehensive/Collision		
Credit Score	Limit Group	Home Car	Multi Car	Policy Insured Terms	Current Factor*	Proposed Factor	% Change	Current Factor*	Proposed Factor	% Change	Current Factor*	Proposed Factor	% Change
40-49	High	y	y	1-2,501-502	0.53	0.58	9.4%	0.53	0.58	9.4%	0.56	0.60	7.1%
40-49	High	y	y	3-6,503-506	0.53	0.58	9.4%	0.53	0.58	9.4%	0.56	0.60	7.1%
40-49	High	y	y	7-10,507-510	0.53	0.58	9.4%	0.53	0.58	9.4%	0.56	0.60	7.1%
40-49	High	y	y	11-999	0.53	0.58	9.4%	0.53	0.58	9.4%	0.56	0.60	7.1%
50-59	Low	n	n	1-2,501-502	0.82	0.88	7.3%	0.81	0.87	7.4%	0.84	0.89	6.0%
50-59	Low	n	n	3-6,503-506	0.82	0.88	7.3%	0.81	0.87	7.4%	0.84	0.89	6.0%
50-59	Low	n	n	7-10,507-510	0.82	0.88	7.3%	0.81	0.87	7.4%	0.84	0.89	6.0%
50-59	Low	n	n	11-999	0.82	0.88	7.3%	0.81	0.87	7.4%	0.84	0.89	6.0%
50-59	Low	n	y	1-2,501-502	0.66	0.72	9.1%	0.65	0.72	10.8%	0.68	0.74	8.8%
50-59	Low	n	y	3-6,503-506	0.66	0.72	9.1%	0.65	0.72	10.8%	0.68	0.74	8.8%
50-59	Low	n	y	7-10,507-510	0.66	0.72	9.1%	0.65	0.72	10.8%	0.68	0.74	8.8%
50-59	Low	n	y	11-999	0.66	0.72	9.1%	0.65	0.72	10.8%	0.68	0.74	8.8%
50-59	Low	y	n	1-2,501-502	0.71	0.75	5.6%	0.70	0.75	7.1%	0.76	0.79	3.9%
50-59	Low	y	n	3-6,503-506	0.71	0.75	5.6%	0.70	0.75	7.1%	0.76	0.79	3.9%
50-59	Low	y	n	7-10,507-510	0.71	0.75	5.6%	0.70	0.75	7.1%	0.76	0.79	3.9%
50-59	Low	y	n	11-999	0.71	0.75	5.6%	0.70	0.75	7.1%	0.76	0.79	3.9%
50-59	Low	y	y	1-2,501-502	0.58	0.63	8.6%	0.58	0.63	8.6%	0.61	0.65	6.6%
50-59	Low	y	y	3-6,503-506	0.58	0.63	8.6%	0.58	0.63	8.6%	0.61	0.65	6.6%
50-59	Low	y	y	7-10,507-510	0.58	0.63	8.6%	0.58	0.63	8.6%	0.61	0.65	6.6%
50-59	Low	y	y	11-999	0.58	0.63	8.6%	0.58	0.63	8.6%	0.61	0.65	6.6%
50-59	Middle	n	n	1-2,501-502	0.79	0.84	6.3%	0.78	0.83	6.4%	0.81	0.85	4.9%
50-59	Middle	n	n	3-6,503-506	0.79	0.84	6.3%	0.78	0.83	6.4%	0.81	0.85	4.9%
50-59	Middle	n	n	7-10,507-510	0.79	0.84	6.3%	0.78	0.83	6.4%	0.81	0.85	4.9%
50-59	Middle	n	n	11-999	0.79	0.84	6.3%	0.78	0.83	6.4%	0.81	0.85	4.9%
50-59	Middle	n	y	1-2,501-502	0.60	0.67	11.7%	0.60	0.67	11.7%	0.61	0.67	9.8%
50-59	Middle	n	y	3-6,503-506	0.60	0.67	11.7%	0.60	0.67	11.7%	0.61	0.67	9.8%
50-59	Middle	n	y	7-10,507-510	0.60	0.67	11.7%	0.60	0.67	11.7%	0.61	0.67	9.8%
50-59	Middle	n	y	11-999	0.60	0.67	11.7%	0.60	0.67	11.7%	0.61	0.67	9.8%
50-59	Middle	y	n	1-2,501-502	0.70	0.73	4.3%	0.69	0.73	5.8%	0.72	0.75	4.2%
50-59	Middle	y	n	3-6,503-506	0.70	0.73	4.3%	0.69	0.73	5.8%	0.72	0.75	4.2%
50-59	Middle	y	n	7-10,507-510	0.70	0.73	4.3%	0.69	0.73	5.8%	0.72	0.75	4.2%
50-59	Middle	y	n	11-999	0.70	0.73	4.3%	0.69	0.73	5.8%	0.72	0.75	4.2%
50-59	Middle	y	y	1-2,501-502	0.53	0.58	9.4%	0.53	0.58	9.4%	0.55	0.60	9.1%
50-59	Middle	y	y	3-6,503-506	0.53	0.58	9.4%	0.53	0.58	9.4%	0.55	0.60	9.1%
50-59	Middle	y	y	7-10,507-510	0.53	0.58	9.4%	0.53	0.58	9.4%	0.55	0.60	9.1%
50-59	Middle	y	y	11-999	0.53	0.58	9.4%	0.53	0.58	9.4%	0.55	0.60	9.1%
50-59	High	n	n	1-2,501-502	0.79	0.82	3.8%	0.78	0.81	3.8%	0.81	0.83	2.5%
50-59	High	n	n	3-6,503-506	0.79	0.82	3.8%	0.78	0.81	3.8%	0.81	0.83	2.5%
50-59	High	n	n	7-10,507-510	0.79	0.82	3.8%	0.78	0.81	3.8%	0.81	0.83	2.5%
50-59	High	n	n	11-999	0.79	0.82	3.8%	0.78	0.81	3.8%	0.81	0.83	2.5%
50-59	High	n	y	1-2,501-502	0.63	0.67	6.3%	0.62	0.67	8.1%	0.64	0.68	6.3%
50-59	High	n	y	3-6,503-506	0.63	0.67	6.3%	0.62	0.67	8.1%	0.64	0.68	6.3%
50-59	High	n	y	7-10,507-510	0.63	0.67	6.3%	0.62	0.67	8.1%	0.64	0.68	6.3%
50-59	High	n	y	11-999	0.63	0.67	6.3%	0.62	0.67	8.1%	0.64	0.68	6.3%
50-59	High	y	n	1-2,501-502	0.71	0.74	4.2%	0.70	0.73	4.3%	0.72	0.74	2.8%
50-59	High	y	n	3-6,503-506	0.71	0.74	4.2%	0.70	0.73	4.3%	0.72	0.74	2.8%
50-59	High	y	n	7-10,507-510	0.71	0.74	4.2%	0.70	0.73	4.3%	0.72	0.74	2.8%
50-59	High	y	n	11-999	0.71	0.74	4.2%	0.70	0.73	4.3%	0.72	0.74	2.8%
50-59	High	y	y	1-2,501-502	0.53	0.58	9.4%	0.53	0.58	9.4%	0.56	0.60	7.1%
50-59	High	y	y	3-6,503-506	0.53	0.58	9.4%	0.53	0.58	9.4%	0.56	0.60	7.1%
50-59	High	y	y	7-10,507-510	0.53	0.58	9.4%	0.53	0.58	9.4%	0.56	0.60	7.1%
50-59	High	y	y	11-999	0.53	0.58	9.4%	0.53	0.58	9.4%	0.56	0.60	7.1%
60-69	Low	n	n	1-2,501-502	0.86	0.90	4.7%	0.85	0.90	5.9%	0.87	0.91	4.6%
60-69	Low	n	n	3-6,503-506	0.86	0.90	4.7%	0.85	0.90	5.9%	0.87	0.91	4.6%
60-69	Low	n	n	7-10,507-510	0.86	0.90	4.7%	0.85	0.90	5.9%	0.87	0.91	4.6%
60-69	Low	n	n	11-999	0.86	0.90	4.7%	0.85	0.90	5.9%	0.87	0.91	4.6%
60-69	Low	n	y	1-2,501-502	0.68	0.74	8.8%	0.67	0.73	9.0%	0.69	0.74	7.2%
60-69	Low	n	y	3-6,503-506	0.68	0.74	8.8%	0.67	0.73	9.0%	0.69	0.74	7.2%
60-69	Low	n	y	7-10,507-510	0.68	0.74	8.8%	0.67	0.73	9.0%	0.69	0.74	7.2%
60-69	Low	n	y	11-999	0.68	0.74	8.8%	0.67	0.73	9.0%	0.69	0.74	7.2%

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					Bodily Injury			Property Damage/Medical Benefits			Comprehensive/Collision		
Credit Score	Limit Group	Home Car	Multi Car	Policy Insured Terms	Current Factor*	Proposed Factor	% Change	Current Factor*	Proposed Factor	% Change	Current Factor*	Proposed Factor	% Change
60-69	Low	y	n	1-2,501-502	0.74	0.77	4.1%	0.73	0.77	5.5%	0.76	0.79	3.9%
60-69	Low	y	n	3-6,503-506	0.74	0.77	4.1%	0.73	0.77	5.5%	0.76	0.79	3.9%
60-69	Low	y	n	7-10,507-510	0.74	0.77	4.1%	0.73	0.77	5.5%	0.76	0.79	3.9%
60-69	Low	y	n	11-999	0.74	0.77	4.1%	0.73	0.77	5.5%	0.76	0.79	3.9%
60-69	Low	y	y	1-2,501-502	0.60	0.64	6.7%	0.60	0.64	6.7%	0.61	0.65	6.6%
60-69	Low	y	y	3-6,503-506	0.60	0.64	6.7%	0.60	0.64	6.7%	0.61	0.65	6.6%
60-69	Low	y	y	7-10,507-510	0.60	0.64	6.7%	0.60	0.64	6.7%	0.61	0.65	6.6%
60-69	Low	y	y	11-999	0.60	0.64	6.7%	0.60	0.64	6.7%	0.61	0.65	6.6%
60-69	Middle	n	n	1-2,501-502	0.81	0.85	4.9%	0.80	0.84	5.0%	0.83	0.86	3.6%
60-69	Middle	n	n	3-6,503-506	0.81	0.85	4.9%	0.80	0.84	5.0%	0.83	0.86	3.6%
60-69	Middle	n	n	7-10,507-510	0.81	0.85	4.9%	0.80	0.84	5.0%	0.83	0.86	3.6%
60-69	Middle	n	n	11-999	0.81	0.85	4.9%	0.80	0.84	5.0%	0.83	0.86	3.6%
60-69	Middle	n	y	1-2,501-502	0.60	0.67	11.7%	0.60	0.67	11.7%	0.61	0.67	9.8%
60-69	Middle	n	y	3-6,503-506	0.60	0.67	11.7%	0.60	0.67	11.7%	0.61	0.67	9.8%
60-69	Middle	n	y	7-10,507-510	0.60	0.67	11.7%	0.60	0.67	11.7%	0.61	0.67	9.8%
60-69	Middle	n	y	11-999	0.60	0.67	11.7%	0.60	0.67	11.7%	0.61	0.67	9.8%
60-69	Middle	y	n	1-2,501-502	0.71	0.74	4.2%	0.70	0.73	4.3%	0.73	0.76	4.1%
60-69	Middle	y	n	3-6,503-506	0.71	0.74	4.2%	0.70	0.73	4.3%	0.73	0.76	4.1%
60-69	Middle	y	n	7-10,507-510	0.71	0.74	4.2%	0.70	0.73	4.3%	0.73	0.76	4.1%
60-69	Middle	y	n	11-999	0.71	0.74	4.2%	0.70	0.73	4.3%	0.73	0.76	4.1%
60-69	Middle	y	y	1-2,501-502	0.54	0.59	9.3%	0.54	0.59	9.3%	0.55	0.60	9.1%
60-69	Middle	y	y	3-6,503-506	0.54	0.59	9.3%	0.54	0.59	9.3%	0.55	0.60	9.1%
60-69	Middle	y	y	7-10,507-510	0.54	0.59	9.3%	0.54	0.59	9.3%	0.55	0.60	9.1%
60-69	Middle	y	y	11-999	0.54	0.59	9.3%	0.54	0.59	9.3%	0.55	0.60	9.1%
60-69	High	n	n	1-2,501-502	0.81	0.83	2.5%	0.80	0.83	3.7%	0.83	0.85	2.4%
60-69	High	n	n	3-6,503-506	0.81	0.83	2.5%	0.80	0.83	3.7%	0.83	0.85	2.4%
60-69	High	n	n	7-10,507-510	0.81	0.83	2.5%	0.80	0.83	3.7%	0.83	0.85	2.4%
60-69	High	n	n	11-999	0.81	0.83	2.5%	0.80	0.83	3.7%	0.83	0.85	2.4%
60-69	High	n	y	1-2,501-502	0.63	0.67	6.3%	0.63	0.67	6.3%	0.64	0.68	6.3%
60-69	High	n	y	3-6,503-506	0.63	0.67	6.3%	0.63	0.67	6.3%	0.64	0.68	6.3%
60-69	High	n	y	7-10,507-510	0.63	0.67	6.3%	0.63	0.67	6.3%	0.64	0.68	6.3%
60-69	High	n	y	11-999	0.63	0.67	6.3%	0.63	0.67	6.3%	0.64	0.68	6.3%
60-69	High	y	n	1-2,501-502	0.71	0.74	4.2%	0.70	0.73	4.3%	0.72	0.74	2.8%
60-69	High	y	n	3-6,503-506	0.71	0.74	4.2%	0.70	0.73	4.3%	0.72	0.74	2.8%
60-69	High	y	n	7-10,507-510	0.71	0.74	4.2%	0.70	0.73	4.3%	0.72	0.74	2.8%
60-69	High	y	n	11-999	0.71	0.74	4.2%	0.70	0.73	4.3%	0.72	0.74	2.8%
60-69	High	y	y	1-2,501-502	0.55	0.59	7.3%	0.55	0.59	7.3%	0.56	0.60	7.1%
60-69	High	y	y	3-6,503-506	0.55	0.59	7.3%	0.55	0.59	7.3%	0.56	0.60	7.1%
60-69	High	y	y	7-10,507-510	0.55	0.59	7.3%	0.55	0.59	7.3%	0.56	0.60	7.1%
60-69	High	y	y	11-999	0.55	0.59	7.3%	0.55	0.59	7.3%	0.56	0.60	7.1%
70-79	Low	n	n	1-2,501-502	0.86	0.90	4.7%	0.85	0.90	5.9%	0.87	0.91	4.6%
70-79	Low	n	n	3-6,503-506	0.86	0.90	4.7%	0.85	0.90	5.9%	0.87	0.91	4.6%
70-79	Low	n	n	7-10,507-510	0.86	0.90	4.7%	0.85	0.90	5.9%	0.87	0.91	4.6%
70-79	Low	n	n	11-999	0.86	0.90	4.7%	0.85	0.90	5.9%	0.87	0.91	4.6%
70-79	Low	n	y	1-2,501-502	0.68	0.74	8.8%	0.67	0.73	9.0%	0.69	0.74	7.2%
70-79	Low	n	y	3-6,503-506	0.68	0.74	8.8%	0.67	0.73	9.0%	0.69	0.74	7.2%
70-79	Low	n	y	7-10,507-510	0.68	0.74	8.8%	0.67	0.73	9.0%	0.69	0.74	7.2%
70-79	Low	n	y	11-999	0.68	0.74	8.8%	0.67	0.73	9.0%	0.69	0.74	7.2%
70-79	Low	y	n	1-2,501-502	0.74	0.77	4.1%	0.73	0.77	5.5%	0.76	0.79	3.9%
70-79	Low	y	n	3-6,503-506	0.74	0.77	4.1%	0.73	0.77	5.5%	0.76	0.79	3.9%
70-79	Low	y	n	7-10,507-510	0.74	0.77	4.1%	0.73	0.77	5.5%	0.76	0.79	3.9%
70-79	Low	y	n	11-999	0.74	0.77	4.1%	0.73	0.77	5.5%	0.76	0.79	3.9%
70-79	Low	y	y	1-2,501-502	0.60	0.64	6.7%	0.60	0.64	6.7%	0.61	0.65	6.6%
70-79	Low	y	y	3-6,503-506	0.60	0.64	6.7%	0.60	0.64	6.7%	0.61	0.65	6.6%
70-79	Low	y	y	7-10,507-510	0.60	0.64	6.7%	0.60	0.64	6.7%	0.61	0.65	6.6%
70-79	Low	y	y	11-999	0.60	0.64	6.7%	0.60	0.64	6.7%	0.61	0.65	6.6%
70-79	Middle	n	n	1-2,501-502	0.81	0.85	4.9%	0.80	0.84	5.0%	0.83	0.86	3.6%
70-79	Middle	n	n	3-6,503-506	0.81	0.85	4.9%	0.80	0.84	5.0%	0.83	0.86	3.6%
70-79	Middle	n	n	7-10,507-510	0.81	0.85	4.9%	0.80	0.84	5.0%	0.83	0.86	3.6%
70-79	Middle	n	n	11-999	0.81	0.85	4.9%	0.80	0.84	5.0%	0.83	0.86	3.6%
70-79	Middle	n	y	1-2,501-502	0.60	0.67	11.7%	0.60	0.67	11.7%	0.61	0.67	9.8%
70-79	Middle	n	y	3-6,503-506	0.60	0.67	11.7%	0.60	0.67	11.7%	0.61	0.67	9.8%
70-79	Middle	n	y	7-10,507-510	0.60	0.67	11.7%	0.60	0.67	11.7%	0.61	0.67	9.8%
70-79	Middle	n	y	11-999	0.60	0.67	11.7%	0.60	0.67	11.7%	0.61	0.67	9.8%
70-79	Middle	y	n	1-2,501-502	0.71	0.74	4.2%	0.70	0.73	4.3%	0.73	0.76	4.1%
70-79	Middle	y	n	3-6,503-506	0.71	0.74	4.2%	0.70	0.73	4.3%	0.73	0.76	4.1%
70-79	Middle	y	n	7-10,507-510	0.71	0.74	4.2%	0.70	0.73	4.3%	0.73	0.76	4.1%
70-79	Middle	y	n	11-999	0.71	0.74	4.2%	0.70	0.73	4.3%	0.73	0.76	4.1%

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Credit Score	Limit Group	Home Car	Multi Car	Policy Insured Terms	Current Factor*	Proposed Factor	% Change	Current Factor*	Proposed Factor	% Change	Current Factor*	Proposed Factor	% Change
70-79	Middle	y	y	1-2,501-502	0.54	0.59	9.3%	0.54	0.59	9.3%	0.55	0.60	9.1%
70-79	Middle	y	y	3-6,503-506	0.54	0.59	9.3%	0.54	0.59	9.3%	0.55	0.60	9.1%
70-79	Middle	y	y	7-10,507-510	0.54	0.59	9.3%	0.54	0.59	9.3%	0.55	0.60	9.1%
70-79	Middle	y	y	11-999	0.54	0.59	9.3%	0.54	0.59	9.3%	0.55	0.60	9.1%
70-79	High	n	n	1-2,501-502	0.81	0.83	2.5%	0.80	0.83	3.7%	0.83	0.85	2.4%
70-79	High	n	n	3-6,503-506	0.81	0.83	2.5%	0.80	0.83	3.7%	0.83	0.85	2.4%
70-79	High	n	n	7-10,507-510	0.81	0.83	2.5%	0.80	0.83	3.7%	0.83	0.85	2.4%
70-79	High	n	n	11-999	0.81	0.83	2.5%	0.80	0.83	3.7%	0.83	0.85	2.4%
70-79	High	n	y	1-2,501-502	0.63	0.67	6.3%	0.63	0.67	6.3%	0.64	0.68	6.3%
70-79	High	n	y	3-6,503-506	0.63	0.67	6.3%	0.63	0.67	6.3%	0.64	0.68	6.3%
70-79	High	n	y	7-10,507-510	0.63	0.67	6.3%	0.63	0.67	6.3%	0.64	0.68	6.3%
70-79	High	n	y	11-999	0.63	0.67	6.3%	0.63	0.67	6.3%	0.64	0.68	6.3%
70-79	High	y	n	1-2,501-502	0.71	0.74	4.2%	0.70	0.73	4.3%	0.72	0.74	2.8%
70-79	High	y	n	3-6,503-506	0.71	0.74	4.2%	0.70	0.73	4.3%	0.72	0.74	2.8%
70-79	High	y	n	7-10,507-510	0.71	0.74	4.2%	0.70	0.73	4.3%	0.72	0.74	2.8%
70-79	High	y	n	11-999	0.71	0.74	4.2%	0.70	0.73	4.3%	0.72	0.74	2.8%
70-79	High	y	y	1-2,501-502	0.55	0.59	7.3%	0.55	0.59	7.3%	0.56	0.60	7.1%
70-79	High	y	y	3-6,503-506	0.55	0.59	7.3%	0.55	0.59	7.3%	0.56	0.60	7.1%
70-79	High	y	y	7-10,507-510	0.55	0.59	7.3%	0.55	0.59	7.3%	0.56	0.60	7.1%
70-79	High	y	y	11-999	0.55	0.59	7.3%	0.55	0.59	7.3%	0.56	0.60	7.1%
80-85	Low	n	n	1-2,501-502	0.88	0.92	4.5%	0.87	0.91	4.6%	0.89	0.93	4.5%
80-85	Low	n	n	3-6,503-506	0.88	0.92	4.5%	0.87	0.91	4.6%	0.89	0.93	4.5%
80-85	Low	n	n	7-10,507-510	0.88	0.92	4.5%	0.87	0.91	4.6%	0.89	0.93	4.5%
80-85	Low	n	n	11-999	0.88	0.92	4.5%	0.87	0.91	4.6%	0.89	0.93	4.5%
80-85	Low	n	y	1-2,501-502	0.69	0.75	8.7%	0.68	0.74	8.8%	0.69	0.75	8.7%
80-85	Low	n	y	3-6,503-506	0.69	0.75	8.7%	0.68	0.74	8.8%	0.69	0.75	8.7%
80-85	Low	n	y	7-10,507-510	0.69	0.75	8.7%	0.68	0.74	8.8%	0.69	0.75	8.7%
80-85	Low	n	y	11-999	0.69	0.75	8.7%	0.68	0.74	8.8%	0.69	0.75	8.7%
80-85	Low	y	n	1-2,501-502	0.77	0.79	2.6%	0.76	0.79	3.9%	0.77	0.80	3.9%
80-85	Low	y	n	3-6,503-506	0.77	0.79	2.6%	0.76	0.79	3.9%	0.77	0.80	3.9%
80-85	Low	y	n	7-10,507-510	0.77	0.79	2.6%	0.76	0.79	3.9%	0.77	0.80	3.9%
80-85	Low	y	n	11-999	0.77	0.79	2.6%	0.76	0.79	3.9%	0.77	0.80	3.9%
80-85	Low	y	y	1-2,501-502	0.62	0.66	6.5%	0.62	0.66	6.5%	0.62	0.66	6.5%
80-85	Low	y	y	3-6,503-506	0.62	0.66	6.5%	0.62	0.66	6.5%	0.62	0.66	6.5%
80-85	Low	y	y	7-10,507-510	0.62	0.66	6.5%	0.62	0.66	6.5%	0.62	0.66	6.5%
80-85	Low	y	y	11-999	0.62	0.66	6.5%	0.62	0.66	6.5%	0.62	0.66	6.5%
80-85	Middle	n	n	1-2,501-502	0.83	0.87	4.8%	0.82	0.86	4.9%	0.83	0.87	4.8%
80-85	Middle	n	n	3-6,503-506	0.83	0.87	4.8%	0.82	0.86	4.9%	0.83	0.87	4.8%
80-85	Middle	n	n	7-10,507-510	0.83	0.87	4.8%	0.82	0.86	4.9%	0.83	0.87	4.8%
80-85	Middle	n	n	11-999	0.83	0.87	4.8%	0.82	0.86	4.9%	0.83	0.87	4.8%
80-85	Middle	n	y	1-2,501-502	0.61	0.67	9.8%	0.61	0.67	9.8%	0.61	0.67	9.8%
80-85	Middle	n	y	3-6,503-506	0.61	0.67	9.8%	0.61	0.67	9.8%	0.61	0.67	9.8%
80-85	Middle	n	y	7-10,507-510	0.61	0.67	9.8%	0.61	0.67	9.8%	0.61	0.67	9.8%
80-85	Middle	n	y	11-999	0.61	0.67	9.8%	0.61	0.67	9.8%	0.61	0.67	9.8%
80-85	Middle	y	n	1-2,501-502	0.74	0.76	2.7%	0.73	0.75	2.7%	0.73	0.76	4.1%
80-85	Middle	y	n	3-6,503-506	0.74	0.76	2.7%	0.73	0.75	2.7%	0.73	0.76	4.1%
80-85	Middle	y	n	7-10,507-510	0.74	0.76	2.7%	0.73	0.75	2.7%	0.73	0.76	4.1%
80-85	Middle	y	n	11-999	0.74	0.76	2.7%	0.73	0.75	2.7%	0.73	0.76	4.1%
80-85	Middle	y	y	1-2,501-502	0.54	0.59	9.3%	0.54	0.59	9.3%	0.56	0.60	7.1%
80-85	Middle	y	y	3-6,503-506	0.54	0.59	9.3%	0.54	0.59	9.3%	0.56	0.60	7.1%
80-85	Middle	y	y	7-10,507-510	0.54	0.59	9.3%	0.54	0.59	9.3%	0.56	0.60	7.1%
80-85	Middle	y	y	11-999	0.54	0.59	9.3%	0.54	0.59	9.3%	0.56	0.60	7.1%
80-85	High	n	n	1-2,501-502	0.83	0.85	2.4%	0.82	0.84	2.4%	0.83	0.85	2.4%
80-85	High	n	n	3-6,503-506	0.83	0.85	2.4%	0.82	0.84	2.4%	0.83	0.85	2.4%
80-85	High	n	n	7-10,507-510	0.83	0.85	2.4%	0.82	0.84	2.4%	0.83	0.85	2.4%
80-85	High	n	n	11-999	0.83	0.85	2.4%	0.82	0.84	2.4%	0.83	0.85	2.4%
80-85	High	n	y	1-2,501-502	0.65	0.69	6.2%	0.64	0.69	7.8%	0.64	0.69	7.8%
80-85	High	n	y	3-6,503-506	0.65	0.69	6.2%	0.64	0.69	7.8%	0.64	0.69	7.8%
80-85	High	n	y	7-10,507-510	0.65	0.69	6.2%	0.64	0.69	7.8%	0.64	0.69	7.8%
80-85	High	n	y	11-999	0.65	0.69	6.2%	0.64	0.69	7.8%	0.64	0.69	7.8%
80-85	High	y	n	1-2,501-502	0.71	0.74	4.2%	0.70	0.73	4.3%	0.72	0.74	2.8%
80-85	High	y	n	3-6,503-506	0.71	0.74	4.2%	0.70	0.73	4.3%	0.72	0.74	2.8%
80-85	High	y	n	7-10,507-510	0.71	0.74	4.2%	0.70	0.73	4.3%	0.72	0.74	2.8%
80-85	High	y	n	11-999	0.71	0.74	4.2%	0.70	0.73	4.3%	0.72	0.74	2.8%

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					Bodily Injury			Property Damage/Medical Benefits			Comprehensive/Collision		
Credit Score	Limit Group	Home Car	Multi Car	Policy Insured Terms	Current Factor*	Proposed Factor	% Change	Current Factor*	Proposed Factor	% Change	Current Factor*	Proposed Factor	% Change
80-85	High	y	y	1-2,501-502	0.55	0.59	7.3%	0.55	0.59	7.3%	0.56	0.60	7.1%
80-85	High	y	y	3-6,503-506	0.55	0.59	7.3%	0.55	0.59	7.3%	0.56	0.60	7.1%
80-85	High	y	y	7-10,507-510	0.55	0.59	7.3%	0.55	0.59	7.3%	0.56	0.60	7.1%
80-85	High	y	y	11-999	0.55	0.59	7.3%	0.55	0.59	7.3%	0.56	0.60	7.1%
86-89	Low	n	n	1-2,501-502	0.88	0.92	4.5%	0.87	0.91	4.6%	0.89	0.93	4.5%
86-89	Low	n	n	3-6,503-506	0.88	0.92	4.5%	0.87	0.91	4.6%	0.89	0.93	4.5%
86-89	Low	n	n	7-10,507-510	0.88	0.92	4.5%	0.87	0.91	4.6%	0.89	0.93	4.5%
86-89	Low	n	n	11-999	0.88	0.92	4.5%	0.87	0.91	4.6%	0.89	0.93	4.5%
86-89	Low	n	y	1-2,501-502	0.69	0.75	8.7%	0.68	0.74	8.8%	0.69	0.75	8.7%
86-89	Low	n	y	3-6,503-506	0.69	0.75	8.7%	0.68	0.74	8.8%	0.69	0.75	8.7%
86-89	Low	n	y	7-10,507-510	0.69	0.75	8.7%	0.68	0.74	8.8%	0.69	0.75	8.7%
86-89	Low	n	y	11-999	0.69	0.75	8.7%	0.68	0.74	8.8%	0.69	0.75	8.7%
86-89	Low	y	n	1-2,501-502	0.77	0.79	2.6%	0.76	0.79	3.9%	0.77	0.80	3.9%
86-89	Low	y	n	3-6,503-506	0.77	0.79	2.6%	0.76	0.79	3.9%	0.77	0.80	3.9%
86-89	Low	y	n	7-10,507-510	0.77	0.79	2.6%	0.76	0.79	3.9%	0.77	0.80	3.9%
86-89	Low	y	n	11-999	0.77	0.79	2.6%	0.76	0.79	3.9%	0.77	0.80	3.9%
86-89	Low	y	y	1-2,501-502	0.62	0.66	6.5%	0.62	0.66	6.5%	0.62	0.66	6.5%
86-89	Low	y	y	3-6,503-506	0.62	0.66	6.5%	0.62	0.66	6.5%	0.62	0.66	6.5%
86-89	Low	y	y	7-10,507-510	0.62	0.66	6.5%	0.62	0.66	6.5%	0.62	0.66	6.5%
86-89	Low	y	y	11-999	0.62	0.66	6.5%	0.62	0.66	6.5%	0.62	0.66	6.5%
86-89	Middle	n	n	1-2,501-502	0.83	0.87	4.8%	0.82	0.86	4.9%	0.83	0.87	4.8%
86-89	Middle	n	n	3-6,503-506	0.83	0.87	4.8%	0.82	0.86	4.9%	0.83	0.87	4.8%
86-89	Middle	n	n	7-10,507-510	0.83	0.87	4.8%	0.82	0.86	4.9%	0.83	0.87	4.8%
86-89	Middle	n	n	11-999	0.83	0.87	4.8%	0.82	0.86	4.9%	0.83	0.87	4.8%
86-89	Middle	n	y	1-2,501-502	0.61	0.67	9.8%	0.61	0.67	9.8%	0.61	0.67	9.8%
86-89	Middle	n	y	3-6,503-506	0.61	0.67	9.8%	0.61	0.67	9.8%	0.61	0.67	9.8%
86-89	Middle	n	y	7-10,507-510	0.61	0.67	9.8%	0.61	0.67	9.8%	0.61	0.67	9.8%
86-89	Middle	n	y	11-999	0.61	0.67	9.8%	0.61	0.67	9.8%	0.61	0.67	9.8%
86-89	Middle	y	n	1-2,501-502	0.74	0.76	2.7%	0.73	0.75	2.7%	0.73	0.76	4.1%
86-89	Middle	y	n	3-6,503-506	0.74	0.76	2.7%	0.73	0.75	2.7%	0.73	0.76	4.1%
86-89	Middle	y	n	7-10,507-510	0.74	0.76	2.7%	0.73	0.75	2.7%	0.73	0.76	4.1%
86-89	Middle	y	n	11-999	0.74	0.76	2.7%	0.73	0.75	2.7%	0.73	0.76	4.1%
86-89	Middle	y	y	1-2,501-502	0.54	0.59	9.3%	0.54	0.59	9.3%	0.56	0.60	7.1%
86-89	Middle	y	y	3-6,503-506	0.54	0.59	9.3%	0.54	0.59	9.3%	0.56	0.60	7.1%
86-89	Middle	y	y	7-10,507-510	0.54	0.59	9.3%	0.54	0.59	9.3%	0.56	0.60	7.1%
86-89	Middle	y	y	11-999	0.54	0.59	9.3%	0.54	0.59	9.3%	0.56	0.60	7.1%
86-89	High	n	n	1-2,501-502	0.83	0.85	2.4%	0.82	0.84	2.4%	0.83	0.85	2.4%
86-89	High	n	n	3-6,503-506	0.83	0.85	2.4%	0.82	0.84	2.4%	0.83	0.85	2.4%
86-89	High	n	n	7-10,507-510	0.83	0.85	2.4%	0.82	0.84	2.4%	0.83	0.85	2.4%
86-89	High	n	n	11-999	0.83	0.85	2.4%	0.82	0.84	2.4%	0.83	0.85	2.4%
86-89	High	n	y	1-2,501-502	0.65	0.69	6.2%	0.64	0.69	7.8%	0.64	0.69	7.8%
86-89	High	n	y	3-6,503-506	0.65	0.69	6.2%	0.64	0.69	7.8%	0.64	0.69	7.8%
86-89	High	n	y	7-10,507-510	0.65	0.69	6.2%	0.64	0.69	7.8%	0.64	0.69	7.8%
86-89	High	n	y	11-999	0.65	0.69	6.2%	0.64	0.69	7.8%	0.64	0.69	7.8%
86-89	High	y	n	1-2,501-502	0.71	0.74	4.2%	0.70	0.73	4.3%	0.72	0.74	2.8%
86-89	High	y	n	3-6,503-506	0.71	0.74	4.2%	0.70	0.73	4.3%	0.72	0.74	2.8%
86-89	High	y	n	7-10,507-510	0.71	0.74	4.2%	0.70	0.73	4.3%	0.72	0.74	2.8%
86-89	High	y	n	11-999	0.71	0.74	4.2%	0.70	0.73	4.3%	0.72	0.74	2.8%
86-89	High	y	y	1-2,501-502	0.55	0.59	7.3%	0.55	0.59	7.3%	0.56	0.60	7.1%
86-89	High	y	y	3-6,503-506	0.55	0.59	7.3%	0.55	0.59	7.3%	0.56	0.60	7.1%
86-89	High	y	y	7-10,507-510	0.55	0.59	7.3%	0.55	0.59	7.3%	0.56	0.60	7.1%
86-89	High	y	y	11-999	0.55	0.59	7.3%	0.55	0.59	7.3%	0.56	0.60	7.1%
90-94	Low	n	n	1-2,501-502	0.91	0.94	3.3%	0.90	0.93	3.3%	0.90	0.93	3.3%
90-94	Low	n	n	3-6,503-506	0.91	0.94	3.3%	0.90	0.93	3.3%	0.90	0.93	3.3%
90-94	Low	n	n	7-10,507-510	0.91	0.94	3.3%	0.90	0.93	3.3%	0.90	0.93	3.3%
90-94	Low	n	n	11-999	0.91	0.94	3.3%	0.90	0.93	3.3%	0.90	0.93	3.3%

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					Bodily Injury			Property Damage/Medical Benefits			Comprehensive/Collision		
Credit Score	Limit Group	Home Car	Multi Car	Policy Insured Terms	Current Factor*	Proposed Factor	% Change	Current Factor*	Proposed Factor	% Change	Current Factor*	Proposed Factor	% Change
90-94	Low	n	y	1-2,501-502	0.71	0.76	7.0%	0.70	0.75	7.1%	0.69	0.75	8.7%
90-94	Low	n	y	3-6,503-506	0.71	0.76	7.0%	0.70	0.75	7.1%	0.69	0.75	8.7%
90-94	Low	n	y	7-10,507-510	0.71	0.76	7.0%	0.70	0.75	7.1%	0.69	0.75	8.7%
90-94	Low	n	y	11-999	0.71	0.76	7.0%	0.70	0.75	7.1%	0.69	0.75	8.7%
90-94	Low	y	n	1-2,501-502	0.78	0.80	2.6%	0.77	0.79	2.6%	0.78	0.80	2.6%
90-94	Low	y	n	3-6,503-506	0.78	0.80	2.6%	0.77	0.79	2.6%	0.78	0.80	2.6%
90-94	Low	y	n	7-10,507-510	0.78	0.80	2.6%	0.77	0.79	2.6%	0.78	0.80	2.6%
90-94	Low	y	n	11-999	0.78	0.80	2.6%	0.77	0.79	2.6%	0.78	0.80	2.6%
90-94	Low	y	y	1-2,501-502	0.65	0.68	4.6%	0.64	0.67	4.7%	0.63	0.67	6.3%
90-94	Low	y	y	3-6,503-506	0.65	0.68	4.6%	0.64	0.67	4.7%	0.63	0.67	6.3%
90-94	Low	y	y	7-10,507-510	0.65	0.68	4.6%	0.64	0.67	4.7%	0.63	0.67	6.3%
90-94	Low	y	y	11-999	0.65	0.68	4.6%	0.64	0.67	4.7%	0.63	0.67	6.3%
90-94	Middle	n	n	1-2,501-502	0.85	0.88	3.5%	0.84	0.87	3.6%	0.83	0.87	4.8%
90-94	Middle	n	n	3-6,503-506	0.85	0.88	3.5%	0.84	0.87	3.6%	0.83	0.87	4.8%
90-94	Middle	n	n	7-10,507-510	0.85	0.88	3.5%	0.84	0.87	3.6%	0.83	0.87	4.8%
90-94	Middle	n	n	11-999	0.85	0.88	3.5%	0.84	0.87	3.6%	0.83	0.87	4.8%
90-94	Middle	n	y	1-2,501-502	0.61	0.67	9.8%	0.61	0.67	9.8%	0.61	0.67	9.8%
90-94	Middle	n	y	3-6,503-506	0.61	0.67	9.8%	0.61	0.67	9.8%	0.61	0.67	9.8%
90-94	Middle	n	y	7-10,507-510	0.61	0.67	9.8%	0.61	0.67	9.8%	0.61	0.67	9.8%
90-94	Middle	n	y	11-999	0.61	0.67	9.8%	0.61	0.67	9.8%	0.61	0.67	9.8%
90-94	Middle	y	n	1-2,501-502	0.74	0.76	2.7%	0.73	0.75	2.7%	0.73	0.76	4.1%
90-94	Middle	y	n	3-6,503-506	0.74	0.76	2.7%	0.73	0.75	2.7%	0.73	0.76	4.1%
90-94	Middle	y	n	7-10,507-510	0.74	0.76	2.7%	0.73	0.75	2.7%	0.73	0.76	4.1%
90-94	Middle	y	n	11-999	0.74	0.76	2.7%	0.73	0.75	2.7%	0.73	0.76	4.1%
90-94	Middle	y	y	1-2,501-502	0.54	0.59	9.3%	0.54	0.59	9.3%	0.56	0.60	7.1%
90-94	Middle	y	y	3-6,503-506	0.54	0.59	9.3%	0.54	0.59	9.3%	0.56	0.60	7.1%
90-94	Middle	y	y	7-10,507-510	0.54	0.59	9.3%	0.54	0.59	9.3%	0.56	0.60	7.1%
90-94	Middle	y	y	11-999	0.54	0.59	9.3%	0.54	0.59	9.3%	0.56	0.60	7.1%
90-94	High	n	n	1-2,501-502	0.85	0.86	1.2%	0.84	0.86	2.4%	0.83	0.85	2.4%
90-94	High	n	n	3-6,503-506	0.85	0.86	1.2%	0.84	0.86	2.4%	0.83	0.85	2.4%
90-94	High	n	n	7-10,507-510	0.85	0.86	1.2%	0.84	0.86	2.4%	0.83	0.85	2.4%
90-94	High	n	n	11-999	0.85	0.86	1.2%	0.84	0.86	2.4%	0.83	0.85	2.4%
90-94	High	n	y	1-2,501-502	0.66	0.70	6.1%	0.65	0.69	6.2%	0.64	0.69	7.8%
90-94	High	n	y	3-6,503-506	0.66	0.70	6.1%	0.65	0.69	6.2%	0.64	0.69	7.8%
90-94	High	n	y	7-10,507-510	0.66	0.70	6.1%	0.65	0.69	6.2%	0.64	0.69	7.8%
90-94	High	n	y	11-999	0.66	0.70	6.1%	0.65	0.69	6.2%	0.64	0.69	7.8%
90-94	High	y	n	1-2,501-502	0.71	0.74	4.2%	0.70	0.73	4.3%	0.72	0.74	2.8%
90-94	High	y	n	3-6,503-506	0.71	0.74	4.2%	0.70	0.73	4.3%	0.72	0.74	2.8%
90-94	High	y	n	7-10,507-510	0.71	0.74	4.2%	0.70	0.73	4.3%	0.72	0.74	2.8%
90-94	High	y	n	11-999	0.71	0.74	4.2%	0.70	0.73	4.3%	0.72	0.74	2.8%
90-94	High	y	y	1-2,501-502	0.56	0.60	7.1%	0.55	0.59	7.3%	0.56	0.60	7.1%
90-94	High	y	y	3-6,503-506	0.56	0.60	7.1%	0.55	0.59	7.3%	0.56	0.60	7.1%
90-94	High	y	y	7-10,507-510	0.56	0.60	7.1%	0.55	0.59	7.3%	0.56	0.60	7.1%
90-94	High	y	y	11-999	0.56	0.60	7.1%	0.55	0.59	7.3%	0.56	0.60	7.1%
95-100	Low	n	n	1-2,501-502	0.91	0.94	3.3%	0.90	0.93	3.3%	0.90	0.93	3.3%
95-100	Low	n	n	3-6,503-506	0.91	0.94	3.3%	0.90	0.93	3.3%	0.90	0.93	3.3%
95-100	Low	n	n	7-10,507-510	0.91	0.94	3.3%	0.90	0.93	3.3%	0.90	0.93	3.3%
95-100	Low	n	n	11-999	0.91	0.94	3.3%	0.90	0.93	3.3%	0.90	0.93	3.3%
95-100	Low	n	y	1-2,501-502	0.71	0.76	7.0%	0.70	0.75	7.1%	0.69	0.75	8.7%
95-100	Low	n	y	3-6,503-506	0.71	0.76	7.0%	0.70	0.75	7.1%	0.69	0.75	8.7%
95-100	Low	n	y	7-10,507-510	0.71	0.76	7.0%	0.70	0.75	7.1%	0.69	0.75	8.7%
95-100	Low	n	y	11-999	0.71	0.76	7.0%	0.70	0.75	7.1%	0.69	0.75	8.7%
95-100	Low	y	n	1-2,501-502	0.78	0.80	2.6%	0.77	0.79	2.6%	0.78	0.80	2.6%
95-100	Low	y	n	3-6,503-506	0.78	0.80	2.6%	0.77	0.79	2.6%	0.78	0.80	2.6%
95-100	Low	y	n	7-10,507-510	0.78	0.80	2.6%	0.77	0.79	2.6%	0.78	0.80	2.6%
95-100	Low	y	n	11-999	0.78	0.80	2.6%	0.77	0.79	2.6%	0.78	0.80	2.6%
95-100	Low	y	y	1-2,501-502	0.65	0.68	4.6%	0.64	0.67	4.7%	0.63	0.67	6.3%
95-100	Low	y	y	3-6,503-506	0.65	0.68	4.6%	0.64	0.67	4.7%	0.63	0.67	6.3%
95-100	Low	y	y	7-10,507-510	0.65	0.68	4.6%	0.64	0.67	4.7%	0.63	0.67	6.3%
95-100	Low	y	y	11-999	0.65	0.68	4.6%	0.64	0.67	4.7%	0.63	0.67	6.3%

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					Bodily Injury			Property Damage/Medical Benefits			Comprehensive/Collision		
Credit Score	Limit Group	Home Car	Multi Car	Policy Insured Terms	Current Factor*	Proposed Factor	% Change	Current Factor*	Proposed Factor	% Change	Current Factor*	Proposed Factor	% Change
95-100	Middle	n	n	1-2,501-502	0.85	0.88	3.5%	0.84	0.87	3.6%	0.83	0.87	4.8%
95-100	Middle	n	n	3-6,503-506	0.85	0.88	3.5%	0.84	0.87	3.6%	0.83	0.87	4.8%
95-100	Middle	n	n	7-10,507-510	0.85	0.88	3.5%	0.84	0.87	3.6%	0.83	0.87	4.8%
95-100	Middle	n	n	11-999	0.85	0.88	3.5%	0.84	0.87	3.6%	0.83	0.87	4.8%
95-100	Middle	n	y	1-2,501-502	0.61	0.67	9.8%	0.61	0.67	9.8%	0.61	0.67	9.8%
95-100	Middle	n	y	3-6,503-506	0.61	0.67	9.8%	0.61	0.67	9.8%	0.61	0.67	9.8%
95-100	Middle	n	y	7-10,507-510	0.61	0.67	9.8%	0.61	0.67	9.8%	0.61	0.67	9.8%
95-100	Middle	n	y	11-999	0.61	0.67	9.8%	0.61	0.67	9.8%	0.61	0.67	9.8%
95-100	Middle	y	n	1-2,501-502	0.74	0.76	2.7%	0.73	0.75	2.7%	0.73	0.76	4.1%
95-100	Middle	y	n	3-6,503-506	0.74	0.76	2.7%	0.73	0.75	2.7%	0.73	0.76	4.1%
95-100	Middle	y	n	7-10,507-510	0.74	0.76	2.7%	0.73	0.75	2.7%	0.73	0.76	4.1%
95-100	Middle	y	n	11-999	0.74	0.76	2.7%	0.73	0.75	2.7%	0.73	0.76	4.1%
95-100	Middle	y	y	1-2,501-502	0.54	0.59	9.3%	0.54	0.59	9.3%	0.56	0.60	7.1%
95-100	Middle	y	y	3-6,503-506	0.54	0.59	9.3%	0.54	0.59	9.3%	0.56	0.60	7.1%
95-100	Middle	y	y	7-10,507-510	0.54	0.59	9.3%	0.54	0.59	9.3%	0.56	0.60	7.1%
95-100	Middle	y	y	11-999	0.54	0.59	9.3%	0.54	0.59	9.3%	0.56	0.60	7.1%
95-100	High	n	n	1-2,501-502	0.85	0.86	1.2%	0.84	0.86	2.4%	0.83	0.85	2.4%
95-100	High	n	n	3-6,503-506	0.85	0.86	1.2%	0.84	0.86	2.4%	0.83	0.85	2.4%
95-100	High	n	n	7-10,507-510	0.85	0.86	1.2%	0.84	0.86	2.4%	0.83	0.85	2.4%
95-100	High	n	n	11-999	0.85	0.86	1.2%	0.84	0.86	2.4%	0.83	0.85	2.4%
95-100	High	n	y	1-2,501-502	0.66	0.70	6.1%	0.65	0.69	6.2%	0.64	0.69	7.8%
95-100	High	n	y	3-6,503-506	0.66	0.70	6.1%	0.65	0.69	6.2%	0.64	0.69	7.8%
95-100	High	n	y	7-10,507-510	0.66	0.70	6.1%	0.65	0.69	6.2%	0.64	0.69	7.8%
95-100	High	n	y	11-999	0.66	0.70	6.1%	0.65	0.69	6.2%	0.64	0.69	7.8%
95-100	High	y	n	1-2,501-502	0.71	0.74	4.2%	0.70	0.73	4.3%	0.72	0.74	2.8%
95-100	High	y	n	3-6,503-506	0.71	0.74	4.2%	0.70	0.73	4.3%	0.72	0.74	2.8%
95-100	High	y	n	7-10,507-510	0.71	0.74	4.2%	0.70	0.73	4.3%	0.72	0.74	2.8%
95-100	High	y	n	11-999	0.71	0.74	4.2%	0.70	0.73	4.3%	0.72	0.74	2.8%
95-100	High	y	y	1-2,501-502	0.56	0.60	7.1%	0.55	0.59	7.3%	0.56	0.60	7.1%
95-100	High	y	y	3-6,503-506	0.56	0.60	7.1%	0.55	0.59	7.3%	0.56	0.60	7.1%
95-100	High	y	y	7-10,507-510	0.56	0.60	7.1%	0.55	0.59	7.3%	0.56	0.60	7.1%
95-100	High	y	y	11-999	0.56	0.60	7.1%	0.55	0.59	7.3%	0.56	0.60	7.1%
993	Low	n	n	1-2,501-502	0.91	0.94	3.3%	0.90	0.93	3.3%	0.90	0.93	3.3%
993	Low	n	n	3-6,503-506	0.91	0.94	3.3%	0.90	0.93	3.3%	0.90	0.93	3.3%
993	Low	n	n	7-10,507-510	0.91	0.94	3.3%	0.90	0.93	3.3%	0.90	0.93	3.3%
993	Low	n	n	11-999	0.91	0.94	3.3%	0.90	0.93	3.3%	0.90	0.93	3.3%
993	Low	n	y	1-2,501-502	0.71	0.76	7.0%	0.70	0.75	7.1%	0.69	0.75	8.7%
993	Low	n	y	3-6,503-506	0.71	0.76	7.0%	0.70	0.75	7.1%	0.69	0.75	8.7%
993	Low	n	y	7-10,507-510	0.71	0.76	7.0%	0.70	0.75	7.1%	0.69	0.75	8.7%
993	Low	n	y	11-999	0.71	0.76	7.0%	0.70	0.75	7.1%	0.69	0.75	8.7%
993	Low	y	n	1-2,501-502	0.78	0.80	2.6%	0.77	0.79	2.6%	0.78	0.80	2.6%
993	Low	y	n	3-6,503-506	0.78	0.80	2.6%	0.77	0.79	2.6%	0.78	0.80	2.6%
993	Low	y	n	7-10,507-510	0.78	0.80	2.6%	0.77	0.79	2.6%	0.78	0.80	2.6%
993	Low	y	n	11-999	0.78	0.80	2.6%	0.77	0.79	2.6%	0.78	0.80	2.6%
993	Low	y	y	1-2,501-502	0.65	0.68	4.6%	0.64	0.67	4.7%	0.63	0.67	6.3%
993	Low	y	y	3-6,503-506	0.65	0.68	4.6%	0.64	0.67	4.7%	0.63	0.67	6.3%
993	Low	y	y	7-10,507-510	0.65	0.68	4.6%	0.64	0.67	4.7%	0.63	0.67	6.3%
993	Low	y	y	11-999	0.65	0.68	4.6%	0.64	0.67	4.7%	0.63	0.67	6.3%
993	Middle	n	n	1-2,501-502	0.85	0.88	3.5%	0.84	0.87	3.6%	0.83	0.87	4.8%
993	Middle	n	n	3-6,503-506	0.85	0.88	3.5%	0.84	0.87	3.6%	0.83	0.87	4.8%
993	Middle	n	n	7-10,507-510	0.85	0.88	3.5%	0.84	0.87	3.6%	0.83	0.87	4.8%
993	Middle	n	n	11-999	0.85	0.88	3.5%	0.84	0.87	3.6%	0.83	0.87	4.8%
993	Middle	n	y	1-2,501-502	0.61	0.67	9.8%	0.61	0.67	9.8%	0.61	0.67	9.8%
993	Middle	n	y	3-6,503-506	0.61	0.67	9.8%	0.61	0.67	9.8%	0.61	0.67	9.8%
993	Middle	n	y	7-10,507-510	0.61	0.67	9.8%	0.61	0.67	9.8%	0.61	0.67	9.8%
993	Middle	n	y	11-999	0.61	0.67	9.8%	0.61	0.67	9.8%	0.61	0.67	9.8%
993	Middle	y	n	1-2,501-502	0.74	0.76	2.7%	0.73	0.75	2.7%	0.73	0.76	4.1%
993	Middle	y	n	3-6,503-506	0.74	0.76	2.7%	0.73	0.75	2.7%	0.73	0.76	4.1%
993	Middle	y	n	7-10,507-510	0.74	0.76	2.7%	0.73	0.75	2.7%	0.73	0.76	4.1%
993	Middle	y	n	11-999	0.74	0.76	2.7%	0.73	0.75	2.7%	0.73	0.76	4.1%

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					Bodily Injury			Property Damage/Medical Benefits			Comprehensive/Collision		
Credit Score	Limit Group	Home Car	Multi Car	Policy Insured Terms	Current Factor*	Proposed Factor	% Change	Current Factor*	Proposed Factor	% Change	Current Factor*	Proposed Factor	% Change
993	Middle	y	y	1-2,501-502	0.54	0.59	9.3%	0.54	0.59	9.3%	0.56	0.60	7.1%
993	Middle	y	y	3-6,503-506	0.54	0.59	9.3%	0.54	0.59	9.3%	0.56	0.60	7.1%
993	Middle	y	y	7-10,507-510	0.54	0.59	9.3%	0.54	0.59	9.3%	0.56	0.60	7.1%
993	Middle	y	y	11-999	0.54	0.59	9.3%	0.54	0.59	9.3%	0.56	0.60	7.1%
993	High	n	n	1-2,501-502	0.85	0.86	1.2%	0.84	0.86	2.4%	0.83	0.85	2.4%
993	High	n	n	3-6,503-506	0.85	0.86	1.2%	0.84	0.86	2.4%	0.83	0.85	2.4%
993	High	n	n	7-10,507-510	0.85	0.86	1.2%	0.84	0.86	2.4%	0.83	0.85	2.4%
993	High	n	n	11-999	0.85	0.86	1.2%	0.84	0.86	2.4%	0.83	0.85	2.4%
993	High	n	y	1-2,501-502	0.66	0.70	6.1%	0.65	0.69	6.2%	0.64	0.69	7.8%
993	High	n	y	3-6,503-506	0.66	0.70	6.1%	0.65	0.69	6.2%	0.64	0.69	7.8%
993	High	n	y	7-10,507-510	0.66	0.70	6.1%	0.65	0.69	6.2%	0.64	0.69	7.8%
993	High	n	y	11-999	0.66	0.70	6.1%	0.65	0.69	6.2%	0.64	0.69	7.8%
993	High	y	n	1-2,501-502	0.71	0.74	4.2%	0.70	0.73	4.3%	0.72	0.74	2.8%
993	High	y	n	3-6,503-506	0.71	0.74	4.2%	0.70	0.73	4.3%	0.72	0.74	2.8%
993	High	y	n	7-10,507-510	0.71	0.74	4.2%	0.70	0.73	4.3%	0.72	0.74	2.8%
993	High	y	n	11-999	0.71	0.74	4.2%	0.70	0.73	4.3%	0.72	0.74	2.8%
993	High	y	y	1-2,501-502	0.56	0.60	7.1%	0.55	0.59	7.3%	0.56	0.60	7.1%
993	High	y	y	3-6,503-506	0.56	0.60	7.1%	0.55	0.59	7.3%	0.56	0.60	7.1%
993	High	y	y	7-10,507-510	0.56	0.60	7.1%	0.55	0.59	7.3%	0.56	0.60	7.1%
993	High	y	y	11-999	0.56	0.60	7.1%	0.55	0.59	7.3%	0.56	0.60	7.1%
998	Low	n	n	1-2,501-502	1.02	1.01	-1.0%	1.02	1.01	-1.0%	1.01	1.01	0.0%
998	Low	n	n	3-6,503-506	1.02	1.01	-1.0%	1.02	1.01	-1.0%	1.01	1.01	0.0%
998	Low	n	n	7-10,507-510	1.02	1.01	-1.0%	1.02	1.01	-1.0%	1.01	1.01	0.0%
998	Low	n	n	11-999	1.02	1.01	-1.0%	1.02	1.01	-1.0%	1.01	1.01	0.0%
998	Low	n	y	1-2,501-502	0.77	0.80	3.9%	0.76	0.79	3.9%	0.75	0.78	4.0%
998	Low	n	y	3-6,503-506	0.77	0.80	3.9%	0.76	0.79	3.9%	0.75	0.78	4.0%
998	Low	n	y	7-10,507-510	0.77	0.80	3.9%	0.76	0.79	3.9%	0.75	0.78	4.0%
998	Low	n	y	11-999	0.77	0.80	3.9%	0.76	0.79	3.9%	0.75	0.78	4.0%
998	Low	y	n	1-2,501-502	0.85	0.85	0.0%	0.84	0.84	0.0%	0.85	0.85	0.0%
998	Low	y	n	3-6,503-506	0.85	0.85	0.0%	0.84	0.84	0.0%	0.85	0.85	0.0%
998	Low	y	n	7-10,507-510	0.85	0.85	0.0%	0.84	0.84	0.0%	0.85	0.85	0.0%
998	Low	y	n	11-999	0.85	0.85	0.0%	0.84	0.84	0.0%	0.85	0.85	0.0%
998	Low	y	y	1-2,501-502	0.70	0.71	1.4%	0.69	0.71	2.9%	0.68	0.70	2.9%
998	Low	y	y	3-6,503-506	0.70	0.71	1.4%	0.69	0.71	2.9%	0.68	0.70	2.9%
998	Low	y	y	7-10,507-510	0.70	0.71	1.4%	0.69	0.71	2.9%	0.68	0.70	2.9%
998	Low	y	y	11-999	0.70	0.71	1.4%	0.69	0.71	2.9%	0.68	0.70	2.9%
998	Middle	n	n	1-2,501-502	0.87	0.90	3.4%	0.86	0.89	3.5%	0.85	0.88	3.5%
998	Middle	n	n	3-6,503-506	0.87	0.90	3.4%	0.86	0.89	3.5%	0.85	0.88	3.5%
998	Middle	n	n	7-10,507-510	0.87	0.90	3.4%	0.86	0.89	3.5%	0.85	0.88	3.5%
998	Middle	n	n	11-999	0.87	0.90	3.4%	0.86	0.89	3.5%	0.85	0.88	3.5%
998	Middle	n	y	1-2,501-502	0.70	0.73	4.3%	0.69	0.73	5.8%	0.69	0.72	4.3%
998	Middle	n	y	3-6,503-506	0.70	0.73	4.3%	0.69	0.73	5.8%	0.69	0.72	4.3%
998	Middle	n	y	7-10,507-510	0.70	0.73	4.3%	0.69	0.73	5.8%	0.69	0.72	4.3%
998	Middle	n	y	11-999	0.70	0.73	4.3%	0.69	0.73	5.8%	0.69	0.72	4.3%
998	Middle	y	n	1-2,501-502	0.78	0.79	1.3%	0.77	0.78	1.3%	0.77	0.78	1.3%
998	Middle	y	n	3-6,503-506	0.78	0.79	1.3%	0.77	0.78	1.3%	0.77	0.78	1.3%
998	Middle	y	n	7-10,507-510	0.78	0.79	1.3%	0.77	0.78	1.3%	0.77	0.78	1.3%
998	Middle	y	n	11-999	0.78	0.79	1.3%	0.77	0.78	1.3%	0.77	0.78	1.3%
998	Middle	y	y	1-2,501-502	0.60	0.64	6.7%	0.60	0.64	6.7%	0.60	0.63	5.0%
998	Middle	y	y	3-6,503-506	0.60	0.64	6.7%	0.60	0.64	6.7%	0.60	0.63	5.0%
998	Middle	y	y	7-10,507-510	0.60	0.64	6.7%	0.60	0.64	6.7%	0.60	0.63	5.0%
998	Middle	y	y	11-999	0.60	0.64	6.7%	0.60	0.64	6.7%	0.60	0.63	5.0%
998	High	n	n	1-2,501-502	0.86	0.87	1.2%	0.85	0.86	1.2%	0.84	0.86	2.4%
998	High	n	n	3-6,503-506	0.86	0.87	1.2%	0.85	0.86	1.2%	0.84	0.86	2.4%
998	High	n	n	7-10,507-510	0.86	0.87	1.2%	0.85	0.86	1.2%	0.84	0.86	2.4%
998	High	n	n	11-999	0.86	0.87	1.2%	0.85	0.86	1.2%	0.84	0.86	2.4%

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					Bodily Injury			Property Damage/Medical Benefits			Comprehensive/Collision		
Credit Score	Limit Group	Home Car	Multi Car	Policy Insured Terms	Current Factor*	Proposed Factor	% Change	Current Factor*	Proposed Factor	% Change	Current Factor*	Proposed Factor	% Change
998	High	n	y	1-2,501-502	0.66	0.70	6.1%	0.65	0.69	6.2%	0.64	0.68	6.3%
998	High	n	y	3-6,503-506	0.66	0.70	6.1%	0.65	0.69	6.2%	0.64	0.68	6.3%
998	High	n	y	7-10,507-510	0.66	0.70	6.1%	0.65	0.69	6.2%	0.64	0.68	6.3%
998	High	n	y	11-999	0.66	0.70	6.1%	0.65	0.69	6.2%	0.64	0.68	6.3%
998	High	y	n	1-2,501-502	0.71	0.74	4.2%	0.70	0.73	4.3%	0.72	0.75	4.2%
998	High	y	n	3-6,503-506	0.71	0.74	4.2%	0.70	0.73	4.3%	0.72	0.75	4.2%
998	High	y	n	7-10,507-510	0.71	0.74	4.2%	0.70	0.73	4.3%	0.72	0.75	4.2%
998	High	y	n	11-999	0.71	0.74	4.2%	0.70	0.73	4.3%	0.72	0.75	4.2%
998	High	y	y	1-2,501-502	0.56	0.60	7.1%	0.55	0.59	7.3%	0.56	0.60	7.1%
998	High	y	y	3-6,503-506	0.56	0.60	7.1%	0.55	0.59	7.3%	0.56	0.60	7.1%
998	High	y	y	7-10,507-510	0.56	0.60	7.1%	0.55	0.59	7.3%	0.56	0.60	7.1%
998	High	y	y	11-999	0.56	0.60	7.1%	0.55	0.59	7.3%	0.56	0.60	7.1%
999	Low	n	n	1-2,501-502	1.02	1.01	-1.0%	1.02	1.01	-1.0%	1.01	1.01	0.0%
999	Low	n	n	3-6,503-506	1.02	1.01	-1.0%	1.02	1.01	-1.0%	1.01	1.01	0.0%
999	Low	n	n	7-10,507-510	1.02	1.01	-1.0%	1.02	1.01	-1.0%	1.01	1.01	0.0%
999	Low	n	n	11-999	1.02	1.01	-1.0%	1.02	1.01	-1.0%	1.01	1.01	0.0%
999	Low	n	y	1-2,501-502	0.77	0.80	3.9%	0.76	0.79	3.9%	0.75	0.78	4.0%
999	Low	n	y	3-6,503-506	0.77	0.80	3.9%	0.76	0.79	3.9%	0.75	0.78	4.0%
999	Low	n	y	7-10,507-510	0.77	0.80	3.9%	0.76	0.79	3.9%	0.75	0.78	4.0%
999	Low	n	y	11-999	0.77	0.80	3.9%	0.76	0.79	3.9%	0.75	0.78	4.0%
999	Low	y	n	1-2,501-502	0.85	0.85	0.0%	0.84	0.84	0.0%	0.85	0.85	0.0%
999	Low	y	n	3-6,503-506	0.85	0.85	0.0%	0.84	0.84	0.0%	0.85	0.85	0.0%
999	Low	y	n	7-10,507-510	0.85	0.85	0.0%	0.84	0.84	0.0%	0.85	0.85	0.0%
999	Low	y	n	11-999	0.85	0.85	0.0%	0.84	0.84	0.0%	0.85	0.85	0.0%
999	Low	y	y	1-2,501-502	0.70	0.71	1.4%	0.69	0.71	2.9%	0.68	0.70	2.9%
999	Low	y	y	3-6,503-506	0.70	0.71	1.4%	0.69	0.71	2.9%	0.68	0.70	2.9%
999	Low	y	y	7-10,507-510	0.70	0.71	1.4%	0.69	0.71	2.9%	0.68	0.70	2.9%
999	Low	y	y	11-999	0.70	0.71	1.4%	0.69	0.71	2.9%	0.68	0.70	2.9%
999	Middle	n	n	1-2,501-502	0.87	0.90	3.4%	0.86	0.89	3.5%	0.85	0.88	3.5%
999	Middle	n	n	3-6,503-506	0.87	0.90	3.4%	0.86	0.89	3.5%	0.85	0.88	3.5%
999	Middle	n	n	7-10,507-510	0.87	0.90	3.4%	0.86	0.89	3.5%	0.85	0.88	3.5%
999	Middle	n	n	11-999	0.87	0.90	3.4%	0.86	0.89	3.5%	0.85	0.88	3.5%
999	Middle	n	y	1-2,501-502	0.70	0.73	4.3%	0.69	0.73	5.8%	0.69	0.72	4.3%
999	Middle	n	y	3-6,503-506	0.70	0.73	4.3%	0.69	0.73	5.8%	0.69	0.72	4.3%
999	Middle	n	y	7-10,507-510	0.70	0.73	4.3%	0.69	0.73	5.8%	0.69	0.72	4.3%
999	Middle	n	y	11-999	0.70	0.73	4.3%	0.69	0.73	5.8%	0.69	0.72	4.3%
999	Middle	y	n	1-2,501-502	0.78	0.79	1.3%	0.77	0.78	1.3%	0.77	0.78	1.3%
999	Middle	y	n	3-6,503-506	0.78	0.79	1.3%	0.77	0.78	1.3%	0.77	0.78	1.3%
999	Middle	y	n	7-10,507-510	0.78	0.79	1.3%	0.77	0.78	1.3%	0.77	0.78	1.3%
999	Middle	y	n	11-999	0.78	0.79	1.3%	0.77	0.78	1.3%	0.77	0.78	1.3%
999	Middle	y	y	1-2,501-502	0.60	0.64	6.7%	0.60	0.64	6.7%	0.60	0.63	5.0%
999	Middle	y	y	3-6,503-506	0.60	0.64	6.7%	0.60	0.64	6.7%	0.60	0.63	5.0%
999	Middle	y	y	7-10,507-510	0.60	0.64	6.7%	0.60	0.64	6.7%	0.60	0.63	5.0%
999	Middle	y	y	11-999	0.60	0.64	6.7%	0.60	0.64	6.7%	0.60	0.63	5.0%
999	High	n	n	1-2,501-502	0.86	0.87	1.2%	0.85	0.86	1.2%	0.84	0.86	2.4%
999	High	n	n	3-6,503-506	0.86	0.87	1.2%	0.85	0.86	1.2%	0.84	0.86	2.4%
999	High	n	n	7-10,507-510	0.86	0.87	1.2%	0.85	0.86	1.2%	0.84	0.86	2.4%
999	High	n	n	11-999	0.86	0.87	1.2%	0.85	0.86	1.2%	0.84	0.86	2.4%
999	High	n	y	1-2,501-502	0.66	0.70	6.1%	0.65	0.69	6.2%	0.64	0.68	6.3%
999	High	n	y	3-6,503-506	0.66	0.70	6.1%	0.65	0.69	6.2%	0.64	0.68	6.3%
999	High	n	y	7-10,507-510	0.66	0.70	6.1%	0.65	0.69	6.2%	0.64	0.68	6.3%
999	High	n	y	11-999	0.66	0.70	6.1%	0.65	0.69	6.2%	0.64	0.68	6.3%
999	High	y	n	1-2,501-502	0.71	0.74	4.2%	0.70	0.73	4.3%	0.72	0.75	4.2%
999	High	y	n	3-6,503-506	0.71	0.74	4.2%	0.70	0.73	4.3%	0.72	0.75	4.2%
999	High	y	n	7-10,507-510	0.71	0.74	4.2%	0.70	0.73	4.3%	0.72	0.75	4.2%
999	High	y	n	11-999	0.71	0.74	4.2%	0.70	0.73	4.3%	0.72	0.75	4.2%
999	High	y	y	1-2,501-502	0.56	0.60	7.1%	0.55	0.59	7.3%	0.56	0.60	7.1%
999	High	y	y	3-6,503-506	0.56	0.60	7.1%	0.55	0.59	7.3%	0.56	0.60	7.1%
999	High	y	y	7-10,507-510	0.56	0.60	7.1%	0.55	0.59	7.3%	0.56	0.60	7.1%
999	High	y	y	11-999	0.56	0.60	7.1%	0.55	0.59	7.3%	0.56	0.60	7.1%

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Arkansas Standard Automobile
Nationwide Mutual Insurance Company
Financial Responsibility Factors

		Bodily Injury / Property Damage			Medical Benefits			Comprehensive			Collision		
Rated Credit Class Code	Policy Insured Term	Current Factor	Proposed Factor	% Change	Current Factor	Proposed Factor	% Change	Current Factor	Proposed Factor	% Change	Current Factor	Proposed Factor	% Change
5-9		0.66	0.66	0.0%	0.46	0.48	4.3%	0.55	0.57	3.6%	0.55	0.57	3.6%
10-19		0.71	0.71	0.0%	0.51	0.52	2.0%	0.60	0.61	1.7%	0.60	0.61	1.7%
20-29		0.74	0.74	0.0%	0.55	0.56	1.8%	0.64	0.65	1.6%	0.64	0.66	3.1%
30-39		0.78	0.78	0.0%	0.59	0.61	3.4%	0.68	0.69	1.5%	0.68	0.70	2.9%
40-49		0.81	0.81	0.0%	0.65	0.67	3.1%	0.73	0.74	1.4%	0.73	0.74	1.4%
50-59		0.86	0.85	-1.2%	0.71	0.73	2.8%	0.79	0.80	1.3%	0.79	0.80	1.3%
60-69		0.90	0.89	-1.1%	0.78	0.80	2.6%	0.83	0.85	2.4%	0.83	0.84	1.2%
70-79		0.92	0.91	-1.1%	0.83	0.85	2.4%	0.89	0.90	1.1%	0.89	0.89	0.0%
80-85		0.95	0.94	-1.1%	0.89	0.91	2.2%	0.92	0.93	1.1%	0.92	0.93	1.1%
86-89		0.97	0.97	0.0%	0.92	0.93	1.1%	0.95	0.95	0.0%	0.95	0.95	0.0%
90-94		0.98	0.98	0.0%	0.95	0.96	1.1%	0.98	0.98	0.0%	0.98	0.98	0.0%
95-100		1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
993		1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
998	1-6	0.84	0.87	3.6%	0.62	0.73	17.7%	0.84	0.85	1.2%	0.84	0.89	6.0%
998	7-10	0.84	0.85	1.2%	0.62	0.71	14.5%	0.84	0.84	0.0%	0.84	0.86	2.4%
998	11-999	0.84	0.82	-2.4%	0.62	0.69	11.3%	0.84	0.82	-2.4%	0.84	0.83	-1.2%
999	1-6	0.84	0.88	4.8%	0.62	0.73	17.7%	0.84	0.85	1.2%	0.84	0.89	6.0%
999	7-10	0.84	0.85	1.2%	0.62	0.71	14.5%	0.84	0.84	0.0%	0.84	0.86	2.4%
999	11-999	0.84	0.83	-1.2%	0.62	0.69	11.3%	0.84	0.82	-2.4%	0.84	0.83	-1.2%

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Arkansas Standard Automobile
Nationwide Mutual Insurance Company
Driver Classification Factors

				Bodily Injury / Property Damage / Collision			Comprehensive			Medical Benefits		
Marital/Gender Status	Driver Age	Good Student	Operator Status	Current Factor*	Proposed Factor	% Change	Current Factor*	Proposed Factor	% Change	Current Factor*	Proposed Factor	% Change
Married Female	16	Yes	Principal	1.46	1.50	2.7%	1.17	1.13	-3.4%	1.67	1.64	-1.8%
Married Female	17	Yes	Principal	1.46	1.50	2.7%	1.17	1.13	-3.4%	1.67	1.64	-1.8%
Married Female	18	Yes	Principal	1.46	1.50	2.7%	1.17	1.13	-3.4%	1.67	1.64	-1.8%
Married Female	19	Yes	Principal	1.46	1.43	-2.1%	1.15	1.11	-3.5%	1.61	1.53	-5.0%
Married Female	20	Yes	Principal	1.43	1.36	-4.9%	1.14	1.10	-3.5%	1.46	1.41	-3.4%
Married Female	21	Yes	Principal	1.30	1.27	-2.3%	1.14	1.09	-4.4%	1.37	1.34	-2.2%
Married Female	22	Yes	Principal	1.15	1.12	-2.6%	1.14	1.08	-5.3%	1.26	1.24	-1.6%
Married Female	23	Yes	Principal	1.04	1.04	0.0%	1.14	1.08	-5.3%	1.20	1.20	0.0%
Married Female	24	Yes	Principal	1.03	1.02	-1.0%	1.14	1.08	-5.3%	1.20	1.20	0.0%
Married Female	16	No	Principal	1.46	1.63	11.6%	1.45	1.40	-3.4%	1.67	1.77	6.0%
Married Female	17	No	Principal	1.46	1.63	11.6%	1.45	1.40	-3.4%	1.67	1.77	6.0%
Married Female	18	No	Principal	1.46	1.63	11.6%	1.45	1.40	-3.4%	1.67	1.77	6.0%
Married Female	19	No	Principal	1.46	1.55	6.2%	1.44	1.37	-4.9%	1.67	1.68	0.6%
Married Female	20	No	Principal	1.46	1.48	1.4%	1.43	1.33	-7.0%	1.67	1.60	-4.2%
Married Female	21	No	Principal	1.44	1.40	-2.8%	1.23	1.18	-4.1%	1.44	1.40	-2.8%
Married Female	22	No	Principal	1.28	1.25	-2.3%	1.22	1.16	-4.9%	1.33	1.31	-1.5%
Married Female	23	No	Principal	1.15	1.13	-1.7%	1.21	1.15	-5.0%	1.26	1.25	-0.8%
Married Female	24	No	Principal	1.04	1.03	-1.0%	1.20	1.13	-5.8%	1.21	1.21	0.0%
Married Female	25			1.03	1.02	-1.0%	1.05	1.02	-2.9%	1.20	1.20	0.0%
Married Female	26			1.02	1.01	-1.0%	1.04	1.01	-2.9%	1.20	1.20	0.0%
Married Female	27			1.01	1.01	0.0%	1.03	1.00	-2.9%	1.20	1.20	0.0%
Married Female	28			1.01	1.01	0.0%	1.02	0.99	-2.9%	1.20	1.20	0.0%
Married Female	29			1.00	1.00	0.0%	1.01	0.98	-3.0%	1.20	1.20	0.0%
Married Female	30			1.00	1.00	0.0%	0.92	0.91	-1.1%	1.21	1.21	0.0%
Married Female	31			1.00	1.00	0.0%	0.92	0.91	-1.1%	1.21	1.21	0.0%
Married Female	32			1.00	1.00	0.0%	0.92	0.91	-1.1%	1.21	1.21	0.0%
Married Female	33			1.00	1.00	0.0%	0.92	0.91	-1.1%	1.21	1.21	0.0%
Married Female	34			1.00	1.00	0.0%	0.92	0.91	-1.1%	1.21	1.21	0.0%
Married Female	35			1.00	1.00	0.0%	0.91	0.91	0.0%	1.22	1.22	0.0%
Married Female	36			1.00	1.00	0.0%	0.91	0.91	0.0%	1.22	1.22	0.0%
Married Female	37			1.00	1.00	0.0%	0.91	0.91	0.0%	1.22	1.22	0.0%
Married Female	38			1.00	1.00	0.0%	0.91	0.91	0.0%	1.22	1.22	0.0%
Married Female	39			1.00	1.00	0.0%	0.91	0.91	0.0%	1.22	1.22	0.0%
Married Female	40			1.00	1.00	0.0%	0.90	0.90	0.0%	1.21	1.21	0.0%
Married Female	41			1.00	1.00	0.0%	0.90	0.90	0.0%	1.21	1.21	0.0%
Married Female	42			1.00	1.00	0.0%	0.90	0.90	0.0%	1.21	1.21	0.0%
Married Female	43			1.00	1.00	0.0%	0.90	0.90	0.0%	1.21	1.21	0.0%
Married Female	44			1.00	1.00	0.0%	0.90	0.90	0.0%	1.21	1.21	0.0%
Married Female	45			1.00	1.00	0.0%	0.90	0.90	0.0%	1.21	1.21	0.0%
Married Female	46			1.00	1.00	0.0%	0.90	0.90	0.0%	1.21	1.21	0.0%
Married Female	47			1.00	0.99	-1.0%	0.90	0.90	0.0%	1.21	1.21	0.0%
Married Female	48			1.00	0.98	-2.0%	0.90	0.90	0.0%	1.21	1.21	0.0%
Married Female	49			1.00	0.97	-3.0%	0.90	0.90	0.0%	1.21	1.21	0.0%
Married Female	50			0.95	0.93	-2.1%	0.84	0.84	0.0%	1.14	1.14	0.0%
Married Female	51			0.92	0.90	-2.2%	0.83	0.83	0.0%	1.12	1.12	0.0%

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Arkansas Standard Automobile
Nationwide Mutual Insurance Company
Driver Classification Factors

				Bodily Injury / Property Damage / Collision			Comprehensive			Medical Benefits		
Marital/Gender Status	Driver Age	Good Student	Operator Status	Current Factor*	Proposed Factor	% Change	Current Factor*	Proposed Factor	% Change	Current Factor*	Proposed Factor	% Change
Married Female	52			0.89	0.87	-2.2%	0.82	0.82	0.0%	1.12	1.11	-0.9%
Married Female	53			0.87	0.86	-1.1%	0.81	0.81	0.0%	1.10	1.09	-0.9%
Married Female	54			0.85	0.84	-1.2%	0.79	0.79	0.0%	1.09	1.07	-1.8%
Married Female	55			0.84	0.83	-1.2%	0.75	0.75	0.0%	1.06	1.05	-0.9%
Married Female	56			0.84	0.83	-1.2%	0.74	0.74	0.0%	1.06	1.05	-0.9%
Married Female	57			0.84	0.83	-1.2%	0.73	0.73	0.0%	1.06	1.05	-0.9%
Married Female	58			0.84	0.83	-1.2%	0.72	0.72	0.0%	1.06	1.05	-0.9%
Married Female	59			0.84	0.83	-1.2%	0.71	0.71	0.0%	1.06	1.05	-0.9%
Married Female	60			0.85	0.83	-2.4%	0.71	0.70	-1.4%	1.05	1.04	-1.0%
Married Female	61			0.86	0.84	-2.3%	0.70	0.69	-1.4%	1.05	1.04	-1.0%
Married Female	62			0.86	0.85	-1.2%	0.69	0.68	-1.4%	1.05	1.04	-1.0%
Married Female	63			0.86	0.86	0.0%	0.68	0.68	0.0%	1.05	1.04	-1.0%
Married Female	64			0.87	0.87	0.0%	0.66	0.66	0.0%	1.04	1.03	-1.0%
Married Female	65			0.92	0.91	-1.1%	0.62	0.62	0.0%	1.03	1.03	0.0%
Married Female	66			0.93	0.92	-1.1%	0.61	0.61	0.0%	1.00	1.00	0.0%
Married Female	67			0.94	0.93	-1.1%	0.59	0.59	0.0%	1.00	0.99	-1.0%
Married Female	68			0.95	0.94	-1.1%	0.58	0.58	0.0%	1.00	0.98	-2.0%
Married Female	69			0.97	0.96	-1.0%	0.57	0.57	0.0%	1.00	0.97	-3.0%
Married Female	70			1.04	1.01	-2.9%	0.57	0.57	0.0%	1.01	0.98	-3.0%
Married Female	71			1.07	1.04	-2.8%	0.55	0.55	0.0%	1.02	0.98	-3.9%
Married Female	72			1.08	1.05	-2.8%	0.54	0.54	0.0%	1.04	1.00	-3.8%
Married Female	73			1.11	1.08	-2.7%	0.53	0.53	0.0%	1.05	1.01	-3.8%
Married Female	74			1.12	1.10	-1.8%	0.51	0.51	0.0%	1.06	1.01	-4.7%
Married Female	75			1.18	1.15	-2.5%	0.46	0.46	0.0%	1.10	1.04	-5.5%
Married Female	76			1.22	1.19	-2.5%	0.45	0.45	0.0%	1.10	1.05	-4.5%
Married Female	77			1.24	1.22	-1.6%	0.44	0.44	0.0%	1.10	1.05	-4.5%
Married Female	78			1.26	1.24	-1.6%	0.43	0.43	0.0%	1.10	1.06	-3.6%
Married Female	79			1.28	1.26	-1.6%	0.41	0.41	0.0%	1.10	1.07	-2.7%
Married Female	80			1.31	1.29	-1.5%	0.41	0.41	0.0%	1.10	1.07	-2.7%
Married Female	81			1.33	1.31	-1.5%	0.40	0.40	0.0%	1.10	1.07	-2.7%
Married Female	82			1.33	1.31	-1.5%	0.39	0.39	0.0%	1.10	1.07	-2.7%
Married Female	83			1.34	1.33	-0.7%	0.38	0.38	0.0%	1.09	1.07	-1.8%
Married Female	84			1.34	1.33	-0.7%	0.37	0.37	0.0%	1.09	1.07	-1.8%
Married Female	85			1.35	1.34	-0.7%	0.37	0.37	0.0%	1.09	1.07	-1.8%
Married Female	86			1.35	1.34	-0.7%	0.37	0.37	0.0%	1.09	1.07	-1.8%
Married Female	87			1.35	1.34	-0.7%	0.37	0.37	0.0%	1.09	1.07	-1.8%
Married Female	88			1.35	1.34	-0.7%	0.37	0.37	0.0%	1.09	1.07	-1.8%
Married Female	89			1.36	1.35	-0.7%	0.37	0.37	0.0%	1.09	1.07	-1.8%
Married Female	90			1.36	1.35	-0.7%	0.37	0.37	0.0%	1.09	1.07	-1.8%
Married Female	91			1.36	1.35	-0.7%	0.37	0.37	0.0%	1.08	1.06	-1.9%
Married Female	92			1.36	1.35	-0.7%	0.37	0.37	0.0%	1.08	1.06	-1.9%
Married Female	93			1.36	1.35	-0.7%	0.37	0.37	0.0%	1.08	1.06	-1.9%
Married Female	94			1.36	1.35	-0.7%	0.37	0.37	0.0%	1.08	1.06	-1.9%
Married Female	95			1.36	1.35	-0.7%	0.37	0.37	0.0%	1.08	1.06	-1.9%
Married Female	96			1.36	1.35	-0.7%	0.37	0.37	0.0%	1.08	1.06	-1.9%
Married Female	97			1.36	1.35	-0.7%	0.37	0.37	0.0%	1.08	1.06	-1.9%
Married Female	98			1.36	1.35	-0.7%	0.37	0.37	0.0%	1.08	1.06	-1.9%
Married Female	99			1.36	1.35	-0.7%	0.37	0.37	0.0%	1.08	1.06	-1.9%

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Arkansas Standard Automobile
Nationwide Mutual Insurance Company
Driver Classification Factors

				Bodily Injury / Property Damage / Collision			Comprehensive			Medical Benefits		
Marital/Gender Status	Driver Age	Good Student	Operator Status	Current Factor*	Proposed Factor	% Change	Current Factor*	Proposed Factor	% Change	Current Factor*	Proposed Factor	% Change
Married Male	16	Yes	Principal	2.65	2.56	-3.4%	1.58	1.53	-3.2%	2.17	2.10	-3.2%
Married Male	17	Yes	Principal	2.65	2.56	-3.4%	1.58	1.53	-3.2%	2.17	2.10	-3.2%
Married Male	18	Yes	Principal	2.65	2.56	-3.4%	1.58	1.53	-3.2%	2.17	2.10	-3.2%
Married Male	19	Yes	Principal	2.29	2.19	-4.4%	1.54	1.46	-5.2%	1.81	1.69	-6.6%
Married Male	20	Yes	Principal	1.99	1.87	-6.0%	1.54	1.46	-5.2%	1.54	1.46	-5.2%
Married Male	21	Yes	Principal	1.57	1.56	-0.6%	1.54	1.46	-5.2%	1.30	1.26	-3.1%
Married Male	22	Yes	Principal	1.37	1.36	-0.7%	1.54	1.45	-5.8%	1.29	1.23	-4.7%
Married Male	23	Yes	Principal	1.21	1.21	0.0%	1.51	1.42	-6.0%	1.27	1.21	-4.7%
Married Male	24	Yes	Principal	1.07	1.07	0.0%	1.48	1.39	-6.1%	1.26	1.19	-5.6%
Married Male	16	No	Principal	3.31	3.20	-3.3%	1.98	1.91	-3.5%	2.71	2.62	-3.3%
Married Male	17	No	Principal	3.31	3.20	-3.3%	1.98	1.91	-3.5%	2.71	2.62	-3.3%
Married Male	18	No	Principal	3.31	3.20	-3.3%	1.98	1.91	-3.5%	2.71	2.62	-3.3%
Married Male	19	No	Principal	2.86	2.74	-4.2%	1.93	1.83	-5.2%	2.26	2.11	-6.6%
Married Male	20	No	Principal	2.49	2.34	-6.0%	1.92	1.79	-6.8%	1.92	1.76	-8.3%
Married Male	21	No	Principal	1.74	1.73	-0.6%	1.69	1.61	-4.7%	1.37	1.32	-3.6%
Married Male	22	No	Principal	1.52	1.51	-0.7%	1.64	1.54	-6.1%	1.36	1.29	-5.1%
Married Male	23	No	Principal	1.34	1.34	0.0%	1.59	1.50	-5.7%	1.34	1.27	-5.2%
Married Male	24	No	Principal	1.19	1.19	0.0%	1.56	1.46	-6.4%	1.33	1.25	-6.0%
Married Male	25			1.04	1.04	0.0%	1.31	1.28	-2.3%	1.18	1.14	-3.4%
Married Male	26			1.03	1.03	0.0%	1.26	1.23	-2.4%	1.18	1.13	-4.2%
Married Male	27			1.03	1.03	0.0%	1.21	1.18	-2.5%	1.18	1.13	-4.2%
Married Male	28			1.03	1.03	0.0%	1.17	1.14	-2.6%	1.18	1.13	-4.2%
Married Male	29			1.02	1.02	0.0%	1.13	1.10	-2.7%	1.18	1.12	-5.1%
Married Male	30			1.00	1.00	0.0%	1.00	1.01	1.0%	1.00	1.00	0.0%
Married Male	31			1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
Married Male	32			1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
Married Male	33			1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
Married Male	34			1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
Married Male	35			1.00	1.00	0.0%	0.97	0.98	1.0%	1.02	1.02	0.0%
Married Male	36			1.00	1.00	0.0%	0.97	0.98	1.0%	1.02	1.02	0.0%
Married Male	37			1.00	1.00	0.0%	0.97	0.98	1.0%	1.02	1.02	0.0%
Married Male	38			1.00	1.00	0.0%	0.97	0.98	1.0%	1.02	1.02	0.0%
Married Male	39			1.00	1.00	0.0%	0.97	0.98	1.0%	1.02	1.02	0.0%
Married Male	40			1.00	1.00	0.0%	0.95	0.97	2.1%	1.02	1.02	0.0%
Married Male	41			1.00	1.00	0.0%	0.95	0.97	2.1%	1.02	1.02	0.0%
Married Male	42			1.00	1.00	0.0%	0.95	0.97	2.1%	1.02	1.02	0.0%
Married Male	43			1.00	1.00	0.0%	0.95	0.97	2.1%	1.02	1.02	0.0%
Married Male	44			1.00	1.00	0.0%	0.95	0.97	2.1%	1.02	1.02	0.0%
Married Male	45			1.00	1.00	0.0%	0.95	0.97	2.1%	1.02	1.02	0.0%
Married Male	46			1.00	1.00	0.0%	0.95	0.97	2.1%	1.02	1.02	0.0%
Married Male	47			1.00	1.00	0.0%	0.95	0.97	2.1%	1.02	1.02	0.0%
Married Male	48			1.00	1.00	0.0%	0.95	0.97	2.1%	1.02	1.02	0.0%
Married Male	49			1.00	1.00	0.0%	0.95	0.97	2.1%	1.02	1.02	0.0%
Married Male	50			0.98	0.98	0.0%	0.89	0.93	4.5%	0.98	0.99	1.0%
Married Male	51			0.96	0.96	0.0%	0.89	0.93	4.5%	0.97	0.99	2.1%
Married Male	52			0.95	0.95	0.0%	0.88	0.92	4.5%	0.95	0.97	2.1%
Married Male	53			0.93	0.93	0.0%	0.87	0.91	4.6%	0.94	0.97	3.2%
Married Male	54			0.91	0.91	0.0%	0.86	0.89	3.5%	0.92	0.95	3.3%
Married Male	55			0.88	0.88	0.0%	0.84	0.87	3.6%	0.89	0.93	4.5%
Married Male	56			0.87	0.87	0.0%	0.83	0.86	3.6%	0.89	0.93	4.5%
Married Male	57			0.87	0.87	0.0%	0.83	0.85	2.4%	0.89	0.93	4.5%

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Arkansas Standard Automobile
Nationwide Mutual Insurance Company
Driver Classification Factors

				Bodily Injury / Property Damage / Collision			Comprehensive			Medical Benefits		
Marital/Gender Status	Driver Age	Good Student	Operator Status	Current Factor*	Proposed Factor	% Change	Current Factor*	Proposed Factor	% Change	Current Factor*	Proposed Factor	% Change
Married Male	58			0.86	0.86	0.0%	0.82	0.84	2.4%	0.89	0.93	4.5%
Married Male	59			0.85	0.85	0.0%	0.82	0.83	1.2%	0.89	0.93	4.5%
Married Male	60			0.85	0.85	0.0%	0.80	0.82	2.5%	0.90	0.94	4.4%
Married Male	61			0.86	0.86	0.0%	0.78	0.80	2.6%	0.90	0.94	4.4%
Married Male	62			0.86	0.86	0.0%	0.77	0.79	2.6%	0.91	0.95	4.4%
Married Male	63			0.87	0.88	1.1%	0.76	0.78	2.6%	0.92	0.96	4.3%
Married Male	64			0.87	0.88	1.1%	0.75	0.78	4.0%	0.92	0.97	5.4%
Married Male	65			0.91	0.92	1.1%	0.70	0.74	5.7%	0.93	0.98	5.4%
Married Male	66			0.91	0.93	2.2%	0.69	0.74	7.2%	0.93	0.98	5.4%
Married Male	67			0.92	0.94	2.2%	0.68	0.73	7.4%	0.93	0.98	5.4%
Married Male	68			0.92	0.96	4.3%	0.66	0.71	7.6%	0.93	0.99	6.5%
Married Male	69			0.93	0.98	5.4%	0.66	0.70	6.1%	0.93	0.99	6.5%
Married Male	70			0.97	1.02	5.2%	0.64	0.68	6.3%	0.93	0.99	6.5%
Married Male	71			1.01	1.06	5.0%	0.63	0.67	6.3%	0.93	1.00	7.5%
Married Male	72			1.03	1.09	5.8%	0.62	0.66	6.5%	0.94	1.01	7.4%
Married Male	73			1.04	1.11	6.7%	0.60	0.64	6.7%	0.95	1.02	7.4%
Married Male	74			1.07	1.15	7.5%	0.59	0.63	6.8%	0.95	1.02	7.4%
Married Male	75			1.20	1.26	5.0%	0.56	0.61	8.9%	0.95	1.02	7.4%
Married Male	76			1.26	1.32	4.8%	0.55	0.60	9.1%	0.96	1.03	7.3%
Married Male	77			1.30	1.37	5.4%	0.53	0.58	9.4%	0.98	1.05	7.1%
Married Male	78			1.34	1.42	6.0%	0.52	0.57	9.6%	0.98	1.05	7.1%
Married Male	79			1.38	1.47	6.5%	0.51	0.56	9.8%	0.98	1.06	8.2%
Married Male	80			1.49	1.58	6.0%	0.50	0.55	10.0%	0.98	1.06	8.2%
Married Male	81			1.54	1.64	6.5%	0.50	0.55	10.0%	0.98	1.06	8.2%
Married Male	82			1.56	1.68	7.7%	0.49	0.54	10.2%	0.98	1.07	9.2%
Married Male	83			1.60	1.73	8.1%	0.48	0.53	10.4%	0.98	1.07	9.2%
Married Male	84			1.60	1.75	9.4%	0.47	0.52	10.6%	0.98	1.07	9.2%
Married Male	85			1.60	1.75	9.4%	0.46	0.50	8.7%	0.98	1.07	9.2%
Married Male	86			1.60	1.75	9.4%	0.45	0.49	8.9%	0.98	1.07	9.2%
Married Male	87			1.60	1.75	9.4%	0.44	0.48	9.1%	0.98	1.07	9.2%
Married Male	88			1.60	1.75	9.4%	0.43	0.46	7.0%	0.98	1.07	9.2%
Married Male	89			1.60	1.75	9.4%	0.43	0.45	4.7%	0.98	1.07	9.2%
Married Male	90			1.60	1.75	9.4%	0.43	0.44	2.3%	0.98	1.07	9.2%
Married Male	91			1.60	1.75	9.4%	0.43	0.44	2.3%	0.98	1.07	9.2%
Married Male	92			1.60	1.75	9.4%	0.43	0.44	2.3%	0.98	1.07	9.2%
Married Male	93			1.60	1.75	9.4%	0.43	0.44	2.3%	0.98	1.07	9.2%
Married Male	94			1.60	1.75	9.4%	0.43	0.44	2.3%	0.98	1.07	9.2%
Married Male	95			1.60	1.75	9.4%	0.43	0.44	2.3%	0.98	1.07	9.2%
Married Male	96			1.60	1.75	9.4%	0.43	0.44	2.3%	0.98	1.07	9.2%
Married Male	97			1.60	1.75	9.4%	0.43	0.44	2.3%	0.98	1.07	9.2%
Married Male	98			1.60	1.75	9.4%	0.43	0.44	2.3%	0.98	1.07	9.2%
Married Male	99			1.60	1.75	9.4%	0.43	0.44	2.3%	0.98	1.07	9.2%

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Arkansas Standard Automobile
Nationwide Mutual Insurance Company
Driver Classification Factors

				Bodily Injury / Property Damage / Collision			Comprehensive			Medical Benefits		
Marital/Gender Status	Driver Age	Good Student	Operator Status	Current Factor*	Proposed Factor	% Change	Current Factor*	Proposed Factor	% Change	Current Factor*	Proposed Factor	% Change
Single Female	16	Yes	Principal	2.78	2.69	-3.2%	1.14	1.10	-3.5%	2.14	2.07	-3.3%
Single Female	17	Yes	Principal	2.78	2.69	-3.2%	1.14	1.10	-3.5%	2.14	2.07	-3.3%
Single Female	18	Yes	Principal	2.78	2.69	-3.2%	1.14	1.10	-3.5%	2.14	2.07	-3.3%
Single Female	19	Yes	Principal	2.41	2.29	-5.0%	1.13	1.10	-2.7%	2.00	1.90	-5.0%
Single Female	20	Yes	Principal	2.15	2.01	-6.5%	1.13	1.10	-2.7%	2.00	1.82	-9.0%
Single Female	21	Yes	Principal	1.71	1.69	-1.2%	1.13	1.10	-2.7%	1.43	1.43	0.0%
Single Female	22	Yes	Principal	1.55	1.52	-1.9%	1.13	1.10	-2.7%	1.33	1.33	0.0%
Single Female	23	Yes	Principal	1.40	1.38	-1.4%	1.13	1.10	-2.7%	1.33	1.33	0.0%
Single Female	24	Yes	Principal	1.29	1.27	-1.6%	1.13	1.10	-2.7%	1.33	1.32	-0.8%
Single Female	16	No	Principal	3.48	3.36	-3.4%	1.43	1.38	-3.5%	2.68	2.59	-3.4%
Single Female	17	No	Principal	3.48	3.36	-3.4%	1.43	1.38	-3.5%	2.68	2.59	-3.4%
Single Female	18	No	Principal	3.48	3.36	-3.4%	1.43	1.38	-3.5%	2.68	2.59	-3.4%
Single Female	19	No	Principal	3.01	2.86	-5.0%	1.41	1.34	-5.0%	2.42	2.32	-4.1%
Single Female	20	No	Principal	2.69	2.51	-6.7%	1.41	1.32	-6.4%	2.34	2.16	-7.7%
Single Female	21	No	Principal	1.90	1.87	-1.6%	1.23	1.18	-4.1%	1.50	1.50	0.0%
Single Female	22	No	Principal	1.72	1.69	-1.7%	1.23	1.17	-4.9%	1.40	1.40	0.0%
Single Female	23	No	Principal	1.56	1.53	-1.9%	1.23	1.17	-4.9%	1.40	1.40	0.0%
Single Female	24	No	Principal	1.43	1.41	-1.4%	1.20	1.15	-4.2%	1.40	1.39	-0.7%
Single Female	16	Yes	Occasional	2.10	2.03	-3.3%	1.08	1.06	-1.9%	1.72	1.66	-3.5%
Single Female	17	Yes	Occasional	2.10	2.03	-3.3%	1.08	1.06	-1.9%	1.72	1.66	-3.5%
Single Female	18	Yes	Occasional	2.10	2.03	-3.3%	1.08	1.06	-1.9%	1.72	1.66	-3.5%
Single Female	19	Yes	Occasional	1.82	1.79	-1.6%	1.08	1.06	-1.9%	1.66	1.56	-6.0%
Single Female	20	Yes	Occasional	1.66	1.64	-1.2%	1.08	1.06	-1.9%	1.66	1.56	-6.0%
Single Female	21	Yes	Occasional	1.47	1.51	2.7%	1.08	1.06	-1.9%	1.29	1.31	1.6%
Single Female	22	Yes	Occasional	1.33	1.36	2.3%	1.08	1.06	-1.9%	1.28	1.28	0.0%
Single Female	23	Yes	Occasional	1.22	1.25	2.5%	1.08	1.06	-1.9%	1.28	1.28	0.0%
Single Female	24	Yes	Occasional	1.22	1.22	0.0%	1.08	1.06	-1.9%	1.28	1.28	0.0%
Single Female	16	No	Occasional	2.62	2.53	-3.4%	1.26	1.22	-3.2%	2.15	2.08	-3.3%
Single Female	17	No	Occasional	2.62	2.53	-3.4%	1.26	1.22	-3.2%	2.15	2.08	-3.3%
Single Female	18	No	Occasional	2.62	2.53	-3.4%	1.26	1.22	-3.2%	2.15	2.08	-3.3%
Single Female	19	No	Occasional	2.27	2.16	-4.8%	1.26	1.20	-4.8%	1.95	1.87	-4.1%
Single Female	20	No	Occasional	2.03	1.96	-3.4%	1.26	1.18	-6.3%	1.93	1.77	-8.3%
Single Female	21	No	Occasional	1.63	1.67	2.5%	1.09	1.07	-1.8%	1.36	1.38	1.5%
Single Female	22	No	Occasional	1.48	1.52	2.7%	1.08	1.06	-1.9%	1.28	1.30	1.6%
Single Female	23	No	Occasional	1.34	1.37	2.2%	1.08	1.06	-1.9%	1.28	1.30	1.6%
Single Female	24	No	Occasional	1.23	1.26	2.4%	1.08	1.06	-1.9%	1.28	1.30	1.6%
Single Female	25			1.22	1.22	0.0%	1.08	1.06	-1.9%	1.28	1.28	0.0%
Single Female	26			1.16	1.16	0.0%	1.07	1.05	-1.9%	1.28	1.28	0.0%
Single Female	27			1.09	1.09	0.0%	1.06	1.04	-1.9%	1.28	1.28	0.0%
Single Female	28			1.03	1.05	1.9%	1.05	1.04	-1.0%	1.28	1.28	0.0%
Single Female	29			1.03	1.05	1.9%	1.04	1.03	-1.0%	1.28	1.28	0.0%
Single Female	30			1.02	1.04	2.0%	0.95	0.97	2.1%	1.28	1.28	0.0%
Single Female	31			1.02	1.04	2.0%	0.95	0.97	2.1%	1.28	1.28	0.0%
Single Female	32			1.02	1.04	2.0%	0.95	0.97	2.1%	1.28	1.28	0.0%
Single Female	33			1.02	1.04	2.0%	0.95	0.97	2.1%	1.28	1.28	0.0%
Single Female	34			1.02	1.04	2.0%	0.95	0.97	2.1%	1.28	1.28	0.0%
Single Female	35			1.02	1.04	2.0%	0.93	0.96	3.2%	1.28	1.28	0.0%
Single Female	36			1.02	1.04	2.0%	0.93	0.96	3.2%	1.28	1.28	0.0%
Single Female	37			1.02	1.04	2.0%	0.93	0.96	3.2%	1.28	1.28	0.0%
Single Female	38			1.02	1.04	2.0%	0.93	0.96	3.2%	1.28	1.28	0.0%
Single Female	39			1.02	1.04	2.0%	0.93	0.96	3.2%	1.28	1.28	0.0%
Single Female	40			1.02	1.04	2.0%	0.93	0.96	3.2%	1.28	1.28	0.0%
Single Female	41			1.02	1.04	2.0%	0.93	0.96	3.2%	1.28	1.28	0.0%
Single Female	42			1.02	1.04	2.0%	0.93	0.96	3.2%	1.28	1.28	0.0%
Single Female	43			1.02	1.03	1.0%	0.93	0.96	3.2%	1.28	1.28	0.0%
Single Female	44			1.02	1.03	1.0%	0.93	0.96	3.2%	1.28	1.28	0.0%
Single Female	45			1.02	1.03	1.0%	0.93	0.96	3.2%	1.28	1.28	0.0%
Single Female	46			1.02	1.03	1.0%	0.93	0.95	2.2%	1.28	1.28	0.0%
Single Female	47			1.02	1.02	0.0%	0.93	0.95	2.2%	1.28	1.28	0.0%
Single Female	48			1.02	1.02	0.0%	0.93	0.94	1.1%	1.28	1.28	0.0%
Single Female	49			1.02	1.02	0.0%	0.93	0.94	1.1%	1.28	1.28	0.0%

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Arkansas Standard Automobile
Nationwide Mutual Insurance Company
Driver Classification Factors

				Bodily Injury / Property Damage / Collision			Comprehensive			Medical Benefits		
Marital/Gender Status	Driver Age	Good Student	Operator Status	Current Factor*	Proposed Factor	% Change	Current Factor*	Proposed Factor	% Change	Current Factor*	Proposed Factor	% Change
Single Female	50			0.96	0.97	1.0%	0.86	0.88	2.3%	1.18	1.21	2.5%
Single Female	51			0.93	0.94	1.1%	0.85	0.87	2.4%	1.17	1.21	3.4%
Single Female	52			0.91	0.92	1.1%	0.84	0.86	2.4%	1.16	1.19	2.6%
Single Female	53			0.88	0.89	1.1%	0.83	0.84	1.2%	1.15	1.18	2.6%
Single Female	54			0.86	0.88	2.3%	0.81	0.82	1.2%	1.13	1.15	1.8%
Single Female	55			0.86	0.87	1.2%	0.77	0.79	2.6%	1.12	1.14	1.8%
Single Female	56			0.86	0.87	1.2%	0.76	0.78	2.6%	1.12	1.13	0.9%
Single Female	57			0.86	0.87	1.2%	0.75	0.76	1.3%	1.12	1.13	0.9%
Single Female	58			0.86	0.87	1.2%	0.74	0.75	1.4%	1.12	1.12	0.0%
Single Female	59			0.86	0.87	1.2%	0.73	0.74	1.4%	1.12	1.12	0.0%
Single Female	60			0.87	0.89	2.3%	0.73	0.74	1.4%	1.11	1.11	0.0%
Single Female	61			0.88	0.90	2.3%	0.72	0.73	1.4%	1.11	1.11	0.0%
Single Female	62			0.88	0.90	2.3%	0.71	0.72	1.4%	1.11	1.11	0.0%
Single Female	63			0.88	0.91	3.4%	0.70	0.71	1.4%	1.11	1.11	0.0%
Single Female	64			0.89	0.92	3.4%	0.69	0.70	1.4%	1.10	1.10	0.0%
Single Female	65			0.93	0.96	3.2%	0.65	0.67	3.1%	1.07	1.07	0.0%
Single Female	66			0.94	0.97	3.2%	0.64	0.66	3.1%	1.04	1.04	0.0%
Single Female	67			0.96	0.99	3.1%	0.62	0.65	4.8%	1.04	1.04	0.0%
Single Female	68			0.97	1.00	3.1%	0.61	0.64	4.9%	1.04	1.04	0.0%
Single Female	69			0.99	1.02	3.0%	0.60	0.63	5.0%	1.04	1.04	0.0%
Single Female	70			1.05	1.07	1.9%	0.60	0.62	3.3%	1.04	1.04	0.0%
Single Female	71			1.08	1.10	1.9%	0.58	0.60	3.4%	1.05	1.05	0.0%
Single Female	72			1.10	1.12	1.8%	0.57	0.59	3.5%	1.06	1.06	0.0%
Single Female	73			1.12	1.14	1.8%	0.56	0.58	3.6%	1.07	1.07	0.0%
Single Female	74			1.14	1.16	1.8%	0.54	0.56	3.7%	1.08	1.08	0.0%
Single Female	75			1.20	1.20	0.0%	0.47	0.51	8.5%	1.13	1.13	0.0%
Single Female	76			1.25	1.26	0.8%	0.46	0.49	6.5%	1.13	1.13	0.0%
Single Female	77			1.27	1.29	1.6%	0.45	0.48	6.7%	1.13	1.13	0.0%
Single Female	78			1.29	1.31	1.6%	0.44	0.47	6.8%	1.13	1.13	0.0%
Single Female	79			1.31	1.34	2.3%	0.42	0.46	9.5%	1.13	1.13	0.0%
Single Female	80			1.34	1.37	2.2%	0.42	0.45	7.1%	1.13	1.13	0.0%
Single Female	81			1.36	1.40	2.9%	0.41	0.44	7.3%	1.13	1.13	0.0%
Single Female	82			1.36	1.41	3.7%	0.40	0.43	7.5%	1.13	1.13	0.0%
Single Female	83			1.37	1.42	3.6%	0.39	0.42	7.7%	1.13	1.13	0.0%
Single Female	84			1.37	1.42	3.6%	0.38	0.41	7.9%	1.13	1.13	0.0%
Single Female	85			1.38	1.43	3.6%	0.38	0.41	7.9%	1.13	1.13	0.0%
Single Female	86			1.38	1.43	3.6%	0.38	0.40	5.3%	1.13	1.13	0.0%
Single Female	87			1.38	1.43	3.6%	0.38	0.40	5.3%	1.13	1.13	0.0%
Single Female	88			1.38	1.43	3.6%	0.38	0.40	5.3%	1.13	1.13	0.0%
Single Female	89			1.38	1.43	3.6%	0.38	0.39	2.6%	1.13	1.13	0.0%
Single Female	90			1.38	1.43	3.6%	0.38	0.39	2.6%	1.13	1.13	0.0%
Single Female	91			1.39	1.43	2.9%	0.38	0.39	2.6%	1.13	1.13	0.0%
Single Female	92			1.39	1.43	2.9%	0.38	0.39	2.6%	1.13	1.13	0.0%
Single Female	93			1.39	1.43	2.9%	0.38	0.39	2.6%	1.13	1.13	0.0%
Single Female	94			1.39	1.43	2.9%	0.38	0.39	2.6%	1.13	1.13	0.0%
Single Female	95			1.39	1.43	2.9%	0.38	0.39	2.6%	1.13	1.13	0.0%
Single Female	96			1.39	1.43	2.9%	0.38	0.39	2.6%	1.13	1.13	0.0%
Single Female	97			1.39	1.43	2.9%	0.38	0.39	2.6%	1.13	1.13	0.0%
Single Female	98			1.39	1.43	2.9%	0.38	0.39	2.6%	1.13	1.13	0.0%
Single Female	99			1.39	1.43	2.9%	0.38	0.39	2.6%	1.13	1.13	0.0%

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Arkansas Standard Automobile
Nationwide Mutual Insurance Company
Driver Classification Factors

				Bodily Injury / Property Damage / Collision			Comprehensive			Medical Benefits		
Marital/Gender Status	Driver Age	Good Student	Operator Status	Current Factor*	Proposed Factor	% Change	Current Factor*	Proposed Factor	% Change	Current Factor*	Proposed Factor	% Change
Single Male	16	Yes	Principal	3.66	3.54	-3.3%	1.91	1.85	-3.1%	2.58	2.38	-7.8%
Single Male	17	Yes	Principal	3.66	3.54	-3.3%	1.91	1.85	-3.1%	2.58	2.38	-7.8%
Single Male	18	Yes	Principal	3.66	3.54	-3.3%	1.91	1.85	-3.1%	2.58	2.38	-7.8%
Single Male	19	Yes	Principal	3.17	3.04	-4.1%	1.85	1.76	-4.9%	2.58	2.26	-12.4%
Single Male	20	Yes	Principal	2.85	2.66	-6.7%	1.76	1.67	-5.1%	2.58	2.24	-13.2%
Single Male	21	Yes	Principal	2.10	2.09	-0.5%	1.74	1.65	-5.2%	1.36	1.36	0.0%
Single Male	22	Yes	Principal	1.90	1.87	-1.6%	1.70	1.59	-6.5%	1.34	1.31	-2.2%
Single Male	23	Yes	Principal	1.73	1.69	-2.3%	1.64	1.52	-7.3%	1.32	1.27	-3.8%
Single Male	24	Yes	Principal	1.57	1.53	-2.5%	1.62	1.50	-7.4%	1.30	1.22	-6.2%
Single Male	16	No	Principal	4.58	4.43	-3.3%	2.39	2.31	-3.3%	3.24	2.99	-7.7%
Single Male	17	No	Principal	4.58	4.43	-3.3%	2.39	2.31	-3.3%	3.24	2.99	-7.7%
Single Male	18	No	Principal	4.58	4.43	-3.3%	2.39	2.31	-3.3%	3.24	2.99	-7.7%
Single Male	19	No	Principal	3.96	3.80	-4.0%	2.31	2.19	-5.2%	3.24	2.84	-12.3%
Single Male	20	No	Principal	3.56	3.32	-6.7%	2.20	2.05	-6.8%	3.24	2.72	-16.0%
Single Male	21	No	Principal	2.33	2.32	-0.4%	1.83	1.74	-4.9%	1.51	1.48	-2.0%
Single Male	22	No	Principal	2.11	2.08	-1.4%	1.79	1.67	-6.7%	1.51	1.44	-4.6%
Single Male	23	No	Principal	1.92	1.88	-2.1%	1.73	1.60	-7.5%	1.51	1.41	-6.6%
Single Male	24	No	Principal	1.74	1.70	-2.3%	1.70	1.57	-7.6%	1.51	1.38	-8.6%
Single Male	16	Yes	Occasional	2.76	2.67	-3.3%	1.62	1.57	-3.1%	1.86	1.77	-4.8%
Single Male	17	Yes	Occasional	2.76	2.67	-3.3%	1.62	1.57	-3.1%	1.86	1.77	-4.8%
Single Male	18	Yes	Occasional	2.76	2.67	-3.3%	1.62	1.57	-3.1%	1.86	1.77	-4.8%
Single Male	19	Yes	Occasional	2.38	2.28	-4.2%	1.57	1.49	-5.1%	1.86	1.68	-9.7%
Single Male	20	Yes	Occasional	2.14	2.10	-1.9%	1.50	1.43	-4.7%	1.86	1.67	-10.2%
Single Male	21	Yes	Occasional	1.81	1.85	2.2%	1.50	1.43	-4.7%	1.23	1.25	1.6%
Single Male	22	Yes	Occasional	1.64	1.68	2.4%	1.50	1.42	-5.3%	1.21	1.22	0.8%
Single Male	23	Yes	Occasional	1.49	1.53	2.7%	1.49	1.42	-4.7%	1.21	1.19	-1.7%
Single Male	24	Yes	Occasional	1.35	1.38	2.2%	1.46	1.40	-4.1%	1.21	1.16	-4.1%
Single Male	16	No	Occasional	3.45	3.34	-3.2%	2.03	1.96	-3.4%	2.34	2.22	-5.1%
Single Male	17	No	Occasional	3.45	3.34	-3.2%	2.03	1.96	-3.4%	2.34	2.22	-5.1%
Single Male	18	No	Occasional	3.45	3.34	-3.2%	2.03	1.96	-3.4%	2.34	2.22	-5.1%
Single Male	19	No	Occasional	2.98	2.86	-4.0%	1.96	1.86	-5.1%	2.34	2.10	-10.3%
Single Male	20	No	Occasional	2.68	2.60	-3.0%	1.88	1.75	-6.9%	2.34	2.08	-11.1%
Single Male	21	No	Occasional	2.01	2.06	2.5%	1.66	1.58	-4.8%	1.29	1.31	1.6%
Single Male	22	No	Occasional	1.82	1.86	2.2%	1.63	1.52	-6.7%	1.27	1.28	0.8%
Single Male	23	No	Occasional	1.65	1.69	2.4%	1.57	1.47	-6.4%	1.27	1.25	-1.6%
Single Male	24	No	Occasional	1.50	1.54	2.7%	1.54	1.45	-5.8%	1.27	1.22	-3.9%
Single Male	25			1.35	1.35	0.0%	1.45	1.39	-4.1%	1.21	1.16	-4.1%
Single Male	26			1.31	1.31	0.0%	1.40	1.34	-4.3%	1.21	1.15	-5.0%
Single Male	27			1.28	1.28	0.0%	1.36	1.30	-4.4%	1.21	1.15	-5.0%
Single Male	28			1.24	1.24	0.0%	1.32	1.27	-3.8%	1.21	1.15	-5.0%
Single Male	29			1.11	1.11	0.0%	1.28	1.23	-3.9%	1.21	1.14	-5.8%
Single Male	30			1.03	1.05	1.9%	1.05	1.07	1.9%	1.00	1.00	0.0%
Single Male	31			1.03	1.05	1.9%	1.05	1.07	1.9%	1.00	1.00	0.0%
Single Male	32			1.03	1.05	1.9%	1.05	1.07	1.9%	1.00	1.00	0.0%
Single Male	33			1.03	1.05	1.9%	1.05	1.07	1.9%	1.00	1.00	0.0%
Single Male	34			1.03	1.05	1.9%	1.05	1.07	1.9%	1.00	1.00	0.0%
Single Male	35			1.03	1.05	1.9%	1.02	1.05	2.9%	0.99	0.99	0.0%
Single Male	36			1.03	1.05	1.9%	1.02	1.05	2.9%	0.99	0.99	0.0%
Single Male	37			1.03	1.05	1.9%	1.02	1.05	2.9%	0.99	0.99	0.0%
Single Male	38			1.03	1.05	1.9%	1.02	1.05	2.9%	0.99	0.99	0.0%
Single Male	39			1.03	1.05	1.9%	1.02	1.05	2.9%	0.99	0.99	0.0%
Single Male	40			1.02	1.04	2.0%	1.00	1.03	3.0%	0.99	0.99	0.0%
Single Male	41			1.02	1.04	2.0%	1.00	1.02	2.0%	0.99	0.99	0.0%
Single Male	42			1.02	1.04	2.0%	1.00	1.02	2.0%	0.99	0.99	0.0%
Single Male	43			1.02	1.04	2.0%	1.00	1.01	1.0%	0.99	0.99	0.0%
Single Male	44			1.02	1.04	2.0%	1.00	1.00	0.0%	0.99	0.99	0.0%
Single Male	45			1.02	1.03	1.0%	1.00	1.00	0.0%	0.99	0.99	0.0%

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Arkansas Standard Automobile
Nationwide Mutual Insurance Company
Driver Classification Factors

				Bodily Injury / Property Damage / Collision			Comprehensive			Medical Benefits		
Marital/Gender Status	Driver Age	Good Student	Operator Status	Current Factor*	Proposed Factor	% Change	Current Factor*	Proposed Factor	% Change	Current Factor*	Proposed Factor	% Change
Single Male	46			1.02	1.03	1.0%	1.00	1.00	0.0%	0.99	0.99	0.0%
Single Male	47			1.02	1.03	1.0%	1.00	1.00	0.0%	0.99	0.99	0.0%
Single Male	48			1.02	1.03	1.0%	1.00	1.00	0.0%	0.99	0.99	0.0%
Single Male	49			1.02	1.02	0.0%	1.00	1.00	0.0%	0.99	0.99	0.0%
Single Male	50			1.00	1.00	0.0%	0.91	0.91	0.0%	0.95	0.95	0.0%
Single Male	51			0.98	0.98	0.0%	0.91	0.91	0.0%	0.94	0.94	0.0%
Single Male	52			0.96	0.96	0.0%	0.90	0.90	0.0%	0.92	0.92	0.0%
Single Male	53			0.94	0.94	0.0%	0.89	0.89	0.0%	0.91	0.91	0.0%
Single Male	54			0.93	0.93	0.0%	0.89	0.89	0.0%	0.89	0.89	0.0%
Single Male	55			0.90	0.90	0.0%	0.85	0.86	1.2%	0.88	0.88	0.0%
Single Male	56			0.89	0.89	0.0%	0.84	0.85	1.2%	0.88	0.88	0.0%
Single Male	57			0.88	0.88	0.0%	0.83	0.84	1.2%	0.88	0.88	0.0%
Single Male	58			0.88	0.88	0.0%	0.83	0.84	1.2%	0.88	0.88	0.0%
Single Male	59			0.87	0.87	0.0%	0.82	0.83	1.2%	0.88	0.88	0.0%
Single Male	60			0.87	0.87	0.0%	0.80	0.82	2.5%	0.89	0.89	0.0%
Single Male	61			0.87	0.87	0.0%	0.79	0.81	2.5%	0.89	0.89	0.0%
Single Male	62			0.88	0.89	1.1%	0.78	0.80	2.6%	0.90	0.90	0.0%
Single Male	63			0.88	0.90	2.3%	0.77	0.80	3.9%	0.91	0.91	0.0%
Single Male	64			0.89	0.91	2.2%	0.76	0.79	3.9%	0.91	0.91	0.0%
Single Male	65			0.95	0.97	2.1%	0.70	0.75	7.1%	0.94	0.94	0.0%
Single Male	66			0.95	0.98	3.2%	0.69	0.74	7.2%	0.94	0.94	0.0%
Single Male	67			0.96	1.00	4.2%	0.68	0.73	7.4%	0.94	0.94	0.0%
Single Male	68			0.96	1.02	6.3%	0.67	0.72	7.5%	0.94	0.94	0.0%
Single Male	69			0.97	1.04	7.2%	0.66	0.71	7.6%	0.94	0.94	0.0%
Single Male	70			1.02	1.09	6.9%	0.65	0.70	7.7%	0.94	0.94	0.0%
Single Male	71			1.06	1.13	6.6%	0.65	0.69	6.2%	0.94	0.94	0.0%
Single Male	72			1.08	1.16	7.4%	0.63	0.67	6.3%	0.95	0.95	0.0%
Single Male	73			1.10	1.19	8.2%	0.62	0.66	6.5%	0.96	0.96	0.0%
Single Male	74			1.12	1.22	8.9%	0.60	0.64	6.7%	0.96	0.96	0.0%
Single Male	75			1.29	1.35	4.7%	0.56	0.61	8.9%	0.96	0.96	0.0%
Single Male	76			1.34	1.40	4.5%	0.55	0.59	7.3%	0.96	0.96	0.0%
Single Male	77			1.38	1.45	5.1%	0.54	0.58	7.4%	0.98	0.98	0.0%
Single Male	78			1.42	1.49	4.9%	0.53	0.57	7.5%	0.98	0.99	1.0%
Single Male	79			1.47	1.54	4.8%	0.51	0.55	7.8%	0.98	1.00	2.0%
Single Male	80			1.58	1.63	3.2%	0.51	0.54	5.9%	0.98	1.01	3.1%
Single Male	81			1.60	1.66	3.7%	0.50	0.53	6.0%	0.98	1.04	6.1%
Single Male	82			1.60	1.67	4.4%	0.49	0.52	6.1%	0.98	1.07	9.2%
Single Male	83			1.60	1.69	5.6%	0.48	0.51	6.3%	0.98	1.07	9.2%
Single Male	84			1.60	1.71	6.9%	0.47	0.50	6.4%	0.98	1.07	9.2%
Single Male	85			1.60	1.73	8.1%	0.46	0.49	6.5%	0.98	1.07	9.2%
Single Male	86			1.60	1.76	10.0%	0.46	0.49	6.5%	0.98	1.07	9.2%
Single Male	87			1.60	1.79	11.9%	0.45	0.48	6.7%	0.98	1.07	9.2%
Single Male	88			1.60	1.80	12.5%	0.44	0.48	9.1%	0.98	1.07	9.2%
Single Male	89			1.60	1.82	13.8%	0.43	0.47	9.3%	0.98	1.07	9.2%
Single Male	90			1.60	1.82	13.8%	0.43	0.47	9.3%	0.98	1.07	9.2%
Single Male	91			1.60	1.82	13.8%	0.43	0.47	9.3%	0.98	1.07	9.2%
Single Male	92			1.60	1.82	13.8%	0.43	0.47	9.3%	0.98	1.07	9.2%
Single Male	93			1.60	1.82	13.8%	0.43	0.47	9.3%	0.98	1.07	9.2%
Single Male	94			1.60	1.82	13.8%	0.43	0.47	9.3%	0.98	1.07	9.2%
Single Male	95			1.60	1.82	13.8%	0.43	0.47	9.3%	0.98	1.07	9.2%
Single Male	96			1.60	1.82	13.8%	0.43	0.47	9.3%	0.98	1.07	9.2%
Single Male	97			1.60	1.82	13.8%	0.43	0.47	9.3%	0.98	1.07	9.2%
Single Male	98			1.60	1.82	13.8%	0.43	0.47	9.3%	0.98	1.07	9.2%
Single Male	99			1.60	1.82	13.8%	0.43	0.47	9.3%	0.98	1.07	9.2%

* Arkansas Standard Auto, Nationwide Mutual Insurance Company - Effective August 1, 2008

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Arkansas Personal Auto
Nationwide Mutual Insurance Company
Revision of Model Year Factors

	Bodily Injury		Property Damage		Medical Benefits		Comprehensive		Collision	
Model Year	Current Factor	Proposed Factor	Current Factor	Proposed Factor	Current Factor	Proposed Factor	Current Factor	Proposed Factor	Current Factor	Proposed Factor
2014	n/a	1.060	n/a	1.045	n/a	1.105	n/a	1.125	n/a	1.220
2013	n/a	1.048	n/a	1.036	n/a	1.084	n/a	1.100	n/a	1.176
2012	1.048	1.036	1.036	1.027	1.088	1.063	1.100	1.075	1.184	1.132
2011	1.036	1.024	1.027	1.018	1.066	1.042	1.075	1.050	1.138	1.088
2010	1.024	1.012	1.018	1.009	1.044	1.021	1.050	1.025	1.092	1.044
2009	1.012	1.000	1.009	1.000	1.022	1.000	1.025	1.000	1.046	1.000
2008	1.000	0.988	1.000	0.991	1.000	0.979	1.000	0.975	1.000	0.956
2007	0.988	0.976	0.991	0.983	0.978	0.957	0.975	0.951	0.954	0.913
2006	0.975	0.963	0.983	0.974	0.956	0.936	0.950	0.926	0.908	0.869
2005	0.963	0.951	0.974	0.966	0.934	0.914	0.924	0.902	0.863	0.825
2004	0.951	0.939	0.965	0.957	0.912	0.893	0.899	0.877	0.817	0.781
2003	0.938	0.927	0.957	0.948	0.891	0.871	0.874	0.853	0.771	0.738
2002	0.926	0.915	0.948	0.940	0.870	0.851	0.849	0.828	0.725	0.694
2001	0.912	0.900	0.939	0.931	0.848	0.829	0.823	0.803	0.680	0.650
2000	0.899	0.888	0.931	0.922	0.826	0.808	0.797	0.777	0.634	0.606
1999	0.887	0.876	0.923	0.915	0.804	0.787	0.772	0.753	0.588	0.563
1998	0.874	0.863	0.914	0.906	0.782	0.765	0.746	0.727	0.543	0.520
1997	0.860	0.850	0.904	0.897	0.760	0.744	0.720	0.703	0.498	0.476
1996	0.848	0.838	0.897	0.889	0.738	0.722	0.695	0.678	0.452	0.432
1995	0.835	0.824	0.888	0.880	0.738	0.722	0.669	0.653	0.406	0.388
1994	0.822	0.812	0.888	0.880	0.738	0.722	0.644	0.628	0.360	0.345
Prior	0.822	0.812	0.888	0.880	0.738	0.722	0.644	0.628	0.343	0.328

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Arkansas Standard Auto
Nationwide Mutual Insurance Company
Terms With Prior Carrier - Group C

Terms With Nationwide	Terms With Prior Carrier	Factor
1	0-2	1.20
2	0-2	1.20
3	0-2	1.10
4	0-2	1.10
1	>2	1.10
2	>2	1.10
3	>2	1.00
4	>2	1.00
5-999	Any	1.00

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Arkansas Standard Automobile
Nationwide Mutual Insurance Company
Accident Forgiveness Factors

Accident Forgiveness Selected	Factor
Yes	1.052
No	1.000

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Arkansas Standard Automobile
Nationwide Mutual Insurance Company
Minor Violation Forgiveness Factors

Minor Violation Forgiveness Selected	Factor
Yes	1.019
No	1.000

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Arkansas Standard Automobile
Nationwide Mutual Insurance Company
Diminishing Deductible Factors

Diminishing Deductible Factor Selected	Deductible	Comprehensive Factor	Collision Factor
No	Any	1.00	1.00
Yes	$0	1.00	N/A
Yes	$50	1.08	1.03
Yes	$100	1.16	1.05
Yes	$150	N/A	1.07
Yes	$200	N/A	1.09
Yes	$250	1.35	1.11
Yes	$500	1.46	1.17
Yes	$1,000	N/A	1.13

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Arkansas Standard Automobile
Nationwide Mutual Insurance Company
Total Loss Deductible Waiver Factors

Total Loss Deductible Waiver Factor Selected	Deductible	Comprehensive Factor	Collision Factor
No	Any	1.00	1.00
Yes	$0	1.00	N/A
Yes	$50	1.03	1.05
Yes	$100	1.03	1.05
Yes	$150	N/A	1.05
Yes	$200	N/A	1.05
Yes	$250	1.03	1.05
Yes	$500	1.03	1.05
Yes	$1,000	N/A	1.12

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Arkansas Personal Auto
Takeout - Residual, Voluntary
Nationwide Mutual Insurance Company
Bodily Injury
Selected Combined Indices Assumed Effective July 14, 2009

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Current Territory	3-Year Loss & DCC Expense Ratio	Experience Index	Credibility-Weighted Unbalanced Index	Balanced Combined Index	Balanced Capped Combined Indicated Change (±5%)	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
007	94.8%	1.222	0.974	0.963	-3.2%	-0.5%	-0.5%	13.5%	-12.3%	114.10	100.10	4.7%
024	98.8%	1.273	1.060	1.048	5.3%	-15.7%	-15.7%	13.5%	-25.7%	211.10	156.80	-9.9%
025	144.2%	1.858	1.050	1.039	4.4%	7.3%	7.3%	13.5%	-5.5%	131.80	124.60	9.6%
028	75.7%	0.976	1.005	0.994	-0.1%	2.7%	2.7%	13.5%	-9.5%	159.40	144.30	5.6%
034	112.2%	1.446	0.871	0.862	-4.5%	-1.8%	-1.8%	13.5%	-13.5%	181.50	157.00	2.0%
035	80.7%	1.040	0.980	0.969	-2.6%	0.1%	0.1%	13.5%	-11.8%	177.00	156.10	3.4%
036	76.2%	0.982	1.101	1.089	5.5%	8.5%	8.5%	13.5%	-4.4%	182.50	174.50	10.0%
040	34.8%	0.448	0.995	0.984	-1.1%	1.7%	1.7%	13.5%	-10.4%	152.80	136.90	5.0%
046	50.7%	0.653	0.867	0.858	-4.5%	-1.8%	-1.8%	13.5%	-13.5%	151.40	131.00	2.6%
047	65.0%	0.838	0.858	0.849	-4.5%	-1.8%	-1.8%	13.5%	-13.5%	152.20	131.70	2.5%
048	85.7%	1.104	0.895	0.885	-4.5%	-1.8%	-1.8%	13.5%	-13.5%	151.40	131.00	2.8%
049	69.4%	0.894	0.939	0.929	-4.5%	-1.8%	-1.8%	13.5%	-13.5%	122.80	106.20	3.1%
050	88.2%	1.137	1.078	1.066	5.5%	8.5%	8.5%	13.5%	-4.4%	122.50	117.10	10.5%
051	81.4%	1.049	1.012	1.001	0.6%	3.4%	3.4%	13.5%	-8.9%	123.30	112.30	6.8%
052	67.9%	0.875	1.140	1.128	5.5%	8.5%	8.5%	13.5%	-4.4%	138.90	132.80	10.3%
053	85.7%	1.104	1.020	1.009	1.4%	4.2%	4.2%	13.5%	-8.2%	150.00	137.70	7.0%
054	86.6%	1.116	1.051	1.040	4.5%	7.4%	7.4%	13.5%	-5.4%	191.40	181.10	9.0%
055	91.4%	1.178	0.961	0.951	-4.4%	-1.7%	-1.7%	13.5%	-13.4%	192.30	166.50	1.8%
056	79.4%	1.023	1.002	0.991	-0.4%	2.4%	2.4%	13.5%	-9.8%	176.20	158.90	5.3%
057	67.5%	0.870	1.036	1.025	3.0%	5.9%	5.9%	13.5%	-6.7%	233.90	218.20	7.6%
058	40.7%	0.524	0.919	0.909	-4.5%	-1.8%	-1.8%	13.5%	-13.5%	141.40	122.30	2.4%
060	46.0%	0.593	0.954	0.944	-4.5%	-1.8%	-1.8%	13.5%	-13.5%	157.20	136.00	2.2%
061	35.5%	0.457	1.243	1.229	5.5%	1.6%	1.6%	13.5%	-10.5%	94.90	84.90	5.9%
062	66.0%	0.851	0.961	0.951	-4.4%	-1.7%	-1.7%	13.5%	-13.4%	129.50	112.10	3.0%
063	42.6%	0.549	1.098	1.086	5.5%	8.5%	8.5%	13.5%	-4.4%	134.60	128.70	10.3%
064	83.6%	1.077	1.178	1.165	5.5%	8.5%	8.5%	13.5%	-4.4%	123.50	118.10	10.5%
065	98.7%	1.272	1.153	1.140	5.5%	11.1%	11.1%	13.5%	-2.1%	149.00	145.90	12.2%
066	72.9%	0.939	0.947	0.937	-4.5%	-1.8%	-1.8%	13.5%	-13.5%	129.30	111.80	2.9%
067	68.5%	0.883	1.017	1.006	1.1%	3.9%	3.9%	13.5%	-8.5%	150.20	137.40	6.6%
068	73.2%	0.943	1.040	1.029	3.4%	6.3%	6.3%	13.5%	-6.3%	174.90	163.90	8.4%
999	42.5%	0.548	0.997	0.986	-0.9%	1.9%	1.9%	13.5%	-10.2%	146.60	131.60	5.0%
Total	77.6%		1.011	1.000	0.0%	2.8%	2.9%	13.5%	-9.4%			6.0%

* Effective 8/1/2008, 25/50 Limit, Model Year 2009
** Current Expense Fee is $24.70, Proposed is $28.60

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Arkansas Personal Auto
Takeout - Residual, Voluntary
Nationwide Mutual Insurance Company
Property Damage
Selected Combined Indices Assumed Effective July 14, 2009

(1) Current Territory	(2) 3-Year Loss & DCC Expense Ratio	(3) Experience Index	(4) Credibility-Weighted Unbalanced Index	(5) Balanced Combined Index	(6) Balanced Capped Combined Indicated Change (±5%)	(7) Indicated Variable Premium Change	(8) Selected Variable Premium Change	(9) Total Internal Change	(10) Selected Base Rate Change	(11) Current Base Rate*	(12) Selected Base Rate	(13) Total Change Including Expense Fee
007	59.2%	0.803	0.982	0.974	-2.1%	2.5%	2.5%	13.7%	-9.9%	107.70	97.00	5.9%
024	69.4%	0.942	1.036	1.028	3.3%	-14.1%	-14.1%	13.7%	-24.5%	129.60	97.80	-7.3%
025	67.5%	0.916	1.061	1.053	5.5%	10.5%	10.5%	13.7%	-2.8%	108.00	105.00	11.5%
028	75.4%	1.023	1.051	1.043	4.8%	9.7%	9.7%	13.7%	-3.5%	123.00	118.70	10.7%
034	58.2%	0.790	0.963	0.955	-4.0%	0.5%	0.5%	13.7%	-11.6%	135.00	119.30	3.8%
035	75.0%	1.018	1.046	1.038	4.3%	9.2%	9.2%	13.7%	-4.0%	134.90	129.50	10.3%
036	45.0%	0.611	1.058	1.050	5.5%	10.5%	10.5%	13.7%	-2.8%	121.20	117.80	11.4%
040	59.5%	0.807	0.982	0.974	-2.1%	2.5%	2.5%	13.7%	-9.9%	128.40	115.70	5.3%
046	75.4%	1.023	0.994	0.986	-0.9%	3.8%	3.8%	13.7%	-8.7%	134.70	123.00	6.4%
047	75.4%	1.023	0.947	0.939	-4.5%	0.0%	0.0%	13.7%	-12.0%	136.80	120.40	3.4%
048	67.3%	0.913	0.951	0.943	-4.5%	0.0%	0.0%	13.7%	-12.0%	128.70	113.30	3.8%
049	71.9%	0.976	0.970	0.962	-3.3%	1.2%	1.2%	13.7%	-11.0%	136.30	121.30	4.3%
050	69.9%	0.948	0.943	0.936	-4.5%	0.0%	0.0%	13.7%	-12.0%	133.50	117.50	3.4%
051	69.6%	0.944	1.032	1.024	2.9%	7.7%	7.7%	13.7%	-5.3%	107.40	101.70	9.4%
052	64.6%	0.877	1.071	1.063	5.5%	10.5%	10.5%	13.7%	-2.8%	102.10	99.20	11.4%
053	70.6%	0.958	1.006	0.998	0.3%	5.0%	5.0%	13.7%	-7.7%	112.00	103.40	7.4%
054	75.2%	1.020	0.996	0.988	-0.7%	4.0%	4.0%	13.7%	-8.5%	166.10	152.00	6.1%
055	84.2%	1.142	1.018	1.010	1.5%	6.3%	6.3%	13.7%	-6.5%	156.90	146.70	8.0%
056	75.1%	1.019	1.010	1.002	0.7%	5.4%	5.4%	13.7%	-7.3%	146.00	135.30	7.4%
057	80.1%	1.087	1.101	1.092	5.5%	10.5%	10.5%	13.7%	-2.8%	139.20	135.30	11.3%
058	84.0%	1.140	1.014	1.006	1.1%	5.9%	5.9%	13.7%	-6.9%	121.00	112.70	7.9%
060	86.3%	1.171	1.104	1.095	5.5%	10.5%	10.5%	13.7%	-2.8%	136.10	132.30	11.3%
061	92.0%	1.248	1.398	1.387	5.5%	3.7%	3.7%	13.7%	-8.8%	76.00	69.30	7.0%
062	76.6%	1.039	1.061	1.053	5.5%	10.5%	10.5%	13.7%	-2.8%	103.90	101.00	11.5%
063	69.5%	0.943	1.025	1.017	2.2%	7.0%	7.0%	13.7%	-5.9%	108.20	101.80	8.8%
064	97.4%	1.322	1.176	1.167	5.5%	10.5%	10.5%	13.7%	-2.8%	101.30	98.50	11.5%
065	81.5%	1.106	1.094	1.085	5.5%	11.5%	11.5%	13.7%	-1.9%	122.40	120.10	12.1%
066	68.2%	0.925	0.941	0.934	-4.5%	0.0%	0.0%	13.7%	-12.0%	109.30	96.20	4.0%
067	69.6%	0.944	0.996	0.988	-0.7%	4.0%	4.0%	13.7%	-8.5%	120.20	110.00	6.5%
068	74.0%	1.004	1.042	1.034	3.9%	8.8%	8.8%	13.7%	-4.3%	133.40	127.70	10.1%
999	72.5%	0.984	0.983	0.975	-2.0%	2.6%	2.6%	13.7%	-9.8%	130.60	117.80	5.2%
Total	73.7%		1.008	1.000	0.0%	4.7%	4.6%	13.7%	-8.0%			7.0%

* Effective 8/1/2008, Model Year 2009
** Current Expense Fee is $22.50, Proposed is $25.60

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Arkansas Personal Auto
Takeout - Residual, Voluntary
Nationwide Mutual Insurance Company
Medical Benefits (based on combined experience with Excess Medical Benefits)
Selected Combined Indices Assumed Effective July 14, 2009

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Current Territory	3-Year Loss & DCC Expense Ratio	Experience Index	Credibility-Weighted Unbalanced Index	Balanced Combined Index	Balanced Capped Combined Indicated Change (±5%)	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
007	17.6%	0.237	1.062	1.053	4.9%	10.0%	10.0%	17.1%	-6.1%	76.20	71.60	11.9%
024	29.5%	0.397	0.857	0.849	-5.1%	-14.0%	-14.0%	17.1%	-26.6%	124.70	91.50	-8.8%
025	159.8%	2.148	1.194	1.183	4.9%	10.0%	10.0%	17.1%	-6.1%	71.60	67.20	11.6%
028	83.9%	1.128	1.042	1.033	3.2%	8.3%	8.3%	17.1%	-7.5%	86.30	79.80	10.2%
034	115.7%	1.555	1.109	1.099	4.9%	10.0%	10.0%	17.1%	-6.1%	79.20	74.40	11.9%
035	66.1%	0.888	1.019	1.010	0.9%	5.8%	5.8%	17.1%	-9.6%	82.10	74.20	8.7%
036	144.0%	1.935	1.107	1.097	4.9%	10.0%	10.0%	17.1%	-6.1%	96.30	90.40	11.5%
040	105.2%	1.414	1.011	1.002	0.1%	5.0%	5.0%	17.1%	-10.3%	83.70	75.10	8.0%
046	55.4%	0.745	0.996	0.987	-1.4%	3.4%	3.4%	17.1%	-11.7%	80.30	70.90	6.9%
047	72.8%	0.978	1.010	1.001	0.0%	4.9%	4.9%	17.1%	-10.4%	79.30	71.10	8.0%
048	35.7%	0.480	1.031	1.022	2.1%	7.1%	7.1%	17.1%	-8.5%	78.90	72.20	9.8%
049	81.1%	1.090	1.011	1.002	0.1%	5.0%	5.0%	17.1%	-10.3%	83.00	74.50	8.0%
050	75.4%	1.013	0.999	0.990	-1.1%	3.7%	3.7%	17.1%	-11.4%	78.30	69.40	7.1%
051	109.0%	1.465	1.067	1.057	4.9%	10.0%	10.0%	17.1%	-6.1%	75.80	71.20	11.8%
052	113.1%	1.520	1.145	1.135	4.9%	10.0%	10.0%	17.1%	-6.1%	74.50	70.00	11.6%
053	86.5%	1.163	0.985	0.976	-2.5%	2.3%	2.3%	17.1%	-12.6%	89.10	77.90	5.7%
054	50.8%	0.683	0.834	0.827	-5.1%	-0.4%	-0.4%	17.1%	-14.9%	99.30	84.50	3.3%
055	104.0%	1.398	0.966	0.957	-4.4%	0.3%	0.3%	17.1%	-14.3%	91.00	78.00	4.2%
056	68.4%	0.919	0.979	0.970	-3.1%	1.6%	1.6%	17.1%	-13.2%	81.70	70.90	5.5%
057	95.4%	1.282	0.976	0.967	-3.4%	1.3%	1.3%	17.1%	-13.5%	122.20	105.70	3.9%
058	39.8%	0.535	1.132	1.122	4.9%	10.0%	10.0%	17.1%	-6.1%	73.50	69.00	11.7%
060	61.2%	0.823	1.039	1.030	2.9%	7.9%	7.9%	17.1%	-7.9%	77.00	70.90	10.2%
061	359.3%	4.829	1.408	1.395	4.9%	4.9%	4.9%	17.1%	-10.4%	66.80	59.90	7.9%
062	58.6%	0.788	1.017	1.008	0.7%	5.6%	5.6%	17.1%	-9.8%	81.70	73.70	8.2%
063	109.6%	1.473	1.126	1.116	4.9%	10.0%	10.0%	17.1%	-6.1%	80.00	75.10	11.5%
064	76.9%	1.034	1.330	1.318	4.9%	10.0%	10.0%	17.1%	-6.1%	70.20	65.90	11.8%
065	90.1%	1.211	1.090	1.080	4.9%	12.2%	12.2%	17.1%	-4.2%	89.00	85.30	13.3%
066	52.8%	0.710	0.981	0.972	-2.9%	1.9%	1.9%	17.1%	-13.0%	76.80	66.80	5.9%
067	63.4%	0.852	1.046	1.037	3.6%	8.7%	8.7%	17.1%	-7.2%	80.10	74.30	10.7%
068	67.9%	0.913	1.027	1.018	1.7%	6.7%	6.7%	17.1%	-8.9%	86.00	78.30	9.1%
999	8.5%	0.114	1.061	1.052	4.9%	10.0%	10.0%	17.1%	-6.1%	79.00	74.20	11.7%
Total	74.4%		1.009	1.000	0.0%	4.9%	4.9%	17.1%	-10.4%			7.8%

* Effective 8/1/2008, Model Year 2009
** Current Expense Fee is $6.00, Proposed is $7.00

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Arkansas Personal Auto
Takeout - Residual, Voluntary
Nationwide Mutual Insurance Company
Comprehensive
Selected Combined Indices Assumed Effective July 14, 2009

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Current Territory	3-Year Loss & DCC Expense Ratio	Experience Index	Credibility-Weighted Unbalanced Index	Balanced Combined Index	Balanced Capped Combined Indicated Change (±5%)	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
007	63.9%	1.179	1.048	1.073	4.1%	9.2%	9.2%	13.3%	-3.6%	147.00	141.70	7.8%
024	68.9%	1.271	1.202	1.230	4.1%	-14.0%	-14.0%	13.3%	-24.1%	95.70	72.60	-10.2%
025	98.8%	1.823	1.265	1.295	4.1%	9.2%	9.2%	13.3%	-3.6%	102.90	99.20	7.5%
028	64.9%	1.197	1.160	1.187	4.1%	9.2%	9.2%	13.3%	-3.6%	93.90	90.50	7.3%
034	138.1%	2.548	1.534	1.570	4.1%	9.2%	9.2%	13.3%	-3.6%	85.50	82.40	7.0%
035	52.1%	0.961	0.921	0.943	-5.8%	-0.4%	-0.4%	13.3%	-12.1%	93.40	82.10	0.1%
036	95.9%	1.769	1.142	1.169	4.1%	9.2%	9.2%	13.3%	-3.6%	140.20	135.20	7.6%
040	35.8%	0.661	0.798	0.817	-5.8%	-0.4%	-0.4%	13.3%	-12.1%	103.80	91.20	0.0%
046	39.1%	0.721	1.008	1.032	2.3%	7.3%	7.3%	13.3%	-5.3%	65.80	62.30	5.2%
047	87.9%	1.622	1.330	1.361	4.1%	9.2%	9.2%	13.3%	-3.6%	68.60	66.10	6.6%
048	43.9%	0.810	1.108	1.134	4.1%	9.2%	9.2%	13.3%	-3.6%	69.80	67.30	6.6%
049	36.7%	0.677	0.709	0.726	-5.8%	-0.6%	-0.6%	13.3%	-12.3%	89.70	78.70	0.0%
050	43.0%	0.793	0.851	0.871	-5.8%	-0.6%	-0.6%	13.3%	-12.3%	73.50	64.50	0.1%
051	82.3%	1.518	1.155	1.182	4.1%	9.2%	9.2%	13.3%	-3.6%	83.70	80.70	7.0%
052	64.1%	1.183	1.231	1.260	4.1%	9.2%	9.2%	13.3%	-3.6%	101.40	97.70	7.3%
053	69.5%	1.282	1.149	1.176	4.1%	9.2%	9.2%	13.3%	-3.6%	101.10	97.50	7.5%
054	54.9%	1.013	1.012	1.036	2.7%	7.7%	7.7%	13.3%	-4.9%	68.30	65.00	5.8%
055	58.5%	1.079	0.981	1.004	-0.5%	4.4%	4.4%	13.3%	-7.9%	76.10	70.10	3.5%
056	59.5%	1.098	1.075	1.100	4.1%	9.2%	9.2%	13.3%	-3.6%	68.60	66.10	6.7%
057	49.0%	0.904	0.876	0.897	-5.8%	-0.4%	-0.4%	13.3%	-12.1%	101.80	89.50	0.1%
058	75.4%	1.391	1.359	1.391	4.1%	9.2%	9.2%	13.3%	-3.6%	79.70	76.80	7.1%
060	62.9%	1.161	1.027	1.051	4.1%	9.2%	9.2%	13.3%	-3.6%	81.50	78.60	7.0%
061	237.0%	4.373	1.455	1.489	4.1%	4.6%	4.6%	13.3%	-7.7%	96.10	88.70	3.8%
062	64.8%	1.196	1.082	1.107	4.1%	9.2%	9.2%	13.3%	-3.6%	144.90	139.70	7.8%
063	61.5%	1.135	1.328	1.359	4.1%	9.2%	9.2%	13.3%	-3.6%	93.20	89.80	7.3%
064	141.3%	2.607	1.530	1.566	4.1%	9.2%	9.2%	13.3%	-3.6%	85.90	82.80	7.0%
065	54.5%	1.006	1.015	1.039	3.0%	8.0%	8.0%	13.3%	-4.7%	97.50	92.90	6.3%
066	52.3%	0.965	0.984	1.007	-0.2%	4.7%	4.7%	13.3%	-7.6%	95.50	88.20	3.8%
067	64.2%	1.185	1.197	1.225	4.1%	9.2%	9.2%	13.3%	-3.6%	77.30	74.50	7.0%
068	61.3%	1.131	1.051	1.076	4.1%	9.2%	9.2%	13.3%	-3.6%	83.00	80.00	7.1%
999	142.0%	2.620	1.171	1.199	4.1%	9.2%	9.2%	13.3%	-3.6%	82.50	79.50	7.1%
Total	54.2%		0.977	1.000	0.0%	4.9%	4.8%	13.3%	-7.5%			3.9%

* Effective 8/1/2008, $0 Deductible, Model Year 2009
** Current Expense Fee is $20.00, Proposed is $20.30

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Arkansas Personal Auto
Takeout - Residual, Voluntary
Nationwide Mutual Insurance Company
Collision
Selected Combined Indices Assumed Effective July 14, 2009

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Current Territory	3-Year Loss & DCC Expense Ratio	Experience Index	Credibility-Weighted Unbalanced Index	Balanced Combined Index	Balanced Capped Combined Indicated Change (±5%)	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
007	86.4%	1.131	1.011	1.009	1.1%	4.2%	4.2%	13.4%	-8.1%	281.50	258.70	4.0%
024	72.7%	0.952	1.016	1.014	1.6%	-15.5%	-15.5%	13.4%	-25.5%	277.50	206.70	-11.4%
025	97.6%	1.277	1.111	1.109	5.2%	8.5%	8.5%	13.4%	-4.3%	270.40	258.80	7.4%
028	80.9%	1.059	1.073	1.071	5.2%	8.5%	8.5%	13.4%	-4.3%	241.60	231.20	7.3%
034	44.9%	0.588	0.856	0.854	-4.8%	-1.0%	-1.0%	13.4%	-12.7%	301.20	262.90	0.0%
035	75.7%	0.991	1.019	1.017	1.9%	5.1%	5.1%	13.4%	-7.3%	257.50	238.70	4.7%
036	66.7%	0.873	1.065	1.063	5.2%	8.5%	8.5%	13.4%	-4.3%	270.40	258.80	7.4%
040	85.4%	1.118	1.073	1.071	5.2%	8.5%	8.5%	13.4%	-4.3%	274.80	263.00	7.4%
046	57.7%	0.755	0.816	0.814	-4.8%	-1.2%	-1.2%	13.4%	-12.9%	258.20	224.90	0.0%
047	85.3%	1.116	1.037	1.035	3.7%	6.9%	6.9%	13.4%	-5.7%	259.40	244.60	6.1%
048	74.5%	0.975	0.962	0.960	-3.8%	-0.8%	-0.8%	13.4%	-12.5%	272.40	238.40	0.3%
049	75.5%	0.988	0.987	0.985	-1.3%	1.8%	1.8%	13.4%	-10.2%	266.90	239.70	2.2%
050	70.5%	0.923	0.922	0.920	-4.8%	-1.0%	-1.0%	13.4%	-12.7%	277.50	242.30	0.0%
051	76.4%	1.000	1.001	0.999	0.1%	3.2%	3.2%	13.4%	-9.0%	259.60	236.20	3.2%
052	82.4%	1.079	1.081	1.079	5.2%	8.5%	8.5%	13.4%	-4.3%	243.20	232.70	7.4%
053	80.3%	1.051	1.041	1.039	4.1%	7.3%	7.3%	13.4%	-5.4%	243.60	230.40	6.3%
054	86.4%	1.131	1.090	1.088	5.2%	8.5%	8.5%	13.4%	-4.3%	315.40	301.80	7.5%
055	96.9%	1.268	1.122	1.120	5.2%	8.5%	8.5%	13.4%	-4.3%	281.50	269.40	7.4%
056	73.4%	0.961	0.965	0.963	-3.5%	-0.5%	-0.5%	13.4%	-12.3%	259.70	227.80	0.4%
057	73.4%	0.961	0.980	0.978	-2.0%	1.0%	1.0%	13.4%	-10.9%	281.50	250.80	1.5%
058	62.3%	0.815	0.984	0.982	-1.6%	1.5%	1.5%	13.4%	-10.5%	270.20	241.80	1.9%
060	89.5%	1.171	1.130	1.128	5.2%	8.5%	8.5%	13.4%	-4.3%	246.50	235.90	7.3%
061	201.5%	2.637	1.729	1.726	5.2%	3.1%	3.1%	13.4%	-9.1%	179.20	162.90	3.2%
062	69.4%	0.908	0.955	0.953	-4.5%	-1.0%	-1.0%	13.4%	-12.7%	261.40	228.20	0.0%
063	78.7%	1.030	1.122	1.120	5.2%	8.5%	8.5%	13.4%	-4.3%	231.80	221.80	7.3%
064	134.1%	1.755	1.356	1.353	5.2%	8.5%	8.5%	13.4%	-4.3%	235.40	225.30	7.2%
065	76.3%	0.999	1.001	0.999	0.1%	3.2%	3.2%	13.4%	-9.0%	257.50	234.30	3.2%
066	76.5%	1.001	1.007	1.005	0.7%	3.8%	3.8%	13.4%	-8.5%	250.80	229.50	3.7%
067	63.8%	0.835	0.911	0.909	-4.8%	-1.0%	-1.0%	13.4%	-12.7%	256.10	223.60	0.1%
068	82.5%	1.080	1.049	1.047	4.9%	8.2%	8.2%	13.4%	-4.6%	302.30	288.40	7.2%
999	54.7%	0.716	0.996	0.994	-0.4%	2.7%	2.7%	13.4%	-9.4%	249.80	226.30	2.9%
Total	76.4%		1.002	1.000	0.0%	3.1%	3.0%	13.4%	-9.1%			3.1%

* Effective 8/1/2008, $100 Deductible, Model Year 2009
** Current Expense Fee is $43.90, Proposed is $45.40

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Arkansas Personal Auto
Takeout - Residual, Voluntary
Nationwide Mutual Insurance Company
Excess Medical Benefits (based on combined experience with Medical Benefits)
Determination of Territorial Base Rates Assumed Effective July 14, 2009

Current Territory	Currnet Base Rate	Proposed Base Rate	Total Change
007	103.60	117.00	12.9%
024	169.50	149.50	-11.8%
025	97.40	109.80	12.7%
028	117.20	130.40	11.3%
034	107.70	121.60	12.9%
035	111.50	121.30	8.8%
036	130.90	147.70	12.8%
040	113.80	122.70	7.8%
046	109.20	115.90	6.1%
047	107.80	116.20	7.8%
048	107.20	118.00	10.1%
049	112.80	121.70	7.9%
050	106.40	113.40	6.6%
051	103.10	116.30	12.8%
052	101.30	114.40	12.9%
053	121.10	127.30	5.1%
054	135.00	138.10	2.3%
055	123.60	127.50	3.2%
056	111.00	115.90	4.4%
057	166.10	172.70	4.0%
058	99.90	112.70	12.8%
060	104.60	115.90	10.8%
061	90.80	97.90	7.8%
062	111.00	120.40	8.5%
063	108.80	122.70	12.8%
064	95.40	107.70	12.9%
065	121.00	139.40	15.2%
066	104.30	109.10	4.6%
067	108.90	121.40	11.5%
068	116.80	127.90	9.5%
999	107.40	121.30	12.9%
Total			7.7%

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Arkansas Personal Auto
Takeout - Residual, Voluntary
Nationwide Mutual Insurance Company
All Coverages
Selected Combined Indices Assumed Effective July 14, 2009

Current Territory	Bodily Injury	Collision	Comprehensive	Medical Benefits	Property Damage	Total
007	4.7%	4.0%	7.8%	11.9%	5.9%	5.7%
024	-9.9%	-11.4%	-10.2%	-8.8%	-7.3%	-9.9%
025	9.6%	7.4%	7.5%	11.6%	11.5%	8.9%
028	5.6%	7.3%	7.3%	10.2%	10.7%	7.7%
034	2.0%	0.0%	7.0%	11.9%	3.8%	2.6%
035	3.4%	4.7%	0.1%	8.7%	10.3%	5.1%
036	10.0%	7.4%	7.6%	11.5%	11.4%	9.2%
040	5.0%	7.4%	0.0%	8.0%	5.3%	5.2%
046	2.6%	0.0%	5.2%	6.9%	6.4%	3.1%
047	2.5%	6.1%	6.6%	8.0%	3.4%	4.6%
048	2.8%	0.3%	6.6%	9.8%	3.8%	2.9%
049	3.1%	2.2%	0.0%	8.0%	4.3%	2.9%
050	10.5%	0.0%	0.1%	7.1%	3.4%	3.8%
051	6.8%	3.2%	7.0%	11.8%	9.4%	6.4%
052	10.3%	7.4%	7.3%	11.6%	11.4%	9.2%
053	7.0%	6.3%	7.5%	5.7%	7.4%	6.9%
054	9.0%	7.5%	5.8%	3.3%	6.1%	7.2%
055	1.8%	7.4%	3.5%	4.2%	8.0%	5.4%
056	5.3%	0.4%	6.7%	5.5%	7.4%	4.3%
057	7.6%	1.5%	0.1%	3.9%	11.3%	5.4%
058	2.4%	1.9%	7.1%	11.7%	7.9%	4.4%
060	2.2%	7.3%	7.0%	10.2%	11.3%	6.9%
061	5.9%	3.2%	3.8%	7.9%	7.0%	5.2%
062	3.0%	0.0%	7.8%	8.2%	11.5%	4.9%
063	10.3%	7.3%	7.3%	11.5%	8.8%	8.5%
064	10.5%	7.2%	7.0%	11.8%	11.5%	9.2%
065	12.2%	3.2%	6.3%	13.3%	12.1%	8.4%
066	2.9%	3.7%	3.8%	5.9%	4.0%	3.6%
067	6.6%	0.1%	7.0%	10.7%	6.5%	4.6%
068	8.4%	7.2%	7.1%	9.1%	10.1%	8.2%
999	5.0%	2.9%	7.1%	11.7%	5.2%	4.8%
Total	6.0%	3.1%	3.9%	7.8%	7.0%	5.1%

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2. Chargeable Accident Definition.

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

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

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

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

EXCEPTIONS:

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

a. Lawfully parked, OR

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

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

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

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

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

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

h. Involved in an accident while in the pursuit of official duties as a law enforcement officer, 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. Payments under BI, PD, and COLL will not be chargeable if the operator of the insured vehicle has been found to be 50 percent or less at fault.

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

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ARKANSAS PRIVATE PASSENGER AUTOMOBILE RATING MANUAL

NATIONWIDE MUTUAL INSURANCE COMPANY

Effective – July 14, 2009

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TABLE OF CONTENTS

INTRODUCTION....9
- DEFINITIONS....9
- PREMIUM MODIFICATION RULES....9
- AVERAGE DRIVER CLASS FACTOR....9
- RATING TERRITORY SCHEDULE....9
- MISCELLANEOUS COVERAGES....9
- MISCELLANEOUS VEHICLES....9
- MISCELLANEOUS RISKS....9
- GENERAL RULES....9
- QUICK REFERENCE/RATING CALCULATIONS....9
- RATING CHARTS....10

DEFINITIONS....11
- GENERAL DEFINITIONS....11
- VEHICLE TYPE AND MISCELLANEOUS RISK DESIGNATIONS....13
- COVERAGE DESIGNATIONS....13

PREMIUM MODIFICATION RULES....14
- PREFERRED DISCOUNT....14
- NATIONWIDE ASSOCIATE DISCOUNT....14
- NEW VEHICLE DISCOUNT....14
- OEM LOSS SETTLEMENT ENDORSEMENT....14
- VEHICLE USE....16
- NO PRIOR INSURANCE SURCHARGE....16
- PASSIVE OCCUPANT RESTRAINT DISCOUNT....17
- MATRIX FACTOR**....17
- ADVANCE QUOTE DISCOUNT**....18
- TERMS WITH PRIOR CARRIER DISCOUNT**....20
- INTRA-AGENCY TRANSFER DISCOUNT....20
- LONG TERM POLICYHOLDER DISCOUNT....20
- HOME AND CAR DISCOUNT....21
- AUTO FINANCIAL DISCOUNT....21
- ADDITIONAL COVERAGE FOR CUSTOMIZATION....21

AVERAGE DRIVER CLASS FACTOR....22
- DRIVER CLASSIFICATION — Definitions....22
- DRIVER CLASSIFICATION — Factors**....23
- MERIT RATING PLAN FACTOR**....23
- ACCIDENT FREE DISCOUNT**....27
- ACCIDENT FORGIVENESS**....28
- MINOR VIOLATION FORGIVENESS**....28
- UNVERIFIABLE DRIVER RECORD SURCHARGE....29
- FINANCIAL RESPONSIBILITY RATE FACTOR**....30
- ACCIDENT PREVENTION COURSE DISCOUNT....32

BASE RATES**....33

EXPENSE FEES**....33

RATE SYMBOLS....33

MODEL YEAR FACTOR**....33

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OTHER LIMITS AND DEDUCTIBLES....33
TERRITORY....34
RATING TERRITORY SCHEDULE....34
MISCELLANEOUS COVERAGES....37
NO FAULT COVERAGES....37
EXCESS FAMILY MEDICAL EXPENSE**....37
UNINSURED AND UNDERINSURED MOTORISTS COVERAGE**....37
DIMINISHING DEDUCTIBLE**....38
TOTAL LOSS DEDUCTIBLE WAIVER**....38
ROADSIDE ASSISTANCE COVERAGE**....38
TOWING AND LABOR COSTS**....39
LOSS OF USE AND LOSS OF USE — BROAD FORM**....39
ADDITIONAL COVERAGE FOR SOUND, PICTURE, AND DATA DEVICES....39
MISCELLANEOUS VEHICLES....40
MOTOR HOMES....40
TRAILERS....40
TRUCK CAMPERS....40
ANTIQUE AND CLASSIC AUTOMOBILES**....41
MOTORCYCLES, MOTOR SCOOTERS, MOTORIZED BICYCLES, MOPEDS, AND OTHER SIMILAR MOTORIZED VEHICLES....41
RECREATIONAL VEHICLES....41
MISCELLANEOUS RISKS....42
USE OF OTHER AUTOMOBILES (UOA)....42
NAMED NON-OWNER POLICY (NNO)....43
COMPREHENSIVE FAMILY LIABILITY (CFL)....44
GENERAL RULES....47
POLICY TERM....47
PREMIUM ADJUSTMENT....47
CANCELLATIONS....47
FINANCIAL RESPONSIBILITY CERTIFICATES (SR-22 FILINGS)....48
PAYMENT OPTIONS....49
PRORATE TABLES....50
PRORATE TABLES – SEMI-ANNUAL POLICIES....50
PRORATE TABLES – ANNUAL POLICIES-2....52
PRORATE TABLES – ANNUAL POLICIES-3....54

ADF PRIVATE PASSENGER PPA 56
QUICK REFERENCE 56
PPA BI ADF Individual Coverage Driver Factor 56
PPA COLL ADF Individual Coverage Driver Factor 56
PPA COMP ADF Individual Coverage Driver Factor 57
PPA MDCL ADF Individual Coverage Driver Factor 57
PPA PD ADF Individual Coverage Driver Factor 59
PPA PLCY Merit Rating Factor 67

ADF MOTORCYCLE MC 61

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QUICK REFERENCE 61
MC BI ADF Individual Coverage Driver Factor 61
MC COLL ADF Individual Coverage Driver Factor 61
MC COMP ADF Individual Coverage Driver Factor 61
MC MDCL ADF Individual Coverage Driver Factor 62
MC PD ADF Individual Coverage Driver Factor 62
MC PLCY Merit Rating Factor 67

ADF ANTIQUE and CLASSICS AC 64
QUICK REFERENCE 64
AC BI ADF Individual Coverage Driver Factor 64
AC COLL ADF Individual Coverage Driver Factor 64
AC COMP ADF Individual Coverage Driver Factor 65
AC MDCL ADF Individual Coverage Driver Factor 65
AC PD ADF Individual Coverage Driver Factor 67
AC PLCY Merit Rating Factor 67

PRIVATE PASSENGER PPA 69
QUICK REFERENCE 69
PPA AD Coverage Premium 70
PPA BI Coverage Premium ** 70
PPA ADDITIONAL COV FOR SOUND, PICTURE AND DATA DEVICES Coverage Premium 72
PPA COLL Coverage Premium ** 72
PPA COMP Coverage Premium ** 74
PPA EXMDCL Coverage Premium 75
PPA LOI Coverage Premium 76
PPA LOU Coverage Premium 76
PPA MDCL Coverage Premium ** 76
PPA PD Coverage Premium ** 78
PPA TL Coverage Premium ** 79
PPA UIMBI Coverage Premium 79
PPA UMBI Coverage Premium 80
PPA UMPD Coverage Premium 80
PPA BI Policy UOA Endorsement Amount 1 80
PPA COLL Customized Vehicle COLL Factor 80
PPA COLL Rate Symbol Factor 81
PPA COMP Customized Vehicle COMP Factor 82
PPA COMP Rate Symbol Factor 82
PPA PD Policy Use of Other Auto Govt Amt 82
PPA PLCY Vehicle Age 83
PPA PLCY Rate Symbol Factor 83

MOTORCYCLE MC 84
QUICK REFERENCE 84
MC AD Coverage Premium 84
MC BI Coverage Premium 84
MC COLL Coverage Premium 84
MC COMP Coverage Premium 85
MC EXMDCL Coverage Premium 85
MC LOI Coverage Premium 86
MC MDCL Coverage Premium 86
MC PD Coverage Premium 86
MC UIMBI Coverage Premium 86
MC UMBI Coverage Premium 87
MC UMPD Coverage Premium 87

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RECREATIONAL VEHICLE RV 88
QUICK REFERENCE 88
RV BI Coverage Premium 88
RV COLL Coverage Premium 88
RV COMP Coverage Premium 88
RV MDCL Coverage Premium 88
RV PD Coverage Premium 88
RV UIMBI Coverage Premium 88
RV UMBI Coverage Premium 89
RV UMPD Coverage Premium 89

TRAILERS SV 90
QUICK REFERENCE 90
SV COLL Coverage Premium 90
SV COMP Coverage Premium 90
SV PE Coverage Premium 91

COMPREHENSIVE FAMILIY LIABILITY CFL 92
QUICK REFERENCE 92
CFL CFL Coverage Premium 92

MOTORHOME MH 93
QUICK REFERENCE 93
MH AD Coverage Premium 93
MH BI Coverage Premium 93
MH ADDITIONAL COV FOR SOUND, PICTURE AND DATA DEVICES Coverage Premium 94
MH COLL Coverage Premium 94
MH COMP Coverage Premium 94
MH EXMDCL Coverage Premium 96
MH LOI Coverage Premium 96
MH LOU Coverage Premium 96
MH MDCL Coverage Premium 96
MH PD Coverage Premium 97
MH PE Coverage Premium 97
MH TL Coverage Premium 98
MH UIMBI Coverage Premium 98
MH UMBI Coverage Premium 98
MH UMPD Coverage Premium 98
MH COLL Rate Symbol Factor 98
MH COMP Rate Symbol Factor 99

NAMED NON OWNER NNO 100
QUICK REFERENCE 100
NNO AD Coverage Premium 100
NNO BI Coverage Premium 100
NNO EXMDCL Coverage Premium 100
NNO LOI Coverage Premium 100
NNO MDCL Coverage Premium 100
NNO PD Coverage Premium 101
NNO UIMBI Coverage Premium 101
NNO UMBI Coverage Premium 101
NNO UMPD Coverage Premium 102

ANTIQUE and CLASSICS AC 103
QUICK REFERENCE 103
AC AD Coverage Premium 103

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AC BI Coverage Premium ** 104
AC ADDITIONAL COV FOR SOUND, PICTURE AND DATA DEVICES Coverage Premium 104
AC COLL Coverage Premium ** 106
AC COMP Coverage Premium ** 107
AC EXMDCL Coverage Premium 109
AC LOI Coverage Premium 109
AC LOU Coverage Premium 109
AC MDCL Coverage Premium ** 109
AC PD Coverage Premium ** 111
AC TL Coverage Premium ** 111
AC UIMBI Coverage Premium 112
AC UMBI Coverage Premium 112
AC UMPD Coverage Premium 113

RX03TA01 COMP Base Rate 113
RX03TA02 COLL Base Rate 113
RX03TA03 BI Base Rate 113
RX03TA04 PD Base Rate 114
RX03TA07 UMBI Base Rate 114
RX03TA08 UMPD Base Rate 115
RX03TA09 UIMBI Base Rate 116
RX03TA16 BI Base Rate 117
RX03TA17 PD Base Rate 117
RX03TA19 COMP Base Rate 118
RX03TA20 COLL Base Rate 119
RX03TA22 AD Base Rate 121
RX03TA30 MDCL Base Rate 121
RX03TA31 LOI Base Rate 122
RX03TA33 EXMDCL Base Rate 122
RX03TA43 CFL Base Rate 122
RX03TA51 TL Base Rate 123
RX03TA52 LOU Base Rate 123
RX03TA53 EEC Base Rate 123
RX03TA54 COMP Base Rate 124
RX03TA55 COLL Base Rate 125
RX03TA58 MP Base Rate 126
RX03TA61 PE Base Rate 126
RX03TB01 COMP Rate Symbol Factor 126
RX03TB02 COLL Rate Symbol Factor 127
RX03TB05 COMP Rate Symbol Factor 129
RX03TB06 COLL Rate Symbol Factor 129
RX03TB15 BI Rate Symbol Factor 129
RX03TB16 PD Rate Symbol Factor 131
RX03TB17 MDCL Rate Symbol Factor 133
RX03TB21 COMP Customized Vehicle COMP Factor 135
RX03TB22 COLL Customized Vehicle COLL Factor 135
RX03TC11 COMP Vehicle Model Year Factor 135
RX03TC12 COLL Vehicle Model Year Factor 136
RX03TC13 BI Vehicle Model Year Factor 136
RX03TC14 PD Vehicle Model Year Factor 136
RX03TC15 MDCL Vehicle Model Year Factor 136
RX03TC21 COMP New Vehicle Discount Factor 137
RX03TC22 COLL New Vehicle Discount Factor 137
RX03TC23 BI New Vehicle Discount Factor 137
RX03TC24 PD New Vehicle Discount Factor 137
RX03TC25 MDCL New Vehicle Discount Factor 137

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RX03TD01 COMP Limit/Deductible Factor 137
RX03TD02 COLL Limit/Deductible Factor 138
RX03TD03 BI Limit/Deductible Factor 138
RX03TD04 PD Limit/Deductible Factor 138
RX03TD06 COMP Limit/Deductible Factor 139
RX03TD07 COLL Limit/Deductible Factor 139
RX03TD13 MDCL Limit/Deductible Factor 140
RX03TE07 PLCY Rate Factor 140
RX03TE11 PLCY Rate Factor 140
RX03TE16 PLCY Rate Factor 140
RX03TE20 PLCY Prior Insurance Surcharge Factor 140
RX03TE24 PLCY Rate Factor 143
RX03TE54 PLCY Vehicle Use Factor 143
RX03TE80 BI Driver Factor 143
RX03TE81 PD Driver Factor 152
RX03TE82 COMP Driver Factor 161
RX03TE83 COLL Driver Factor 171
RX03TE85 MDCL Driver Factor 180
RX03TE87 PLCY Financial Responsibility Rate Factor 189
RX03TE88 PLCY At Fault Accidents Factor 191
RX03TE89 PLCY Violation Surcharge Factor 192
RX03TE90 PLCY Major Violation Points 192
RX03TE91 PLCY Minor Violation Points 193
RX03TE98 COMP OEM Endorsement Factor 193
RX03TE99 COLL OEM Endorsement Factor 193
RX03TF01 PLCY Policy UOA Endorsement Amount 1 193
RX03TF28 PLCY Policy UOA Endorsement Factor 1 193
RX03TF73 PLCY Policy Expense Fee 194
RX03TF77 PLCY Unverifiable Driving Record Surcharge Factor 194
RX03TF78 PLCY Coverage Expense Fee 194
RX03TF91 PLCY Terms with Prior Carrier Factor 195
RX03TI06 CFL CFL Additional Rate 196
RX03TI12 PLCY Accident Prevention Course Discount Factor 196
RX03TI29 PLCY Passive Occupant Restraint Discount Factor 196
RX03TI33 PLCY Long Term Policyholder Discount Factor 196
RX03TI35 PLCY Home and Car Discount Factor 197
RX03TI73 PLCY Accident Free Discount Factor 199
RX03TI83 PLCY Auto Financial Discount Factor 199
RX03TI84 COMP Driver's Age Percent 200
RX03TI85 COLL Driver's Age Percent 200
RX03TI86 BI Driver's Age Percent 200
RX03TI87 PD Driver's Age Percent 200
RX03TI88 MDCL Driver's Age Percent 200
RX03TI89 COMP Engine Size Percent 201
RX03TI90 COLL Engine Size Percent 201
RX03TI91 BI Engine Size Percent 201
RX03TI92 PD Engine Size Percent 201
RX03TM12 BI BI Matrix Factor 201
RX03TM13 COLL COLL Matrix Factor 295
RX03TM14 COMP COMP Matrix Factor 389
RX03TM15 MDCL MP Matrix Factor 483
RX03TM16 PD PD Matrix Factor 577
RX03TM20 PLCY Advance Quote Discount Factor 671
RX03TM22 PLCY Preferred Discount 672
RX03TM29 PLCY Feature : Accident Forgiveness Factor 672
RX03TM30 PLCY Feature : Minor Violation Forgiveness Factor 672

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RX03TM33 COMP Feature:Diminishing COMP Deductible Factor 672
RX03TM34 COLL Feature:Diminshing COLL Deductible Factor 672
RX03TM35 COMP Feature: Total Loss Comp Ded Waiver Factor 673
RX03TM36 COLL Feature: Total Loss Coll Ded Waiver Factor 673
RX03TM37 TL Feature : RoadSide Assistance Cov Prem 673
RX03TM62 PLCY Nationwide Associate Discount Factor 673

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INTRODUCTION

DEFINITIONS

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

PREMIUM MODIFICATION RULES

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

AVERAGE DRIVER CLASS FACTOR

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

RATING TERRITORY SCHEDULE

This determines the applicable rating territory for vehicle/risk being insured.

MISCELLANEOUS COVERAGES

This section includes any eligibility requirements as well as any restrictions, conditions and limitations with respect to these coverages.

MISCELLANEOUS VEHICLES

This section includes any special rating rules and/or exceptions that may be applicable for these vehicles.

MISCELLANEOUS RISKS

This section includes any special rating rules and/or exceptions that may be applicable for these risks.

GENERAL RULES

This section includes rules pertaining to Policy Terms, Premium Adjustments, Cancellations, Financial Responsibility Certificates, Payment Options, and Pro rate and Short rate Tables.

QUICK REFERENCE/RATING CALCULATIONS

For each vehicle type or miscellaneous risk, the “Quick Reference” provides a summary of the coverages available for the vehicle/risk and provides a high-level overview of the calculations used to determine the coverage premium for a given vehicle/risk. The “Calculations” section for each vehicle type/risk provides a detailed description of how to determine the premium charge for the various coverages. This section also includes the appropriate reference to the applicable “Rating Chart” that includes the various base rates, rate factors, discounts and surcharge percentages/amounts for the various components of the rating plan.

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RATING CHARTS

This section includes the values for the various components of the rating plan including base rates, rate factors, discounts and surcharge percentages/amounts. Refer to the “Calculations” sections to determine the applicable “Rating Chart” for a given step in the development of the coverage premium for a particular vehicle/risk.

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DEFINITIONS

GENERAL DEFINITIONS

The following vehicle types are eligible to be written on a Nationwide personal auto policy:

A **Private Passenger Automobile**, defined as:

1. A four-wheel motor vehicle of the private passenger or station wagon type.

2. A van or pickup truck used solely for:

    a. Pleasure.

    b. Driving to and from a primary place of employment.

    c. Transportation to and from business appointments and/or meetings, including the transportation of salespersons' samples; OR

    d. Incidental hauling of:

        (1) Equipment.
        (2) Merchandise, OR
        (3) Supplies used in commerce.

NOTE — Farm trucks of the van or pickup truck type may be rated as private passenger automobiles.

Nationwide Companies include the following: Nationwide Mutual Insurance Company, Nationwide Mutual Fire Insurance Company, Nationwide Property and Casualty Insurance Company, Nationwide General Insurance Company, Colonial County Mutual Insurance Company, Nationwide Insurance Company of America, Allied Property and Casualty Insurance Company, AMCO Insurance Company, Depositors Insurance Company, and Nationwide Assurance Company.

New Business Rating refers to the rates applicable for those applicants who currently do not have private passenger automobile insurance in force with a Nationwide Company. However, any applicant currently insured with a Nationwide Company at rates other than these companies' preferred or standard rates shall be considered "New Business."

Also, if an applicant had most recently been insured by a Nationwide Company and a lapse in coverage in excess of 30 days has occurred, then the applicant will be considered as "New Business".

A **Motor Home** is a self-propelled land vehicle permanently equipped for use as living quarters, including cooking and sleeping facilities, and principally used for recreational purposes.

A **Travel Trailer** is designed for use with a private passenger automobile and permanently equipped as living quarters.

A **Camping Trailer** is designed for use with a private passenger automobile and expands into temporary living quarters. (These differ from travel trailers in their collapsed low profile towing positions.)

A **Utility Trailer** is designed for use with a private passenger automobile other than a travel or camping trailer.

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A **Truck Camper** is a vehicle of the pickup type onto which a portable camper unit has been mounted or installed.

An **Antique Automobile** is a private passenger automobile which is 25 years old or older and which has been restored, maintained, or preserved by antique automobile hobbyists.

A **Classic Automobile** is a private passenger automobile which is 10 years old or older and which is a rarity or of historic interest and which has been restored, maintained, or preserved by classic automobile hobbyists.

A **Motorcycle** is defined to include: (1) a motorcycle; (2) a motor scooter; (3) a motorized bicycle; (4) a moped; (5) a trail bike over 350 cc; and (6) other similar motorized vehicles.

A **Recreational Vehicle** is defined as a land motor vehicle not licensed or registered for use on public roads and used mainly off public roads. This includes unregistered trail bikes up to 350cc. These recreational vehicles operate solely on wheels, crawler treads, belts, or similar mechanical devices. They are not propelled by airplane-type propellers or fans.

The following **Miscellaneous Risks** may also be written on a Nationwide auto policy*:*

A **Named Non-Owner** policy is written for any person not owning a private passenger or commercial automobile, who otherwise meets the qualifications for an auto policy with Nationwide. Coverage is excess over other insurance available to the Policyholder.

Named Non-Owner covers the interest of the Policyholder and spouse, if resident of the same household, for operation by either, or on behalf of either of a non-owned automobile, OR the presence of either or both in a non-owned automobile other than a public or livery conveyance.

A **Comprehensive Family Liability** policy provides personal liability protection as a separate coverage on either the Auto or CFL – Auto Combination policy.

The following **Definitions** apply to the following terms used throughout this manual:

Household includes all individuals residing at the Named Insured's address.

Resident Relative includes any person related to the Named Insured by blood, marriage or adoption (including ward or foster child) residing at the Named Insured's address. A Resident Relative may live temporarily outside of the household.

Nationwide Exclusive Agency means an agency licensed to write insurance exclusively for the Nationwide Insurance Companies.

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VEHICLE TYPE AND MISCELLANEOUS RISK DESIGNATIONS

The following vehicle types and miscellaneous risks are referenced within this manual using the following designations:

PPA	Private Passenger Automobile
MH	Motor Homes
SV	Supplemental Vehicles including Trailers and Truck Campers
TT	Travel Trailer
CT	Camping Trailer
UT	Utility Trailer
TC	Truck Camper
AC—Reg.	Antique and Classic Automobiles — Regular Use
AC—Res.	Antique and Classic Automobiles — Restricted Use
MC	Motorcycles
RV	Recreational Vehicles
UOA	Use of Other Auto Endorsement
NNO	Named Non-Owner Policy Risk
CFL	Comprehensive Family Liability Coverage or Policy Risk

COVERAGE DESIGNATIONS

The following coverages are referenced within this manual using the following designations:

BI	Bodily Injury Liability
PD	Property Damage Liability
ME	Medical Expense
WL	Work Loss
DB	Death Benefits, Dismemberment, and Loss of Sight
COMP	Comprehensive
COLL	Collision
UMBI	Uninsured Motorists — Bodily Injury
UIMBI	Underinsured Motorists – Bodily Injury
EFME	Excess Family Medical Expense
UMPD	Uninsured Motorists — Property Damage
RSA	Roadside Assistance (PPA and AC)
TL	Towing and Labor
LOU	Loss of Use
EEC	Additional Coverage for Sound, Picture and Data Devices
PE	Contents/Personal Effects
OEM	Loss Settlement Endorsement – Original Equipment Manufacturer Parts

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PREMIUM MODIFICATION RULES

PREFERRED DISCOUNT

Eff. 7-28-06

This discount will be applied only to private passenger automobiles with a Matrix Plus New Business score of 762 or more.

Rating Chart

NATIONWIDE ASSOCIATE DISCOUNT

Eff. 12-21-08

When an Insured Driver on the policy is either a current employee or a retiree of Nationwide Mutual Insurance Company, or any subsidiary (direct or indirect) company of Nationwide Mutual Insurance Company, or any affiliate company of Nationwide Mutual Insurance Company, the otherwise applicable premium shall be reduced.

Rating Chart

NEW VEHICLE DISCOUNT

Eff. 7-30-05

This discount will be applied only to private passenger automobiles with model years within the most recent five years. The current model year changes effective October 1 of each calendar year regardless of the actual introductory dates of the several makes and models (e.g. as of October 1, 2004, model year 2005 will be “current” and model year 2004 will be one year old).

BI Rating Chart

PD Rating Chart

MP Rating Chart

COMP Rating Chart

COLL Rating Chart

OEM LOSS SETTLEMENT ENDORSEMENT

The Policyholder may elect to modify a vehicle’s Loss Settlement provisions for physical damage coverage such that, whenever available, new parts furnished by an original equipment manufacturer will be specified to repair or replace damaged parts of the vehicle. If new OEM parts are out of production or not available, the Company will reimburse the Policyholder for the difference in price between the new OEM part and the part that the Policyholder authorizes for the repair (if such parts are less expensive). If the price of the new OEM part is no longer available, the company will pay the price of the most comparable part available.

If this endorsement is added to a vehicle, the otherwise applicable premiums for COMP and COLL shall be increased.

If this endorsement is desired and both COMP and COLL coverages are present on a vehicle, then this endorsement must be applied to both coverages.

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This endorsement may be added to private passenger automobiles only if such automobiles are less than 10 years old. If the vehicle has been customized in any manner, this endorsement may not be added (see RS – 2 for a description of the term “customization”).

The current model year changes effective October 1 of each calendar year regardless of the actual introductory dates of the several makes and models (e.g. as of October 1, 2001, model year 2002 will be “current” and model year 2001 will be one year old).

Rating Chart – COMP

Rating Chart – COLL

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VEHICLE USE

The following describes the various vehicle use classifications:

Pleasure Use — The automobile's use is not otherwise classified as "Farm Use," "Business Use," or "Work Use."

Work Use — The automobile is driven to and from work or school and includes:

1. Driving part way such as to terminal points of public transportation, OR

2. Use of automobile in a car-pool or other "share-the-ride" arrangement.

Farm Use — The automobile is used for pleasure or for business incidental to the operation or maintenance of the Policyholder's farm. The Policyholder must:

1. Live on a farm of five acres or more, AND

2. Own, rent or operate one or more farms, AND

3. Be engaged in farming only.

   Exceptions —

   a. A Policyholder with an occupation other than farming having two or more private passenger automobiles insured with the Company is eligible for "Farm Use" on all automobiles not used AT ANY TIME in the other occupation (including driving to and from work) IF one automobile is classified other than "Farm Use."

   b. If a member of the Policyholder's household drives the automobile and has an occupation other than farming but the automobile is not used AT ANY TIME in such occupation (including driving to and from work), the automobile may be classified as "Farm Use."

Business Use — The automobile is used in the occupation, profession, or business of the Policyholder or by any other person operating the automobile.

Exceptions —

1. If used in the business of the U.S. Government, by an employee thereof, the automobile may be classified and rated as "Pleasure," "Work," or "Farm Use."

2. An automobile owned by a member of the clergy is not considered as used for business.

Rating Chart

NO PRIOR INSURANCE SURCHARGE

New Business Rating

This rule is applicable if the applicant or principal operator owned and operated the automobile(s) to be insured (or if newly acquired, the automobile it replaces) without continuous liability insurance.

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The surcharge depends on the lapsed time before insurance.

Note — If the applicant provides proof of continuous liability coverage for the immediate six-month time period prior to the effective date of the Nationwide auto policy this surcharge will not apply.

Prior In-Force Rating

The No Prior Insurance Surcharge will be applicable immediately upon reinstatement (lapsed time less than 31 days) if the policy has been insured with Nationwide less than one year (excluding lapse period).

For policies insured with Nationwide for at least one year, the surcharge will apply only if:

1. The No Prior Insurance Surcharge had already been applied to the policy at the time of the most recent lapse, OR

2. The policy has experienced three or more lapses within the most recent three-year period.

If the No Prior Insurance Surcharge was already applied to the policy prior to the lapse the surcharge will be reset at the same level for an additional year.

Rating Chart

PASSIVE OCCUPANT RESTRAINT DISCOUNT

A discount in the otherwise applicable premium is given for any vehicles equipped with full front seat air bags that meet federal or appropriate equivalent standards. A lesser discount applies to a driver side only air bag.

Rating Chart

MATRIX FACTOR**
Eff. 7-14-09

The Matrix Factor is based on a combination of Financial Responsibility score, prior Bodily Injury limits, home and car, number of vehicles insured with Nationwide, and the length of time the policy has been in force with Nationwide.

The following rules are applicable:

1. “Prior BI Limits” will be assigned according to the new business and renewal rules following this section.

2. In order to be considered as “Home and Car” within the Matrix, the Named Insured or a resident relative must also be the Named Insured under a Nationwide Homeowners policy. (The resident relative does not have to be listed on the property policy in order for the Named Insured to qualify for this discount.) See the DEFINITIONS section for eligible companies.

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3. If the total number of vehicles insured by Nationwide Mutual Insurance Company within the household is two or more, the policy should be considered as "multi-vehicle" within the Matrix. For the "multi-vehicle" factor to apply, all vehicles must be owned by resident relatives.

   A vehicle owned by a corporation or unincorporated association may be considered "individually owned" for purposes of this rule if the vehicle is customarily driven only by individuals within the household, and the vehicle is also insured on a personal auto policy issued by Nationwide Mutual Insurance Company. Only those vehicle types eligible for the Matrix that are insured for both BI and PD are to be considered when determining the number of vehicles insured by Nationwide.

4. "Terms insured with Nationwide" within the Matrix shall be determined by those policies that have been in force in any of the Nationwide Companies (described in the DEFINITIONS section of this manual), which may include an interruption in coverage that did not exceed three years. Any period of interruption shall not be included in determining the length of time the policy has been in force.

New Business Rule

1. Policies will be assigned to a "Prior BI Limits" category based on the lower of the BI limits carried with the Insured's most recent prior carrier or the BI limits selected on the Nationwide policy.

Renewal Business Rules

1. An account's "Prior BI Limits" category may move up one rated threshold level per year if the Policyholder has maintained a Bodily Injury Limit greater than their current "Prior BI Limits" category for a period of two consecutive terms.

2. Accounts written as new business prior to July 29, 2004, will be assigned to a "Prior BI Limits" category based on the policy's Bodily Injury selections prior to the first renewal on or after July 29, 2004.

BI Matrix Factor**

PD Matrix Factor**

MDCL Matrix Factor**

COMP Matrix Factor**

COLL Matrix Factor**

ADVANCE QUOTE DISCOUNT**
Eff. 7-14-09

This discount applies to new business policies effective on or after January 30, 2006, if a quote is given to a customer, where credit is ordered, at least eight days prior to the policy effective date. The discount will last for three years (see rate tables). Existing Nationwide insureds are not eligible for the discount. This discount does not apply to policies eligible for the Intra Agency Transfer discount.

The Advance Quote Discount is applicable to the following coverages: Bodily Injury, Property Damage, Medical Benefits, Excess Medical Benefits, Comprehensive, and Collision.

The following rules are applicable:

1. This discount is only applicable for the Nationwide Mutual Insurance Company.

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2. The following vehicle types are eligible: PPA and AC-Reg.

Rating Chart

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TERMS WITH PRIOR CARRIER DISCOUNT**
Eff. 7-14-09

Based on a combination of the number of terms with prior carrier, prior carrier group, and term with Nationwide, the otherwise applicable premiums for Bodily Injury, Property Damage, Medical Benefits, Excess Medical Benefits, Comprehensive, and Collision, shall be modified by the factors listed in the following chart.

The Prior Carriers are grouped as the following:

Group A: Standard Carriers Other than a Nationwide Insurance Company
Group B: All Others

The following rules are applicable:

1. Terms with Prior Carrier and Terms with Nationwide are defined to be consecutive terms without lapse.
2. This factor cannot be used in combination with the Intra-Agency Discount.
3. Terms with Nationwide (and hence this rating plan) is only applicable for Nationwide's Standard and Preferred Companies.
4. The following vehicle types are eligible: PPA and AC-Reg.

Rating Chart

INTRA-AGENCY TRANSFER DISCOUNT
Eff. 8-1-07

For new business policies issued by Nationwide Mutual Insurance Company effective on or after August 1, 2007, the otherwise applicable premiums shall be reduced if the following conditions have been met:

1. The applicant had continuous liability coverage within the agency with a standard/preferred carrier other than a Nationwide Company for the immediate 12 months prior to the effective date of the Nationwide auto policy, AND
2. The Nationwide agent of record controls the expiration of the prior policy because the applicant was a policyholder in a portfolio acquired by the Nationwide agent and has not been already written with Nationwide or otherwise brokered through another company.

The Intra-Agency Transfer Discount expires when the policy qualifies for the Long Term Policyholder Discount.

The discount will be removed if the policy lapses for a period of 31 days or longer and will not be reapplied if the policy is reinstated.

Rating Chart

LONG TERM POLICYHOLDER DISCOUNT
Eff. 7-29-04

For policies that have been in force for at least three years at the preferred or standard rates of any Nationwide Company, which may include interruptions in coverage that did not exceed one year, the otherwise applicable premiums shall be reduced. Any period of interruption shall not be included in determining the length of time the policy has been in force.

Rating Chart

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HOME AND CAR DISCOUNT
Eff. 5-10-08

If the Named Insured or a resident relative is also the Named Insured under a Nationwide Mutual Insurance Company Homeowners, Tenants, Condominium or Mobile Homeowners policy, the otherwise applicable premium shall be reduced. (The resident relative does not have to be listed on the property policy in order for the Named Insured to qualify for this discount.)

Rating Chart

AUTO FINANCIAL DISCOUNT
Eff. 7-29-04

If the policy does not qualify for either the Home and Car Discount within the Matrix or for the Home and Car Discount, but a resident relative of the household is the owner of a Nationwide Financial Services' Life, Annuity, or Health policy written and/or serviced by a Nationwide Exclusive Agency, the applicable premium shall be reduced.

Rating Chart

ADDITIONAL COVERAGE FOR CUSTOMIZATION
Eff. 9-20-05

This endorsement provides coverage for loss to devices, accessories, enhancements and changes that alter the vehicle's appearance, performance or function (other than those offered by the manufacturer specifically for that model of vehicle) in excess of the $1,500 coverage limit included in the policy.

If this endorsement is added to a vehicle, the otherwise applicable premium for COMP and COLL shall be increased. If this endorsement is desired and both COMP and COLL coverage are present on a vehicle, then this endorsement must be applied to both coverages.

If the OEM Loss Settlement Provision and the Additional Coverage for Customization are both present on an insured vehicle, the OEM Loss Settlement Provision DOES NOT apply to the customization portion of the vehicle.

NOTE — The above rule supersedes the Customized Vehicle rule displayed on RS-2 of the Nationwide Rate Symbol manual.

COMP Rating Chart

COLL Rating Chart

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AVERAGE DRIVER CLASS FACTOR

DRIVER CLASSIFICATION — Definitions

1. "Married" means a married person living with his or her spouse and includes a person widowed, divorced, legally separated or single only if such person has legal custody of a child resident in his or her household.

   Also, an unmarried occasional operator who is a resident student at a school, college, or educational institution over 100 miles from the place of principal garaging of the automobile may be rated as if the operator were "married". NOTE — Such an operator must not have access to any of the vehicles insured under the policy while away at school.

2. "Age" means the age that has been or will be attained within the current calendar year.

   No policy will be changed interim term to effect a change in classification as a result of the attained age of an operator of an automobile.

3. An "Operator Status" of "occasional" will be assigned to a driver if the following criteria are met:

   a. The driver is not the titled owner, AND

   b. The driver is under age 25, AND

   c. There are more drivers than vehicles on the policy, AND

   d. There are at least as many non-occasional operators on the policy as there are vehicles.

   If there are multiple youthful drivers eligible for the occasional status, the youngest driver shall be the first driver classified as occasional followed by the second youngest, etc.

   An "Operator Status" of "principal" will be assigned in all other cases.

4. The "Good Student" classification is applicable provided:

   a. The owner or operator is between the ages of 16 and 25 and a full-time high school student or enrolled as a full-time student in a college or university, AND

   b. Annually, the Company is furnished a statement certified by a school official indicating that the student has met one of the following requirements for the immediately preceding school semester or quarter (or comparable period):

      (1) Ranked among the upper 20 percent of the class scholastically, OR

      (2) In schools using letter grades, had a grade average of "B" or its equivalent or, if the system of letter grading cannot be averaged, no grade is below "B," OR

      (3) In schools using numerical grade point, such as 4, 3, 2, and 1 points, had an average of at least three points for all subjects combined, OR

      (4) Was included in "Dean's List," "Honor Roll," or comparable list indicating scholastic achievement.

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c. The "Good Student" classification will continue to be applicable for those operators under age 25 who have completed their undergraduate work provided that the operator has:

(1) Graduated from a four-year college, AND

(2) Met the qualification requirements as shown above under (b.) based on their last semester's or quarter's scholastic record, AND

(3) Been classified as "married" and been insured with Nationwide for at least one year prior to the policy's renewal date following graduation or been classified as "single" regardless of the period insured with Nationwide.

d. If the owner or operator is under 25 years old and a full-time graduate student in a college or university, the "Good Student" classification is applicable without the requirement for certification under (b.).

No policy is changed interim term to effect a change in classification as a result of a change in the scholastic standing of any individual. Such change may be made only at the next renewal date.

DRIVER CLASSIFICATION — Factors**
Eff. 7-14-09

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. 7-14-09

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

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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 or vehicle registration is suspended or revoked, OR

   g. Permitting unlicensed person to operate a motor vehicle, OR

   h. Committing a felony with a motor vehicle, OR

   i. Involved in racing or a highway speed contest, OR

   j. Speeding in excess of 30 miles per hour over the speed limit, OR

   k. Fleeing or attempting to elude a police officer with an auto, OR

   l. Reckless operation of a motor vehicle, OR

   m. Misrepresenting, loaning or falsification of a driver's license, license plate or registration, OR

   n. Operating a motor vehicle without owner's permission, OR

   o. Illegal transportation of hazardous materials or explosives, OR

   p. Illegal transportation of liquor or narcotics for sale, OR

   q. Passing a stopped school bus, OR

   r. Operating or permitting operation of an uninsured motor vehicle, OR

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s. Other serious violations

2. If a major violation also results in an accident, then only the major violation should be surcharged.

ACCIDENTS
Eff. 11-21-07

1. The appropriate accident surcharge is based on the number of chargeable accidents during the experience period.

2. Chargeable Accident Definition.

New Business — An accident is chargeable if the insured driver was involved in an accident that resulted in damage to any property, including his/her own, or in bodily injury or death (excluding UM).

Renewal Business — Accidents that were chargeable when the policy was written as new business will also be considered chargeable if still within the experience period.

An accident is always chargeable if the insured driver was involved in an accident that resulted in bodily injury or death (excluding UM). An accident is also chargeable if the insured driver was involved in an accident that resulted in damage to any property, including his/her own, in which Nationwide has paid in excess of $400. Once the insured has four or more years of continuous coverage with Nationwide, an accident is chargeable when there is damage to any property, including his/her own, in which Nationwide has paid in excess of $1,000.

Accidents that were surcharged based on the threshold in place at the time of the accident will continue to be surcharged.

EXCEPTIONS:

Accidents will not be counted if it can be demonstrated that the Insured was:

a. Lawfully parked, OR

b. Fully reimbursed by, or on behalf of, a person responsible for the accident or has judgment against such person, OR

c. Struck in the rear by another vehicle, and has not been convicted of a moving traffic violation in connection with the accident, OR

d. Hit by a “hit-and-run” driver if the accident is reported to the proper authorities within 24 hours, OR

e. Not convicted of a moving traffic violation in connection with the accident but the operator of the other automobile involved in such accident was convicted of a moving violation, OR

f. Involved in an accident resulting in damage by contact with animals or fowl, OR

g. Involved in an accident resulting in physical damage, limited to and caused by flying gravel, missiles, or falling objects, OR

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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. Payments under BI, PD, and COLL will not be chargeable if the operator of the insured vehicle has been found to be 50 percent or less at fault.

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**
Eff. 7-14-09

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. Minor violations forgiven under the purchase of the Minor Violation Forgiveness option are excepted from this rule. 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.

Once points have been assigned as the result of a minor violation, they will continue to be assigned for the remainder of the thirty-five month experience period.

Violation surcharges decrease as the time since the latest violation increases. The “time since the latest violation” is defined to be the number of months between the date of the most recent chargeable violation and the effective date of the policy for new business or the semi-annual due date of the policy for renewals.

The appropriate surcharge is based on the number of total points accumulated during the experience period and the “time since the latest violation”.

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Minor Violation Points Table

Major Violation Points Table

Additive Violation Surcharge Table

E. ACCIDENT SURCHARGE **
Eff. 7-14-09

New Business and Renewal

The number of chargeable accidents in the experience period will determine the appropriate surcharge for a driver. Accidents forgiven under the purchased Accident Forgiveness option are excepted from this rule.

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.

Additive Accident Surcharge Table

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 experience factor is recalculated, effective the date the driver is deleted, based on the remaining drivers.

2. Addition of Driver

   Once a driver is added to the policy, the driver along with his or her driving record experience will be used in the calculation of the average driver experience factor, effective the date the driver is added. Added drivers are treated as new business for the purposes of merit rating.

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. 7-14-09

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

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3. Policy is NOT receiving the “No Prior Insurance Surcharge”, AND

4. Driver is free from major violations for the most recent five years, AND

5. *Driver is free of accidents that resulted in a surcharge for the most recent five years.

*Note: The Accident Free Discount does not apply if the driver has, or had in the most recent five years, an accident being forgiven under the Merit Rating Plan’s former First Accident Forgiveness rule.

Rating Chart

ACCIDENT FORGIVENESS**
Eff. 7-14-09

Accident Forgiveness is an optional feature that may be purchased to waive premium surcharge due to an at-fault accident on a policy with a PPA.

A chargeable accident assigned to a driver will not result in any surcharge if the following are met:

1. The policyholder has purchased the Accident Forgiveness option, AND
2. The accident occurred while the Accident Forgiveness option was active, AND
3. The Accident Forgiveness option remains active throughout the otherwise surchargeable period, AND
4. There are no other chargeable accidents currently being “forgiven” from a prior application of Accident Forgiveness associated with any driver assigned on the policy in the prior 35 months.

Accident Forgiveness can apply to only one accident at a time per policy. Whether or not an accident is forgiven will be based on the conditions that exist on the policy at the time the accident becomes chargeable. Once an accident is chargeable, it cannot later be forgiven if conditions on the policy change.

Note — If the Accident Forgiveness option is removed from the policy and an accident is being forgiven at the time of removal, that accident will become chargeable for the balance of the 35-month experience period.

For policies written prior to July 14, 2009, accidents forgiven under the former Accident Forgiveness rule will continue to be forgiven.

For policies written prior to July 14, 2009, if the accident forgiveness feature is removed, any chargeable accident that occurred prior to July 14, 2009, will continue to qualify for accident forgiveness provided it met the former Accident Forgiveness criteria.

The following vehicle types are eligible: PPA and AC-Reg.

Accident Forgiveness Rating Chart**

MINOR VIOLATION FORGIVENESS**
Eff. 7-14-09

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Minor Violation Forgiveness is an optional feature that may be purchased to waive premium surcharge due to a minor violation on a policy with a PPA.

A minor violation assigned to a driver will not result in any surcharge if the following are met:

1. The policyholder has purchased the Minor Violation Forgiveness option, AND
2. The minor violation occurred while the Minor Violation Forgiveness option was active, AND
3. The Minor Violation Forgiveness option remains active throughout the otherwise surchargeable period, AND
4. The driver does not have other chargeable minor violations currently being “forgiven” from a prior application of Minor Violation Forgiveness within the prior 35 months.

Minor Violation Forgiveness can apply to only one minor violation at a time per driver. Whether or not a minor violation is forgiven will be based on the conditions that exist on the policy at the time the minor violation becomes chargeable. Once a minor violation is chargeable, it cannot later be forgiven if conditions on the policy change.

Note — If the Minor Violation Forgiveness option is removed from the policy and a minor violation is being forgiven at the time of removal, that minor violation will become chargeable for the balance of the 35-month experience period.

For policies written prior to July 14, 2009, minor violations forgiven under the former Minor Violation Forgiveness rule will continue to be forgiven.

For policies written prior to July 14, 2009, if the Minor Violation Forgiveness feature is removed, any chargeable minor violation that occurred prior to July 14, 2009, will continue to qualify for minor violation forgiveness provided it met the former Minor Violation Forgiveness criteria.

The following vehicle type is eligible: PPA and AC-Reg.

Minor Violation Forgiveness Rating Chart**

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UNVERIFIABLE DRIVER RECORD SURCHARGE

If the licensed operator age 19 or older is unable to provide a verifiable driver license number for which a current Motor Vehicle Report (MVR) can be obtained, the applicable driver rate factor shall be increased.

Rating Chart

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FINANCIAL RESPONSIBILITY RATE FACTOR**
Eff. 7-14-09

Based on Nationwide's Proprietary Credit Scoring Model approved for use in Arkansas, the scoring rules listed below are applicable. Based on the resulting credit score and its corresponding Financial Responsibility Class, multiply each driver's rate factor by the appropriate Financial Responsibility rate factor.

New Business Scoring

The following rules (in order of precedence) are applicable:

1. Credit reports shall be obtained for all drivers that are 21 or older.

2. If all drivers on the policy are under 21, a credit report shall be obtained for the oldest driver on the policy.

3. On a policy where at least one driver has a credit score, the credit class associated with the driver with the best credit score shall be assigned to all drivers on the policy.

4. On policies where all drivers are credit "no-hits," the Financial Responsibility Class 3 Factor shall be assigned to all drivers on the policy.

5. If all drivers are exclusions or a combination of exclusion and no-hits, a Financial Responsibility Class 3 Factor applies.

Renewal Scoring

1. Credit reports shall be obtained for all drivers that are 21 or older.

2. If all drivers on the policy are under 21, a credit report shall be obtained for the oldest driver on the policy.

3. On a policy where at least one driver has a credit score, the lowest financial responsibility class shall be assigned to all drivers on the policy.

4. On policies where all drivers are credit "no-hits," the Financial Responsibility Class 3 Factor shall be assigned to all drivers on the policy.

5. If all drivers are exclusions or a combination of exclusion and no-hits, a Financial Responsibility Class 3 Factor applies.

6. Policies may move up or down only one financial responsibility class per year, subject to the following credit reclassification rules:

   Move policies to a better credit class upon renewal if:

   a. It is the annual renewal date for the policy, AND

   b. The policy satisfies the requirements of the better credit class, AND

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c. There are no chargeable major violations, or no chargeable accidents on the policy during the last 12 months.

Move policies to a worse financial responsibility class upon renewal if:

a. It is the annual renewal date of the policy, AND

b. The policy satisfies the requirements of the worse credit class, AND

c. There has been at least one chargeable major violation, or one chargeable accident on the policy during the last 12 months.

Renewal Scoring Exception: Policies where all drivers were prior "no-hits" or exclusions are subject to the New Business Scoring Rules above.

Terms

No-hit — no credit report is available from the selected vendor.
Exclusion — credit report is available but contains too limited information to score.

Added/Deleted Drivers

When a driver is added to a policy at any time other than the annual renewal of the policy, the following rules apply. If the policy is currently assigned the Financial Responsibility Class 3 Factor because all drivers were credit "no-hits" or exclusion:

1. A credit report shall be ordered for the added driver.

2. Apply the New Business Scoring Rules.

OR

If the policy's credit class is based on a scored credit report:

1. Do not order a credit report on the added driver at the time of the change.

2. Apply the Renewal Business Scoring Rules at the annual renewal date of the policy.

When a driver is deleted from a policy at any time other than the annual renewal date of the policy, the following rules apply.

1. The policy retains the current credit class.

2. Apply the Renewal Business Scoring Rules at the annual renewal date of the policy.

Rating Chart**

Spin-Off Policies

Any time a new policy must be set up for an existing customer of a Nationwide Company, a new financial responsibility class must be established using the rules outlined in the New Business Scoring Portion of the Financial Responsibility Rate Factor section of this rating manual.

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ACCIDENT PREVENTION COURSE DISCOUNT

The otherwise applicable driver factor shall be reduced for individuals 55 years of age or over if:

1. The driver has successfully completed a Motor Vehicle Accident Prevention Course approved by the Arkansas Office of Motor Vehicles, AND

2. A certificate is presented to the Company signifying the above course was successfully completed within three years prior to the inception of the renewal date of the policy term to which this rule applies. The certificate is valid for three years following the date of course completion. Once expired, proof of re-certification must be furnished to Nationwide to maintain this discount.

Rating Chart

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BASE RATES**

Eff. 7-14-09

Please refer to the Rating Charts portion of this manual.

BI Base Rates**
PD Base Rates**
ME Base Rates**
COMP Full Coverage Base Rates**
COLL $100 Deductible Base Rates**

EXPENSE FEES**

Eff. 7-14-09

Please refer to the Rating Charts portion of this manual.

Rating Chart**

RATE SYMBOLS

Eff. 9-27-06

Please refer to the Rating Charts portion of this manual.

BI Rate Symbols
PD Rate Symbols
ME Rate Symbols
COMP Rate Symbol
COLL Rate Symbol

MODEL YEAR FACTOR**

Eff. 7-14-09

Please refer to the Rating Charts portion of this manual.

BI Model Year Factor**
PD Model Year Factor**
ME Model Year Factor**
COMP Model Year Factor**
COLL Model Year Factor**

OTHER LIMITS AND DEDUCTIBLES

Eff. 1-30-06

Please refer to the Rating Charts portion of this manual.

BI Limits
PD Limits
ME Limits
COMP Deductibles
COLL Deductibles

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TERRITORY

Eff. 9-15-06

RATING TERRITORY SCHEDULE

Determined by:

1. Principal garaging address of automobile, OR
2. Residence of Policyholder if automobile is not garaged any specific place, OR
3. Business or mailing address if Policyholder's residence cannot be determined.
4. If a territory is zip code rated, and a zip code splits or new zip codes are introduced, apply the territory in which the prior zip code falls.

County		Definition	Territory
1	ARKANSAS	Entire County	63
2	ASHLEY	Entire County	62
3	BAXTER	Entire County	66
4	BENTON	72704, 72714, 72719, 72732, 72736, 72738, 72751, 72762, 72764	49
		72632, 72712, 72715, 72718, 72739, 72745, 72756, 72758	50
		72722, 72734, 72747, 72761, 72768	51
		Remainder of County	50
5	BOONE	Entire County	66
6	BRADLEY	Entire County	62
7	CALHOUN	Entire County	62
8	CARROLL	Entire County	66
9	CHICOT	Entire County	62
10	CLARK	Entire County	62
11	CLAY	Entire County	65
12	CLEBURNE	Entire County	64
13	CLEVELAND	Entire County	62
14	COLUMBIA	Entire County	62
15	CONWAY	Entire County	58
16	CRAIGHEAD	Entire County	65
17	CRAWFORD	Entire County	47
18	CRITTENDEN	Entire County	28
19	CROSS	Entire County	65
20	DALLAS	Entire County	62
21	DESHA	Entire County	36
22	DREW	Entire County	36
23	FAULKNER	Entire County	60
24	FRANKLIN	Entire County	66
25	FULTON	Entire County	65
26	GARLAND	71909, 71949, 71956, 71957, 71968	34
		Remainder of County	35
27	GRANT	Entire County	67
28	GREENE	Entire County	53
29	HEMPSTEAD	Entire County	62
30	HOT SPRING	Entire County	40
31	HOWARD	Entire County	62

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County		Definition	Territory
32	INDEPENDENCE	Entire County	65
33	IZARD	Entire County	65
34	JACKSON	Entire County	65
35	JEFFERSON	Entire County	24
36	JOHNSON	Entire County	66
37	LAFAYETTE	Entire County	62
38	LAWRENCE	Entire County	65
39	LEE	Entire County	52
40	LINCOLN	Entire County	62
41	LITTLE RIVER	Entire County	62
42	LOGAN	Entire County	66
43	LONOKE	Entire County	67
44	MADISON	Entire County	66
45	MARION	Entire County	66
46	MILLER	Entire County	25
47	MISSISSIPPI	Entire County	53
48	MONROE	Entire County	63
49	MONTGOMERY	Entire County	62
50	NEVADA	Entire County	62
51	NEWTON	Entire County	66
52	OUACHITA	Entire County	62
53	PERRY	Entire County	66
54	PHILLIPS	Entire County	36
55	PIKE	Entire County	62
56	POINSETT	Entire County	65
57	POLK	Entire County	61
58	POPE	Entire County	66
59	PRARIE	Entire County	65
60	PULASKI	72114, 72201, 72202	54
		72117	55
		72046, 72065, 72103, 72142, 72204, 72206, 72209	57
		72002, 72122, 72205, 72210, 72211, 72212, 72223, 72227	54
		72113	55
		72016, 72023, 72076, 72099, 72116, 72118, 72120	56
		72126, 72135, 72199, 72207	56
		Remainder of County	55
61	RANDOLPH	Entire County	65
62	SAINT FRANCIS	Entire County	52
63	SALINE	Entire County	68
64	SCOTT	Entire County	66
65	SEARCY	Entire County	66
66	SEBASTIAN	72901, 72903, 72904, 72908, 72916	46
		Remainder of County	48
67	SEVIER	Entire County	62
68	SHARPE	Entire County	65
69	STONE	Entire County	65

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County		Definition	Territory
70	UNION	Entire County	7
71	VAN BUREN	Entire County	64
72	WASHINGTON	72701,72703, 72704, 72717, 72727, 72729, 72730, 72738	49
		72744, 72749, 72762, 72764, 72769, 72948	49
		72745, 72756	50
		72722, 72734, 72747, 72753, 72761, 72768, 72774, 72959, 72934	51
		Remainder of County	50
73	WHITE	Entire County	65
74	WOODRUFF	Entire County	65
75	YELL	Entire County	66
Out of State (except LA, MA, MI or NJ)			999

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MISCELLANEOUS COVERAGES

NO FAULT COVERAGES
Eff. 8-1-08

The Named Insured shall have the right to reject in writing all or any one or more of the following coverages. After such rejection, unless the Named Insured requests such coverages in writing, such coverages need not be provided in, or supplemental to, a renewal policy. Should the Insured desire to purchase other than the statutory benefits, he or she must first reject the statutory benefits in writing before higher (or lower) limits can be provided.

A. Medical Expense

Limits of $5,000 are required unless rejected in writing by the Insured.

Rating Chart

B. Work Loss

Limits of $140 per week are required unless rejected in writing by the Insured.

Rating Chart

C. Death Benefits, Dismemberment, and Loss of Sight Coverage

Limits of $5,000 are required unless rejected in writing by the Insured.

Rating Chart

EXCESS FAMILY MEDICAL EXPENSE**
Eff.7-14-09

This coverage may be added by endorsement to a policy that provides BI and PD and which is eligible for ME coverage.

Rating Chart**

UNINSURED AND UNDERINSURED MOTORISTS COVERAGE**
(Bodily Injury and Property Damage Liability)
Eff. 7-14-09

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 the coverage entirely, or select one of the following coverage combinations:

UIMBI, UMPD
UIMBI
UMBI, UMPD
UMBI

Uninsured Motorists coverage shall NOT be offered for an amount greater than the amount of BI coverage selected.

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Limits for UMBI, UIMBI, and UMPD higher than those required by the state's financial responsibility laws are available but not in excess of the BI and PD limits carried on the policy. Limits lower than the BI and PD limits can be requested in writing by the Insured. If the Insured carries UIMBI, the limits must be equal to those purchased for UMBI.
UMBI is selected and provided at a policy level. UMPD is selected and provided at a policy level.

UMBI Premiums**

UIMBI Premiums**

UMPD Premiums

DIMINISHING DEDUCTIBLE**
Eff. 7-14-09

Diminishing Deductible credit is an optional feature that may be purchased to reduce a Policyholder's deductible. The accrued deductible credit will be subtracted from the coverage deductible to determine what amount the Policyholder will pay in the event of a covered COMP or COLL claim. Each eligible policy will accrue $100 deductible credit upon initiation of this option and an additional $100 deductible credit annually at renewal based on all drivers meeting eligibility requirements, up to a maximum of $500.

Policies are eligible to earn an additional $100 deductible credit annually at renewal if all drivers on the policy for the most recent 1 year period:

1. Have no at-fault accidents;
2. Have no major violations; and
3. Have maintained continuous coverage.

The Diminishing Deductible credit will reset to $100 in the event of a covered at-fault accident or COMP loss after the feature has been purchased. The Diminishing Deductible credit will resume accumulating when all drivers are once again eligible.

The following vehicle types are eligible: PPA, AC-Reg. and AC-Res.

COMP Diminishing Deductible Rating Chart**
COLL Diminishing Deductible Rating Chart**

TOTAL LOSS DEDUCTIBLE WAIVER**
Eff. 7-14-09

Total Loss Deductible Waiver is an optional feature that may be purchased to waive the physical damage coverage deductible in the event of a covered total loss.

The following vehicle types are eligible: PPA, AC-Reg. and AC-Res.

COMP Total Loss Deductible Waiver Rating Chart**
COLL Total Loss Deductible Waiver Rating Chart**

ROADSIDE ASSISTANCE COVERAGE**
Eff. 7-14-09

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Roadside Assistance is an optional coverage that may be purchased on any policy. This endorsement provides coverage to pay for expenses incurred under roadside assistance.

Limits: Up to 15 miles **OR** Up to 100 miles.

The following vehicle types are eligible: PPA, AC-Reg. and AC-Res.

Roadside Assistance Rating Chart**

TOWING AND LABOR COSTS**
Eff. 7-14-09

Available for Motorhome vehicle types only.

Limits - $50 per disablement ($100 per disablement for MH)

Rating Chart

LOSS OF USE AND LOSS OF USE — BROAD FORM**
Eff. 7-14-09

LOU may be afforded to private passenger autos and Classic autos (Regular Use) insured for BI, PD, and either COMP and/or COLL. See policy or endorsement for coverage details.

Covers auto rental cost up to the "per day" limit selected by the Policyholder, any deductible amount the Policyholder is required to pay on a rental automobile, and other expenses where the loss occurs more than 50 miles from the residence subject to the aggregate limit of coverage corresponding to the "pre day" limit selected.

Rating Chart**

ADDITIONAL COVERAGE FOR SOUND, PICTURE, AND DATA DEVICES

This endorsement provides coverage for loss to devices designed to emit, amplify, receive, and/or transmit sound, pictures, or data, which are not permanently installed, but which are attached to a component of the vehicle; this includes any antenna or other parts or accessories related to such devices. This endorsement also provides additional coverage, above the $1,500 policy limit, for any and all such devices, antennas, or other parts and accessories that were permanently installed after the purchase of the vehicle.

Rating Chart

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MISCELLANEOUS VEHICLES

The rates and rules for the private passenger automobile vehicle type, displayed elsewhere in this manual, also apply to miscellaneous vehicles as set forth in such rules and subject to the rate modifications/exceptions listed in the following sections.

MOTOR HOMES

A self-propelled land vehicle permanently equipped for use as living quarters, including cooking and sleeping facilities, and principally used for recreational purposes.

In the event our Insured rents a motor home from another, the daily charge to extend the coverages of BI, PD, ME, WL, DB, UM, and UIM whenever applicable from his/her automobile insured with our Company is $1.00 with a minimum per rental period premium of $10.00. Full COMP and $100 deductible COLL coverages are provided for the daily premium of $1.00 and again a $10.00 minimum premium per rental period. Contents coverage in the amount of $500 is provided for the flat charge of $1.00 if desired.

Motor Home Calculation Charts

TRAILERS
Eff 8-1-08

A **Travel Trailer** is designed for use with a private passenger automobile and permanently equipped as living quarters.

A **Camping Trailer** is designed for use with a private passenger automobile and expands into temporary living quarters. (These differ from travel trailers in their collapsed low profile towing positions.)

A **Utility Trailer** is designed for use with a private passenger automobile other than a travel or camping trailer.

BI, PD, ME, WL, DB, EFME, UMBI, UIMBI, and UMPD are automatically extended for the same limits as automobile to which attached. No endorsement is needed and no additional premium is charged.

In the event our Insured rents a trailer from another, the daily charge for full COMP and $100 deductible COLL coverage is $1.00 with a per rental period minimum of $10.00. Contents coverage of $500 is provided for the flat charge of $1.00 if desired.

Trailer Calculation Charts

TRUCK CAMPERS
Eff 8-1-08

A vehicle of the pickup type onto which a portable camper unit has been mounted or installed.

BI, PD, ME, WL, DB, EFME, UMBI, UIMBI, and UMPD are automatically extended for the same limits as automobile to which attached. No endorsement is needed and no additional premium is charged.

In the event our Insured rents a truck mounted with a camper unit from another, the premium is the same as established for a trailer.

Truck Camper Calculation Charts

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ANTIQUE AND CLASSIC AUTOMOBILES**
Eff. 7-14-09

An **Antique Automobile** is a private passenger automobile which is 25 years old or older and which has been restored, maintained, or preserved by antique automobile hobbyists.

A **Classic Automobile** is a private passenger automobile which is 10 years old or older and which is a rarity or of historic interest and which has been restored, maintained, or preserved by classic automobile hobbyists.

A. RESTRICTED USE

Reduced premiums apply if the automobile is maintained solely for use in exhibitions, club activities, parades, and other functions of public interest and is not used primarily for the transportation of passengers over any public street or highway.

COMP and COLL losses are settled on LEAST of Actual Cash Value, Cost to repair or replace, or Value for which premiums are charged.

B. REGULAR USE

Regular Use is applicable if the antique or classic automobile does not qualify for Restricted Use as defined above.

COMP and COLL losses are settled on LEAST of Actual Cash Value, Cost to repair or replace or Value for which premiums are charged.

Antique and Classic Automobile Calculation Charts**

MOTORCYCLES, MOTOR SCOOTERS, MOTORIZED BICYCLES, MOPEDS, AND OTHER SIMILAR MOTORIZED VEHICLES
Eff 8-1-08

Annual premiums anticipate reduced usage during winter months.

Includes trail bikes over 350cc or registered.

Motorcycle Calculation Charts

RECREATIONAL VEHICLES

A land motor vehicle not licensed or registered for use on public roads and used principally off public roads. For all other recreational land motor vehicles use applicable private passenger or miscellaneous type rates.

Includes unregistered trail bikes up to 350cc.

Recreational Vehicle Calculation Charts

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MISCELLANEOUS RISKS

USE OF OTHER AUTOMOBILES (UOA)

A. LIMITED FORM

Limited Form is a part of the policy which extends certain coverages, without charge, to the Policyholder, if an individual owner of an automobile, classified and rated private passenger, or if husband and wife either or both of whom own such automobile, while driving a non-owned automobile. Such insurance applies also to relatives of individual if resident of same household. See policy for coverage details.

Available by endorsement to:

1. Co-owners or partners — individuals, other than husband and wife, who jointly own automobile. Coverage extends to:
   a. One such person without charge.
   b. Any other named co-owner or partner for a charge.
2. Employers who wish to extend limited use of other automobiles coverage to employees (including executive officers) who are furnished automobiles for their regular use provided that the car is owned or leased under long term contract by the employer.

   Coverage applies also to spouse of above persons if resident of same household.

B. BROAD FORM

Broad Form extends certain coverages, for a charge, to persons who frequently drive non-owned automobiles. See endorsement for coverage details.

Available to:

1. Individual owners or husband and wife.
2. Co-owners or partners — individuals other than husband and wife.
3. Employees (including executive officers).
4. Relatives of any above named person who is eligible for Broad Form coverage, if resident of same household.

Coverage applies also to spouse of above persons if resident of same household.

NOT available to:

1. Employees of banks or finance companies, persons operating public or livery conveyances, school bus drivers, parking lot or service station attendants, mechanics, or car salespersons, OR
2. Truck drivers and chauffeurs except for operation of automobiles belonging to the federal or state government or political subdivision.

Rating Chart
Government Employees Rating Factor

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NAMED NON-OWNER POLICY (NNO)

Available to any person not owning a private passenger or commercial automobile, who meets the qualifications of a regular insurance risk.

A. INTERESTS COVERED

Policyholder and spouse, if resident in the same household, for:

1. Operation by either, or on behalf of either, of non-owned automobile, OR

2. Presence of either or both in non-owned automobile other than a public or livery conveyance.

Coverage is excess over other insurance available to the Policyholder.

B. INELIGIBLE RISKS

1. Finance companies and banks or their employees for repossession, recovery or resale of financed automobiles.

2. Garages or parking lots or their employees for operation of any vehicle in connection with ownership, maintenance, or operation of the garage or parking lot.

3. Persons operating a public or livery conveyance, including school bus drivers.

4. Chauffeurs and truck drivers except for operation of vehicles belonging to the federal or state government or any political subdivision.

5. Automobiles hired under long term contract.

C. CLASSIFICATION AND RATES

BI, PD, ME, or EFME — Apply percent shown below to the PPA base premium for the territory in which the Policyholder resides.

WL, AD, UMBI, UIMBI, or UMPD — Charge regular Private Passenger premium.

TYPE OF RISK

If occupational, professional, or business duties	Reg.	Special*
1. Customarily involve use of automobiles other than public or livery conveyances (no age restriction).....	192%	240%
2. Customarily involve use of passenger automobiles only and there is:		
a. A male operator under age 25.....	164	230
b. No male operator under age 25.....	144	202

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3. Do not customarily involve use of automobiles and there is:

   a. A male operator under age 25..... 87 230

   b. No male operator under age 25..... 58 164

These percentages may apply to an automobile furnished for regular use in business of U.S. Government.

*Applies to Named Non-Owner requiring financial responsibility certificate. See Financial Responsibility Certificate section for additional charges. Coverage is extended for operation of ANY automobile owned by a member of Named Non-Owner's household.

NOTE — The premiums produced by the factors above are not subject any further rate modification.

NNO_Calculation Charts

COMPREHENSIVE FAMILY LIABILITY (CFL)

NON-FARM — Written as a separate coverage on either the Auto or CFL—Auto Combination policy. If the Policyholder's vehicle is insured with Nationwide, coverage MUST be written on that policy. (Use Auto policy if CFL is written alone.)

FARM — Written as a separate coverage on the Auto policy covering the Policyholder's automobile. If no automobile is insured with Nationwide, CFL may be written alone on an Auto policy. CFL—Farm endorsement must be attached to the Auto policy.

NOTE — There is no provision for writing Farm Employers' liability.

A. COVERAGE

Covers Policyholder and members of the family residing in the same household. Any other person desiring coverage must purchase a separate policy. Liability and Medical Payment limits are written only in combination shown in the rate schedule.

See policy and endorsement for coverage information.

B. INELIGIBLE RISKS

1. Entities other than individuals.

   NOTE — CFL—Farm provides coverage for a partnership of which the Policyholder is a partner. There is no coverage for individuals, other than the Policyholder, comprising the partnership, except as they may be covered as relatives resident in the Policyholder's household.

2. With respect to CFL—Farm:

   Farms where the principal purpose of the farm is manufacturing or processing of commodities not produced entirely by the Policyholder, such as, but not restricted to, creameries and dairies when milk is bought from other farmers for processing.

3. Real estate brokers.

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C. CLASSIFICATION CLASS

1. All individuals other than farmers..... 1

2. Farmers, either not engaged in custom farming or with annual receipts from custom farming not exceeding $500 and total acreage:

   a. does not exceed 160..... 2
   b. exceeds160 but not 500..... 3
   c. exceeds 500 but not 2000..... 4

3. Farmers whose annual receipts from custom farming exceed $500 but do not exceed $3,000 and total acreage:

   a. does not exceed 160..... 5
   b. exceeds160 but not 500..... 6
   c. exceeds 500 but not 2000..... 7

4. Farmers whose total acreage exceeds 2000 (submit to Underwriting)..... 8

5. Farmers whose annual receipts from custom farming exceed $3,000 are classified under item 3b. above; however, coverage for custom farming operations is not granted by the policy terms.

D. PREMIUM

1. Class 1

   a. Charge “basic” premium for Policyholder’s principal residence.

   b. Charge “additional residence” premium for each additional dwelling unit (including cottages and cabins) where the Policyholder or spouse maintains a residence. If Policyholder owns or rents the whole of a two-, three-, or four-family dwelling, maintaining his or her principal residence in one unit and renting out others, the “basic” charge includes premium for unit in which Policyholder resides and an “additional residence” charge is made for each of the other units.

   c. Coverage may be extended to one- or two-family dwellings owned but not occupied in any part by Policyholder or spouse, and rented to others or held for rental, by marking proper entry in “Declarations.” If such coverage is granted, charge “additional residence” premium for each such dwelling unit.

      NOTE — Real estate brokers or persons owning more than three rental dwelling units are ineligible for this extended coverage. If Policyholder or spouse resides in a multiple dwelling owned by either, the part of such multiple dwelling rented to others shall not be considered in determining eligibility for this extended coverage.

      Additional dwellings acquired during the policy term are automatically covered and must be reported so that proper charge may be made at the next renewal.

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2. Classes 2, 3, 4, 5, 6 or 7

   a. Charge “basic” premium for appropriate classification based on total acreage owned, rented or operated by Policyholder, including any acreage owned, rented or operated by a partnership of which the Policyholder is a partner. “Basic” premium includes charge for Policyholder's principal residence.

   b. Charge “additional residence” premium for:

      (1) Each additional dwelling where Policyholder or spouse maintains a residence. If Policyholder owns or rents the whole of a two-, three-, or four-family dwelling, maintaining his or her principal residence in one unit and renting out others, the “basic” charge includes premium for unit in which Policyholder resides and an “additional residence” charge is made for each of the other units.

      (2) Each unit of all one- or two-family dwellings owned but not occupied by Policyholder or spouse. Such dwellings must be included, whether on farm premises or not and regardless of whether rent money is collected. Any such dwellings located on farms owned by a partnership of which Policyholder is a partner must also be included at the “additional residence” charge.

      NOTE — Coverage for such units need not be activated in the “Declarations” since it is provided automatically by CFL—Farm Endorsement.

      Additional dwellings or acreage acquired during the policy term are automatically covered and must be reported so that proper charge may be made at the next renewal.

      EXCEPTION — If ALL partners have Nationwide CFL—Farm coverage, the classification for each partner is determined as follows:

      (a) Charge for all exposure (acreage, residences and custom farming receipts) owned or operated by the Policyholder separately from the partnership.

      (b) Add to this a proportionate share of all partnership exposure. If the number of residences thus determined ends in a fraction, round to the next higher whole number.

   Submit the name and policy number of all partners. For proper coverage, individual or partnership farmers living in urban residences must be issued the CFL—Farm endorsement.

Semi-Annual Premium-Basic
Additional Residences

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GENERAL RULES

POLICY TERM

All policy terms are six months except for Motorcycles and Recreational Vehicles, which are 12 months. All policies are automatically renewable.

PREMIUM ADJUSTMENT

The following rules apply to changes made during the policy term:

1. Added coverage or vehicle — Collect prorate premium on the basis of rates in effect at the time of the change.

2. All other changes — Collect or refund prorate premium on the basis of rates in effect at the inception of the policy term.

CANCELLATIONS

A. REQUESTS

The Policyholder may cancel his or her insurance at any time by written notice to the Company. Cancellation becomes effective on the date requested by the Policyholder but not prior to the date the Company receives the request, provided there is not a Financial Responsibility Form (SR-22) filed. Accounts with an SR-22 will cancel after the required notice has been sent to the state where the form is issued.

The policy is cancelled on a short rate basis unless noted in item C., below.

B. COMPANY CANCELLATIONS AND NON-RENEWALS

Policies may be cancelled or non-renewed subject to the cancellation provisions in the policy and/or policy endorsements.

Exception — Policies written as “new business” may be cancelled by the Company for any cause, if notice is mailed to the Policyholder within 60 days after the effective date. (Renewals are not “new business”.)

C. SHORT/PRO RATE BASIS DETERMINATION

Cancellation is on a prorate basis when:

1. Initiated by the Company.

2. The automobile is destroyed or stolen.

3. The Policyholder has died.

4. The Policyholder has other specified automobile insurance in the Company.

5. Only part of the coverages are cancelled.

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6. The Policyholder enters the Armed Services.

7. The automobile is repossessed under the terms of a financing agreement.

In all other cases, cancellation is on a short-rate basis when requested by the Policyholder.

D. MISCELLANEOUS VEHICLES

Motorcycles:

When coverage is cancelled, the earned premium shall be the full annual premium except that, under the following circumstances, the cancellation shall be on a pro rated basis:

1. Coverage was in force less than six months.

2. Coverage was in force six months or more, BUT

   a. The vehicle was stolen, destroyed, sold, or junked, OR

   b. The Policyholder has died, OR

   c. Cancellation is initiated by the Company.

Recreational Vehicles:

When coverage on a vehicle is cancelled, the earned premium shall be the full annual premium except that, under the following circumstances, the cancellation shall be on a pro rate basis:

1. The vehicle is destroyed, stolen, sold, or junked.
2. The Policyholder has died.
3. Cancellation is initiated by the Company.

E. REFUND

Cancellation premium refund of less than $2.00 will not be made except at the request of the Policyholder, in which case the actual return premium shall be allowed.

FINANCIAL RESPONSIBILITY CERTIFICATES (SR-22 FILINGS)

A financial responsibility certificate (SR-22) is filed with the Bureau of Motor Vehicles whenever evidence of financial responsibility is required by law. If the person requiring certificate owns no automobile, filing may be made on policy issued a member of immediate family. Nationwide will not issue the SR-22 for drivers or residents of the following states where we are not licensed to write insurance:

1. Louisiana,
2. Massachusetts, AND
3. New Jersey.

A $15.00 SR-22 fee will be imposed per filing per policy term. This fee is non-refundable.

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PAYMENT OPTIONS
Eff. 4-1-07

A. FULL PAYMENT

The total policy premium for a policy term may be paid in full at the time a new policy is written or upon the Policyholder's receipt of a renewal billing notice.

B. INSTALLMENT PAYMENTS

The total policy premium for a policy term may be paid through one of the Company's installment payment plans. A handling fee of $5.00 will be assessed for each installment payment paid by methods other than by electronic fund transfer (EFT).

C. BAD CHECKS

The Company reserves the right to impose a fee of $30.00 for any premium payment, fees, or other charges due the Company, regardless of payment method, that are unable to be processed due to insufficient funds or the unavailability or inaccessibility of funds.

D. LATE PAYMENT FEE

A late payment fee of $10.00 will be assessed for any payment received five or more days past the billing date. The $10.00 late payment fee will be added to the next billing.

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PRORATE TABLES

PRORATE TABLES – SEMI-ANNUAL POLICIES

Eff. 8-1-08

No. of Days Policy In Force	Pro-Rate %	No. of Days Policy In Force	Pro-Rate %	No. of Days Policy In Force	Pro-Rate %	No. of Days Policy In Force	Pro-Rate %
1	0.5	47	25.8	93	51.1	138	75.8
2	1.1	48	26.4	94	51.6	139	76.4
3	1.6	49	26.9	95	52.2	140	76.9
4	2.2	50	27.5	96	52.7	141	77.5
5	2.7	51	28	97	53.3	142	78
6	3.3	52	28.6	98	53.8	143	78.6
7	3.8	53	29.1	99	54.4	144	79.1
8	4.4	54	29.7	100	54.9	145	79.7
9	4.9	55	30.2	101	55.5	146	80.2
10	5.5	56	30.8	102	56	147	80.8
11	6	57	31.3	103	56.6	148	81.3
12	6.6	58	31.9	104	57.1	149	81.9
13	7.1	59	32.4	105	57.7	150	82.4
14	7.7	60	33	106	58.2	151	83
15	8.2	61	33.5	107	58.8	152	83.5
16	8.8	62	34.1	108	59.3	153	84.1
17	9.3	63	34.6	109	59.9	154	84.6
18	9.9	64	35.2	110	60.4	155	85.2
19	10.4	65	35.7	111	61	156	85.7
20	11	66	36.3	112	61.5	157	86.3
21	11.5	67	36.8	113	62.1	158	86.8
22	12.1	68	37.4	114	62.6	159	87.4
23	12.6	69	37.9	115	63.2	160	87.9
24	13.2	70	38.5	116	63.7	161	88.5
25	13.7	71	39	117	64.3	162	89
26	14.3	72	39.6	118	64.8	163	89.6
27	14.8	73	40.1	119	65.4	164	90.1
28	15.4	74	40.7	120	65.9	165	90.7
29	15.9	75	41.2	121	66.5	166	91.2
30	16.5	76	41.8	122	67	167	91.8
31	17	77	42.3	123	67.6	168	92.3
32	17.6	78	42.9	124	68.1	169	92.9
33	18.1	79	43.4	125	68.7	170	93.4
34	18.7	80	44	126	69.2	171	94
35	19.2	81	44.5	127	69.8	172	94.5
36	19.8	82	45.1	128	70.3	173	95.1
37	20.3	83	45.6	129	70.9	174	95.6

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No. of Days Policy In Force	Pro-Rate %	No. of Days Policy In Force	Pro-Rate %	No. of Days Policy In Force	Pro-Rate %	No. of Days Policy In Force	Pro-Rate %
38	20.9	84	46.2	130	71.4	175	96.2
39	21.4	85	46.7	131	72	176	96.7
40	22	86	47.3	132	72.5	177	97.3
41	22.5	87	47.8	133	73.1	178	97.8
42	23.1	88	48.4	134	73.6	179	98.4
43	23.6	89	48.9	135	74.2	180	98.9
44	24.2	90	49.5	136	74.7	181	99.5
45	24.7	91	50	137	75.3	182	100
46	25.3	92	50.5				

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PRORATE TABLES – ANNUAL POLICIES-2
Eff. 8-1-08

No. of Days Policy In Force	Pro-Rate %	No. of Days Policy In Force	Pro-Rate %	No. of Days Policy In Force	Pro-Rate %	No. of Days Policy In Force	Pro-Rate %
1	0.3	47	12.9	93	25.5	139	38.1
2	0.5	48	13.2	94	25.8	140	38.4
3	0.8	49	13.4	95	26	141	38.6
4	1.1	50	13.7	96	26.3	142	38.9
5	1.4	51	14	97	26.6	143	39.2
6	1.6	52	14.2	98	26.8	144	39.5
7	1.9	53	14.5	99	27.1	145	39.7
8	2.2	54	14.8	100	27.4	146	40
9	2.5	55	15.1	101	27.7	147	40.3
10	2.7	56	15.3	102	27.9	148	40.5
11	3	57	15.6	103	28.2	149	40.8
12	3.3	58	15.9	104	28.5	150	41.1
13	3.6	59	16.2	105	28.8	151	41.4
14	3.8	60	16.4	106	29	152	41.6
15	4.1	61	16.7	107	29.3	153	41.9
16	4.4	62	17	108	29.6	154	42.2
17	4.7	63	17.3	109	29.9	155	42.5
18	4.9	64	17.5	110	30.1	156	42.7
19	5.2	65	17.8	111	30.4	157	43
20	5.5	66	18.1	112	30.7	158	43.3
21	5.8	67	18.4	113	31	159	43.6
22	6	68	18.6	114	31.2	160	43.8
23	6.3	69	18.9	115	31.5	161	44.1
24	6.6	70	19.2	116	31.8	162	44.4
25	6.8	71	19.5	117	32.1	163	44.7
26	7.1	72	19.7	118	32.3	164	44.9
27	7.4	73	20	119	32.6	165	45.2
28	7.7	74	20.3	120	32.9	166	45.5
29	7.9	75	20.5	121	33.2	167	45.8
30	8.2	76	20.8	122	33.4	168	46
31	8.5	77	21.1	123	33.7	169	46.3
32	8.8	78	21.4	124	34	170	46.6
33	9	79	21.6	125	34.2	171	46.8
34	9.3	80	21.9	126	34.5	172	47.1
35	9.6	81	22.2	127	34.8	173	47.4
36	9.9	82	22.5	128	35.1	174	47.7
37	10.1	83	22.7	129	35.3	175	47.9
38	10.4	84	23	130	35.6	176	48.2
39	10.7	85	23.3	131	35.9	177	48.5

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No. of Days Policy In Force	Pro-Rate %	No. of Days Policy In Force	Pro-Rate %	No. of Days Policy In Force	Pro-Rate %	No. of Days Policy In Force	Pro-Rate %
40	11	86	23.6	132	36.2	178	48.8
41	11.2	87	23.8	133	36.4	179	49
42	11.5	88	24.1	134	36.7	180	49.3
43	11.8	89	24.4	135	37	181	49.6
44	12.1	90	24.7	136	37.3	182	49.9
45	12.3	91	24.9	137	37.5	183	50.1
46	12.6	92	25.2	138	37.8	184	50.4

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PRORATE TABLES – ANNUAL POLICIES-3
Eff. 8-1-08

No. of Days Policy In Force	Pro-Rate %	No. of Days Policy In Force	Pro-Rate %	No. of Days Policy In Force	Pro-Rate %	No. of Days Policy In Force	Pro-Rate %
185	50.7	231	63.3	277	75.9	323	88.5
186	51	232	63.6	278	76.2	324	88.8
187	51.2	233	63.8	279	76.4	325	89
188	51.5	234	64.1	280	76.7	326	89.3
189	51.8	235	64.4	281	77	327	89.6
190	52.1	236	64.7	282	77.3	328	89.9
191	52.3	237	64.9	283	77.5	329	90.1
192	52.6	238	65.2	284	77.8	330	90.4
193	52.9	239	65.5	285	78.1	331	90.7
194	53.2	240	65.8	286	78.4	332	91
195	53.4	241	66	287	78.6	333	91.2
196	53.7	242	66.3	288	78.9	334	91.5
197	54	243	66.6	289	79.2	335	91.8
198	54.2	244	66.8	290	79.5	336	92.1
199	54.5	245	67.1	291	79.7	337	92.3
200	54.8	246	67.4	292	80	338	92.6
201	55.1	247	67.7	293	80.3	339	92.9
202	55.3	248	67.9	294	80.5	340	93.2
203	55.6	249	68.2	295	80.8	341	93.4
204	55.9	250	68.5	296	81.1	342	93.7
205	56.2	251	68.8	297	81.4	343	94
206	56.4	252	69	298	81.6	344	94.2
207	56.7	253	69.3	299	81.9	345	94.5
208	57	254	69.6	300	82.2	346	94.8
209	57.3	255	69.9	301	82.5	347	95.1
210	57.5	256	70.1	302	82.7	348	95.3
211	57.8	257	70.4	303	83	349	95.6
212	58.1	258	70.7	304	83.3	350	95.9
213	58.4	259	71	305	83.6	351	96.2
214	58.6	260	71.2	306	83.8	352	96.4
215	58.9	261	71.5	307	84.1	353	96.7
216	59.2	262	71.8	308	84.4	354	97
217	59.5	263	72.1	309	84.7	355	97.3
218	59.7	264	72.3	310	84.9	356	97.5
219	60	265	72.6	311	85.2	357	97.8
220	60.3	266	72.9	312	85.5	358	98.1
221	60.5	267	73.2	313	85.8	359	98.4
222	60.8	268	73.4	314	86	360	98.6
223	61.1	269	73.7	315	86.3	361	98.9

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No. of Days Policy In Force	Pro-Rate %	No. of Days Policy In Force	Pro-Rate %	No. of Days Policy In Force	Pro-Rate %	No. of Days Policy In Force	Pro-Rate %
224	61.4	270	74	316	86.6	362	99.2
225	61.6	271	74.2	317	86.8	363	99.5
226	61.9	272	74.5	318	87.1	364	99.7
227	62.2	273	74.8	319	87.4	365	100
228	62.5	274	75.1	320	87.7		
229	62.7	275	75.3	321	87.9		
230	63	276	75.6	322	88.2		

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CALCULATIONS, QUICK REFERENCES, & CHARTS

ADF PRIVATE PASSENGER PPA

QUICK REFERENCE

	BI	COLL	COMP	MDCL	PD	PLCY
ADF Individual Coverage Driver Factor	X	X	X	X	X	
Accident Free Discount Factor	X	X	X	X	X	
Accident Prevention Course Discount Factor	X	X	X	X	X	
At Fault Accidents Factor						X
At Fault Accidents Factor Plus						X
At Fault Plus Factor Add						X
Driver Factor	X	X	X	X	X	
Financial Responsibility Rate Factor	X	X	X	X	X	
Major Violation Points						X
Major Violation Points Plus						X
Merit Rating Factor	X	X	X	X	X	X
Minor Violation Points						X
Minor Violation Points Plus						X
Unverifiable Driving Record Surcharge Factor	X	X	X	X	X	
Violation Surcharge Factor						X
Violation Surcharge Factor Plus						X

CALCULATION PPA BI ADF Individual Coverage Driver Factor
RX03PPABI3003
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Driver Factor	RX03TE80
2.	Determine Financial Responsibility Rate Factor	RX03TE87
3.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
4.	Determine Accident Prevention Course Discount Factor	RX03TI12
5.	Determine Accident Free Discount Factor	RX03TI73
6.	Calculate Merit Rating Factor	RX03PPAPLCY4270
7.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION PPA COLL ADF Individual Coverage Driver Factor

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RX03PPACOLL3002
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Driver Factor	RX03TE83
2.	Determine Financial Responsibility Rate Factor	RX03TE87
3.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
4.	Determine Accident Prevention Course Discount Factor	RX03TI12
5.	Determine Accident Free Discount Factor	RX03TI73
6.	Calculate Merit Rating Factor	RX03PPAPLCY4270
7.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION PPA COMP ADF Individual Coverage Driver Factor
RX03PPACOMP3004
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Driver Factor	RX03TE82
2.	Determine Financial Responsibility Rate Factor	RX03TE87
3.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
4.	Determine Accident Prevention Course Discount Factor	RX03TI12
5.	Determine Accident Free Discount Factor	RX03TI73
6.	Calculate Merit Rating Factor	RX03PPAPLCY4270
7.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION PPA MDCL ADF Individual Coverage Driver Factor
RX03PPAMDCL3005
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Driver Factor	RX03TE85
2.	Determine Financial Responsibility Rate Factor	RX03TE87
3.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
4.	Determine Accident Prevention Course Discount Factor	RX03TI12
5.	Determine Accident Free Discount Factor	RX03TI73

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Step	Description	Chart Name
6.	Calculate Merit Rating Factor	RX03PPAPLCY4270
7.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

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CALCULATION PPA PD ADF Individual Coverage Driver Factor
RX03PPAPD3006
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Driver Factor	RX03TE81
2.	Determine Financial Responsibility Rate Factor	RX03TE87
3.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
4.	Determine Accident Prevention Course Discount Factor	RX03TI12
5.	Determine Accident Free Discount Factor	RX03TI73
6.	Calculate Merit Rating Factor	RX03PPAPLCY4270
7.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION PPA PLCY Merit Rating Factor
RX03PPAPLCY4270
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine At Fault Accidents Factor	RX03TE88
2.	Determine Major Violation Points	RX03TE90
3.	Determine Minor Violation Points	RX03TE91
4.	Major Violation Difference = Major Violations - 33	
5.	If Major Violation Difference > 0	
6.	Major Violation Add = Major Violation Difference * Major Violation Points Plus	
7.	Major Violation Points = Major Violation Points + Major Violation Add	
8.	End - If	
9.	Minor Violation Difference = Minor Violations - 02	
10.	If Minor Violation Difference > 0	
11.	Minor Violation Add = Minor Violation Difference * Minor Violation Points Plus	
12.	Minor Violation Points = Minor Violation Points + Minor Violation Add	
13.	End - If	
14.	Violation Points = Major Violation Points + Minor Violation Points	
15.	Determine Violation Surcharge Factor	RX03TE89
16.	At Fault Difference = At Fault Accidents - 04	
17.	If At Fault Difference > 0	
18.	At Fault Plus Factor Add = At Fault Difference * At Fault Accidents Factor Plus	
19.	At Fault Accidents Factor = At Fault Accidents Factor + At Fault Plus Factor Add	
20.	End - If	
21.	Violation Points Diff = Violation Points - 12	

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Step	Description	Chart Name
22.	If Violation Points Diff > 0	
23.	Violation Points Add = Violation Points Diff * Violation Surcharge Factor Plus	
24.	Violation Surcharge Factor = Violation Surcharge Factor + Violation Points Add	
25.	End - If	
26.	Merit Rating Factor = At Fault Accidents Factor + Violation Surcharge Factor	

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ADF MOTORCYCLE MC
QUICK REFERENCE

	BI	COLL	COMP	MDCL	PD	PLCY
ADF Individual Coverage Driver Factor	X	X	X	X	X	
At Fault Accidents Factor						X
At Fault Accidents Factor Plus						X
At Fault Plus Factor Add						X
Driver's Age Percent	X	X	X	X	X	
Major Violation Points						X
Major Violation Points Plus						X
Merit Rating Factor	X	X	X	X	X	X
Minor Violation Points						X
Minor Violation Points Plus						X
Unverifiable Driving Record Surcharge Factor	X	X	X	X	X	
Violation Surcharge Factor						X
Violation Surcharge Factor Plus						X

CALCULATION MC BI ADF Individual Coverage Driver Factor
RX03MOCYBI3007
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
2.	Determine Driver's Age Percent	RX03TI86
3.	Calculate Merit Rating Factor	RX03PPAPLCY4270
4.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver's Age Percent (cents rounded)	
5.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	

CALCULATION MC COLL ADF Individual Coverage Driver Factor
RX03MOCYCOLL3008
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
2.	Determine Driver's Age Percent	RX03TI85
3.	Calculate Merit Rating Factor	RX03PPAPLCY4270
4.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver's Age Percent (cents rounded)	
5.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	

CALCULATION MC COMP ADF Individual Coverage Driver Factor
RX03MOCYCOMP3009
Renewal Effective Date: AUG-18-2000

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New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
2.	Determine Driver's Age Percent	RX03TI84
3.	Calculate Merit Rating Factor	RX03PPAPLCY4270
4.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver's Age Percent (cents rounded)	
5.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	

CALCULATION MC MDCL ADF Individual Coverage Driver Factor
RX03MOCYMDCL3010
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
2.	Determine Driver's Age Percent	RX03TI88
3.	Calculate Merit Rating Factor	RX03PPAPLCY4270
4.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver's Age Percent (cents rounded)	
5.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	

CALCULATION MC PD ADF Individual Coverage Driver Factor
RX03MOCYPD3011
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
2.	Determine Driver's Age Percent	RX03TI87
3.	Calculate Merit Rating Factor	RX03PPAPLCY4270
4.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver's Age Percent (cents rounded)	
5.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	

CALCULATION MC PLCY Merit Rating Factor
RX03PPAPLCY4270
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine At Fault Accidents Factor	RX03TE88
2.	Determine Major Violation Points	RX03TE90
3.	Determine Minor Violation Points	RX03TE91
4.	Major Violation Difference = Major Violations - 33	
5.	If Major Violation Difference > 0	
6.	Major Violation Add = Major Violation Difference * Major Violation Points Plus	
7.	Major Violation Points = Major Violation Points + Major Violation Add	

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Step	Description	Chart Name
8.	End - If	
9.	Minor Violation Difference = Minor Violations - 02	
10.	If Minor Violation Difference > 0	
11.	Minor Violation Add = Minor Violation Difference * Minor Violation Points Plus	
12.	Minor Violation Points = Minor Violation Points + Minor Violation Add	
13.	End - If	
14.	Violation Points = Major Violation Points + Minor Violation Points	
15.	Determine Violation Surcharge Factor	RX03TE89
16.	At Fault Difference = At Fault Accidents - 04	
17.	If At Fault Difference > 0	
18.	At Fault Plus Factor Add = At Fault Difference * At Fault Accidents Factor Plus	
19.	At Fault Accidents Factor = At Fault Accidents Factor + At Fault Plus Factor Add	
20.	End - If	
21.	Violation Points Diff = Violation Points - 12	
22.	If Violation Points Diff > 0	
23.	Violation Points Add = Violation Points Diff * Violation Surcharge Factor Plus	
24.	Violation Surcharge Factor = Violation Surcharge Factor + Violation Points Add	
25.	End - If	
26.	Merit Rating Factor = At Fault Accidents Factor + Violation Surcharge Factor	

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ADF ANTIQUE and CLASSICS AC

QUICK REFERENCE

	BI	COLL	COMP	MDCL	PD	PLCY
ADF Individual Coverage Driver Factor	X	X	X	X	X	
Accident Free Discount Factor	X	X	X	X	X	
Accident Prevention Course Discount Factor	X	X	X	X	X	
At Fault Accidents Factor						X
At Fault Accidents Factor Plus						X
At Fault Plus Factor Add						X
Driver Factor	X	X	X	X	X	
Financial Responsibility Rate Factor	X	X	X	X	X	
Major Violation Points						X
Major Violation Points Plus						X
Merit Rating Factor	X	X	X	X	X	X
Minor Violation Points						X
Minor Violation Points Plus						X
Unverifiable Driving Record Surcharge Factor	X	X	X	X	X	
Violation Surcharge Factor						X
Violation Surcharge Factor Plus						X

CALCULATION AC BI ADF Individual Coverage Driver Factor
RX03ANTQBI3044
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Driver Factor	RX03TE80
2.	Determine Financial Responsibility Rate Factor	RX03TE87
3.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
4.	Determine Accident Prevention Course Discount Factor	RX03TI12
5.	Determine Accident Free Discount Factor	RX03TI73
6.	Calculate Merit Rating Factor	RX03PPAPLCY4270
7.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION AC COLL ADF Individual Coverage Driver Factor
RX03ANTQCOLL3045
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

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Step	Description	Chart Name
1.	Determine Driver Factor	RX03TE83
2.	Determine Financial Responsibility Rate Factor	RX03TE87
3.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
4.	Determine Accident Prevention Course Discount Factor	RX03TI12
5.	Determine Accident Free Discount Factor	RX03TI73
6.	Calculate Merit Rating Factor	RX03PPAPLCY4270
7.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION AC COMP ADF Individual Coverage Driver Factor
RX03ANTQCOMP3046
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Driver Factor	RX03TE82
2.	Determine Financial Responsibility Rate Factor	RX03TE87
3.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
4.	Determine Accident Prevention Course Discount Factor	RX03TI12
5.	Determine Accident Free Discount Factor	RX03TI73
6.	Calculate Merit Rating Factor	RX03PPAPLCY4270
7.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION AC MDCL ADF Individual Coverage Driver Factor
RX03ANTQMDCL3047
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Driver Factor	RX03TE85
2.	Determine Financial Responsibility Rate Factor	RX03TE87
3.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
4.	Determine Accident Prevention Course Discount Factor	RX03TI12
5.	Determine Accident Free Discount Factor	RX03TI73
6.	Calculate Merit Rating Factor	RX03PPAPLCY4270

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Step	Description	Chart Name
7.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

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CALCULATION AC PD ADF Individual Coverage Driver Factor
RX03ANTQPD3048
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Driver Factor	RX03TE81
2.	Determine Financial Responsibility Rate Factor	RX03TE87
3.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
4.	Determine Accident Prevention Course Discount Factor	RX03TI12
5.	Determine Accident Free Discount Factor	RX03TI73
6.	Calculate Merit Rating Factor	RX03PPAPLCY4270
7.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION AC PLCY Merit Rating Factor
RX03PPAPLCY4270
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine At Fault Accidents Factor	RX03TE88
2.	Determine Major Violation Points	RX03TE90
3.	Determine Minor Violation Points	RX03TE91
4.	Major Violation Difference = Major Violations - 33	
5.	If Major Violation Difference > 0	
6.	Major Violation Add = Major Violation Difference * Major Violation Points Plus	
7.	Major Violation Points = Major Violation Points + Major Violation Add	
8.	End - If	
9.	Minor Violation Difference = Minor Violations - 02	
10.	If Minor Violation Difference > 0	
11.	Minor Violation Add = Minor Violation Difference * Minor Violation Points Plus	
12.	Minor Violation Points = Minor Violation Points + Minor Violation Add	
13.	End - If	
14.	Violation Points = Major Violation Points + Minor Violation Points	
15.	Determine Violation Surcharge Factor	RX03TE89
16.	At Fault Difference = At Fault Accidents - 04	
17.	If At Fault Difference > 0	
18.	At Fault Plus Factor Add = At Fault Difference * At Fault Accidents Factor Plus	
19.	At Fault Accidents Factor = At Fault Accidents Factor + At Fault Plus Factor Add	
20.	End - If	
21.	Violation Points Diff = Violation Points - 12	

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Step	Description	Chart Name
22.	If Violation Points Diff > 0	
23.	Violation Points Add = Violation Points Diff * Violation Surcharge Factor Plus	
24.	Violation Surcharge Factor = Violation Surcharge Factor + Violation Points Add	
25.	End - If	
26.	Merit Rating Factor = At Fault Accidents Factor + Violation Surcharge Factor	

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PRIVATE PASSENGER PPA

QUICK REFERENCE

	AD	BI	COLL	COMP	EEC	BMDL	LOI	LOU	MDCL	PD	PLCY	TL	UIMBI	UMBI	UMPD
Advance Quote Discount Factor		X	X	X					X	X					
Auto Financial Discount Factor		X	X	X					X	X					
Average Driver Factor		X	X	X					X	X					
BI Matrix Factor		X													
Base Rate	X	X	X	X	X	X	X	X	X	X		X	X	X	X
COLL Matrix Factor			X												
COMP Matrix Factor				X											
Coverage Expense Fee		X	X	X					X	X					
Coverage Rating Year Plus One											X				
Customized Vehicle COLL Factor			X												
Customized Vehicle COLL Factor Plus			X												
Customized Vehicle COMP Factor				X											
Customized Vehicle COMP Factor Plus				X											
Feature : Accident Forgiveness Factor		X	X	X					X	X					
Feature : Minor Violation Forgiveness Factor		X	X	X					X	X					
Home and Car Discount Factor		X	X	X					X	X	X				
Limit/Deductible Factor		X	X	X					X	X					
MP Matrix Factor									X						
Nationwide Associate Discount Factor	X	X	X	X	X	X	X	X	X	X			X	X	X
New Vehicle Discount Factor		X	X	X					X	X					
OEM Endorsement Factor			X	X											
PD Matrix Factor										X					
Passive Occupant Restraint Discount Factor	X						X		X						
Policy UOA Endorsement Amount 1		X													
Policy UOA Endorsement Factor 1		X								X					
Policy Use of Other Auto Endor Amount		X													
Policy Use of Other Auto Govt Amt		X								X					

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	AD	BI	COLL	COMP	EEC	EMDCL	LOI	LOU	MDCL	PD	PLCY	TL	UIMBI	UMBI	UMPD
Preferred Discount	X	X	X	X	X	X	X	X	X	X		X	X	X	X
Prior Insurance Surcharge Factor		X	X	X					X	X			X	X	X
Rate Symbol Factor		X	X	X					X	X	X				
Rate Symbol Plus Factor			X	X							X				
Terms with Prior Carrier Factor		X	X	X					X	X					
Vehicle Model Year Factor		X	X	X					X	X					
Vehicle Use Factor		X	X	X					X	X					

CALCULATION PPA AD Coverage Premium
RX03PPAAD1478
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA22
2.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
3.	Determine Preferred Discount	RX03TM22
4.	Determine Nationwide Associate Discount Factor	RX03TM62
5.	Base Rate = Base Rate	
6.	Result = Base Rate * Preferred Discount (ten cents rounded)	
7.	* Nationwide Associate Discount Factor (ten cents rounded)	
8.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	

CALCULATION PPA BI Coverage Premium **
RX03PPABI1479
Effective Date: JUL-14-2009

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA03
2.	Determine Rate Symbol Factor	RX03TB15
3.	Calculate Rate Symbol Factor	RX03PPAPLCY15010
4.	Determine Vehicle Model Year Factor	RX03TC13
5.	Calculate Vehicle Age	RX03PPAPLCY10010
6.	Determine New Vehicle Discount Factor	RX03TC23
7.	Determine Limit/Deductible Factor	RX03TD03
8.	Determine Vehicle Use Factor	RX03TE54
9.	Determine Prior Insurance Surcharge Factor	RX03TE20
10.	Determine Preferred Discount	RX03TM22
11.	Determine Nationwide Associate Discount Factor	RX03TM62
12.	Determine BI Matrix Factor	RX03TM12
13.	Determine Advance Quote Discount Factor	RX03TM20
14.	Determine Terms with Prior Carrier Factor	RX03TF91
15.	Determine Home and Car Discount Factor	RX03TI35
16.	Determine Auto Financial Discount Factor	RX03TI83

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Step	Description	Chart Name
17.	Determine Feature : Accident Forgiveness Factor	RX03TM29
18.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
19.	Determine Coverage Expense Fee	RX03TF78
20.	Result = Base Rate * Preferred Discount (ten cents rounded)	
21.	* Nationwide Associate Discount Factor (ten cents rounded)	
22.	* Rate Symbol Factor (ten cents rounded)	
23.	* Vehicle Model Year Factor (ten cents rounded)	
24.	* New Vehicle Discount Factor (ten cents rounded)	
25.	* Limit/Deductible Factor (ten cents rounded)	
26.	* Vehicle Use Factor (ten cents rounded)	
27.	* Average Driver Factor (ten cents rounded)	
28.	* Prior Insurance Surcharge Factor (ten cents rounded)	
29.	Calculate Policy UOA Endorsement Amount 1	RX03PPABI3322
30.	+ Policy Use of Other Auto Endor Amount (ten cents rounded)	
31.	+ Policy Use of Other Auto Govt Amt (ten cents rounded)	
32.	* BI Matrix Factor (ten cents rounded)	
33.	* Advance Quote Discount Factor (ten cents rounded)	
34.	* Terms with Prior Carrier Factor (ten cents rounded)	
35.	* Home and Car Discount Factor (ten cents rounded)	
36.	* Auto Financial Discount Factor (ten cents rounded)	
37.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
38.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
39.	+ Coverage Expense Fee (ten cents rounded)	

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CALCULATION PPA ADDITIONAL COV FOR SOUND, PICTURE AND DATA DEVICES Coverage Premium
RX03PPACBR1480
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA53
2.	Determine Preferred Discount	RX03TM22
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Result = Base Rate * Preferred Discount (ten cents rounded)	
5.	* Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION PPA COLL Coverage Premium **
RX03PPACOLL1481
Effective Date: JUL-14-2009

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA02
2.	Determine Rate Symbol Factor	RX03TB02
3.	Determine Vehicle Model Year Factor	RX03TC12
4.	Calculate Vehicle Age	RX03PPAPLCY10010
5.	Determine New Vehicle Discount Factor	RX03TC22
6.	Determine Limit/Deductible Factor	RX03TD02
7.	Determine Vehicle Use Factor	RX03TE54
8.	Determine Prior Insurance Surcharge Factor	RX03TE20
9.	Determine Nationwide Associate Discount Factor	RX03TM62
10.	Determine OEM Endorsement Factor	RX03TE99
11.	Determine COLL Matrix Factor	RX03TM13
12.	Determine Advance Quote Discount Factor	RX03TM20
13.	Determine Terms with Prior Carrier Factor	RX03TF91
14.	Determine Preferred Discount	RX03TM22
15.	Determine Home and Car Discount Factor	RX03TI35
16.	Determine Auto Financial Discount Factor	RX03TI83
17.	Determine Feature : Accident Forgiveness Factor	RX03TM29
18.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
19.	Determine Feature:Diminshing COLL Deductible Factor	RX03TM34
20.	Determine Feature: Total Loss Coll Ded Waiver Factor	RX03TM36
21.	Determine Coverage Expense Fee	RX03TF78
22.	Calculate Rate Symbol Factor	RX03PPACOLL3575
23.	Result = Base Rate * Preferred Discount (ten cents rounded)	
24.	* Nationwide Associate Discount Factor (ten cents rounded)	
25.	* Rate Symbol Factor (ten cents rounded)	
26.	* Vehicle Model Year Factor (ten cents rounded)	
27.	* New Vehicle Discount Factor (ten cents rounded)	
28.	* Limit/Deductible Factor (ten cents rounded)	
29.	* OEM Endorsement Factor (ten cents rounded)	

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Step	Description	Chart Name
30.	* Vehicle Use Factor (ten cents rounded)	
31.	* Average Driver Factor (ten cents rounded)	
32.	* Prior Insurance Surcharge Factor (ten cents rounded)	
33.	* COLL Matrix Factor (ten cents rounded)	
34.	* Advance Quote Discount Factor (ten cents rounded)	
35.	* Terms with Prior Carrier Factor (ten cents rounded)	
36.	* Home and Car Discount Factor (ten cents rounded)	
37.	* Auto Financial Discount Factor (ten cents rounded)	
38.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
39.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
40.	* Feature:Diminshing COLL Deductible Factor (ten cents rounded)	
41.	* Feature: Total Loss Coll Ded Waiver Factor (ten cents rounded)	
42.	Calculate Customized Vehicle COLL Factor	RX03PPACOLL13970
43.	+ Result 2 (ten cents rounded)	
44.	+ Coverage Expense Fee (ten cents rounded)	

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CALCULATION PPA COMP Coverage Premium **
RX03PPACOMP1482
Effective Date: JUL-14-2009

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA01
2.	Determine Rate Symbol Factor	RX03TB01
3.	Determine Vehicle Model Year Factor	RX03TC11
4.	Calculate Vehicle Age	RX03PPAPLCY10010
5.	Determine New Vehicle Discount Factor	RX03TC21
6.	Determine Limit/Deductible Factor	RX03TD01
7.	Determine Vehicle Use Factor	RX03TE54
8.	Determine Prior Insurance Surcharge Factor	RX03TE20
9.	Determine Nationwide Associate Discount Factor	RX03TM62
10.	Determine OEM Endorsement Factor	RX03TE98
11.	Determine COMP Matrix Factor	RX03TM14
12.	Determine Advance Quote Discount Factor	RX03TM20
13.	Determine Terms with Prior Carrier Factor	RX03TF91
14.	Determine Preferred Discount	RX03TM22
15.	Determine Home and Car Discount Factor	RX03TI35
16.	Determine Auto Financial Discount Factor	RX03TI83
17.	Determine Feature : Accident Forgiveness Factor	RX03TM29
18.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
19.	Determine Feature:Diminishing COMP Deductible Factor	RX03TM33
20.	Determine Feature: Total Loss Comp Ded Waiver Factor	RX03TM35
21.	Determine Coverage Expense Fee	RX03TF78
22.	Calculate Rate Symbol Factor	RX03PPACOMP3324
23.	Result = Base Rate * Preferred Discount (ten cents rounded)	
24.	* Nationwide Associate Discount Factor (ten cents rounded)	
25.	* Rate Symbol Factor (ten cents rounded)	
26.	* Vehicle Model Year Factor (ten cents rounded)	
27.	* New Vehicle Discount Factor (ten cents rounded)	
28.	* Limit/Deductible Factor (ten cents rounded)	
29.	* OEM Endorsement Factor (ten cents rounded)	
30.	* Vehicle Use Factor (ten cents rounded)	
31.	* Average Driver Factor (ten cents rounded)	
32.	* Prior Insurance Surcharge Factor (ten cents rounded)	
33.	* COMP Matrix Factor (ten cents rounded)	
34.	* Advance Quote Discount Factor (ten cents rounded)	
35.	* Terms with Prior Carrier Factor (ten cents rounded)	
36.	* Home and Car Discount Factor (ten cents rounded)	
37.	* Auto Financial Discount Factor (ten cents rounded)	
38.	* Feature : Accident Forgiveness Factor (ten cents rounded)	

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Step	Description	Chart Name
39.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
40.	* Feature:Diminishing COMP Deductible Factor (ten cents rounded)	
41.	* Feature: Total Loss Comp Ded Waiver Factor (ten cents rounded)	
42.	Calculate Customized Vehicle COMP Factor	RX03PPACOMP13971
43.	+ Result 2 (ten cents rounded)	
44.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION PPA EXMDCL Coverage Premium
RX03PPAEXMDCL1483
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA33
2.	Determine Preferred Discount	RX03TM22
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Result = Base Rate * Preferred Discount (ten cents rounded)	
5.	* Nationwide Associate Discount Factor (ten cents rounded)	

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CALCULATION PPA LOI Coverage Premium
RX03PPALOI1484
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA31
2.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
3.	Determine Preferred Discount	RX03TM22
4.	Determine Nationwide Associate Discount Factor	RX03TM62
5.	Result = Base Rate * Preferred Discount (ten cents rounded)	
6.	* Nationwide Associate Discount Factor (ten cents rounded)	
7.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	

CALCULATION PPA LOU Coverage Premium
RX03PPALOU1485
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA52
2.	Determine Preferred Discount	RX03TM22
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Result = Base Rate * Preferred Discount (ten cents rounded)	
5.	* Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION PPA MDCL Coverage Premium **
RX03PPAMDCL1486
Effective Date: JUL-14-2009

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA30
2.	Determine Rate Symbol Factor	RX03TB17
3.	Calculate Rate Symbol Factor	RX03PPAPLCY15010
4.	Determine Vehicle Model Year Factor	RX03TC15
5.	Calculate Vehicle Age	RX03PPAPLCY10010
6.	Determine New Vehicle Discount Factor	RX03TC25
7.	Determine Limit/Deductible Factor	RX03TD13
8.	Determine Vehicle Use Factor	RX03TE54
9.	Determine Prior Insurance Surcharge Factor	RX03TE20
10.	Determine Nationwide Associate Discount Factor	RX03TM62
11.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
12.	Determine MP Matrix Factor	RX03TM15
13.	Determine Advance Quote Discount Factor	RX03TM20
14.	Determine Terms with Prior Carrier Factor	RX03TF91
15.	Determine Preferred Discount	RX03TM22
16.	Determine Home and Car Discount Factor	RX03TI35
17.	Determine Auto Financial Discount Factor	RX03TI83

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Step	Description	Chart Name
18.	Determine Feature : Accident Forgiveness Factor	RX03TM29
19.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
20.	Determine Coverage Expense Fee	RX03TF78
21.	Result = Base Rate * Preferred Discount (ten cents rounded)	
22.	* Nationwide Associate Discount Factor (ten cents rounded)	
23.	* Rate Symbol Factor (ten cents rounded)	
24.	* Vehicle Model Year Factor (ten cents rounded)	
25.	* New Vehicle Discount Factor (ten cents rounded)	
26.	* Limit/Deductible Factor (ten cents rounded)	
27.	* Vehicle Use Factor (ten cents rounded)	
28.	* Average Driver Factor (ten cents rounded)	
29.	* Prior Insurance Surcharge Factor (ten cents rounded)	
30.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	
31.	* MP Matrix Factor (ten cents rounded)	
32.	* Advance Quote Discount Factor (ten cents rounded)	
33.	* Terms with Prior Carrier Factor (ten cents rounded)	
34.	* Home and Car Discount Factor (ten cents rounded)	
35.	* Auto Financial Discount Factor (ten cents rounded)	
36.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
37.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
38.	+ Coverage Expense Fee (ten cents rounded)	

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CALCULATION PPA PD Coverage Premium **
RX03PPAPD1488
Effective Date: JUL-14-2009

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA04
2.	Determine Rate Symbol Factor	RX03TB16
3.	Calculate Rate Symbol Factor	RX03PPAPLCY15010
4.	Determine Vehicle Model Year Factor	RX03TC14
5.	Calculate Vehicle Age	RX03PPAPLCY10010
6.	Determine New Vehicle Discount Factor	RX03TC24
7.	Determine Limit/Deductible Factor	RX03TD04
8.	Determine Vehicle Use Factor	RX03TE54
9.	Determine Prior Insurance Surcharge Factor	RX03TE20
10.	Determine Nationwide Associate Discount Factor	RX03TM62
11.	Determine Policy Expense Fee	RX03TF73
12.	Determine PD Matrix Factor	RX03TM16
13.	Determine Advance Quote Discount Factor	RX03TM20
14.	Determine Terms with Prior Carrier Factor	RX03TF91
15.	Determine Preferred Discount	RX03TM22
16.	Determine Home and Car Discount Factor	RX03TI35
17.	Determine Auto Financial Discount Factor	RX03TI83
18.	Determine Feature : Accident Forgiveness Factor	RX03TM29
19.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
20.	Determine Coverage Expense Fee	RX03TF78
21.	Result = Base Rate * Preferred Discount (ten cents rounded)	
22.	* Nationwide Associate Discount Factor (ten cents rounded)	
23.	* Rate Symbol Factor (ten cents rounded)	
24.	* Vehicle Model Year Factor (ten cents rounded)	
25.	* New Vehicle Discount Factor (ten cents rounded)	
26.	* Limit/Deductible Factor (ten cents rounded)	
27.	* Vehicle Use Factor (ten cents rounded)	
28.	* Average Driver Factor (ten cents rounded)	
29.	* Prior Insurance Surcharge Factor (ten cents rounded)	
30.	Calculate Policy Use of Other Auto Govt Amt	RX03PPAPD3325
31.	+ Policy Use of Other Auto Govt Amt (ten cents rounded)	
32.	* PD Matrix Factor (ten cents rounded)	
33.	* Advance Quote Discount Factor (ten cents rounded)	
34.	* Terms with Prior Carrier Factor (ten cents rounded)	
35.	* Home and Car Discount Factor (ten cents rounded)	
36.	* Auto Financial Discount Factor (ten cents rounded)	
37.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
38.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	

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Step	Description	Chart Name
39.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION PPA TL Coverage Premium **
RX03PPATL1489
Effective Date: JUL-14-2009

Step	Description	Chart Name
1.	If Option Code = 200(Basic Roadside Assistance) or 201(Plus Roadside Assistance)	
2.	Determine Feature : RoadSide Assistance Cov Prem	RX03TM37
3.	End - If	

CALCULATION PPA UIMBI Coverage Premium
RX03PPAUIMBI1490
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA09
2.	Determine Prior Insurance Surcharge Factor	RX03TE20
3.	Determine Preferred Discount	RX03TM22
4.	Determine Nationwide Associate Discount Factor	RX03TM62
5.	Result = Base Rate * Prior Insurance Surcharge Factor (ten cents rounded)	
6.	* Preferred Discount (ten cents rounded)	
7.	* Nationwide Associate Discount Factor (ten cents rounded)	

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CALCULATION PPA UMBI Coverage Premium
RX03PPAUMBI1491
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA07
2.	Determine Prior Insurance Surcharge Factor	RX03TE20
3.	Determine Preferred Discount	RX03TM22
4.	Determine Nationwide Associate Discount Factor	RX03TM62
5.	Result = Base Rate * Prior Insurance Surcharge Factor (ten cents rounded)	
6.	* Preferred Discount (ten cents rounded)	
7.	* Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION PPA UMPD Coverage Premium
RX03PPAUMPD1492
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA08
2.	Determine Prior Insurance Surcharge Factor	RX03TE20
3.	Determine Preferred Discount	RX03TM22
4.	Determine Nationwide Associate Discount Factor	RX03TM62
5.	Result = Base Rate * Prior Insurance Surcharge Factor (ten cents rounded)	
6.	* Preferred Discount (ten cents rounded)	
7.	* Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION PPA BI Policy UOA Endorsement Amount 1
RX03PPABI3322
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	If UOA Code 1 > 0	
2.	Policy UOA Endorsement Code = UOA Code 1	
3.	Else	
4.	Policy UOA Endorsement Code = UOA Code 2	
5.	End - If	
6.	Determine Policy UOA Endorsement Amount 1	RX03TF01
7.	Determine Policy UOA Endorsement Factor 1	RX03TF28
8.	Result Coverage Premium1 = Base Rate * Rate Symbol Factor (ten cents rounded)	
9.	* Limit/Deductible Factor (ten cents rounded)	
10.	Policy Use of Other Auto Govt Amt = Result Coverage Premium1 * Policy UOA Endorsement Factor 1 (cents rounded)	
11.	Policy Use of Other Auto Endor Amount = Policy UOA Endorsement Amount 1 * Limit/Deductible Factor (cents rounded)	

CALCULATION PPA COLL Customized Vehicle COLL Factor
RX03PPACOLL13970

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Effective Date: SEP-20-2005

Step	Description	Chart Name
1.	Result 2 = 0	
2.	If Stated Amount > 1500	
3.	Customized Vehicle Units = (Stated Amount - 1501) / 500	
4.	+ 01	
5.	Determine Customized Vehicle COLL Factor	RX03TB22
6.	If Customized Vehicle Units > 5	
7.	Result Cost Class = Customized Vehicle Units - 05	
8.	Customized Vehicle COLL Factor Plus = Result Cost Class * Customized Vehicle COLL Factor Plus (tenth cent rounded)	
9.	Customized Vehicle COLL Factor = Customized Vehicle COLL Factor + Customized Vehicle COLL Factor Plus (tenth cent rounded)	
10.	End - If	
11.	Result 2 = Result * Customized Vehicle COLL Factor (cents rounded)	
12.	End - If	

CALCULATION PPA COLL Rate Symbol Factor
RX03PPACOLL3575
Effective Date: SEP-27-2006

Step	Description	Chart Name
1.	If Rate Symbol < 201	
2.	Result Cost Class = Rate Symbol	
3.	Result Cost Class = Result Cost Class - 29	
4.	Rate Symbol Plus Factor = Result Cost Class * Rate Symbol Plus Factor	
5.	Rate Symbol Factor = Rate Symbol Factor + Rate Symbol Plus Factor	
6.	Else	
7.	Result Cost Class = Rate Symbol	
8.	Result Cost Class = Result Cost Class - 200	
9.	Rate Symbol Plus Factor = Rate Symbol Plus Factor * Result Cost Class	
10.	Rate Symbol Factor = Rate Symbol Factor + Rate Symbol Plus Factor	
11.	End - If	

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CALCULATION PPA COMP Customized Vehicle COMP Factor
RX03PPACOMP13971
Effective Date: SEP-20-2005

Step	Description	Chart Name
1.	Result 2 = 0	
2.	If Stated Amount > 1500	
3.	Customized Vehicle Units = (Stated Amount - 1501) / 500	
4.	+ 01	
5.	Determine Customized Vehicle COMP Factor	RX03TB21
6.	If Customized Vehicle Units > 5	
7.	Result Cost Class = Customized Vehicle Units - 05	
8.	Customized Vehicle COMP Factor Plus = Result Cost Class * Customized Vehicle COMP Factor Plus (tenth cent rounded)	
9.	Customized Vehicle COMP Factor = Customized Vehicle COMP Factor + Customized Vehicle COMP Factor Plus (tenth cent rounded)	
10.	End - If	
11.	Result 2 = Result * Customized Vehicle COMP Factor (cents rounded)	
12.	End - If	

CALCULATION PPA COMP Rate Symbol Factor
RX03PPACOMP3324
Effective Date: SEP-27-2006

Step	Description	Chart Name
1.	If Rate Symbol < 201	
2.	Result Cost Class = Rate Symbol	
3.	Result Cost Class = Result Cost Class - 29	
4.	Rate Symbol Plus Factor = Result Cost Class * Rate Symbol Plus Factor	
5.	Rate Symbol Factor = Rate Symbol Factor + Rate Symbol Plus Factor	
6.	Else	
7.	Result Cost Class = Rate Symbol	
8.	Result Cost Class = Result Cost Class - 200	
9.	Rate Symbol Plus Factor = Rate Symbol Plus Factor * Result Cost Class	
10.	Rate Symbol Factor = Rate Symbol Factor + Rate Symbol Plus Factor	
11.	End - If	

CALCULATION PPA PD Policy Use of Other Auto Govt Amt
RX03PPAPD3325
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Policy UOA Endorsement Factor 1	RX03TF28
2.	Result2 = Base Rate * Rate Symbol Factor (ten cents rounded)	
3.	* Limit/Deductible Factor (ten cents rounded)	
4.	Policy Use of Other Auto Govt Amt = Policy UOA Endorsement Factor 1 * Result2	

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CALCULATION PPA PLCY Vehicle Age
RX03PPAPLCY10010
Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	If Coverage Rating Month < 10	
2.	If Model Year > Coverage Rating Year	
3.	Vehicle Age = 0	
4.	Else	
5.	Vehicle Age = Coverage Rating Year - Model Year	
6.	End - If	
7.	Else	
8.	Coverage Rating Year Plus One = Coverage Rating Year + 01	
9.	If Model Year > Coverage Rating Year Plus One	
10.	Vehicle Age = 0	
11.	Else	
12.	Vehicle Age = Coverage Rating Year Plus One - Model Year	
13.	End - If	
14.	End - If	

CALCULATION PPA PLCY Rate Symbol Factor
RX03PPAPLCY15010
Effective Date: SEP-27-2006

Step	Description	Chart Name
1.	Result Cost Class = Rate Symbol	
2.	Result Cost Class = Result Cost Class - 100	
3.	Rate Symbol Plus Factor = Rate Symbol Plus Factor * Result Cost Class	
4.	Rate Symbol Factor = Rate Symbol Factor + Rate Symbol Plus Factor	

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MOTORCYCLE MC
QUICK REFERENCE

	AD	BI	COLL	COMP	EXMDCL	LOI	MDCL	PD	UIMBI	UMBI	UMPD
Average Driver Factor		X	X	X			X	X			
Base Rate	X	X	X	X	X	X	X	X	X	X	X
Engine Size Percent		X	X	X				X			
Limit/Deductible Factor		X	X	X			X	X			
Rate Factor	X	X	X	X	X	X	X	X	X	X	X
Vehicle Model Year Factor		X	X	X			X	X			

CALCULATION MC AD Coverage Premium
RX03MOCYAD1511
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA22
2.	Determine Rate Factor	RX03TE11
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION MC BI Coverage Premium
RX03MOCYBI1512
Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA03
2.	Determine Rate Factor	RX03TE11
3.	Determine Vehicle Model Year Factor	RX03TC13
4.	Determine Limit/Deductible Factor	RX03TD03
5.	Determine Engine Size Percent	RX03TI91
6.	Result = Base Rate * Rate Factor (ten cents rounded)	
7.	* Vehicle Model Year Factor (ten cents rounded)	
8.	* Limit/Deductible Factor (ten cents rounded)	
9.	* Engine Size Percent (ten cents rounded)	
10.	* Average Driver Factor (ten cents rounded)	

CALCULATION MC COLL Coverage Premium
RX03MOCYCOLL1513
Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA02
2.	Determine Rate Factor	RX03TE11
3.	Determine Vehicle Model Year Factor	RX03TC12
4.	Determine Limit/Deductible Factor	RX03TD02
5.	Determine Engine Size Percent	RX03TI90
6.	Result = Base Rate * Rate Factor (ten cents rounded)	

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Step	Description	Chart Name
7.	* Vehicle Model Year Factor (ten cents rounded)	
8.	* Limit/Deductible Factor (ten cents rounded)	
9.	* Engine Size Percent (ten cents rounded)	
10.	* Average Driver Factor (ten cents rounded)	

CALCULATION MC COMP Coverage Premium
RX03MOCYCOMP1514
Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA01
2.	Determine Rate Factor	RX03TE11
3.	Determine Vehicle Model Year Factor	RX03TC11
4.	Determine Limit/Deductible Factor	RX03TD01
5.	Determine Engine Size Percent	RX03TI89
6.	Result = Base Rate * Rate Factor (ten cents rounded)	
7.	* Vehicle Model Year Factor (ten cents rounded)	
8.	* Limit/Deductible Factor (ten cents rounded)	
9.	* Engine Size Percent (ten cents rounded)	
10.	* Average Driver Factor (ten cents rounded)	

CALCULATION MC EXMDCL Coverage Premium
RX03MOCYEXMDCL1515
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA33
2.	Determine Rate Factor	RX03TE11
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

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CALCULATION MC LOI Coverage Premium
RX03MOCYLOI1516
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA31
2.	Determine Rate Factor	RX03TE11
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION MC MDCL Coverage Premium
RX03MOCYMDCL1517
Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA30
2.	Determine Rate Factor	RX03TE11
3.	Determine Vehicle Model Year Factor	RX03TC15
4.	Determine Limit/Deductible Factor	RX03TD13
5.	Result = Base Rate * Rate Factor (ten cents rounded)	
6.	* Vehicle Model Year Factor (ten cents rounded)	
7.	* Limit/Deductible Factor (ten cents rounded)	
8.	* Average Driver Factor (ten cents rounded)	

CALCULATION MC PD Coverage Premium
RX03MOCYPD1519
Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA04
2.	Determine Rate Factor	RX03TE11
3.	Determine Vehicle Model Year Factor	RX03TC14
4.	Determine Limit/Deductible Factor	RX03TD04
5.	Determine Engine Size Percent	RX03TI92
6.	Result = Base Rate * Rate Factor (ten cents rounded)	
7.	* Vehicle Model Year Factor (ten cents rounded)	
8.	* Limit/Deductible Factor (ten cents rounded)	
9.	* Engine Size Percent (ten cents rounded)	
10.	* Average Driver Factor (ten cents rounded)	

CALCULATION MC UIMBI Coverage Premium
RX03MOCYUIMBI1520
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA09
2.	Determine Rate Factor	RX03TE11
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

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CALCULATION MC UMBI Coverage Premium
RX03MOCYUMBI1521
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA07
2.	Determine Rate Factor	RX03TE11
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION MC UMPD Coverage Premium
RX03MOCYUMPD1522
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA08
2.	Determine Rate Factor	RX03TE11
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

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RECREATIONAL VEHICLE RV

QUICK REFERENCE

	BI	PD	UIMBI	UMBI	UMPD
Base Rate	X	X	X	X	X
Limit/Deductible Factor	X	X			
Rate Factor			X	X	X

CALCULATION RV BI Coverage Premium
RX03RVBI1554
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA16
2.	Determine Limit/Deductible Factor	RX03TD03
3.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	

CALCULATION RV COLL Coverage Premium
RX03RVCOLL1555
Effective Date: JUN-19-2003

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA55

CALCULATION RV COMP Coverage Premium
RX03RVCOMP1556
Effective Date: JUN-19-2003

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA54

CALCULATION RV MDCL Coverage Premium
RX03RVMDCL1558
Effective Date: JUN-19-2003

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA58

CALCULATION RV PD Coverage Premium
RX03RVPD1560
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA17
2.	Determine Limit/Deductible Factor	RX03TD04
3.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	

CALCULATION RV UIMBI Coverage Premium
RX03RVUIMBI1562
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

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Step	Description	Chart Name
1.	Determine Base Rate	RX03TA09
2.	Determine Rate Factor	RX03TE24
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION RV UMBI Coverage Premium
RX03RVUMBI1563
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA07
2.	Determine Rate Factor	RX03TE24
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION RV UMPD Coverage Premium
RX03RVUMPD1564
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA08
2.	Determine Rate Factor	RX03TE24
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

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TRAILERS SV
QUICK REFERENCE

	COLL	COMP	PE	PLCY
Auto Financial Discount Factor	X	X		
Base Rate	X	X	X	
Home and Car Discount Factor	X	X		X
Long Term Policyholder Discount Factor	X	X		
Nationwide Associate Discount Factor	X	X	X	
Rate Symbol Factor	X	X		

CALCULATION SV COLL Coverage Premium
RX03SUPLCOLL1566
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA20
2.	Determine Rate Symbol Factor	RX03TB06
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Determine Long Term Policyholder Discount Factor	RX03TI33
5.	Determine Home and Car Discount Factor	RX03TI35
6.	Determine Auto Financial Discount Factor	RX03TI83
7.	Result = Base Rate * Rate Symbol Factor (ten cents rounded)	
8.	* Nationwide Associate Discount Factor (ten cents rounded)	
9.	If Full Term Policy Months = Annual	
10.	* 02 (ten cents rounded)	
11.	End - If	
12.	* Long Term Policyholder Discount Factor (ten cents rounded)	
13.	* Home and Car Discount Factor (ten cents rounded)	
14.	* Auto Financial Discount Factor (ten cents rounded)	

CALCULATION SV COMP Coverage Premium
RX03SUPLCOMP1567
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA19
2.	Determine Rate Symbol Factor	RX03TB05
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Determine Long Term Policyholder Discount Factor	RX03TI33
5.	Determine Home and Car Discount Factor	RX03TI35
6.	Determine Auto Financial Discount Factor	RX03TI83
7.	Result = Base Rate * Rate Symbol Factor (ten cents rounded)	
8.	* Nationwide Associate Discount Factor (ten cents rounded)	
9.	If Full Term Policy Months = Annual	

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Step	Description	Chart Name
10.	* 02 (ten cents rounded)	
11.	End - If	
12.	* Long Term Policyholder Discount Factor (ten cents rounded)	
13.	* Home and Car Discount Factor (ten cents rounded)	
14.	* Auto Financial Discount Factor (ten cents rounded)	

CALCULATION SV PE Coverage Premium
RX03SUPLPE1568
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA61
2.	Determine Nationwide Associate Discount Factor	RX03TM62
3.	Result = Base Rate * Nationwide Associate Discount Factor (ten cents rounded)	

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COMPREHENSIVE FAMILIY LIABILITY CFL

QUICK REFERENCE

	CFL
Base Rate	X
CFL Additional Rate	X

CALCULATION CFL CFL Coverage Premium
RX03CFLPLCY1862
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA43
2.	Determine CFL Additional Rate	RX03TI06
3.	Result = Coverage Additional Residence Count * CFL Additional Rate (ten cents rounded)	
4.	+ Base Rate (ten cents rounded)	

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MOTORHOME MH
QUICK REFERENCE

	AD	BI	COLL	COMP	EMDCL	LOI	MDCL	PD	PLCY	UIMBI	UMBI	UMPD
Auto Financial Discount Factor		X	X	X			X	X				
Base Rate	X	X	X	X	X	X	X	X		X	X	X
Home and Car Discount Factor		X	X	X			X	X	X			
Limit/Deductible Factor		X	X	X			X	X				
Long Term Policyholder Discount Factor		X	X	X			X	X				
Passive Occupant Restraint Discount Factor	X					X	X					
Rate Factor	X	X	X	X	X	X	X	X		X	X	X
Rate Symbol Factor			X	X								
Rate Symbol Plus Factor			X	X								
Vehicle Model Year Factor		X	X	X			X	X				

CALCULATION MH AD Coverage Premium
RX03MOHMAD1524
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA22
2.	Determine Rate Factor	RX03TE07
3.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
4.	Result = Base Rate * Rate Factor (ten cents rounded)	
5.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	

CALCULATION MH BI Coverage Premium
RX03MOHMBI1525
Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA03
2.	Determine Rate Factor	RX03TE07
3.	Determine Vehicle Model Year Factor	RX03TC13
4.	Determine Limit/Deductible Factor	RX03TD03
5.	Determine Long Term Policyholder Discount Factor	RX03TI33
6.	Determine Home and Car Discount Factor	RX03TI35
7.	Determine Auto Financial Discount Factor	RX03TI83
8.	Result = Base Rate * Rate Factor (ten cents rounded)	
9.	* Vehicle Model Year Factor (ten cents rounded)	
10.	* Limit/Deductible Factor (ten cents rounded)	
11.	* Long Term Policyholder Discount Factor (ten cents rounded)	
12.	* Home and Car Discount Factor (ten cents rounded)	
13.	* Auto Financial Discount Factor (ten cents rounded)	

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CALCULATION MH ADDITIONAL COV FOR SOUND, PICTURE AND DATA DEVICES Coverage Premium
RX03MOHMCBR1526
Effective Date: JUN-19-2003

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA53

CALCULATION MH COLL Coverage Premium
RX03MOHMCOLL1527
Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA02
2.	Determine Rate Factor	RX03TE07
3.	Determine Rate Symbol Factor	RX03TB02
4.	Determine Vehicle Model Year Factor	RX03TC12
5.	Determine Limit/Deductible Factor	RX03TD02
6.	Determine Long Term Policyholder Discount Factor	RX03TI33
7.	Determine Home and Car Discount Factor	RX03TI35
8.	Determine Auto Financial Discount Factor	RX03TI83
9.	Calculate Rate Symbol Factor	RX03MOHMCOLL3576
10.	Result = Base Rate * Rate Factor (ten cents rounded)	
11.	* Rate Symbol Factor (ten cents rounded)	
12.	* Vehicle Model Year Factor (ten cents rounded)	
13.	* Limit/Deductible Factor (ten cents rounded)	
14.	* Long Term Policyholder Discount Factor (ten cents rounded)	
15.	* Home and Car Discount Factor (ten cents rounded)	
16.	* Auto Financial Discount Factor (ten cents rounded)	

CALCULATION MH COMP Coverage Premium
RX03MOHMCOMP1528
Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA01
2.	Determine Rate Factor	RX03TE07
3.	Determine Rate Symbol Factor	RX03TB01
4.	Determine Vehicle Model Year Factor	RX03TC11
5.	Determine Limit/Deductible Factor	RX03TD01
6.	Determine Long Term Policyholder Discount Factor	RX03TI33
7.	Determine Home and Car Discount Factor	RX03TI35
8.	Determine Auto Financial Discount Factor	RX03TI83
9.	Calculate Rate Symbol Factor	RX03MOHMCOMP3577
10.	Result = Base Rate * Rate Factor (ten cents rounded)	
11.	* Rate Symbol Factor (ten cents rounded)	
12.	* Vehicle Model Year Factor (ten cents rounded)	

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Step	Description	Chart Name
13.	* Limit/Deductible Factor (ten cents rounded)	
14.	* Long Term Policyholder Discount Factor (ten cents rounded)	
15.	* Home and Car Discount Factor (ten cents rounded)	
16.	* Auto Financial Discount Factor (ten cents rounded)	

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CALCULATION MH EXMDCL Coverage Premium
RX03MOHMEXMDCL1529
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA33
2.	Determine Rate Factor	RX03TE07
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION MH LOI Coverage Premium
RX03MOHMLOI1530
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA31
2.	Determine Rate Factor	RX03TE07
3.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
4.	Result = Base Rate * Rate Factor (ten cents rounded)	
5.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	

CALCULATION MH LOU Coverage Premium
RX03MOHMLOU1531
Effective Date: JUN-19-2003

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA52

CALCULATION MH MDCL Coverage Premium
RX03MOHMMDCL1532
Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA30
2.	Determine Rate Factor	RX03TE07
3.	Determine Vehicle Model Year Factor	RX03TC15
4.	Determine Limit/Deductible Factor	RX03TD13
5.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
6.	Determine Long Term Policyholder Discount Factor	RX03TI33
7.	Determine Home and Car Discount Factor	RX03TI35
8.	Determine Auto Financial Discount Factor	RX03TI83
9.	Result = Base Rate * Rate Factor (ten cents rounded)	
10.	* Vehicle Model Year Factor (ten cents rounded)	
11.	* Limit/Deductible Factor (ten cents rounded)	
12.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	
13.	* Long Term Policyholder Discount Factor (ten cents rounded)	
14.	* Home and Car Discount Factor (ten cents rounded)	
15.	* Auto Financial Discount Factor (ten cents rounded)	

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CALCULATION MH PD Coverage Premium
RX03MOHMPD1535
Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA04
2.	Determine Rate Factor	RX03TE07
3.	Determine Vehicle Model Year Factor	RX03TC14
4.	Determine Limit/Deductible Factor	RX03TD04
5.	Determine Long Term Policyholder Discount Factor	RX03TI33
6.	Determine Home and Car Discount Factor	RX03TI35
7.	Determine Auto Financial Discount Factor	RX03TI83
8.	Result = Base Rate * Rate Factor (ten cents rounded)	
9.	* Vehicle Model Year Factor (ten cents rounded)	
10.	* Limit/Deductible Factor (ten cents rounded)	
11.	* Long Term Policyholder Discount Factor (ten cents rounded)	
12.	* Home and Car Discount Factor (ten cents rounded)	
13.	* Auto Financial Discount Factor (ten cents rounded)	

CALCULATION MH PE Coverage Premium
RX03MOHMPE1533
Effective Date: JUN-19-2003

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA61

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CALCULATION MH TL Coverage Premium
RX03MOHMTL1536
Effective Date: JUN-19-2003

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA51

CALCULATION MH UIMBI Coverage Premium
RX03MOHMUIMBI1537
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA09
2.	Determine Rate Factor	RX03TE07
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION MH UMBI Coverage Premium
RX03MOHMUMBI1538
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA07
2.	Determine Rate Factor	RX03TE07
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION MH UMPD Coverage Premium
RX03MOHMUMPD1539
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA08
2.	Determine Rate Factor	RX03TE07
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION MH COLL Rate Symbol Factor
RX03MOHMCOLL3576
Effective Date: SEP-27-2006

Step	Description	Chart Name
1.	If Rate Symbol < 201	
2.	Result Cost Class = Rate Symbol	
3.	Result Cost Class = Result Cost Class - 29	
4.	Rate Symbol Plus Factor = Result Cost Class * Rate Symbol Plus Factor	
5.	Rate Symbol Factor = Rate Symbol Factor + Rate Symbol Plus Factor	
6.	Else	
7.	Result Cost Class = Rate Symbol	
8.	Result Cost Class = Result Cost Class - 200	

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Step	Description	Chart Name
9.	Rate Symbol Plus Factor = Rate Symbol Plus Factor * Result Cost Class	
10.	Rate Symbol Factor = Rate Symbol Factor + Rate Symbol Plus Factor	
11.	End - If	

CALCULATION MH COMP Rate Symbol Factor
RX03MOHMCOMP3577
Effective Date: SEP-27-2006

Step	Description	Chart Name
1.	If Rate Symbol < 201	
2.	Result Cost Class = Rate Symbol	
3.	Result Cost Class = Result Cost Class - 29	
4.	Rate Symbol Plus Factor = Result Cost Class * Rate Symbol Plus Factor	
5.	Rate Symbol Factor = Rate Symbol Factor + Rate Symbol Plus Factor	
6.	Else	
7.	Result Cost Class = Rate Symbol	
8.	Result Cost Class = Result Cost Class - 200	
9.	Rate Symbol Plus Factor = Rate Symbol Plus Factor * Result Cost Class	
10.	Rate Symbol Factor = Rate Symbol Factor + Rate Symbol Plus Factor	
11.	End - If	

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NAMED NON OWNER NNO

QUICK REFERENCE

	AD	BI	EXMDCL	LOI	MDCL	PD	UIMBI	UMBI	UMPD
Base Rate	X	X	X	X	X	X	X	X	X
Limit/Deductible Factor		X			X	X			
Nationwide Associate Discount Factor	X	X	X	X	X	X	X	X	X

CALCULATION NNO AD Coverage Premium
RX03NNOAD1541
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA22
2.	Determine Nationwide Associate Discount Factor	RX03TM62
3.	Base Rate = Base Rate	
4.	Result = Base Rate * Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION NNO BI Coverage Premium
RX03NNOBI1542
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA03
2.	Determine Limit/Deductible Factor	RX03TD03
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
5.	* Nationwide Associate Discount Factor (ten cents rounded)	
6.	* NNO Type of Risk Factor (ten cents rounded)	

CALCULATION NNO EXMDCL Coverage Premium
RX03NNOEXMDCL1544
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA33
2.	Determine Nationwide Associate Discount Factor	RX03TM62
3.	Result = Base Rate * Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION NNO LOI Coverage Premium
RX03NNOLOI1545
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA31
2.	Determine Nationwide Associate Discount Factor	RX03TM62
3.	Result = Base Rate * Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION NNO MDCL Coverage Premium

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RX03NNOMDCL1546
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA30
2.	Determine Limit/Deductible Factor	RX03TD13
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
5.	* Nationwide Associate Discount Factor (ten cents rounded)	
6.	* NNO Type of Risk Factor (ten cents rounded)	

CALCULATION NNO PD Coverage Premium
RX03NNOPD1549
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA04
2.	Determine Limit/Deductible Factor	RX03TD04
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
5.	* Nationwide Associate Discount Factor (ten cents rounded)	
6.	* NNO Type of Risk Factor (ten cents rounded)	

CALCULATION NNO UIMBI Coverage Premium
RX03NNOUIMBI1550
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA09
2.	Determine Nationwide Associate Discount Factor	RX03TM62
3.	Result = Base Rate * Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION NNO UMBI Coverage Premium
RX03NNOUMBI1551
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA07
2.	Determine Nationwide Associate Discount Factor	RX03TM62
3.	Result = Base Rate * Nationwide Associate Discount Factor (ten cents rounded)	

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CALCULATION NNO UMPD Coverage Premium
RX03NNOUMPD1552
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA08
2.	Determine Nationwide Associate Discount Factor	RX03TM62
3.	Result = Base Rate * Nationwide Associate Discount Factor (ten cents rounded)	

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ANTIQUE and CLASSICS AC
QUICK REFERENCE

	AD	BI	COLL	COMP	EEC	EMDL	LOI	LOU	MDCL	PD	PLCY	UIMBI	UMBI	UMPD
Advance Quote Discount Factor		X	X	X					X	X				
Auto Financial Discount Factor		X	X	X					X	X				
Average Driver Factor		X	X	X					X	X				
BI Matrix Factor		X												
Base Rate	X	X			X	X	X	X	X	X		X	X	X
COLL Matrix Factor			X											
COMP Matrix Factor				X										
Coverage Expense Fee		X							X	X				
Feature : Accident Forgiveness Factor		X	X	X					X	X				
Feature : Minor Violation Forgiveness Factor		X	X	X					X	X				
Home and Car Discount Factor		X	X	X					X	X	X			
Limit/Deductible Factor		X	X	X					X	X				
Long Term Policyholder Discount Factor		X	X	X					X	X				
MP Matrix Factor									X					
Nationwide Associate Discount Factor	X	X	X	X	X	X	X	X	X	X		X	X	X
PD Matrix Factor										X				
Passive Occupant Restraint Discount Factor	X						X		X					
Prior Insurance Surcharge Factor		X	X	X					X	X		X	X	X
Rate Factor		X	X	X					X	X				
Terms with Prior Carrier Factor		X	X	X					X	X				
Vehicle Use Factor		X	X	X					X	X				

CALCULATION AC AD Coverage Premium
RX03ANTQAD1463
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA22
2.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Result = Base Rate * Passive Occupant Restraint Discount Factor (ten cents rounded)	
5.	* Nationwide Associate Discount Factor (ten cents rounded)	

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CALCULATION AC BI Coverage Premium **
RX03ANTQBI1464
Effective Date: JUL-14-2009

Step	Description	Chart Name
1.	If Vehicle Use = Restricted	
2.	Determine Rate Factor	RX03TE16
3.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
4.	* Nationwide Associate Discount Factor (ten cents rounded)	
5.	* Rate Factor (ten cents rounded)	
6.	* Long Term Policyholder Discount Factor (ten cents rounded)	
7.	* Home and Car Discount Factor (ten cents rounded)	
8.	* Auto Financial Discount Factor (ten cents rounded)	
9.	Else	
10.	Determine Base Rate	RX03TA03
11.	Determine Limit/Deductible Factor	RX03TD03
12.	Determine Nationwide Associate Discount Factor	RX03TM62
13.	Determine Vehicle Use Factor	RX03TE54
14.	Determine Prior Insurance Surcharge Factor	RX03TE20
15.	Determine BI Matrix Factor	RX03TM12
16.	Determine Advance Quote Discount Factor	RX03TM20
17.	Determine Terms with Prior Carrier Factor	RX03TF91
18.	Determine Home and Car Discount Factor	RX03TI35
19.	Determine Auto Financial Discount Factor	RX03TI83
20.	Determine Feature : Accident Forgiveness Factor	RX03TM29
21.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
22.	Determine Coverage Expense Fee	RX03TF78
23.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
24.	* Nationwide Associate Discount Factor (ten cents rounded)	
25.	* Vehicle Use Factor (ten cents rounded)	
26.	* Average Driver Factor (ten cents rounded)	
27.	* Prior Insurance Surcharge Factor (ten cents rounded)	
28.	* BI Matrix Factor (ten cents rounded)	
29.	* Advance Quote Discount Factor (ten cents rounded)	
30.	* Terms with Prior Carrier Factor (ten cents rounded)	
31.	* Home and Car Discount Factor (ten cents rounded)	
32.	* Auto Financial Discount Factor (ten cents rounded)	
33.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
34.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
35.	+ Coverage Expense Fee (ten cents rounded)	
36.	End - If	

CALCULATION AC ADDITIONAL COV FOR SOUND, PICTURE AND DATA DEVICES Coverage Premium
RX03ANTQCBR1465

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Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA53
2.	Determine Nationwide Associate Discount Factor	RX03TM62
3.	Result = Base Rate * Nationwide Associate Discount Factor (ten cents rounded)	

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CALCULATION AC COLL Coverage Premium **
RX03ANTQCOLL1466
Effective Date: JUL-14-2009

Step	Description	Chart Name
1.	If Vehicle Use = Restricted	
2.	Determine Rate Factor	RX03TE16
3.	Determine Feature:Diminshing COLL Deductible Factor	RX03TM34
4.	Determine Feature: Total Loss Coll Ded Waiver Factor	RX03TM36
5.	Result = Stated Amount / 100	
6.	* Limit/Deductible Factor (ten cents rounded)	
7.	* Nationwide Associate Discount Factor (ten cents rounded)	
8.	* Rate Factor (ten cents rounded)	
9.	* Long Term Policyholder Discount Factor (ten cents rounded)	
10.	* Home and Car Discount Factor (ten cents rounded)	
11.	* Feature:Diminshing COLL Deductible Factor (ten cents rounded)	
12.	* Feature: Total Loss Coll Ded Waiver Factor (ten cents rounded)	
13.	Else	
14.	Determine Limit/Deductible Factor	RX03TD07
15.	Determine Nationwide Associate Discount Factor	RX03TM62
16.	Determine Vehicle Use Factor	RX03TE54
17.	Determine Prior Insurance Surcharge Factor	RX03TE20
18.	Determine COLL Matrix Factor	RX03TM13
19.	Determine Advance Quote Discount Factor	RX03TM20
20.	Determine Terms with Prior Carrier Factor	RX03TF91
21.	Determine Home and Car Discount Factor	RX03TI35
22.	Determine Auto Financial Discount Factor	RX03TI83
23.	Determine Feature : Accident Forgiveness Factor	RX03TM29
24.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
25.	Determine Feature:Diminshing COLL Deductible Factor	RX03TM34
26.	Determine Feature: Total Loss Coll Ded Waiver Factor	RX03TM36
27.	Result = Stated Amount / 100	
28.	* Limit/Deductible Factor (ten cents rounded)	
29.	* Nationwide Associate Discount Factor (ten cents rounded)	
30.	* Vehicle Use Factor (ten cents rounded)	
31.	* Average Driver Factor (ten cents rounded)	
32.	* Prior Insurance Surcharge Factor (ten cents rounded)	
33.	* COLL Matrix Factor (ten cents rounded)	
34.	* Advance Quote Discount Factor (ten cents rounded)	
35.	* Terms with Prior Carrier Factor (ten cents rounded)	
36.	* Home and Car Discount Factor (ten cents rounded)	
37.	* Auto Financial Discount Factor (ten cents rounded)	
38.	* Feature : Accident Forgiveness Factor (ten cents rounded)	

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Step	Description	Chart Name
39.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
40.	* Feature:Diminshing COLL Deductible Factor (ten cents rounded)	
41.	* Feature: Total Loss Coll Ded Waiver Factor (ten cents rounded)	
42.	End - If	

CALCULATION AC COMP Coverage Premium **
RX03ANTQCOMP1467
Effective Date: JUL-14-2009

Step	Description	Chart Name
1.	If Vehicle Use = Restricted	
2.	Determine Rate Factor	RX03TE16
3.	Determine Feature:Diminishing COMP Deductible Factor	RX03TM33
4.	Determine Feature: Total Loss Comp Ded Waiver Factor	RX03TM35
5.	Result = Stated Amount / 100	
6.	* Limit/Deductible Factor (ten cents rounded)	
7.	* Nationwide Associate Discount Factor (ten cents rounded)	
8.	* Rate Factor (ten cents rounded)	
9.	* Long Term Policyholder Discount Factor (ten cents rounded)	
10.	* Home and Car Discount Factor (ten cents rounded)	
11.	* Auto Financial Discount Factor (ten cents rounded)	
12.	* Feature:Diminishing COMP Deductible Factor (ten cents rounded)	
13.	* Feature: Total Loss Comp Ded Waiver Factor (ten cents rounded)	
14.	Else	
15.	Determine Limit/Deductible Factor	RX03TD06
16.	Determine Nationwide Associate Discount Factor	RX03TM62
17.	Determine Vehicle Use Factor	RX03TE54
18.	Determine Prior Insurance Surcharge Factor	RX03TE20
19.	Determine COMP Matrix Factor	RX03TM14
20.	Determine Advance Quote Discount Factor	RX03TM20
21.	Determine Terms with Prior Carrier Factor	RX03TF91
22.	Determine Home and Car Discount Factor	RX03TI35
23.	Determine Auto Financial Discount Factor	RX03TI83
24.	Determine Feature : Accident Forgiveness Factor	RX03TM29
25.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
26.	Determine Feature:Diminishing COMP Deductible Factor	RX03TM33
27.	Determine Feature: Total Loss Comp Ded Waiver Factor	RX03TM35
28.	Result = Stated Amount / 100	
29.	* Limit/Deductible Factor (ten cents rounded)	
30.	* Nationwide Associate Discount Factor (ten cents rounded)	
31.	* Vehicle Use Factor (ten cents rounded)	
32.	* Average Driver Factor (ten cents rounded)	

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Step	Description	Chart Name
33.	* Prior Insurance Surcharge Factor (ten cents rounded)	
34.	* COMP Matrix Factor (ten cents rounded)	
35.	* Advance Quote Discount Factor (ten cents rounded)	
36.	* Terms with Prior Carrier Factor (ten cents rounded)	
37.	* Home and Car Discount Factor (ten cents rounded)	
38.	* Auto Financial Discount Factor (ten cents rounded)	
39.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
40.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
41.	* Feature:Diminishing COMP Deductible Factor (ten cents rounded)	
42.	* Feature: Total Loss Comp Ded Waiver Factor (ten cents rounded)	
43.	End - If	

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CALCULATION AC EXMDCL Coverage Premium
RX03ANTQEXMDCL1468
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA33
2.	Determine Nationwide Associate Discount Factor	RX03TM62
3.	Result = Base Rate * Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION AC LOI Coverage Premium
RX03ANTQLOI1469
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA31
2.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Result = Base Rate * Passive Occupant Restraint Discount Factor (ten cents rounded)	
5.	* Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION AC LOU Coverage Premium
RX03ANTQLOU1470
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA52
2.	Determine Nationwide Associate Discount Factor	RX03TM62
3.	Result = Base Rate * Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION AC MDCL Coverage Premium **
RX03ANTQMDCL1471
Effective Date: JUL-14-2009

Step	Description	Chart Name
1.	If Vehicle Use = Restricted	
2.	Determine Rate Factor	RX03TE16
3.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
4.	* Nationwide Associate Discount Factor (ten cents rounded)	
5.	* Rate Factor (ten cents rounded)	
6.	* Long Term Policyholder Discount Factor (ten cents rounded)	
7.	* Home and Car Discount Factor (ten cents rounded)	
8.	* Auto Financial Discount Factor (ten cents rounded)	
9.	Else	
10.	Determine Base Rate	RX03TA30
11.	Determine Nationwide Associate Discount Factor	RX03TM62
12.	Determine Limit/Deductible Factor	RX03TD13
13.	Determine Vehicle Use Factor	RX03TE54

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Step	Description	Chart Name
14.	Determine Prior Insurance Surcharge Factor	RX03TE20
15.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
16.	Determine MP Matrix Factor	RX03TM15
17.	Determine Advance Quote Discount Factor	RX03TM20
18.	Determine Terms with Prior Carrier Factor	RX03TF91
19.	Determine Home and Car Discount Factor	RX03TI35
20.	Determine Auto Financial Discount Factor	RX03TI83
21.	Determine Feature : Accident Forgiveness Factor	RX03TM29
22.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
23.	Determine Coverage Expense Fee	RX03TF78
24.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
25.	* Nationwide Associate Discount Factor (ten cents rounded)	
26.	* Vehicle Use Factor (ten cents rounded)	
27.	* Average Driver Factor (ten cents rounded)	
28.	* Prior Insurance Surcharge Factor (ten cents rounded)	
29.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	
30.	* MP Matrix Factor (ten cents rounded)	
31.	* Advance Quote Discount Factor (ten cents rounded)	
32.	* Terms with Prior Carrier Factor (ten cents rounded)	
33.	* Home and Car Discount Factor (ten cents rounded)	
34.	* Auto Financial Discount Factor (ten cents rounded)	
35.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
36.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
37.	+ Coverage Expense Fee (ten cents rounded)	
38.	End - If	

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CALCULATION AC PD Coverage Premium **
RX03ANTQPD1472
Effective Date: JUL-14-2009

Step	Description	Chart Name
1.	If Vehicle Use = Restricted	
2.	Determine Rate Factor	RX03TE16
3.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
4.	* Nationwide Associate Discount Factor (ten cents rounded)	
5.	* Rate Factor (ten cents rounded)	
6.	* Long Term Policyholder Discount Factor (ten cents rounded)	
7.	* Home and Car Discount Factor (ten cents rounded)	
8.	* Auto Financial Discount Factor (ten cents rounded)	
9.	Else	
10.	Determine Base Rate	RX03TA04
11.	Determine Limit/Deductible Factor	RX03TD04
12.	Determine Nationwide Associate Discount Factor	RX03TM62
13.	Determine Vehicle Use Factor	RX03TE54
14.	Determine Prior Insurance Surcharge Factor	RX03TE20
15.	Determine PD Matrix Factor	RX03TM16
16.	Determine Advance Quote Discount Factor	RX03TM20
17.	Determine Terms with Prior Carrier Factor	RX03TF91
18.	Determine Home and Car Discount Factor	RX03TI35
19.	Determine Auto Financial Discount Factor	RX03TI83
20.	Determine Feature : Accident Forgiveness Factor	RX03TM29
21.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
22.	Determine Coverage Expense Fee	RX03TF78
23.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
24.	* Nationwide Associate Discount Factor (ten cents rounded)	
25.	* Vehicle Use Factor (ten cents rounded)	
26.	* Average Driver Factor (ten cents rounded)	
27.	* Prior Insurance Surcharge Factor (ten cents rounded)	
28.	* PD Matrix Factor (ten cents rounded)	
29.	* Advance Quote Discount Factor (ten cents rounded)	
30.	* Terms with Prior Carrier Factor (ten cents rounded)	
31.	* Home and Car Discount Factor (ten cents rounded)	
32.	* Auto Financial Discount Factor (ten cents rounded)	
33.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
34.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
35.	+ Coverage Expense Fee (ten cents rounded)	
36.	End - If	

CALCULATION AC TL Coverage Premium **
RX03ANTQTL1473

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Effective Date: JUL-14-2009

Step	Description	Chart Name
1.	If Option Code = 200(Basic Roadside Assistance) or 201(Plus Roadside Assistance)	
2.	Determine Feature : RoadSide Assistance Cov Prem	RX03TM37
3.	End - If	

CALCULATION AC UIMBI Coverage Premium
RX03ANTQUIMBI1474
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA09
2.	Determine Prior Insurance Surcharge Factor	RX03TE20
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Result = Base Rate * Prior Insurance Surcharge Factor (ten cents rounded)	
5.	* Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION AC UMBI Coverage Premium
RX03ANTQUMBI1475
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA07
2.	Determine Prior Insurance Surcharge Factor	RX03TE20
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Result = Base Rate * Prior Insurance Surcharge Factor (ten cents rounded)	
5.	* Nationwide Associate Discount Factor (ten cents rounded)	

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CALCULATION AC UMPD Coverage Premium
RX03ANTQUMPD1476
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA08
2.	Determine Prior Insurance Surcharge Factor	RX03TE20
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Result = Base Rate * Prior Insurance Surcharge Factor (ten cents rounded)	
5.	* Nationwide Associate Discount Factor (ten cents rounded)	

RX03TA01: COMP Base Rate **
Effective Date: JUL-14-2009

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
07	141.70	24	72.60	25	99.20
28	90.50	34	82.40	35	82.10
36	135.20	40	91.20	46	62.30
47	66.10	48	67.30	49	78.70
50	64.50	51	80.70	52	97.70
53	97.50	54	65.00	55	70.10
56	66.10	57	89.50	58	76.80
60	78.60	61	88.70	62	139.70
63	89.80	64	82.80	65	92.90
66	88.20	67	74.50	68	80.00
999	79.50				

Rate Symbol 10; Model Year 2005
Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

RX03TA02: COLL Base Rate **
Effective Date: JUL-14-2009

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
07	258.70	24	206.70	25	258.80
28	231.20	34	262.90	35	238.70
36	258.80	40	263.00	46	224.90
47	244.60	48	238.40	49	239.70
50	242.30	51	236.20	52	232.70
53	230.40	54	301.80	55	269.40
56	227.80	57	250.80	58	241.80
60	235.90	61	162.90	62	228.20
63	221.80	64	225.30	65	234.30
66	229.50	67	223.60	68	288.40
999	226.30				

Rate Symbol 10; Model Year 2005
Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

RX03TA03: BI Base Rate **
Effective Date: JUL-14-2009

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Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
07	100.10	24	156.80	25	124.60
28	144.30	34	157.00	35	156.10
36	174.50	40	136.90	46	131.00
47	131.70	48	131.00	49	106.20
50	117.10	51	112.30	52	132.80
53	137.70	54	181.10	55	166.50
56	158.90	57	218.20	58	122.30
60	136.00	61	84.90	62	112.10
63	128.70	64	118.10	65	145.90
66	111.80	67	137.40	68	163.90
999	131.60				

Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

RX03TA04: PD Base Rate **

Effective Date: JUL-14-2009

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
07	97.00	24	97.80	25	105.00
28	118.70	34	119.30	35	129.50
36	117.80	40	115.70	46	123.00
47	120.40	48	113.30	49	121.30
50	117.50	51	101.70	52	99.20
53	103.40	54	152.00	55	146.70
56	135.30	57	135.30	58	112.70
60	132.30	61	69.30	62	101.00
63	101.80	64	98.50	65	120.10
66	96.20	67	110.00	68	127.70
999	117.80				

Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

RX03TA07: UMBI Base Rate **

Effective Date: JUL-14-2009

Sub-chart	Per Claimant Limit	Per Occurrence Limit	Base Rate	Per Claimant Limit	Per Occurrence Limit	Base Rate
Multiple Vehicle Policy	25000	50000	33.90	25000	100000	39.40
	30000	60000	39.40	40000	80000	39.40
	50000	50000	39.40	50000	100000	39.40
	50000	200000	44.90	100000	100000	44.90
	100000	150000	44.90	100000	200000	44.90
	100000	250000	46.60	100000	300000	46.60
	100000	400000	50.90	100000	500000	50.90
	150000	200000	49.90	150000	250000	49.90
	150000	300000	49.90	150000	400000	50.90
	150000	500000	50.90	200000	200000	49.90
	200000	250000	49.90	200000	300000	49.90
	200000	400000	50.90	200000	500000	50.90
	200000	750000	54.50	250000	250000	49.90
	250000	300000	49.90	250000	400000	50.90

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Sub-chart	Per Claimant Limit	Per Occurrence Limit	Base Rate	Per Claimant Limit	Per Occurrence Limit	Base Rate
	250000	500000	50.90	250000	750000	54.50
	250000	1000000	54.50	300000	300000	49.90
	300000	400000	52.90	300000	500000	52.90
	300000	750000	54.50	300000	1000000	54.50
	400000	400000	52.90	400000	500000	52.90
	400000	750000	54.50	400000	1000000	54.50
	500000	500000	52.90	500000	750000	54.50
	500000	1000000	54.50	1000000	1000000	56.30
Single Vehicle Policy	25000	50000	17.70	25000	100000	20.70
	30000	60000	20.70	40000	80000	20.70
	50000	50000	20.70	50000	100000	20.70
	50000	200000	23.70	100000	100000	23.70
	100000	150000	23.70	100000	200000	23.70
	100000	250000	24.40	100000	300000	24.40
	100000	400000	26.60	100000	500000	26.60
	150000	200000	26.20	150000	250000	26.20
	150000	300000	26.20	150000	400000	26.60
	150000	500000	26.60	200000	200000	26.20
	200000	250000	26.20	200000	300000	26.20
	200000	400000	26.60	200000	500000	26.60
	200000	750000	28.70	250000	250000	26.20
	250000	300000	26.20	250000	400000	26.60
	250000	500000	26.60	250000	750000	28.70
	250000	1000000	28.70	300000	300000	26.20
	300000	400000	27.70	300000	500000	27.70
	300000	750000	28.70	300000	1000000	28.70
	400000	400000	27.70	400000	500000	27.70
	400000	750000	28.70	400000	1000000	28.70
	500000	500000	27.70	500000	750000	28.70
	500000	1000000	28.70	1000000	1000000	29.70

Underwriting's approval is required for 500/1,000 and 1,000/1,000 limits.

RX03TA08: UMPD Base Rate

Effective Date: JAN-30-2006

Sub-chart - High Level	COMP with COLL Indicator
Per Occ / With COLL	Yes
Per Occ / Without COLL	Not Yes

Sub-chart	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
Per Occ / With COLL	25000	2.30	30000	2.30	35000	2.30
	40000	2.30	45000	2.30	50000	2.30
	60000	2.30	70000	2.30	75000	2.30
	80000	2.30	90000	2.30	100000	2.30

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Sub-chart	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
	110000	38.00	120000	38.00	130000	38.00
	140000	38.00	150000	38.00	175000	38.00
	200000	38.00	225000	38.00	250000	38.00
	275000	41.20	300000	41.20	350000	41.20
	400000	41.20	450000	41.20	500000	41.20
	1000000	46.20				
Per Occ / Without COLL	25000	30.70	30000	32.60	35000	32.60
	40000	32.60	45000	32.60	50000	32.60
	60000	34.50	70000	34.50	75000	34.50
	80000	36.20	90000	36.20	100000	36.20
	110000	38.00	120000	38.00	130000	38.00
	140000	38.00	150000	38.00	175000	38.00
	200000	38.00	225000	38.00	250000	38.00
	275000	41.20	300000	41.20	350000	41.20
	400000	41.20	450000	41.20	500000	41.20
	1000000	46.20				

For limits in excess of $100,000, refer to underwriting.
All PD limits are subject to a $200 deductible.

RX03TA09: UIMBI Base Rate **
Effective Date: JUL-14-2009

Sub-chart	Per Claimant Limit	Per Occurrence Limit	Base Rate	Per Claimant Limit	Per Occurrence Limit	Base Rate
Multi-vehicle policy	25000	50000	26.30	25000	100000	43.20
	30000	60000	43.20	40000	80000	43.20
	50000	50000	43.20	50000	100000	43.20
	50000	200000	64.20	100000	100000	64.20
	100000	150000	64.20	100000	200000	64.20
	100000	250000	72.90	100000	300000	72.90
	100000	400000	96.60	100000	500000	96.60
	150000	200000	90.90	150000	250000	90.90
	150000	300000	90.90	150000	400000	96.60
	150000	500000	96.60	200000	200000	90.90
	200000	250000	90.90	200000	300000	90.90
	200000	400000	96.60	200000	500000	96.60
	200000	750000	121.20	250000	250000	90.90
	250000	300000	90.90	250000	400000	96.60
	250000	500000	96.60	250000	750000	121.20
	250000	1000000	121.20	300000	300000	90.90
	300000	400000	109.50	300000	500000	109.50
	300000	750000	121.20	300000	1000000	121.20
	400000	400000	109.50	400000	500000	109.50
	400000	750000	121.20	400000	1000000	121.20
	500000	500000	109.50	500000	750000	121.20
	500000	1000000	121.20	1000000	1000000	133.10
Single vehicle policy	25000	50000	14.20	25000	100000	22.60

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Sub-chart	Per Claimant Limit	Per Occurrence Limit	Base Rate	Per Claimant Limit	Per Occurrence Limit	Base Rate
	30000	60000	22.60	40000	80000	22.60
	50000	50000	22.60	50000	100000	22.60
	50000	200000	33.90	100000	100000	33.90
	100000	150000	33.90	100000	200000	33.90
	100000	250000	38.30	100000	300000	38.30
	100000	400000	50.70	100000	500000	50.70
	150000	200000	47.80	150000	250000	47.80
	150000	300000	47.80	150000	400000	50.70
	150000	500000	50.70	200000	200000	47.80
	200000	250000	47.80	200000	300000	47.80
	200000	400000	50.70	200000	500000	50.70
	200000	750000	63.70	250000	250000	47.80
	250000	300000	47.80	250000	400000	50.70
	250000	500000	50.70	250000	750000	63.70
	250000	1000000	63.70	300000	300000	47.80
	300000	400000	57.30	300000	500000	57.30
	300000	750000	63.70	300000	1000000	63.70
	400000	400000	57.30	400000	500000	57.30
	400000	750000	63.70	400000	1000000	63.70
	500000	500000	57.30	500000	750000	63.70
	500000	1000000	63.70	1000000	1000000	70.10

Underwriting's approval is required for 500/1,000 and 1,000/1,000 limits.

RX03TA16: BI Base Rate
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Horsepower	Vehicle Sub-Type Code	Base Rate	Horsepower	Vehicle Sub-Type Code	Base Rate
0-25	Dune Buggy	16.00	26-50	Dune Buggy	24.00
>50	Dune Buggy	32.00	0-25	Golf Mobile, Snow Mobile, Trail Bike	8.00
26-50	Golf Mobile, Snow Mobile, Trail Bike	12.00	>50	Golf Mobile, Snow Mobile, Trail Bike	16.00

Use actual HorsePower if available. When Horse Power is not available use engine displacement in Cubic Centimeter (cc) as follows:
For Cubic Centimeters 0 to 300, Code 25 HorsePower.
For Cubic Centimeters 301 to 600, Code 50 HorsePower.
For Cubic Centimeters over 600, code 51 horsepower.
Trail Bikes= Unregistered trailbikes up to 350cc only. If trail bikes are over 350cc or registered, they shall be rated as motorcycles.

RX03TA17: PD Base Rate
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

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Horsepower	Vehicle Sub-Type Code	Base Rate	Horsepower	Vehicle Sub-Type Code	Base Rate
0-25	Dune Buggy	6.00	26-50	Dune Buggy	9.00
>50	Dune Buggy	12.00	0-25	Golf Mobile, Snow Mobile, Trail Bike	3.00
26-50	Golf Mobile, Snow Mobile, Trail Bike	4.50	>50	Golf Mobile, Snow Mobile, Trail Bike	6.00

Use actual HorsePower if available. When Horse Power is not available use engine displacement in Cubic Centimeter (cc) as follows:
For Cubic Centimeters 0 to 300, Code 25 HorsePower.
For Cubic Centimeters 301 to 600, Code 50 HorsePower.
For Cubic Centimeters over 600, code 51 horsepower.
Trail Bikes= Unregistered trailbikes up to 350cc only. If trail bikes are over 350cc or registered, they shall be rated as motorcycles.

RX03TA19: COMP Base Rate
Effective Date: AUG-01-2008

Sub-chart - High Level	Deductible	Vehicle Sub-Type Code
SUPL-TRAVEL-TRAILER-FULL	0	Camping Trailer, Travel Trailer, Utility Trailer
SUPL-TRAVEL-TRAILER-50	50	Camping Trailer, Travel Trailer, Utility Trailer
SUPL-PICKUP-CAMPER-FULL	0	Pickup Camper
SUPL-PICKUP-CAMPER-50	50	Pickup Camper

Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
SUPL-TRAVEL-TRAILER-FULL	1	2.80	2	6.30	3	9.40
	4	12.70	5	20.10	6	27.10
	7	33.70	8	40.30	9	44.20
	10	48.00	11	52.10	12	55.90
	13	60.10	14	63.90	15	68.00
	16	71.80	17	75.90	18	79.70
	19	83.80	20	87.80	21	91.90
	22	95.90	23	100.00	24	104.10
	25	108.10	26	112.20	27	116.30
	28	120.30	29	124.40	30	128.50
	31	132.50	32	136.60	33	140.70
	34	144.70	35	148.80	36	153.00
	37	156.90	38	161.00	39	165.20
	40	169.10				
SUPL-TRAVEL-TRAILER-50	1	2.00	2	4.30	3	6.40
	4	8.70	5	13.90	6	18.60
	7	23.30	8	27.70	9	30.50
	10	33.20	11	36.00	12	38.60
	13	41.40	14	44.10	15	46.90
	16	49.50	17	52.30	18	54.90
	19	57.80	20	60.60	21	63.40

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Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
	22	66.20	23	69.00	24	71.80
	25	74.60	26	77.40	27	80.20
	28	83.00	29	85.80	30	88.60
	31	91.40	32	94.20	33	97.00
	34	99.80	35	102.60	36	105.40
	37	108.20	38	111.00	39	113.90
	40	116.70				
SUPL-PICKUP-CAMPER-FULL	1	5.40	2	9.10	3	12.70
	4	16.30	5	21.80	6	27.20
	7-20	32.70				
SUPL-PICKUP-CAMPER-50	1	3.60	2	6.40	3	9.10
	4	11.90	5	15.50	6	19.10
	7-20	22.80				

Trailers Rate Symbol = Original Cost New
1 = $0 - 750 2 = $751-1,500
3 = $1,501-2,250 4 = $2,251-3,000
5 = $3,001-4,500 6 = $4,501-6,000
7 = $6001-7,500 8 = $7,501-9,000
9 = $9,001-10,000 10 = $10,001-11,000
11 = $11,001-12,000 12 = $12,001-13,000
13 = $13,001-14,000 14 = $14,001-15,000
15 = $15,001-16,000 16 = $16,001-17,000
17 = $17,001-18,000 18 = $18,001-19,000
19 = $19,001-20,000 20 = $20,001-21,000
Each additional $1,000 = +1 Rate Symbol
Trailers - For rate symbols not shown, add the following to the base rate for the previous rate symbol: COMP FULL $2.50 COMP 50 $1.70
COLL 50 $2.50 COLL 100 $1.90
COLL 250 $1.40
Cost of trailer and/or "camper unit" must include all standard trailer and/or "camper unit" equipment, such as refrigerator, stove, bed, etc., IF permanently attached.
Contents, such as personal effects, articles of furniture, etc., not permanently attached, are not covered unless specifically insured.
Since the motorcycle policy is an annual policy, the premium charged for a trailer written on such a policy should be two times the semi-annual premium shown above.
Truck Camper Rate Symbol = Original Cost New
1 = $0 - 750 2 = $751-1,400
3 = $1,401-2,200 4 = $2,201-3,000
5 = $3,001-4,000 6 = $4,001-5,000
7 = $5,001-6,000
For Truck Campers, add 15 percent of Rate Symbol 7 premiums for each $1,000, or fraction thereof, in excess of $6,000 original F.O.B. list price.

RX03TA20: COLL Base Rate
Effective Date: AUG-01-2008

Sub-chart - High Level	Deductible	Vehicle Sub-Type Code
SUPL-TRAVEL-TRAILER-50	50	Camping Trailer, Travel Trailer, Utility Trailer
SUPL-PICKUP-CAMPER-50	50	Pickup Camper
SUPL-TRAVEL-TRAILER-100	100	Camping Trailer, Travel Trailer, Utility Trailer
SUPL-TRAVEL-TRAILER-250	250	Camping Trailer, Travel Trailer, Utility Trailer

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Sub-chart - High Level	Deductible	Vehicle Sub-Type Code
SUPL-PICKUP-CAMPER-100	100	Pickup Camper
SUPL-PICKUP-CAMPER-250	250	Pickup Camper

Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
SUPL-TRAVEL-TRAILER-50	1	5.60	2	8.70	3	11.90
	4	15.00	5	21.00	6	27.40
	7	33.70	8	39.90	9	44.10
	10	48.00	11	52.10	12	56.30
	13	60.20	14	64.40	15	68.50
	16	72.40	17	76.60	18	80.70
	19	84.80	20	88.80	21	92.90
	22	97.00	23	101.00	24	105.10
	25	109.20	26	113.20	27	117.30
	28	121.40	29	125.60	30	129.50
	31	133.70	32	137.80	33	141.70
	34	145.90	35	150.00	36	153.90
	37	158.10	38	162.20	39	166.30
	40	170.30				
SUPL-PICKUP-CAMPER-50	1	5.40	2	9.10	3	12.70
	4	16.30	5	21.80	6	27.20
	7-20	32.70				
SUPL-TRAVEL-TRAILER-100	1	4.30	2	6.80	3	9.10
	4	11.60	5	16.20	6	21.10
	7	25.90	8	30.70	9	33.80
	10	37.00	11	40.10	12	43.20
	13	46.40	14	49.50	15	52.60
	16	55.80	17	58.90	18	62.00
	19	65.20	20	68.30	21	71.40
	22	74.60	23	77.70	24	80.90
	25	84.00	26	87.10	27	90.30
	28	93.40	29	96.50	30	99.70
	31	102.80	32	105.90	33	109.10
	34	112.20	35	115.30	36	118.50
	37	121.60	38	124.70	39	127.90
	40	131.00				
SUPL-TRAVEL-TRAILER-250	1	3.30	2	5.10	3	6.80
	4	8.70	5	12.20	6	15.80
	7	19.50	8	23.10	9	25.40
	10	27.70	11	30.00	12	32.50
	13	34.80	14	37.10	15	39.40
	16	41.90	17	44.20	18	46.50
	19	48.80	20	51.30	21	53.60
	22	55.90	23	58.20	24	60.70
	25	63.00	26	65.30	27	67.70
	28	70.10	29	72.40	30	74.70
	31	77.10	32	79.50	33	81.80

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Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
	34	84.20	35	86.50	36	88.90
	37	91.20	38	93.60	39	95.90
	40	98.30				
SUPL-PICKUP-CAMPER-100	1	4.60	2	7.30	3	10.10
	4	12.70	5	17.30	6	21.80
	7-20	26.40				
SUPL-PICKUP-CAMPER-250	1	3.30	2	5.10	3	7.10
	4	8.90	5	12.20	6	15.20
	7-20	18.50				

Trailers Rate Symbol = Original Cost New
1 = $0 - 750 2 = $751-1,500
3 = $1,501-2,250 4 = $2,251-3,000
5 = $3,001-4,500 6 = $4,501-6,000
7 = $6001-7,500 8 = $7,501-9,000
9 = $9,001-10,000 10 = $10,001-11,000
11 = $11,001-12,000 12 = $12,001-13,000
13 = $13,001-14,000 14 = $14,001-15,000
15 = $15,001-16,000 16 = $16,001-17,000
17 = $17,001-18,000 18 = $18,001-19,000
19 = $19,001-20,000 20 = $20,001-21,000
Each additional $1,000 = +1 Rate Symbol
Trailers - For rate symbols not shown, add the following to the base rate for the previous rate symbol: COMP FULL $2.50 COMP 50 $1.70
COLL 50 $2.50 COLL 100 $1.90
COLL 250 $1.40
Cost of trailer and/or "camper unit" must include all standard trailer and/or "camper unit" equipment, such as refrigerator, stove, bed, etc., IF permanently attached. Contents, such as personal effects, articles of furniture, etc., not permanently attached, are not covered unless specifically insured.
Since the motorcycle policy is an annual policy, the premium charged for a trailer written on such a policy should be two times the semi-annual premium shown above.
Truck Camper Rate Symbol = Original Cost New
1 = $0 - 750 2 = $751-1,400
3 = $1,401-2,200 4 = $2,201-3,000
5 = $3,001-4,000 6 = $4,001-5,000
7 = $5,001-6,000
For Truck Campers, add 15 percent of Rate Symbol 7 premiums for each $1,000, or fraction thereof, in excess of $6,000 original F.O.B. list price.

RX03TA22: AD Base Rate
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
5000	0.90	10000	1.80		

RX03TA30: MDCL Base Rate **
Effective Date: JUL-14-2009

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
07	71.60	24	91.50	25	67.20
28	79.80	34	74.40	35	74.20
36	90.40	40	75.10	46	70.90
47	71.10	48	72.20	49	74.50

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Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
50	69.40	51	71.20	52	70.00
53	77.90	54	84.50	55	78.00
56	70.90	57	105.70	58	69.00
60	70.90	61	59.90	62	73.70
63	75.10	64	65.90	65	85.30
66	66.80	67	74.30	68	78.30
999	74.20				

Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

RX03TA31: LOI Base Rate
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Option Amount	Base Rate	Option Amount	Base Rate	Option Amount	Base Rate
140	2.30	250	4.80	500	12.10

RX03TA33: EXMDCL Base Rate **
Effective Date: JUL-14-2009

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
07	117.00	24	149.50	25	109.80
28	130.40	34	121.60	35	121.30
36	147.70	40	122.70	46	115.90
47	116.20	48	118.00	49	121.70
50	113.40	51	116.30	52	114.40
53	127.30	54	138.10	55	127.50
56	115.90	57	172.70	58	112.70
60	115.90	61	97.90	62	120.40
63	122.70	64	107.70	65	139.40
66	109.10	67	121.40	68	127.90
999	121.30				

Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

RX03TA43: CFL Base Rate
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Sub-chart - High Level	Per Claimant Limit	Per Occurrence Limit
CFL 25,000 / 500	25000	500
CFL 50,000 / 500	50000	500
CFL 100,000 / 750	100000	750

Sub-chart	Farm Acreage	Farm Income	Base Rate	Farm Acreage	Farm Income	Base Rate
CFL 25,000 / 500	0	0	4.00	1-160	0	6.00
	161-500	0	7.50	501-2000	0	11.00
	0-160	1-499	6.00	161-500	1-499	7.50
	501-2000	1-499	11.00	0-160	500-3000	9.50
	161-500	500-3000	11.00	501-2000	500-3000	14.50

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Sub-chart	Farm Acreage	Farm Income	Base Rate	Farm Acreage	Farm Income	Base Rate
CFL 50,000 / 500	0	0	5.00	1-160	0	8.00
	161-500	0	9.50	501-2000	0	13.50
	0-160	1-499	8.00	161-500	1-499	9.50
	501-2000	1-499	13.50	0-160	500-3000	12.00
	161-500	500-3000	13.50	501-2000	500-3000	17.50
CFL 100,000 / 750	0	0	6.00	1-160	0	9.50
	161-500	0	11.50	501-2000	0	16.00
	0-160	1-499	9.50	161-500	1-499	11.50
	501-2000	1-499	16.00	0-160	500-3000	14.00
	161-500	500-3000	16.00	501-2000	500-3000	20.50

Farmer whose total acreage exceeds 2,000 submit to Underwriting for Rating.

RX03TA51: TL Base Rate

Effective Date: JUN-19-2003

Coverage	Base Rate	Coverage	Base Rate	Coverage	Base Rate
TL	1.90				

For autos, limit is $50 per disablement. For MH, limit is $100 per disablement.

RX03TA52: LOU Base Rate **

Effective Date: JUL-14-2009

Option Code	Base Rate	Option Code	Base Rate	Option Code	Base Rate
$15 per day $300 Total	7.30	$20 per day $700 total	14.20	$25 per day $500	14.60
$30 per day $900	20.10	$40 per day $1100 total	25.90	$50 per day $1300 total	31.70
$60 per day $1500 total	37.40				

For Motor Homes, the only LOU limit available is $500 per accident (no daily limit)

RX03TA53: EEC Base Rate

Effective Date: NOV-22-2001

Sub-chart - High Level	Option Code
With OEM Endorsement	OEM Endorsment (500)
Without OEM Endorsement	Not OEM Endorsment (500)

Sub-chart	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
With OEM Endorsement	500	17.40	1000	34.80	1500	52.20
	2000	69.60	2500	87.00	3000	104.40
	3500	121.80	4000	139.20	4500	156.60
	5000	174.00				
Without OEM Endorsement	500	14.50	1000	29.00	1500	43.50
	2000	58.00	2500	72.50	3000	87.00
	3500	101.50	4000	116.00	4500	130.50
	5000	145.00				

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RX03TA54: COMP Base Rate
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Sub-chart - High Level	Deductible	Vehicle Sub-Type Code
RV-GOLF-MOBILE-100-DED	100	Golf Mobile, Snow Mobile
RV-GOLF-MOBILE-250-DED	250	Golf Mobile, Snow Mobile
RV-DUNE-BUGGY-100-DED	100	Dune Buggy, Trail Bike
RV-DUNE-BUGGY-250-DED	250	Dune Buggy, Trail Bike

Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
RV-GOLF-MOBILE-100-DED	1	2.00	2	3.50	3	5.50
	4	7.50	5	10.00	6	12.00
	7	14.00	8	16.00	9	18.00
	10	20.00	11	25.00	12	30.00
	13	35.00	14	45.00	15	55.00
RV-GOLF-MOBILE-250-DED	1	1.50	2	2.80	3	4.30
	4	5.80	5	7.50	6	9.00
	7	10.50	8	12.00	9	13.50
	10	15.00	11	18.80	12	22.50
	13	26.30	14	33.80	15	41.30
RV-DUNE-BUGGY-100-DED	1	4.00	2	7.00	3	11.00
	4	15.00	5	20.00	6	24.00
	7	28.00	8	32.00	9	36.00
	10	40.00	11	50.00	12	60.00
	13	70.00	14	90.00	15	110.00
RV-DUNE-BUGGY-250-DED	1	3.00	2	5.50	3	8.50
	4	11.50	5	15.00	6	18.00
	7	21.00	8	24.00	9	27.00
	10	30.00	11	37.50	12	45.00
	13	52.50	14	67.50	15	82.50

Note: Rate Symbol = Original Cost New
1 = $0 - 500
2 = $501-1,000
3 = $1,001-1,500
4 = $1,501-2,000
5 = $2,001-2,500
6 = $2,501-3,000
7 = $3,001-3,500
8 = $3,501-4,000
9 = $4,001-4,500
10 = $4,501-5,000
11 = $5,001-6,000
12 = $6,001-7,000
13 = $7,001-8,000
14 = $8,001-10,000
15 = Over $10,000
Unregistered Trail Bikes up to 350 cc only. If Trail Bikes are over 350 cc or registered,

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they shall be rated as Motorcycles.

RX03TA55: COLL Base Rate
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Sub-chart - High Level	Deductible	Vehicle Sub-Type Code
RV-GOLF-MOBILE-100-DED	100	Golf Mobile, Snow Mobile
RV-GOLF-MOBILE-250-DED	250	Golf Mobile, Snow Mobile
RV-DUNE-BUGGY-100-DED	100	Dune Buggy, Trail Bike
RV-DUNE-BUGGY-200-DED	250	Dune Buggy, Trail Bike

Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
RV-GOLF-MOBILE-100-DED	1	2.00	2	3.50	3	5.50
	4	7.50	5	10.00	6	12.00
	7	14.00	8	16.00	9	18.00
	10	20.00	11	25.00	12	30.00
	13	35.00	14	45.00	15	55.00
RV-GOLF-MOBILE-250-DED	1	1.50	2	2.70	3	4.20
	4	5.70	5	7.50	6	9.00
	7	10.50	8	12.00	9	13.50
	10	15.00	11	18.70	12	22.50
	13	26.20	14	33.70	15	41.20
RV-DUNE-BUGGY-100-DED	1	4.00	2	7.00	3	11.00
	4	15.00	5	20.00	6	24.00
	7	28.00	8	32.00	9	36.00
	10	40.00	11	50.00	12	60.00
	13	70.00	14	90.00	15	110.00
RV-DUNE-BUGGY-200-DED	1	3.00	2	5.50	3	8.50
	4	11.50	5	15.00	6	18.00
	7	21.00	8	24.00	9	27.00
	10	30.00	11	37.50	12	45.00
	13	52.50	14	67.50	15	82.50

Note: Rate Symbol = Original Cost New
1 = $0 - 500
2 = $501-1,000
3 = $1,001-1,500
4 = $1,501-2,000
5 = $2,001-2,500
6 = $2,501-3,000
7 = $3,001-3,500
8 = $3,501-4,000
9 = $4,001-4,500
10 = $4,501-5,000
11 = $5,001-6,000
12 = $6,001-7,000
13 = $7,001-8,000
14 = $8,001-10,000

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15 = Over $10,000
Unregistered Trail Bikes up to 350 cc only. If Trail Bikes are over 350 cc or registered, they shall be rated as Motorcycles.

RX03TA58: MP Base Rate
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Vehicle Sub-Type Code	Base Rate	Vehicle Sub-Type Code	Base Rate	Vehicle Sub-Type Code	Base Rate
Dune Buggy	15.00	Golf Mobile, Snow Mobile	7.50		

Trail Bikes= Unregistered trailbikes up to 350cc only. If trail bikes are over 350cc or registered, they shall be rated as motorcycles.

RX03TA61: PE Base Rate
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
500	1.00	1000	2.00	1500	3.00
2000	4.00	2500	6.00	3000	7.00
3500	8.00	4000	9.00	4500	10.00
5000	11.00	5500	12.00	6000	13.00
6500	14.00	7000	15.00	7500	16.00
8000	17.00	8500	18.00	9000	19.00
9500	20.00	10000	21.00		

RX03TB01: COMP Rate Symbol Factor
Effective Date: SEP-27-2006

Sub-chart - High Level	Model Year
Model Year < 1997	<1997
Model Year 1997,1998	1997, 1998
Model Year >1998	>1998

Sub-chart	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
Model Year < 1997	1	0.200	0.000	2	0.200	0.000
	3	0.200	0.000	4	0.200	0.000
	5	0.200	0.000	6	0.280	0.000
	7	0.380	0.000	8	0.630	0.000
	9	1.000	0.000	10	1.310	0.000
	11	1.620	0.000	12	1.930	0.000
	13	2.250	0.000	14	2.570	0.000
	15	2.980	0.000	16	3.500	0.000
	17	4.070	0.000	18	4.780	0.000
	19	5.610	0.000	20	6.640	0.000
	21	7.860	0.000	22	9.140	0.000
	23	10.330	0.000	24	11.520	0.000
	25	12.710	0.000	26	13.900	0.000
	27	15.090	0.000	28	16.280	0.000
	29	17.470	0.000			

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Sub-chart	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
Model Year 1997,1998	1	0.200	0.000	2	0.200	0.000
	3	0.200	0.000	4	0.200	0.000
	5	0.200	0.000	6	0.240	0.000
	7	0.280	0.000	8	0.380	0.000
	9	0.630	0.000	10	1.000	0.000
	11	1.150	0.000	12	1.310	0.000
	13	1.460	0.000	14	1.620	0.000
	15	1.720	0.000	16	1.820	0.000
	17	1.930	0.000	18	2.090	0.000
	19	2.250	0.000	20	2.410	0.000
	21	2.570	0.000	22	2.710	0.000
	23	2.840	0.000	24	2.980	0.000
	25	3.120	0.000	26	3.250	0.000
	27	3.360	0.000	28	3.500	0.000
	29	3.620	0.000	>29	3.620	0.120
Model Year >1998	1	0.200	0.000	2	0.200	0.000
	3	0.200	0.000	4	0.200	0.000
	5	0.200	0.000	6	0.240	0.000
	7	0.280	0.000	8	0.380	0.000
	9	0.630	0.000	10	1.000	0.000
	11	1.150	0.000	12	1.310	0.000
	13	1.460	0.000	14	1.620	0.000
	15	1.720	0.000	16	1.820	0.000
	17	1.930	0.000	18	2.090	0.000
	19	2.250	0.000	20	2.410	0.000
	21	2.570	0.000	22	2.710	0.000
	23	2.840	0.000	24	2.980	0.000
	25	3.120	0.000	26	3.250	0.000
	27	3.360	0.000	28	3.500	0.000
	29	3.620	0.000	30-200	3.620	0.120
	201-998	0.000	0.040			

For MH determine the rate symbol per Rule C. of the Rate Symbol Manual (RS-1).
NOTE - For MH, the cost price new of the chassis and body including all standard equipment which is permanently attached is to be combined to determine the Rate Symbol. Contents, such as personal effects, articles of furniture, etc., not permanently attached, are not covered unless specifically insured. Radio and television antennas, awnings, cabanas, or equipment designed to create additional living facilities while the vehicle is off a highway, whether permanently attached or not, are considered as contents and need to be specifically insured.

RX03TB02: COLL Rate Symbol Factor

Effective Date: SEP-27-2006

Sub-chart - High Level	Model Year
Model Year < 1997	<1997
Model Year 1997,1998	1997, 1998
Model Year >1998	>1998

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Sub-chart	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
Model Year < 1997	1	0.450	0.000	2	0.450	0.000
	3	0.450	0.000	4	0.450	0.000
	5	0.450	0.000	6	0.540	0.000
	7	0.640	0.000	8	0.780	0.000
	9	1.000	0.000	10	1.170	0.000
	11	1.300	0.000	12	1.440	0.000
	13	1.580	0.000	14	1.740	0.000
	15	1.910	0.000	16	2.150	0.000
	17	2.400	0.000	18	2.730	0.000
	19	3.090	0.000	20	3.550	0.000
	21	4.100	0.000	22	4.680	0.000
	23	5.250	0.000	24	5.820	0.000
	25	6.390	0.000	26	6.960	0.000
	27	7.530	0.000	28	8.100	0.000
	29	8.670	0.000			
Model Year 1997,1998	1	0.450	0.000	2	0.450	0.000
	3	0.450	0.000	4	0.450	0.000
	5	0.450	0.000	6	0.500	0.000
	7	0.540	0.000	8	0.640	0.000
	9	0.780	0.000	10	1.000	0.000
	11	1.090	0.000	12	1.170	0.000
	13	1.240	0.000	14	1.300	0.000
	15	1.340	0.000	16	1.400	0.000
	17	1.440	0.000	18	1.510	0.000
	19	1.580	0.000	20	1.660	0.000
	21	1.740	0.000	22	1.800	0.000
	23	1.850	0.000	24	1.910	0.000
	25	1.970	0.000	26	2.040	0.000
	27	2.090	0.000	28	2.150	0.000
	29	2.210	0.000	>29	2.210	0.060
Model Year >1998	1	0.450	0.000	2	0.450	0.000
	3	0.450	0.000	4	0.450	0.000
	5	0.450	0.000	6	0.500	0.000
	7	0.540	0.000	8	0.640	0.000
	9	0.780	0.000	10	1.000	0.000
	11	1.090	0.000	12	1.170	0.000
	13	1.240	0.000	14	1.300	0.000
	15	1.340	0.000	16	1.400	0.000
	17	1.440	0.000	18	1.510	0.000
	19	1.580	0.000	20	1.660	0.000
	21	1.740	0.000	22	1.800	0.000
	23	1.850	0.000	24	1.910	0.000
	25	1.970	0.000	26	2.040	0.000
	27	2.090	0.000	28	2.150	0.000

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Sub-chart	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
	29	2.210	0.000	30-200	2.210	0.060
	201-998	0.000	0.020			

For MH determine the rate symbol per Rule C. of the Rate Symbol Manual (RS-1).
NOTE - For MH, the cost price new of the chassis and body including all standard equipment which is permanently attached is to be combined to determine the Rate Symbol. Contents, such as personal effects, articles of furniture, etc., not permanently attached, are not covered unless specifically insured. Radio and television antennas, awnings, cabanas, or equipment designed to create additional living facilities while the vehicle is off a highway, whether permanently attached or not, are considered as contents and need to be specifically insured.

RX03TB05: COMP Rate Symbol Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Rate Symbol	Vehicle Sub-Type Code	Rate Symbol Factor	Rate Symbol	Vehicle Sub-Type Code	Rate Symbol Factor
1-40	Camping Trailer, Travel Trailer, Utility Trailer	1.000	1-7	Pickup Camper	1.000
8	Pickup Camper	1.150	9	Pickup Camper	1.300
10	Pickup Camper	1.450	11	Pickup Camper	1.600
12	Pickup Camper	1.750	13	Pickup Camper	1.900
14	Pickup Camper	2.050	15	Pickup Camper	2.200
16	Pickup Camper	2.350	17	Pickup Camper	2.500
18	Pickup Camper	2.650	19	Pickup Camper	2.800
20	Pickup Camper	2.950			

RX03TB06: COLL Rate Symbol Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Rate Symbol	Vehicle Sub-Type Code	Rate Symbol Factor	Rate Symbol	Vehicle Sub-Type Code	Rate Symbol Factor
1-40	Camping Trailer, Travel Trailer, Utility Trailer	1.000	1-7	Pickup Camper	1.000
8	Pickup Camper	1.150	9	Pickup Camper	1.300
10	Pickup Camper	1.450	11	Pickup Camper	1.600
12	Pickup Camper	1.750	13	Pickup Camper	1.900
14	Pickup Camper	2.050	15	Pickup Camper	2.200
16	Pickup Camper	2.350	17	Pickup Camper	2.500
18	Pickup Camper	2.650	19	Pickup Camper	2.800
20	Pickup Camper	2.950			

RX03TB15: BI Rate Symbol Factor
Effective Date: SEP-27-2006

Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>1998	101-997	0.000	0.010
<1981	0	1.000	0.000
<1999	1	1.050	0.000

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Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
<1999	2	1.000	0.000
<1999	3	0.900	0.000
<1999	4	1.050	0.000
<1999	5	1.000	0.000
<1999	6	1.100	0.000
>1998	10	1.160	0.000
>1998	11	1.070	0.000
>1998	12	0.890	0.000
>1998	13	0.820	0.000
>1998	14	0.970	0.000
>1998	15	1.120	0.000
>1998	16	1.130	0.000
>1998	17	0.890	0.000
>1998	18	1.020	0.000
>1998	19	0.970	0.000
>1998	20	0.990	0.000
>1998	21	1.000	0.000
>1998	22	0.980	0.000
>1998	23	1.050	0.000
>1998	24	0.970	0.000
>1998	30	0.970	0.000
>1998	31	0.930	0.000
>1998	32	0.900	0.000
>1998	33	1.050	0.000
>1998	34	0.840	0.000
>1998	35	0.970	0.000
>1998	36	0.870	0.000
>1998	37	0.900	0.000
>1998	38	1.050	0.000
>1998	39	0.850	0.000
>1998	40	1.010	0.000
>1998	41	1.030	0.000
>1998	42	1.080	0.000
>1998	43	1.100	0.000
>1998	50	1.010	0.000
>1998	51	1.050	0.000
>1998	52	1.130	0.000
>1998	6	1.040	0.000
	999	1.100	0.000
	99-997	1.000	0.000

Auto Rate Symbol
0=Pre 1980
1=Mini & Small
2=Midsize
3=Large & Very Large
4= Utility
5=Pickup
6=Vans-Cargo

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10=Mini 2 dr
11=Mini 4 dr
12=Mini Wag
13=Mini Sports
14=Mini Luxury
15=Small 2 dr
16=Small 4 dr
17=Small Wag
18=Small Sports
19=Small Luxury
20=Midsize 2 dr
21=Midsize 4 dr
22=Midsize Wag
23=Midsize Sports
24=Midsize Luxury
30=Lg 2 dr
31=Lg 4 dr
32=Lg Wag
33=Lg Sports
34=Lg Luxury
35=Very Lg 2 dr
36=Very Lg 4 dr
37=Very Lg Wag
38=Very Lg Sports
39=Very Lg Luxury
40=Small Luxury
41=Midsize Utility
42=Lg Utility
43=Very Lg Utility
50=Small Pickup
51=Lg Pickup
52=Very Lg Pickup
999=Previously Ineligible

RX03TB16: PD Rate Symbol Factor
Effective Date: SEP-27-2006

Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>1998	101-997	0.000	0.010
<1981	0	1.000	0.000
<1999	1	1.050	0.000
<1999	2	1.000	0.000
<1999	3	0.900	0.000
<1999	4	1.100	0.000
<1999	5	1.100	0.000
<1999	6	1.100	0.000
>1998	10	1.020	0.000
>1998	11	1.060	0.000
>1998	12	0.940	0.000
>1998	13	0.850	0.000
>1998	14	0.950	0.000
>1998	15	1.100	0.000
>1998	16	1.110	0.000
>1998	17	0.940	0.000
>1998	18	0.840	0.000

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Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>1998	19	0.950	0.000
>1998	20	1.000	0.000
>1998	21	1.000	0.000
>1998	22	0.890	0.000
>1998	23	1.090	0.000
>1998	24	0.950	0.000
>1998	30	0.860	0.000
>1998	31	0.940	0.000
>1998	32	0.930	0.000
>1998	33	1.090	0.000
>1998	34	0.860	0.000
>1998	35	0.860	0.000
>1998	36	0.930	0.000
>1998	37	0.930	0.000
>1998	38	1.090	0.000
>1998	39	0.880	0.000
>1998	40	1.110	0.000
>1998	41	1.200	0.000
>1998	42	1.310	0.000
>1998	43	1.290	0.000
>1998	50	1.190	0.000
>1998	51	1.220	0.000
>1998	52	1.340	0.000
>1998	6	1.200	0.000
	999	1.100	0.000
	99-997	1.000	0.000

Auto Rate Symbol
0=Pre 1980
1=Mini & Small
2=Midsize
3=Large & Very Large
4= Utility
5=Pickup
6=Vans-Cargo
10=Mini 2 dr
11=Mini 4 dr
12=Mini Wag
13=Mini Sports
14=Mini Luxury
15=Small 2 dr
16=Small 4 dr
17=Small Wag
18=Small Sports
19=Small Luxury
20=Midsize 2 dr
21=Midsize 4 dr
22=Midsize Wag
23=Midsize Sports
24=Midsize Luxury
30=Lg 2 dr
31=Lg 4 dr

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32=Lg Wag
33=Lg Sports
34=Lg Luxury
35=Very Lg 2 dr
36=Very Lg 4 dr
37=Very Lg Wag
38=Very Lg Sports
39=Very Lg Luxury
40=Small Luxury
41=Midsize Utility
42=Lg Utility
43=Very Lg Utility
50=Small Pickup
51=Lg Pickup
52=Very Lg Pickup
999=Previously Ineligible

RX03TB17: MDCL Rate Symbol Factor
Effective Date: SEP-27-2006

Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>1998	101-997	0.000	0.010
<1981	0	1.000	0.000
<1999	1	1.100	0.000
<1999	2	1.000	0.000
<1999	3	0.900	0.000
<1999	4	0.950	0.000
<1999	5	0.900	0.000
<1999	6	0.950	0.000
>1998	10	1.020	0.000
>1998	11	1.300	0.000
>1998	12	0.990	0.000
>1998	13	0.850	0.000
>1998	14	0.840	0.000
>1998	15	1.060	0.000
>1998	16	1.170	0.000
>1998	17	0.990	0.000
>1998	18	0.780	0.000
>1998	19	0.840	0.000
>1998	20	0.960	0.000
>1998	21	1.000	0.000
>1998	22	0.860	0.000
>1998	23	0.990	0.000
>1998	24	0.840	0.000
>1998	30	0.860	0.000
>1998	31	0.870	0.000
>1998	32	0.830	0.000
>1998	33	0.990	0.000
>1998	34	0.850	0.000
>1998	35	0.860	0.000
>1998	36	0.820	0.000
>1998	37	0.830	0.000

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Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>1998	38	0.990	0.000
>1998	39	0.770	0.000
>1998	40	0.890	0.000
>1998	41	0.850	0.000
>1998	42	0.770	0.000
>1998	43	0.770	0.000
>1998	50	0.860	0.000
>1998	51	0.770	0.000
>1998	52	0.690	0.000
>1998	6	0.770	0.000
	999	1.100	0.000
	99-997	1.000	0.000

Auto Rate Symbol
0=Pre 1980
1=Mini & Small
2=Midsize
3=Large & Very Large
4= Utility
5=Pickup
6=Vans-Cargo
10=Mini 2 dr
11=Mini 4 dr
12=Mini Wag
13=Mini Sports
14=Mini Luxury
15=Small 2 dr
16=Small 4 dr
17=Small Wag
18=Small Sports
19=Small Luxury
20=Midsize 2 dr
21=Midsize 4 dr
22=Midsize Wag
23=Midsize Sports
24=Midsize Luxury
30=Lg 2 dr
31=Lg 4 dr
32=Lg Wag
33=Lg Sports
34=Lg Luxury
35=Very Lg 2 dr
36=Very Lg 4 dr
37=Very Lg Wag
38=Very Lg Sports
39=Very Lg Luxury
40=Small Luxury
41=Midsize Utility
42=Lg Utility
43=Very Lg Utility
50=Small Pickup
51=Lg Pickup
52=Very Lg Pickup
999=Previously Ineligible

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RX03TB21: COMP Customized Vehicle COMP Factor
Effective Date: SEP-20-2005

Sub-chart - High Level	Option Code
OEM does apply	OEM Endorsment (500)
OEM does not apply	Not OEM Endorsment (500)

Sub-chart	Customized Vehicle Units	Customized Vehicle COMP Factor	Customized Vehicle COMP Factor Plus	Customized Vehicle Units	Customized Vehicle COMP Factor	Customized Vehicle COMP Factor Plus
OEM does apply	0	0.000	0.000	1	0.028	0.000
	2	0.056	0.000	3	0.084	0.000
	4	0.112	0.000	5	0.140	0.000
	>5	0.140	0.028			
OEM does not apply	0	0.000	0.000	1	0.030	0.000
	2	0.060	0.000	3	0.090	0.000
	4	0.120	0.000	5	0.150	0.000
	>5	0.150	0.030			

RX03TB22: COLL Customized Vehicle COLL Factor
Effective Date: SEP-20-2005

Sub-chart - High Level	Option Code
OEM does apply	OEM Endorsment (500)
OEM does not apply	Not OEM Endorsment (500)

Sub-chart	Customized Vehicle Units	Customized Vehicle COLL Factor	Customized Vehicle COLL Factor Plus	Customized Vehicle Units	Customized Vehicle COLL Factor	Customized Vehicle COLL Factor Plus
OEM does apply	0	0.000	0.000	1	0.020	0.000
	2	0.040	0.000	3	0.060	0.000
	4	0.080	0.000	5	0.100	0.000
	>5	0.100	0.020			
OEM does not apply	0	0.000	0.000	1	0.022	0.000
	2	0.044	0.000	3	0.066	0.000
	4	0.088	0.000	5	0.110	0.000
	>5	0.110	0.022			

RX03TC11: COMP Vehicle Model Year Factor **
Effective Date: JUL-14-2009

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2014	1.125	2013	1.100	2012	1.075
2011	1.050	2010	1.025	2009	1.000
2008	0.975	2007	0.951	2006	0.926
2005	0.902	2004	0.877	2003	0.853
2002	0.828	2001	0.803	2000	0.777
1999	0.753	1998	0.727	1997	0.703
1996	0.678	1995	0.653	<1995	0.628

COMP base premiums for the next subsequent model year shall be determined by

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increasing the base premium for the current model year by 3 percent.

RX03TC12: COLL Vehicle Model Year Factor **

Effective Date: JUL-14-2009

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2014	1.220	2013	1.176	2012	1.132
2011	1.088	2010	1.044	2009	1.000
2008	0.956	2007	0.913	2006	0.869
2005	0.825	2004	0.781	2003	0.738
2002	0.694	2001	0.650	2000	0.606
1999	0.563	1998	0.520	1997	0.476
1996	0.432	1995	0.388	1994	0.345
<1994	0.328				

COLL base premiums for the next subsequent model year shall be determined by increasing the base premium for the current model year by 5 percent.

RX03TC13: BI Vehicle Model Year Factor **

Effective Date: JUL-14-2009

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2014	1.060	2013	1.048	2012	1.036
2011	1.024	2010	1.012	2009	1.000
2008	0.988	2007	0.976	2006	0.963
2005	0.951	2004	0.939	2003	0.927
2002	0.915	2001	0.900	2000	0.888
1999	0.876	1998	0.863	1997	0.850
1996	0.838	1995	0.824	<1995	0.812

RX03TC14: PD Vehicle Model Year Factor **

Effective Date: JUL-14-2009

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2014	1.045	2013	1.036	2012	1.027
2011	1.018	2010	1.009	2009	1.000
2008	0.991	2007	0.983	2006	0.974
2005	0.966	2004	0.957	2003	0.948
2002	0.940	2001	0.931	2000	0.922
1999	0.915	1998	0.906	1997	0.897
1996	0.889	<1996	0.880		

RX03TC15: MDCL Vehicle Model Year Factor **

Effective Date: JUL-14-2009

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2014	1.105	2013	1.084	2012	1.063
2011	1.042	2010	1.021	2009	1.000
2008	0.979	2007	0.957	2006	0.936
2005	0.914	2004	0.893	2003	0.871
2002	0.851	2001	0.829	2000	0.808

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Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
1999	0.787	1998	0.765	1997	0.744
<1997	0.722				

RX03TC21: COMP New Vehicle Discount Factor
Effective Date: JUL-30-2005

Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.829	0	0.829	1	0.887
2	0.923	3	0.951	4	0.976
>4	1.000				

RX03TC22: COLL New Vehicle Discount Factor
Effective Date: JAN-30-2005

Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.706	0	0.706	1	0.765
2	0.824	3	0.883	4	0.941
>4	1.000				

RX03TC23: BI New Vehicle Discount Factor
Effective Date: JAN-30-2005

Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.853	0	0.853	1	0.882
2	0.912	3	0.941	4	0.971
>4	1.000				

RX03TC24: PD New Vehicle Discount Factor
Effective Date: JAN-30-2005

Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.969	0	0.969	1	0.976
2	0.982	3	0.988	4	0.994
>4	1.000				

RX03TC25: MDCL New Vehicle Discount Factor
Effective Date: JAN-30-2005

Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.818	0	0.818	1	0.854
2	0.891	3	0.927	4	0.964
>4	1.000				

RX03TD01: COMP Limit/Deductible Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Deductible	Limit/Deductible Factor	Deductible	Limit/Deductible Factor	Deductible	Limit/Deductible Factor
0	1.000	50	0.920	100	0.850
250	0.610	500	0.450		

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For Additional limits, refer to Underwriting.

RX03TD02: COLL Limit/Deductible Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Deductible	Limit/Deductible Factor	Deductible	Limit/Deductible Factor	Deductible	Limit/Deductible Factor
50	1.040	100	1.000	150	0.970
200	0.950	250	0.920	500	0.840
1000	0.640				

For Additional limits, refer to Underwriting.

RX03TD03: BI Limit/Deductible Factor
Effective Date: JAN-30-2006

Per Claimant Limit	Per Occurrence Limit	Limit/Deductible Factor	Per Claimant Limit	Per Occurrence Limit	Limit/Deductible Factor
25000	50000	1.000	25000	100000	1.130
30000	60000	1.060	50000	50000	1.090
40000	80000	1.140	100000	100000	1.280
50000	100000	1.180	50000	200000	1.320
100000	150000	1.330	100000	200000	1.340
100000	250000	1.400	100000	300000	1.430
100000	400000	1.480	100000	500000	1.500
150000	200000	1.420	150000	250000	1.440
150000	300000	1.470	150000	400000	1.500
150000	500000	1.530	200000	200000	1.470
200000	250000	1.490	200000	300000	1.490
200000	400000	1.530	200000	500000	1.550
200000	750000	1.610	250000	250000	1.500
250000	300000	1.520	250000	400000	1.550
250000	500000	1.580	250000	750000	1.620
250000	1000000	1.670	300000	300000	1.540
300000	400000	1.580	300000	750000	1.650
300000	500000	1.600	300000	1000000	1.680
400000	400000	1.600	400000	500000	1.620
400000	750000	1.670	400000	1000000	1.700
500000	500000	1.650	500000	750000	1.680
500000	1000000	1.720	1000000	1000000	1.850

For Limits in excess of 500/500, Underwriting approval is required.

RX03TD04: PD Limit/Deductible Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

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

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Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor
120000	1.120	130000	1.130	40000	1.030
35000	1.020	140000	1.140	175000	1.160
225000	1.170	275000	1.200	350000	1.210
400000	1.220	450000	1.230	500000	1.240
1000000	1.330				

For Limits in excess of $100,000, Underwriting approval is required.

RX03TD06: COMP Limit/Deductible Factor

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Deductible	Vehicle Type	Vehicle Use	Limit/Deductible Factor
50	Antique	Restricted	0.500
50	Antique	Not Restricted	0.750
50	Classics	Restricted	0.750
50	Classics	Not Restricted	0.950
100	Antique	Restricted	0.450
100	Antique	Not Restricted	0.670
250	Antique	Restricted	0.330
250	Antique	Not Restricted	0.490
500	Antique	Restricted	0.260
500	Antique	Not Restricted	0.380
100	Classics	Restricted	0.670
100	Classics	Not Restricted	0.850
250	Classics	Restricted	0.490
250	Classics	Not Restricted	0.620
500	Classics	Restricted	0.380
500	Classics	Not Restricted	0.480

per $100 of insurance based on not less than 80 percent of the value of the vehicle.

RX03TD07: COLL Limit/Deductible Factor

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Deductible	Vehicle Type	Vehicle Use	Limit/Deductible Factor
250	Antique	Restricted	0.440
250	Antique	Not Restricted	0.680
500	Antique	Restricted	0.380
500	Antique	Not Restricted	0.590
1000	Antique	Restricted	0.290
1000	Antique	Not Restricted	0.460
250	Classics	Restricted	0.680
250	Classics	Not Restricted	1.260
500	Classics	Restricted	0.590
500	Classics	Not Restricted	1.090
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

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Deductible	Vehicle Type	Vehicle Use	Limit/Deductible Factor
200	Classics	Not Restricted	1.300

per $100 of insurance based on not less than 80 percent of the value of the vehicle.

RX03TD13: MDCL Limit/Deductible Factor

Effective Date: JUN-19-2003

Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor
2000	0.780	5000	1.000	10000	1.350
25000	1.690				

For Additional limits, refer to Underwriting.

RX03TE07: PLCY Rate Factor

Effective Date: JAN-30-2005

Coverage	Rate Factor	Side Factor	Coverage	Rate Factor	Side Factor
UIMBI, UMBI	1.00	0.00	BI	0.47	0.00
PD	0.51	0.00	COMP	0.50	0.00
COLL	0.48	0.00	MDCL	0.43	0.00
Not(BI, COLL, COMP, MDCL, PD, UIMBI, UMBI)	0.55	0.00			

RX03TE11: PLCY Rate Factor

Effective Date: JAN-30-2005

Coverage	Vehicle Type	Rate Factor	Side Factor
BI, COLL, COMP, PD	Motorcycle	1.00	0.00
AD	Motorcycle	2.30	0.00
EXMDCL	Motorcycle	2.30	0.00
LOI	Motorcycle	2.30	0.00
MDCL	Motorcycle	1.79	0.00
UIMBI, UMBI, UMPD	Motorcycle	2.00	0.00

RX03TE16: PLCY Rate Factor

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Coverage	Vehicle Use	Rate Factor	Coverage	Vehicle Use	Rate Factor
BI	Restricted	0.20	PD	Restricted	0.20
MDCL	Restricted	1.00	COMP	Restricted	1.00
COLL	Restricted	1.00			

RX03TE20: PLCY Prior Insurance Surcharge Factor

Effective Date: JAN-11-2004

Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor	Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor
BI	Not Applicable/Previously Insured (0)	1.00	BI	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. Over 30 Days (1)	1.00
BI	No Previous Ins. Surcharge	1.20	BI	No Previous Ins. Surcharge	1.55

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Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor	Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor
	- 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)			- No Prior Ins. over 30 Days (3)	
BI	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. 1-30 Days (4)	1.00	BI	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	1.00
BI	No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6)	1.50	PD	Not Applicable/Previously Insured (0)	1.00
PD	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. Over 30 Days (1)	1.00	PD	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	1.20
PD	No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3)	1.55	PD	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. 1-30 Days (4)	1.00
PD	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	1.00	PD	No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6)	1.50
COMP	Not Applicable/Previously Insured (0)	1.00	COMP	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. Over 30 Days (1)	1.00
COMP	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	1.20	COMP	No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3)	2.00
COMP	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. 1-30 Days (4)	1.00	COMP	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	1.00
COMP	No Previous Ins. Surcharge - No Prior	1.55	COLL	Not Applicable/Previously Insured (0)	1.00

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Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor	Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor
	Insurance 1-30 Days (6)				
COLL	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. Over 30 Days (1)	1.00	COLL	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	1.20
COLL	No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3)	2.00	COLL	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. 1-30 Days (4)	1.00
COLL	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	1.00	COLL	No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6)	1.55
MDCL	Not Applicable/Previously Insured (0)	1.00	MDCL	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. Over 30 Days (1)	1.00
MDCL	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	1.20	MDCL	No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3)	1.55
MDCL	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. 1-30 Days (4)	1.00	MDCL	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	1.00
MDCL	No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6)	1.50	UIMBI, UMBI, UMPD	Not Applicable/Previously Insured (0)	1.00
UIMBI, UMBI, UMPD	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. Over 30 Days (1)	1.00	UIMBI, UMBI, UMPD	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	1.20
UIMBI, UMBI, UMPD	No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3)	1.55	UIMBI, UMBI, UMPD	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. 1-30 Days (4)	1.00

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Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor	Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor
UIMBI, UMBI, UMPD	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	1.00	UIMBI, UMBI, UMPD	No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6)	1.50

RX03TE24: PLCY Rate Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Vehicle Type	Rate Factor	Side Factor	Vehicle Type	Rate Factor	Side Factor
Recreational Vehicle	2.00	2.00			

RX03TE54: PLCY Vehicle Use Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Vehicle Use	Vehicle Use Factor	Vehicle Use	Vehicle Use Factor	Vehicle Use	Vehicle Use Factor
Individual Business	1.25	Farm	0.90	not Farm , not Individual Business	1.00

RX03TE80: BI Driver Factor **
Effective Date: JUL-14-2009

Sub-chart - High Level	Driver Age	Gender	Marital Status Code	Operator Status Code	Resident Child Indicator	Student Away Indicator
FEMALE-MD		Female	Married			
		Female			Driver With Resident Childern	
	<25	Female		Occasional		College Student
MALE-MD		Male	Married			
	<25	Male		Occasional		College Student
		Male			Driver With Resident Childern	
FEM-UNMARRIED		Female	Divorced, Separated, Single, N/A, Widowed			
MALE-UNMARRIED		Male	Divorced, Separated, Single, N/A, Widowed			

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
FEMALE-MD	16	Applies		1.50
	17	Applies		1.50
	18	Applies		1.50
	19	Applies		1.43

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	20	Applies		1.36
	21	Applies		1.27
	22	Applies		1.12
	23	Applies		1.04
	24	Applies		1.02
	16	Does Not Apply		1.63
	17	Does Not Apply		1.63
	18	Does Not Apply		1.63
	19	Does Not Apply		1.55
	20	Does Not Apply		1.48
	21	Does Not Apply		1.40
	22	Does Not Apply		1.25
	23	Does Not Apply		1.13
	24	Does Not Apply		1.03
	25			1.02
	26			1.01
	27			1.01
	28			1.01
	29			1.00
	30			1.00
	31			1.00
	32			1.00
	33			1.00
	34			1.00
	35			1.00
	36			1.00
	37			1.00
	38			1.00
	39			1.00
	40			1.00
	41			1.00
	42			1.00
	43			1.00
	44			1.00
	45			1.00
	46			1.00
	47			0.99
	48			0.98
	49			0.97
	50			0.93
	51			0.90
	52			0.87
	53			0.86
	54			0.84
	55			0.83
	56			0.83
	57			0.83

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	58			0.83
	59			0.83
	60			0.83
	61			0.84
	62			0.85
	63			0.86
	64			0.87
	65			0.91
	66			0.92
	67			0.93
	68			0.94
	69			0.96
	70			1.01
	71			1.04
	72			1.05
	73			1.08
	74			1.10
	75			1.15
	76			1.19
	77			1.22
	78			1.24
	79			1.26
	80			1.29
	81			1.31
	82			1.31
	83			1.33
	84			1.33
	85			1.34
	86			1.34
	87			1.34
	88			1.34
	89			1.35
	90			1.35
	91			1.35
	92			1.35
	93			1.35
	94			1.35
	95			1.35
	96			1.35
	97			1.35
	98			1.35
	99			1.35
MALE-MD	16	Applies		2.56
	17	Applies		2.56
	18	Applies		2.56
	19	Applies		2.19
	20	Applies		1.87

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	21	Applies		1.56
	22	Applies		1.36
	23	Applies		1.21
	24	Applies		1.07
	16	Does Not Apply		3.20
	17	Does Not Apply		3.20
	18	Does Not Apply		3.20
	19	Does Not Apply		2.74
	20	Does Not Apply		2.34
	21	Does Not Apply		1.73
	22	Does Not Apply		1.51
	23	Does Not Apply		1.34
	24	Does Not Apply		1.19
	25			1.04
	26			1.03
	27			1.03
	28			1.03
	29			1.02
	30			1.00
	31			1.00
	32			1.00
	33			1.00
	34			1.00
	35			1.00
	36			1.00
	37			1.00
	38			1.00
	39			1.00
	40			1.00
	41			1.00
	42			1.00
	43			1.00
	44			1.00
	45			1.00
	46			1.00
	47			1.00
	48			1.00
	49			1.00
	50			0.98
	51			0.96
	52			0.95
	53			0.93
	54			0.91
	55			0.88
	56			0.87
	57			0.87
	58			0.86

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	59			0.85
	60			0.85
	61			0.86
	62			0.86
	63			0.88
	64			0.88
	65			0.92
	66			0.93
	67			0.94
	68			0.96
	69			0.98
	70			1.02
	71			1.06
	72			1.09
	73			1.11
	74			1.15
	75			1.26
	76			1.32
	77			1.37
	78			1.42
	79			1.47
	80			1.58
	81			1.64
	82			1.68
	83			1.73
	84			1.75
	85			1.75
	86			1.75
	87			1.75
	88			1.75
	89			1.75
	90			1.75
	91			1.75
	92			1.75
	93			1.75
	94			1.75
	95			1.75
	96			1.75
	97			1.75
	98			1.75
	99			1.75
FEM-UNMARRIED	16	Applies	Principal	2.69
	17	Applies	Principal	2.69
	18	Applies	Principal	2.69
	19	Applies	Principal	2.29
	20	Applies	Principal	2.01
	21	Applies	Principal	1.69

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	22	Applies	Principal	1.52
	23	Applies	Principal	1.38
	24	Applies	Principal	1.27
	16	Does Not Apply	Principal	3.36
	17	Does Not Apply	Principal	3.36
	18	Does Not Apply	Principal	3.36
	19	Does Not Apply	Principal	2.86
	20	Does Not Apply	Principal	2.51
	21	Does Not Apply	Principal	1.87
	22	Does Not Apply	Principal	1.69
	23	Does Not Apply	Principal	1.53
	24	Does Not Apply	Principal	1.41
	25			1.22
	26			1.16
	27			1.09
	28			1.05
	29			1.05
	30			1.04
	31			1.04
	32			1.04
	33			1.04
	34			1.04
	35			1.04
	36			1.04
	37			1.04
	38			1.04
	39			1.04
	40			1.04
	41			1.04
	42			1.04
	43			1.03
	44			1.03
	45			1.03
	46			1.03
	47			1.02
	48			1.02
	49			1.02
	50			0.97
	51			0.94
	52			0.92
	53			0.89
	54			0.88
	55			0.87
	56			0.87
	57			0.87
	58			0.87
	59			0.87

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	60			0.89
	61			0.90
	62			0.90
	63			0.91
	64			0.92
	65			0.96
	66			0.97
	67			0.99
	68			1.00
	69			1.02
	70			1.07
	71			1.10
	72			1.12
	73			1.14
	74			1.16
	75			1.20
	76			1.26
	77			1.29
	78			1.31
	79			1.34
	80			1.37
	81			1.40
	82			1.41
	83			1.42
	84			1.42
	85			1.43
	86			1.43
	87			1.43
	88			1.43
	89			1.43
	90			1.43
	91			1.43
	92			1.43
	93			1.43
	94			1.43
	95			1.43
	96			1.43
	97			1.43
	98			1.43
	99			1.43
	16	Applies	Occasional	2.03
	17	Applies	Occasional	2.03
	18	Applies	Occasional	2.03
	19	Applies	Occasional	1.79
	20	Applies	Occasional	1.64
	21	Applies	Occasional	1.51
	22	Applies	Occasional	1.36

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	23	Applies	Occasional	1.25
	24	Applies	Occasional	1.22
	16	Does Not Apply	Occasional	2.53
	17	Does Not Apply	Occasional	2.53
	18	Does Not Apply	Occasional	2.53
	19	Does Not Apply	Occasional	2.16
	20	Does Not Apply	Occasional	1.96
	21	Does Not Apply	Occasional	1.67
	22	Does Not Apply	Occasional	1.52
	23	Does Not Apply	Occasional	1.37
	24	Does Not Apply	Occasional	1.26
MALE-UNMARRIED	16	Applies	Principal	3.54
	17	Applies	Principal	3.54
	18	Applies	Principal	3.54
	19	Applies	Principal	3.04
	20	Applies	Principal	2.66
	21	Applies	Principal	2.09
	22	Applies	Principal	1.87
	23	Applies	Principal	1.69
	24	Applies	Principal	1.53
	16	Does Not Apply	Principal	4.43
	17	Does Not Apply	Principal	4.43
	18	Does Not Apply	Principal	4.43
	19	Does Not Apply	Principal	3.80
	20	Does Not Apply	Principal	3.32
	21	Does Not Apply	Principal	2.32
	22	Does Not Apply	Principal	2.08
	23	Does Not Apply	Principal	1.88
	24	Does Not Apply	Principal	1.70
	25			1.35
	26			1.31
	27			1.28
	28			1.24
	29			1.11
	30			1.05
	31			1.05
	32			1.05
	33			1.05
	34			1.05
	35			1.05
	36			1.05
	37			1.05
	38			1.05
	39			1.05
	40			1.04
	41			1.04
	42			1.04

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	43			1.04
	44			1.04
	45			1.03
	46			1.03
	47			1.03
	48			1.03
	49			1.02
	50			1.00
	51			0.98
	52			0.96
	53			0.94
	54			0.93
	55			0.90
	56			0.89
	57			0.88
	58			0.88
	59			0.87
	60			0.87
	61			0.87
	62			0.89
	63			0.90
	64			0.91
	65			0.97
	66			0.98
	67			1.00
	68			1.02
	69			1.04
	70			1.09
	71			1.13
	72			1.16
	73			1.19
	74			1.22
	75			1.35
	76			1.40
	77			1.45
	78			1.49
	79			1.54
	80			1.63
	81			1.66
	82			1.67
	83			1.69
	84			1.71
	85			1.73
	86			1.76
	87			1.79
	88			1.80
	89			1.82

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	90			1.82
	91			1.82
	92			1.82
	93			1.82
	94			1.82
	95			1.82
	96			1.82
	97			1.82
	98			1.82
	99			1.82
	16	Applies	Occasional	2.67
	17	Applies	Occasional	2.67
	18	Applies	Occasional	2.67
	19	Applies	Occasional	2.28
	20	Applies	Occasional	2.10
	21	Applies	Occasional	1.85
	22	Applies	Occasional	1.68
	23	Applies	Occasional	1.53
	24	Applies	Occasional	1.38
	16	Does Not Apply	Occasional	3.34
	17	Does Not Apply	Occasional	3.34
	18	Does Not Apply	Occasional	3.34
	19	Does Not Apply	Occasional	2.86
	20	Does Not Apply	Occasional	2.60
	21	Does Not Apply	Occasional	2.06
	22	Does Not Apply	Occasional	1.86
	23	Does Not Apply	Occasional	1.69
	24	Does Not Apply	Occasional	1.54

16-24 Youthful driver classification factor.
"Single" includes all drivers not otherwise classified as "Married".

RX03TE81: PD Driver Factor **
Effective Date: JUL-14-2009

Sub-chart - High Level	Driver Age	Gender	Marital Status Code	Operator Status Code	Resident Child Indicator	Student Away Indicator
FEMALE-MD		Female	Married			
		Female			Driver With Resident Childern	
	<25	Female		Occasional		College Student
MALE-MD		Male	Married			
	<25	Male		Occasional		College Student
		Male			Driver With Resident Childern	
FEM-UNMARRIED		Female	Divorced, Separated, Single, N/A, Widowed			
MALE-UNMARRIED		Male	Divorced, Separated,			

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Sub-chart - High Level	Driver Age	Gender	Marital Status Code	Operator Status Code	Resident Child Indicator	Student Away Indicator
			Single, N/A, Widowed			

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
FEMALE-MD	16	Applies		1.50
	17	Applies		1.50
	18	Applies		1.50
	19	Applies		1.43
	20	Applies		1.36
	21	Applies		1.27
	22	Applies		1.12
	23	Applies		1.04
	24	Applies		1.02
	16	Does Not Apply		1.63
	17	Does Not Apply		1.63
	18	Does Not Apply		1.63
	19	Does Not Apply		1.55
	20	Does Not Apply		1.48
	21	Does Not Apply		1.40
	22	Does Not Apply		1.25
	23	Does Not Apply		1.13
	24	Does Not Apply		1.03
	25			1.02
	26			1.01
	27			1.01
	28			1.01
	29			1.00
	30			1.00
	31			1.00
	32			1.00
	33			1.00
	34			1.00
	35			1.00
	36			1.00
	37			1.00
	38			1.00
	39			1.00
	40			1.00
	41			1.00
	42			1.00
	43			1.00
	44			1.00
	45			1.00
	46			1.00
	47			0.99
	48			0.98

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	49			0.97
	50			0.93
	51			0.90
	52			0.87
	53			0.86
	54			0.84
	55			0.83
	56			0.83
	57			0.83
	58			0.83
	59			0.83
	60			0.83
	61			0.84
	62			0.85
	63			0.86
	64			0.87
	65			0.91
	66			0.92
	67			0.93
	68			0.94
	69			0.96
	70			1.01
	71			1.04
	72			1.05
	73			1.08
	74			1.10
	75			1.15
	76			1.19
	77			1.22
	78			1.24
	79			1.26
	80			1.29
	81			1.31
	82			1.31
	83			1.33
	84			1.33
	85			1.34
	86			1.34
	87			1.34
	88			1.34
	89			1.35
	90			1.35
	91			1.35
	92			1.35
	93			1.35
	94			1.35
	95			1.35

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	96			1.35
	97			1.35
	98			1.35
	99			1.35
MALE-MD	16	Applies		2.56
	17	Applies		2.56
	18	Applies		2.56
	19	Applies		2.19
	20	Applies		1.87
	21	Applies		1.56
	22	Applies		1.36
	23	Applies		1.21
	24	Applies		1.07
	16	Does Not Apply		3.20
	17	Does Not Apply		3.20
	18	Does Not Apply		3.20
	19	Does Not Apply		2.74
	20	Does Not Apply		2.34
	21	Does Not Apply		1.73
	22	Does Not Apply		1.51
	23	Does Not Apply		1.34
	24	Does Not Apply		1.19
	25			1.04
	26			1.03
	27			1.03
	28			1.03
	29			1.02
	30			1.00
	31			1.00
	32			1.00
	33			1.00
	34			1.00
	35			1.00
	36			1.00
	37			1.00
	38			1.00
	39			1.00
	40			1.00
	41			1.00
	42			1.00
	43			1.00
	44			1.00
	45			1.00
	46			1.00
	47			1.00
	48			1.00
	49			1.00

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	50			0.98
	51			0.96
	52			0.95
	53			0.93
	54			0.91
	55			0.88
	56			0.87
	57			0.87
	58			0.86
	59			0.85
	60			0.85
	61			0.86
	62			0.86
	63			0.88
	64			0.88
	65			0.92
	66			0.93
	67			0.94
	68			0.96
	69			0.98
	70			1.02
	71			1.06
	72			1.09
	73			1.11
	74			1.15
	75			1.26
	76			1.32
	77			1.37
	78			1.42
	79			1.47
	80			1.58
	81			1.64
	82			1.68
	83			1.73
	84			1.75
	85			1.75
	86			1.75
	87			1.75
	88			1.75
	89			1.75
	90			1.75
	91			1.75
	92			1.75
	93			1.75
	94			1.75
	95			1.75
	96			1.75

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	97			1.75
	98			1.75
	99			1.75
FEM-UNMARRIED	16	Applies	Principal	2.69
	17	Applies	Principal	2.69
	18	Applies	Principal	2.69
	19	Applies	Principal	2.29
	20	Applies	Principal	2.01
	21	Applies	Principal	1.69
	22	Applies	Principal	1.52
	23	Applies	Principal	1.38
	24	Applies	Principal	1.27
	16	Does Not Apply	Principal	3.36
	17	Does Not Apply	Principal	3.36
	18	Does Not Apply	Principal	3.36
	19	Does Not Apply	Principal	2.86
	20	Does Not Apply	Principal	2.51
	21	Does Not Apply	Principal	1.87
	22	Does Not Apply	Principal	1.69
	23	Does Not Apply	Principal	1.53
	24	Does Not Apply	Principal	1.41
	25			1.22
	26			1.16
	27			1.09
	28			1.05
	29			1.05
	30			1.04
	31			1.04
	32			1.04
	33			1.04
	34			1.04
	35			1.04
	36			1.04
	37			1.04
	38			1.04
	39			1.04
	40			1.04
	41			1.04
	42			1.04
	43			1.03
	44			1.03
	45			1.03
	46			1.03
	47			1.02
	48			1.02
	49			1.02
	50			0.97

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	51			0.94
	52			0.92
	53			0.89
	54			0.88
	55			0.87
	56			0.87
	57			0.87
	58			0.87
	59			0.87
	60			0.89
	61			0.90
	62			0.90
	63			0.91
	64			0.92
	65			0.96
	66			0.97
	67			0.99
	68			1.00
	69			1.02
	70			1.07
	71			1.10
	72			1.12
	73			1.14
	74			1.16
	75			1.20
	76			1.26
	77			1.29
	78			1.31
	79			1.34
	80			1.37
	81			1.40
	82			1.41
	83			1.42
	84			1.42
	85			1.43
	86			1.43
	87			1.43
	88			1.43
	89			1.43
	90			1.43
	91			1.43
	92			1.43
	93			1.43
	94			1.43
	95			1.43
	96			1.43
	97			1.43

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	98			1.43
	99			1.43
	16	Applies	Occasional	2.03
	17	Applies	Occasional	2.03
	18	Applies	Occasional	2.03
	19	Applies	Occasional	1.79
	20	Applies	Occasional	1.64
	21	Applies	Occasional	1.51
	22	Applies	Occasional	1.36
	23	Applies	Occasional	1.25
	24	Applies	Occasional	1.22
	16	Does Not Apply	Occasional	2.53
	17	Does Not Apply	Occasional	2.53
	18	Does Not Apply	Occasional	2.53
	19	Does Not Apply	Occasional	2.16
	20	Does Not Apply	Occasional	1.96
	21	Does Not Apply	Occasional	1.67
	22	Does Not Apply	Occasional	1.52
	23	Does Not Apply	Occasional	1.37
	24	Does Not Apply	Occasional	1.26
MALE-UNMARRIED	16	Applies	Principal	3.54
	17	Applies	Principal	3.54
	18	Applies	Principal	3.54
	19	Applies	Principal	3.04
	20	Applies	Principal	2.66
	21	Applies	Principal	2.09
	22	Applies	Principal	1.87
	23	Applies	Principal	1.69
	24	Applies	Principal	1.53
	16	Does Not Apply	Principal	4.43
	17	Does Not Apply	Principal	4.43
	18	Does Not Apply	Principal	4.43
	19	Does Not Apply	Principal	3.80
	20	Does Not Apply	Principal	3.32
	21	Does Not Apply	Principal	2.32
	22	Does Not Apply	Principal	2.08
	23	Does Not Apply	Principal	1.88
	24	Does Not Apply	Principal	1.70
	25			1.35
	26			1.31
	27			1.28
	28			1.24
	29			1.11
	30			1.05
	31			1.05
	32			1.05
	33			1.05

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	34			1.05
	35			1.05
	36			1.05
	37			1.05
	38			1.05
	39			1.05
	40			1.04
	41			1.04
	42			1.04
	43			1.04
	44			1.04
	45			1.03
	46			1.03
	47			1.03
	48			1.03
	49			1.02
	50			1.00
	51			0.98
	52			0.96
	53			0.94
	54			0.93
	55			0.90
	56			0.89
	57			0.88
	58			0.88
	59			0.87
	60			0.87
	61			0.87
	62			0.89
	63			0.90
	64			0.91
	65			0.97
	66			0.98
	67			1.00
	68			1.02
	69			1.04
	70			1.09
	71			1.13
	72			1.16
	73			1.19
	74			1.22
	75			1.35
	76			1.40
	77			1.45
	78			1.49
	79			1.54
	80			1.63

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	81			1.66
	82			1.67
	83			1.69
	84			1.71
	85			1.73
	86			1.76
	87			1.79
	88			1.80
	89			1.82
	90			1.82
	91			1.82
	92			1.82
	93			1.82
	94			1.82
	95			1.82
	96			1.82
	97			1.82
	98			1.82
	99			1.82
	16	Applies	Occasional	2.67
	17	Applies	Occasional	2.67
	18	Applies	Occasional	2.67
	19	Applies	Occasional	2.28
	20	Applies	Occasional	2.10
	21	Applies	Occasional	1.85
	22	Applies	Occasional	1.68
	23	Applies	Occasional	1.53
	24	Applies	Occasional	1.38
	16	Does Not Apply	Occasional	3.34
	17	Does Not Apply	Occasional	3.34
	18	Does Not Apply	Occasional	3.34
	19	Does Not Apply	Occasional	2.86
	20	Does Not Apply	Occasional	2.60
	21	Does Not Apply	Occasional	2.06
	22	Does Not Apply	Occasional	1.86
	23	Does Not Apply	Occasional	1.69
	24	Does Not Apply	Occasional	1.54

16-24 Youthful driver classification factor.
"Single" includes all drivers not otherwise classified as "Married".

RX03TE82: COMP Driver Factor **
Effective Date: JUL-14-2009

Sub-chart - High Level	Driver Age	Gender	Marital Status Code	Operator Status Code	Resident Child Indicator	Student Away Indicator
FEMALE-MD		Female	Married			
		Female			Driver With Resident Childern	
	<25	Female		Occasional		College Student

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Sub-chart - High Level	Driver Age	Gender	Marital Status Code	Operator Status Code	Resident Child Indicator	Student Away Indicator
MALE-MD		Male	Married			
	<25	Male		Occasional		College Student
		Male			Driver With Resident Childern	
FEM-UNMARRIED		Female	Divorced, Separated, Single, N/A, Widowed			
MALE-UNMARRIED		Male	Divorced, Separated, Single, N/A, Widowed			

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
FEMALE-MD	16	Applies		1.13
	17	Applies		1.13
	18	Applies		1.13
	19	Applies		1.11
	20	Applies		1.10
	21	Applies		1.09
	22	Applies		1.08
	23	Applies		1.08
	24	Applies		1.08
	16	Does Not Apply		1.40
	17	Does Not Apply		1.40
	18	Does Not Apply		1.40
	19	Does Not Apply		1.37
	20	Does Not Apply		1.33
	21	Does Not Apply		1.18
	22	Does Not Apply		1.16
	23	Does Not Apply		1.15
	24	Does Not Apply		1.13
	25			1.02
	26			1.01
	27			1.00
	28			0.99
	29			0.98
	30			0.91
	31			0.91
	32			0.91
	33			0.91
	34			0.91
	35			0.91
	36			0.91
	37			0.91
	38			0.91
	39			0.91

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	40			0.90
	41			0.90
	42			0.90
	43			0.90
	44			0.90
	45			0.90
	46			0.90
	47			0.90
	48			0.90
	49			0.90
	50			0.84
	51			0.83
	52			0.82
	53			0.81
	54			0.79
	55			0.75
	56			0.74
	57			0.73
	58			0.72
	59			0.71
	60			0.70
	61			0.69
	62			0.68
	63			0.68
	64			0.66
	65			0.62
	66			0.61
	67			0.59
	68			0.58
	69			0.57
	70			0.57
	71			0.55
	72			0.54
	73			0.53
	74			0.51
	75			0.46
	76			0.45
	77			0.44
	78			0.43
	79			0.41
	80			0.41
	81			0.40
	82			0.39
	83			0.38
	84			0.37
	85			0.37
	86			0.37

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	87			0.37
	88			0.37
	89			0.37
	90			0.37
	91			0.37
	92			0.37
	93			0.37
	94			0.37
	95			0.37
	96			0.37
	97			0.37
	98			0.37
	99			0.37
MALE-MD	16	Applies		1.53
	17	Applies		1.53
	18	Applies		1.53
	19	Applies		1.46
	20	Applies		1.46
	21	Applies		1.46
	22	Applies		1.45
	23	Applies		1.42
	24	Applies		1.39
	16	Does Not Apply		1.91
	17	Does Not Apply		1.91
	18	Does Not Apply		1.91
	19	Does Not Apply		1.83
	20	Does Not Apply		1.79
	21	Does Not Apply		1.61
	22	Does Not Apply		1.54
	23	Does Not Apply		1.50
	24	Does Not Apply		1.46
	25			1.28
	26			1.23
	27			1.18
	28			1.14
	29			1.10
	30			1.01
	31			1.00
	32			1.00
	33			1.00
	34			1.00
	35			0.98
	36			0.98
	37			0.98
	38			0.98
	39			0.98
	40			0.97

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	41			0.97
	42			0.97
	43			0.97
	44			0.97
	45			0.97
	46			0.97
	47			0.97
	48			0.97
	49			0.97
	50			0.93
	51			0.93
	52			0.92
	53			0.91
	54			0.89
	55			0.87
	56			0.86
	57			0.85
	58			0.84
	59			0.83
	60			0.82
	61			0.80
	62			0.79
	63			0.78
	64			0.78
	65			0.74
	66			0.74
	67			0.73
	68			0.71
	69			0.70
	70			0.68
	71			0.67
	72			0.66
	73			0.64
	74			0.63
	75			0.61
	76			0.60
	77			0.58
	78			0.57
	79			0.56
	80			0.55
	81			0.55
	82			0.54
	83			0.53
	84			0.52
	85			0.50
	86			0.49
	87			0.48

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	88			0.46
	89			0.45
	90			0.44
	91			0.44
	92			0.44
	93			0.44
	94			0.44
	95			0.44
	96			0.44
	97			0.44
	98			0.44
	99			0.44
FEM-UNMARRIED	16	Applies	Principal	1.10
	17	Applies	Principal	1.10
	18	Applies	Principal	1.10
	19	Applies	Principal	1.10
	20	Applies	Principal	1.10
	21	Applies	Principal	1.10
	22	Applies	Principal	1.10
	23	Applies	Principal	1.10
	24	Applies	Principal	1.10
	16	Does Not Apply	Principal	1.38
	17	Does Not Apply	Principal	1.38
	18	Does Not Apply	Principal	1.38
	19	Does Not Apply	Principal	1.34
	20	Does Not Apply	Principal	1.32
	21	Does Not Apply	Principal	1.18
	22	Does Not Apply	Principal	1.17
	23	Does Not Apply	Principal	1.17
	24	Does Not Apply	Principal	1.15
	25			1.06
	26			1.05
	27			1.04
	28			1.04
	29			1.03
	30			0.97
	31			0.97
	32			0.97
	33			0.97
	34			0.97
	35			0.96
	36			0.96
	37			0.96
	38			0.96
	39			0.96
	40			0.96
	41			0.96

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	42			0.96
	43			0.96
	44			0.96
	45			0.96
	46			0.95
	47			0.95
	48			0.94
	49			0.94
	50			0.88
	51			0.87
	52			0.86
	53			0.84
	54			0.82
	55			0.79
	56			0.78
	57			0.76
	58			0.75
	59			0.74
	60			0.74
	61			0.73
	62			0.72
	63			0.71
	64			0.70
	65			0.67
	66			0.66
	67			0.65
	68			0.64
	69			0.63
	70			0.62
	71			0.60
	72			0.59
	73			0.58
	74			0.56
	75			0.51
	76			0.49
	77			0.48
	78			0.47
	79			0.46
	80			0.45
	81			0.44
	82			0.43
	83			0.42
	84			0.41
	85			0.41
	86			0.40
	87			0.40
	88			0.40

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	89			0.39
	90			0.39
	91			0.39
	92			0.39
	93			0.39
	94			0.39
	95			0.39
	96			0.39
	97			0.39
	98			0.39
	99			0.39
	16	Applies	Occasional	1.06
	17	Applies	Occasional	1.06
	18	Applies	Occasional	1.06
	19	Applies	Occasional	1.06
	20	Applies	Occasional	1.06
	21	Applies	Occasional	1.06
	22	Applies	Occasional	1.06
	23	Applies	Occasional	1.06
	24	Applies	Occasional	1.06
	16	Does Not Apply	Occasional	1.22
	17	Does Not Apply	Occasional	1.22
	18	Does Not Apply	Occasional	1.22
	19	Does Not Apply	Occasional	1.20
	20	Does Not Apply	Occasional	1.18
	21	Does Not Apply	Occasional	1.07
	22	Does Not Apply	Occasional	1.06
	23	Does Not Apply	Occasional	1.06
	24	Does Not Apply	Occasional	1.06
MALE-UNMARRIED	16	Applies	Principal	1.85
	17	Applies	Principal	1.85
	18	Applies	Principal	1.85
	19	Applies	Principal	1.76
	20	Applies	Principal	1.67
	21	Applies	Principal	1.65
	22	Applies	Principal	1.59
	23	Applies	Principal	1.52
	24	Applies	Principal	1.50
	16	Does Not Apply	Principal	2.31
	17	Does Not Apply	Principal	2.31
	18	Does Not Apply	Principal	2.31
	19	Does Not Apply	Principal	2.19
	20	Does Not Apply	Principal	2.05
	21	Does Not Apply	Principal	1.74
	22	Does Not Apply	Principal	1.67
	23	Does Not Apply	Principal	1.60
	24	Does Not Apply	Principal	1.57

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	25			1.39
	26			1.34
	27			1.30
	28			1.27
	29			1.23
	30			1.07
	31			1.07
	32			1.07
	33			1.07
	34			1.07
	35			1.05
	36			1.05
	37			1.05
	38			1.05
	39			1.05
	40			1.03
	41			1.02
	42			1.02
	43			1.01
	44			1.00
	45			1.00
	46			1.00
	47			1.00
	48			1.00
	49			1.00
	50			0.91
	51			0.91
	52			0.90
	53			0.89
	54			0.89
	55			0.86
	56			0.85
	57			0.84
	58			0.84
	59			0.83
	60			0.82
	61			0.81
	62			0.80
	63			0.80
	64			0.79
	65			0.75
	66			0.74
	67			0.73
	68			0.72
	69			0.71
	70			0.70
	71			0.69

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	72			0.67
	73			0.66
	74			0.64
	75			0.61
	76			0.59
	77			0.58
	78			0.57
	79			0.55
	80			0.54
	81			0.53
	82			0.52
	83			0.51
	84			0.50
	85			0.49
	86			0.49
	87			0.48
	88			0.48
	89			0.47
	90			0.47
	91			0.47
	92			0.47
	93			0.47
	94			0.47
	95			0.47
	96			0.47
	97			0.47
	98			0.47
	99			0.47
	16	Applies	Occasional	1.57
	17	Applies	Occasional	1.57
	18	Applies	Occasional	1.57
	19	Applies	Occasional	1.49
	20	Applies	Occasional	1.43
	21	Applies	Occasional	1.43
	22	Applies	Occasional	1.42
	23	Applies	Occasional	1.42
	24	Applies	Occasional	1.40
	16	Does Not Apply	Occasional	1.96
	17	Does Not Apply	Occasional	1.96
	18	Does Not Apply	Occasional	1.96
	19	Does Not Apply	Occasional	1.86
	20	Does Not Apply	Occasional	1.75
	21	Does Not Apply	Occasional	1.58
	22	Does Not Apply	Occasional	1.52
	23	Does Not Apply	Occasional	1.47
	24	Does Not Apply	Occasional	1.45

16-24 Youthful driver classification factor.

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"Single" includes all drivers not otherwise classified as "Married".

RX03TE83: COLL Driver Factor **
Effective Date: JUL-14-2009

Sub-chart - High Level	Driver Age	Gender	Marital Status Code	Operator Status Code	Resident Child Indicator	Student Away Indicator
FEMALE-MD		Female	Married			
		Female			Driver With Resident Childern	
	<25	Female		Occasional		College Student
MALE-MD		Male	Married			
	<25	Male		Occasional		College Student
		Male			Driver With Resident Childern	
FEM-UNMARRIED		Female	Divorced, Separated, Single, N/A, Widowed			
MALE-UNMARRIED		Male	Divorced, Separated, Single, N/A, Widowed			

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
FEMALE-MD	16	Applies		1.50
	17	Applies		1.50
	18	Applies		1.50
	19	Applies		1.43
	20	Applies		1.36
	21	Applies		1.27
	22	Applies		1.12
	23	Applies		1.04
	24	Applies		1.02
	16	Does Not Apply		1.63
	17	Does Not Apply		1.63
	18	Does Not Apply		1.63
	19	Does Not Apply		1.55
	20	Does Not Apply		1.48
	21	Does Not Apply		1.40
	22	Does Not Apply		1.25
	23	Does Not Apply		1.13
	24	Does Not Apply		1.03
	25			1.02
	26			1.01
	27			1.01
	28			1.01
	29			1.00
	30			1.00
	31			1.00

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	32			1.00
	33			1.00
	34			1.00
	35			1.00
	36			1.00
	37			1.00
	38			1.00
	39			1.00
	40			1.00
	41			1.00
	42			1.00
	43			1.00
	44			1.00
	45			1.00
	46			1.00
	47			0.99
	48			0.98
	49			0.97
	50			0.93
	51			0.90
	52			0.87
	53			0.86
	54			0.84
	55			0.83
	56			0.83
	57			0.83
	58			0.83
	59			0.83
	60			0.83
	61			0.84
	62			0.85
	63			0.86
	64			0.87
	65			0.91
	66			0.92
	67			0.93
	68			0.94
	69			0.96
	70			1.01
	71			1.04
	72			1.05
	73			1.08
	74			1.10
	75			1.15
	76			1.19
	77			1.22
	78			1.24

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	79			1.26
	80			1.29
	81			1.31
	82			1.31
	83			1.33
	84			1.33
	85			1.34
	86			1.34
	87			1.34
	88			1.34
	89			1.35
	90			1.35
	91			1.35
	92			1.35
	93			1.35
	94			1.35
	95			1.35
	96			1.35
	97			1.35
	98			1.35
	99			1.35
MALE-MD	16	Applies		2.56
	17	Applies		2.56
	18	Applies		2.56
	19	Applies		2.19
	20	Applies		1.87
	21	Applies		1.56
	22	Applies		1.36
	23	Applies		1.21
	24	Applies		1.07
	16	Does Not Apply		3.20
	17	Does Not Apply		3.20
	18	Does Not Apply		3.20
	19	Does Not Apply		2.74
	20	Does Not Apply		2.34
	21	Does Not Apply		1.73
	22	Does Not Apply		1.51
	23	Does Not Apply		1.34
	24	Does Not Apply		1.19
	25			1.04
	26			1.03
	27			1.03
	28			1.03
	29			1.02
	30			1.00
	31			1.00
	32			1.00

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	33			1.00
	34			1.00
	35			1.00
	36			1.00
	37			1.00
	38			1.00
	39			1.00
	40			1.00
	41			1.00
	42			1.00
	43			1.00
	44			1.00
	45			1.00
	46			1.00
	47			1.00
	48			1.00
	49			1.00
	50			0.98
	51			0.96
	52			0.95
	53			0.93
	54			0.91
	55			0.88
	56			0.87
	57			0.87
	58			0.86
	59			0.85
	60			0.85
	61			0.86
	62			0.86
	63			0.88
	64			0.88
	65			0.92
	66			0.93
	67			0.94
	68			0.96
	69			0.98
	70			1.02
	71			1.06
	72			1.09
	73			1.11
	74			1.15
	75			1.26
	76			1.32
	77			1.37
	78			1.42
	79			1.47

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	80			1.58
	81			1.64
	82			1.68
	83			1.73
	84			1.75
	85			1.75
	86			1.75
	87			1.75
	88			1.75
	89			1.75
	90			1.75
	91			1.75
	92			1.75
	93			1.75
	94			1.75
	95			1.75
	96			1.75
	97			1.75
	98			1.75
	99			1.75
FEM-UNMARRIED	16	Applies	Principal	2.69
	17	Applies	Principal	2.69
	18	Applies	Principal	2.69
	19	Applies	Principal	2.29
	20	Applies	Principal	2.01
	21	Applies	Principal	1.69
	22	Applies	Principal	1.52
	23	Applies	Principal	1.38
	24	Applies	Principal	1.27
	16	Does Not Apply	Principal	3.36
	17	Does Not Apply	Principal	3.36
	18	Does Not Apply	Principal	3.36
	19	Does Not Apply	Principal	2.86
	20	Does Not Apply	Principal	2.51
	21	Does Not Apply	Principal	1.87
	22	Does Not Apply	Principal	1.69
	23	Does Not Apply	Principal	1.53
	24	Does Not Apply	Principal	1.41
	25			1.22
	26			1.16
	27			1.09
	28			1.05
	29			1.05
	30			1.04
	31			1.04
	32			1.04
	33			1.04

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	34			1.04
	35			1.04
	36			1.04
	37			1.04
	38			1.04
	39			1.04
	40			1.04
	41			1.04
	42			1.04
	43			1.03
	44			1.03
	45			1.03
	46			1.03
	47			1.02
	48			1.02
	49			1.02
	50			0.97
	51			0.94
	52			0.92
	53			0.89
	54			0.88
	55			0.87
	56			0.87
	57			0.87
	58			0.87
	59			0.87
	60			0.89
	61			0.90
	62			0.90
	63			0.91
	64			0.92
	65			0.96
	66			0.97
	67			0.99
	68			1.00
	69			1.02
	70			1.07
	71			1.10
	72			1.12
	73			1.14
	74			1.16
	75			1.20
	76			1.26
	77			1.29
	78			1.31
	79			1.34
	80			1.37

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	81			1.40
	82			1.41
	83			1.42
	84			1.42
	85			1.43
	86			1.43
	87			1.43
	88			1.43
	89			1.43
	90			1.43
	91			1.43
	92			1.43
	93			1.43
	94			1.43
	95			1.43
	96			1.43
	97			1.43
	98			1.43
	99			1.43
	16	Applies	Occasional	2.03
	17	Applies	Occasional	2.03
	18	Applies	Occasional	2.03
	19	Applies	Occasional	1.79
	20	Applies	Occasional	1.64
	21	Applies	Occasional	1.51
	22	Applies	Occasional	1.36
	23	Applies	Occasional	1.25
	24	Applies	Occasional	1.22
	16	Does Not Apply	Occasional	2.53
	17	Does Not Apply	Occasional	2.53
	18	Does Not Apply	Occasional	2.53
	19	Does Not Apply	Occasional	2.16
	20	Does Not Apply	Occasional	1.96
	21	Does Not Apply	Occasional	1.67
	22	Does Not Apply	Occasional	1.52
	23	Does Not Apply	Occasional	1.37
	24	Does Not Apply	Occasional	1.26
MALE-UNMARRIED	16	Applies	Principal	3.54
	17	Applies	Principal	3.54
	18	Applies	Principal	3.54
	19	Applies	Principal	3.04
	20	Applies	Principal	2.66
	21	Applies	Principal	2.09
	22	Applies	Principal	1.87
	23	Applies	Principal	1.69
	24	Applies	Principal	1.53
	16	Does Not Apply	Principal	4.43

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	17	Does Not Apply	Principal	4.43
	18	Does Not Apply	Principal	4.43
	19	Does Not Apply	Principal	3.80
	20	Does Not Apply	Principal	3.32
	21	Does Not Apply	Principal	2.32
	22	Does Not Apply	Principal	2.08
	23	Does Not Apply	Principal	1.88
	24	Does Not Apply	Principal	1.70
	25			1.35
	26			1.31
	27			1.28
	28			1.24
	29			1.11
	30			1.05
	31			1.05
	32			1.05
	33			1.05
	34			1.05
	35			1.05
	36			1.05
	37			1.05
	38			1.05
	39			1.05
	40			1.04
	41			1.04
	42			1.04
	43			1.04
	44			1.04
	45			1.03
	46			1.03
	47			1.03
	48			1.03
	49			1.02
	50			1.00
	51			0.98
	52			0.96
	53			0.94
	54			0.93
	55			0.90
	56			0.89
	57			0.88
	58			0.88
	59			0.87
	60			0.87
	61			0.87
	62			0.89
	63			0.90

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	64			0.91
	65			0.97
	66			0.98
	67			1.00
	68			1.02
	69			1.04
	70			1.09
	71			1.13
	72			1.16
	73			1.19
	74			1.22
	75			1.35
	76			1.40
	77			1.45
	78			1.49
	79			1.54
	80			1.63
	81			1.66
	82			1.67
	83			1.69
	84			1.71
	85			1.73
	86			1.76
	87			1.79
	88			1.80
	89			1.82
	90			1.82
	91			1.82
	92			1.82
	93			1.82
	94			1.82
	95			1.82
	96			1.82
	97			1.82
	98			1.82
	99			1.82
	16	Applies	Occasional	2.67
	17	Applies	Occasional	2.67
	18	Applies	Occasional	2.67
	19	Applies	Occasional	2.28
	20	Applies	Occasional	2.10
	21	Applies	Occasional	1.85
	22	Applies	Occasional	1.68
	23	Applies	Occasional	1.53
	24	Applies	Occasional	1.38
	16	Does Not Apply	Occasional	3.34
	17	Does Not Apply	Occasional	3.34

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	18	Does Not Apply	Occasional	3.34
	19	Does Not Apply	Occasional	2.86
	20	Does Not Apply	Occasional	2.60
	21	Does Not Apply	Occasional	2.06
	22	Does Not Apply	Occasional	1.86
	23	Does Not Apply	Occasional	1.69
	24	Does Not Apply	Occasional	1.54

16-24 Youthful driver classification factor.
"Single" includes all drivers not otherwise classified as "Married".

RX03TE85: MDCL Driver Factor **
Effective Date: JUL-14-2009

Sub-chart - High Level	Driver Age	Gender	Marital Status Code	Operator Status Code	Resident Child Indicator	Student Away Indicator
FEMALE-MD		Female	Married			
		Female			Driver With Resident Childern	
	<25	Female		Occasional		College Student
MALE-MD		Male	Married			
	<25	Male		Occasional		College Student
		Male			Driver With Resident Childern	
FEM-UNMARRIED		Female	Divorced, Separated, Single, N/A, Widowed			
MALE-UNMARRIED		Male	Divorced, Separated, Single, N/A, Widowed			

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
FEMALE-MD	16	Applies		1.64
	17	Applies		1.64
	18	Applies		1.64
	19	Applies		1.53
	20	Applies		1.41
	21	Applies		1.34
	22	Applies		1.24
	23	Applies		1.20
	24	Applies		1.20
	16	Does Not Apply		1.77
	17	Does Not Apply		1.77
	18	Does Not Apply		1.77
	19	Does Not Apply		1.68
	20	Does Not Apply		1.60
	21	Does Not Apply		1.40
	22	Does Not Apply		1.31
	23	Does Not Apply		1.25

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	24	Does Not Apply		1.21
	25			1.20
	26			1.20
	27			1.20
	28			1.20
	29			1.20
	30			1.21
	31			1.21
	32			1.21
	33			1.21
	34			1.21
	35			1.22
	36			1.22
	37			1.22
	38			1.22
	39			1.22
	40			1.21
	41			1.21
	42			1.21
	43			1.21
	44			1.21
	45			1.21
	46			1.21
	47			1.21
	48			1.21
	49			1.21
	50			1.14
	51			1.12
	52			1.11
	53			1.09
	54			1.07
	55			1.05
	56			1.05
	57			1.05
	58			1.05
	59			1.05
	60			1.04
	61			1.04
	62			1.04
	63			1.04
	64			1.03
	65			1.03
	66			1.00
	67			0.99
	68			0.98
	69			0.97
	70			0.98

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	71			0.98
	72			1.00
	73			1.01
	74			1.01
	75			1.04
	76			1.05
	77			1.05
	78			1.06
	79			1.07
	80			1.07
	81			1.07
	82			1.07
	83			1.07
	84			1.07
	85			1.07
	86			1.07
	87			1.07
	88			1.07
	89			1.07
	90			1.07
	91			1.06
	92			1.06
	93			1.06
	94			1.06
	95			1.06
	96			1.06
	97			1.06
	98			1.06
	99			1.06
MALE-MD	16	Applies		2.10
	17	Applies		2.10
	18	Applies		2.10
	19	Applies		1.69
	20	Applies		1.46
	21	Applies		1.26
	22	Applies		1.23
	23	Applies		1.21
	24	Applies		1.19
	16	Does Not Apply		2.62
	17	Does Not Apply		2.62
	18	Does Not Apply		2.62
	19	Does Not Apply		2.11
	20	Does Not Apply		1.76
	21	Does Not Apply		1.32
	22	Does Not Apply		1.29
	23	Does Not Apply		1.27
	24	Does Not Apply		1.25

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	25			1.14
	26			1.13
	27			1.13
	28			1.13
	29			1.12
	30			1.00
	31			1.00
	32			1.00
	33			1.00
	34			1.00
	35			1.02
	36			1.02
	37			1.02
	38			1.02
	39			1.02
	40			1.02
	41			1.02
	42			1.02
	43			1.02
	44			1.02
	45			1.02
	46			1.02
	47			1.02
	48			1.02
	49			1.02
	50			0.99
	51			0.99
	52			0.97
	53			0.97
	54			0.95
	55			0.93
	56			0.93
	57			0.93
	58			0.93
	59			0.93
	60			0.94
	61			0.94
	62			0.95
	63			0.96
	64			0.97
	65			0.98
	66			0.98
	67			0.98
	68			0.99
	69			0.99
	70			0.99
	71			1.00

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	72			1.01
	73			1.02
	74			1.02
	75			1.02
	76			1.03
	77			1.05
	78			1.05
	79			1.06
	80			1.06
	81			1.06
	82			1.07
	83			1.07
	84			1.07
	85			1.07
	86			1.07
	87			1.07
	88			1.07
	89			1.07
	90			1.07
	91			1.07
	92			1.07
	93			1.07
	94			1.07
	95			1.07
	96			1.07
	97			1.07
	98			1.07
	99			1.07
FEM-UNMARRIED	16	Applies	Principal	2.07
	17	Applies	Principal	2.07
	18	Applies	Principal	2.07
	19	Applies	Principal	1.90
	20	Applies	Principal	1.82
	21	Applies	Principal	1.43
	22	Applies	Principal	1.33
	23	Applies	Principal	1.33
	24	Applies	Principal	1.32
	16	Does Not Apply	Principal	2.59
	17	Does Not Apply	Principal	2.59
	18	Does Not Apply	Principal	2.59
	19	Does Not Apply	Principal	2.32
	20	Does Not Apply	Principal	2.16
	21	Does Not Apply	Principal	1.50
	22	Does Not Apply	Principal	1.40
	23	Does Not Apply	Principal	1.40
	24	Does Not Apply	Principal	1.39
	25			1.28

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	26			1.28
	27			1.28
	28			1.28
	29			1.28
	30			1.28
	31			1.28
	32			1.28
	33			1.28
	34			1.28
	35			1.28
	36			1.28
	37			1.28
	38			1.28
	39			1.28
	40			1.28
	41			1.28
	42			1.28
	43			1.28
	44			1.28
	45			1.28
	46			1.28
	47			1.28
	48			1.28
	49			1.28
	50			1.21
	51			1.21
	52			1.19
	53			1.18
	54			1.15
	55			1.14
	56			1.13
	57			1.13
	58			1.12
	59			1.12
	60			1.11
	61			1.11
	62			1.11
	63			1.11
	64			1.10
	65			1.07
	66			1.04
	67			1.04
	68			1.04
	69			1.04
	70			1.04
	71			1.05
	72			1.06

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	73			1.07
	74			1.08
	75			1.13
	76			1.13
	77			1.13
	78			1.13
	79			1.13
	80			1.13
	81			1.13
	82			1.13
	83			1.13
	84			1.13
	85			1.13
	86			1.13
	87			1.13
	88			1.13
	89			1.13
	90			1.13
	91			1.13
	92			1.13
	93			1.13
	94			1.13
	95			1.13
	96			1.13
	97			1.13
	98			1.13
	99			1.13
	16	Applies	Occasional	1.66
	17	Applies	Occasional	1.66
	18	Applies	Occasional	1.66
	19	Applies	Occasional	1.56
	20	Applies	Occasional	1.56
	21	Applies	Occasional	1.31
	22	Applies	Occasional	1.28
	23	Applies	Occasional	1.28
	24	Applies	Occasional	1.28
	16	Does Not Apply	Occasional	2.08
	17	Does Not Apply	Occasional	2.08
	18	Does Not Apply	Occasional	2.08
	19	Does Not Apply	Occasional	1.87
	20	Does Not Apply	Occasional	1.77
	21	Does Not Apply	Occasional	1.38
	22	Does Not Apply	Occasional	1.30
	23	Does Not Apply	Occasional	1.30
	24	Does Not Apply	Occasional	1.30
MALE-UNMARRIED	16	Applies	Principal	2.38
	17	Applies	Principal	2.38

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	18	Applies	Principal	2.38
	19	Applies	Principal	2.26
	20	Applies	Principal	2.24
	21	Applies	Principal	1.36
	22	Applies	Principal	1.31
	23	Applies	Principal	1.27
	24	Applies	Principal	1.22
	16	Does Not Apply	Principal	2.99
	17	Does Not Apply	Principal	2.99
	18	Does Not Apply	Principal	2.99
	19	Does Not Apply	Principal	2.84
	20	Does Not Apply	Principal	2.72
	21	Does Not Apply	Principal	1.48
	22	Does Not Apply	Principal	1.44
	23	Does Not Apply	Principal	1.41
	24	Does Not Apply	Principal	1.38
	25			1.16
	26			1.15
	27			1.15
	28			1.15
	29			1.14
	30			1.00
	31			1.00
	32			1.00
	33			1.00
	34			1.00
	35			0.99
	36			0.99
	37			0.99
	38			0.99
	39			0.99
	40			0.99
	41			0.99
	42			0.99
	43			0.99
	44			0.99
	45			0.99
	46			0.99
	47			0.99
	48			0.99
	49			0.99
	50			0.95
	51			0.94
	52			0.92
	53			0.91
	54			0.89
	55			0.88

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	56			0.88
	57			0.88
	58			0.88
	59			0.88
	60			0.89
	61			0.89
	62			0.90
	63			0.91
	64			0.91
	65			0.94
	66			0.94
	67			0.94
	68			0.94
	69			0.94
	70			0.94
	71			0.94
	72			0.95
	73			0.96
	74			0.96
	75			0.96
	76			0.96
	77			0.98
	78			0.99
	79			1.00
	80			1.01
	81			1.04
	82			1.07
	83			1.07
	84			1.07
	85			1.07
	86			1.07
	87			1.07
	88			1.07
	89			1.07
	90			1.07
	91			1.07
	92			1.07
	93			1.07
	94			1.07
	95			1.07
	96			1.07
	97			1.07
	98			1.07
	99			1.07
	16	Applies	Occasional	1.77
	17	Applies	Occasional	1.77
	18	Applies	Occasional	1.77

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	19	Applies	Occasional	1.68
	20	Applies	Occasional	1.67
	21	Applies	Occasional	1.25
	22	Applies	Occasional	1.22
	23	Applies	Occasional	1.19
	24	Applies	Occasional	1.16
	16	Does Not Apply	Occasional	2.22
	17	Does Not Apply	Occasional	2.22
	18	Does Not Apply	Occasional	2.22
	19	Does Not Apply	Occasional	2.10
	20	Does Not Apply	Occasional	2.08
	21	Does Not Apply	Occasional	1.31
	22	Does Not Apply	Occasional	1.28
	23	Does Not Apply	Occasional	1.25
	24	Does Not Apply	Occasional	1.22

16-24 Youthful driver classification factor.
"Single" includes all drivers not otherwise classified as "Married".

RX03TE87: PLCY Financial Responsibility Rate Factor **
Effective Date: JUL-14-2009

Coverage	Financial Responsibility Code	Policy Insured Term	Financial Responsibility Rate Factor
BI, PD	5-9	0-599	0.66
BI, PD	10-19	0-599	0.71
BI, PD	20-29	0-599	0.74
BI, PD	30-39	0-599	0.78
BI, PD	40-49	0-599	0.81
BI, PD	50-59	0-599	0.85
BI, PD	60-69	0-599	0.89
BI, PD	70-79	0-599	0.91
BI, PD	80-85	0-599	0.94
BI, PD	86-89	0-599	0.97
BI, PD	90-94	0-599	0.98
BI, PD	95-100	0-599	1.00
BI, PD	993	0-599	1.00
BI, PD	998	1-6	0.87
BI, PD	998	7-10	0.85
BI, PD	998	11-999	0.82
BI, PD	999	1-6	0.88
BI, PD	999	7-10	0.85
BI, PD	999	11-999	0.83
COLL	5-9	0-599	0.57
COLL	10-19	0-599	0.61
COLL	20-29	0-599	0.66
COLL	30-39	0-599	0.70
COLL	40-49	0-599	0.74
COLL	50-59	0-599	0.80
COLL	60-69	0-599	0.84

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Coverage	Financial Responsibility Code	Policy Insured Term	Financial Responsibility Rate Factor
COLL	70-79	0-599	0.89
COLL	80-85	0-599	0.93
COLL	86-89	0-599	0.95
COLL	90-94	0-599	0.98
COLL	95-100	0-599	1.00
COLL	993	0-599	1.00
COLL	998	1-6	0.89
COLL	998	7-10	0.86
COLL	998	11-999	0.83
COLL	999	1-6	0.89
COLL	999	7-10	0.86
COLL	999	11-999	0.83
COMP	5-9	0-599	0.57
COMP	10-19	0-599	0.61
COMP	20-29	0-599	0.65
COMP	30-39	0-599	0.69
COMP	40-49	0-599	0.74
COMP	50-59	0-599	0.80
COMP	60-69	0-599	0.85
COMP	70-79	0-599	0.90
COMP	80-85	0-599	0.93
COMP	86-89	0-599	0.95
COMP	90-94	0-599	0.98
COMP	95-100	0-599	1.00
COMP	993	0-599	1.00
COMP	998	1-6	0.85
COMP	998	7-10	0.84
COMP	998	11-999	0.82
COMP	999	1-6	0.85
COMP	999	7-10	0.84
COMP	999	11-999	0.82
MDCL	5-9	0-599	0.48
MDCL	10-19	0-599	0.52
MDCL	20-29	0-599	0.56
MDCL	30-39	0-599	0.61
MDCL	40-49	0-599	0.67
MDCL	50-59	0-599	0.73
MDCL	60-69	0-599	0.80
MDCL	70-79	0-599	0.85
MDCL	80-85	0-599	0.91
MDCL	86-89	0-599	0.93
MDCL	90-94	0-599	0.96
MDCL	95-100	0-599	1.00
MDCL	993	0-599	1.00
MDCL	998	1-6	0.73
MDCL	998	7-10	0.71

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Coverage	Financial Responsibility Code	Policy Insured Term	Financial Responsibility Rate Factor
MDCL	998	11-999	0.69
MDCL	999	1-6	0.73
MDCL	999	7-10	0.71
MDCL	999	11-999	0.69

98 = Exclusion (Thin file)
99 = No-hit

RX03TE88: PLCY At Fault Accidents Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Sub-chart	Accident Forgiven Indicator	At Fault Accidents	At Fault Accidents Factor	At Fault Accidents Factor Plus
Time Since Last Accident is 0-12 Months.	Yes	0	0.00	0.00
	No, Space	0	0.00	0.00
	Yes	1	0.00	0.00
	No, Space	1	0.47	0.00
	Yes	2	0.47	0.00
	No, Space	2	1.10	0.00
	Yes	3	1.10	0.00
	No, Space	3	1.99	0.00
	Yes	4	1.99	0.00
	No, Space	4	3.04	0.00
	Yes	>4	1.99	1.05
	No, Space	>4	3.04	1.05
Time Since Last accident is 13-24 Months.	Yes	0	0.00	0.00
	No, Space	0	0.00	0.00
	Yes	1	0.00	0.00
	No, Space	1	0.40	0.00
	Yes	2	0.40	0.00
	No, Space	2	1.00	0.00
	Yes	3	1.00	0.00
	No, Space	3	1.85	0.00
	Yes	4	1.85	0.00
	No, Space	4	2.85	0.00
	Yes	>4	1.85	1.00
	No, Space	>4	2.85	1.00
Time Since Last Accident is 35-35 Months.	Yes	0	0.00	0.00
	No, Space	0	0.00	0.00
	Yes	1	0.00	0.00
	No, Space	1	0.33	0.00
	Yes	2	0.33	0.00
	No, Space	2	0.90	0.00
	Yes	3	0.90	0.00
	No, Space	3	1.71	0.00
	Yes	4	1.71	0.00
	No, Space	4	2.66	0.00

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Sub-chart	Accident Forgiven Indicator	At Fault Accidents	At Fault Accidents Factor	At Fault Accidents Factor Plus
	Yes	>4	1.71	0.95
	No, Space	>4	2.66	0.95

RX03TE89: PLCY Violation Surcharge Factor
Effective Date: DEC-04-2002

Sub-chart	Violation Points	Violation Surcharge Factor	Violation Surcharge Factor Plus	Violation Points	Violation Surcharge Factor	Violation Surcharge Factor Plus
Time Since Last Incident is 0-12 Months	0	0.00	0.00	1	0.26	0.00
	2	0.47	0.00	3	0.68	0.00
	4	0.89	0.00	5	1.10	0.00
	6	1.31	0.00	7	1.52	0.00
	8	1.73	0.00	9	1.94	0.00
	10	2.15	0.00	11	2.36	0.00
	12	2.57	0.00	>12	2.57	0.21
Time Since Last Incident is 13-24 Months	0	0.00	0.00	1	0.20	0.00
	2	0.40	0.00	3	0.60	0.00
	4	0.80	0.00	5	1.00	0.00
	6	1.20	0.00	7	1.40	0.00
	8	1.60	0.00	9	1.80	0.00
	10	2.00	0.00	11	2.20	0.00
	12	2.40	0.00	>12	2.40	0.20
Time Since Last Incident is 25-35 Months	0	0.00	0.00	1	0.14	0.00
	2	0.33	0.00	3	0.52	0.00
	4	0.71	0.00	5	0.90	0.00
	6	1.09	0.00	7	1.28	0.00
	8	1.47	0.00	9	1.66	0.00
	10	1.85	0.00	11	2.04	0.00
	12	2.23	0.00	>12	2.23	0.19

RX03TE90: PLCY Major Violation Points
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Major Violations	Major Violation Points	Major Violation Points Plus	Major Violations	Major Violation Points	Major Violation Points Plus
0	0.00	0.00	1	6.00	0.00
2	9.00	0.00	3	12.00	0.00
4	15.00	0.00	5	18.00	0.00
6	21.00	0.00	7	24.00	0.00
8	27.00	0.00	9	30.00	0.00
10	33.00	0.00	>10	33.00	3.00

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RX03TE91: PLCY Minor Violation Points
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Minor Violations	Minor Violation Points	Minor Violation Points Plus	Minor Violations	Minor Violation Points	Minor Violation Points Plus
0	0.00	0.00	1	1.00	0.00
2	2.00	0.00	>2	2.00	1.00

RX03TE98: COMP OEM Endorsement Factor
Effective Date: NOV-22-2001

Option Code	OEM Endorsement Factor	Option Code	OEM Endorsement Factor	Option Code	OEM Endorsement Factor
OEM Endorsment (500)	1.06	Not OEM Endorsment (500)	1.00		

RX03TE99: COLL OEM Endorsement Factor
Effective Date: NOV-22-2001

Option Code	OEM Endorsement Factor	Option Code	OEM Endorsement Factor	Option Code	OEM Endorsement Factor
OEM Endorsment (500)	1.08	Not OEM Endorsment (500)	1.00		

RX03TF01: PLCY Policy UOA Endorsement Amount 1
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Policy UOA Endorsement Code	Policy UOA Endorsement Amount 1	Policy UOA Endorsement Code	Policy UOA Endorsement Amount 1	Policy UOA Endorsement Code	Policy UOA Endorsement Amount 1
Limited Form	1.60	Broad Form	3.20	Gov't Employee	0.00
Not Broad Form, Not Gov't Employee, Not Limited Form	0.00				

RX03TF28: PLCY Policy UOA Endorsement Factor 1
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Policy UOA Endorsement Code	Policy UOA Endorsement Factor 1	Policy UOA Endorsement Code	Policy UOA Endorsement Factor 1	Policy UOA Endorsement Code	Policy UOA Endorsement Factor 1
Gov't Employee	0.40	Broad Form	0.00	Limited Form	0.00
Not Broad Form, Not Gov't Employee,	0.00				

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Policy UOA Endorsement Code	Policy UOA Endorsement Factor 1	Policy UOA Endorsement Code	Policy UOA Endorsement Factor 1	Policy UOA Endorsement Code	Policy UOA Endorsement Factor 1
Not Limited Form					

RX03TF73: PLCY Policy Expense Fee
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

First Veh PD Flag	Vehicle Type	Policy Expense Fee	First Veh PD Flag	Vehicle Type	Policy Expense Fee
Y	Automobile	0.0	N	Automobile	0.0
Y	Motorcycle	0.0	N	Motorcycle	0.0
Y	Recreational Vehicle	0.0	N	Recreational Vehicle	0.0
Y	Motorhome	0.0	N	Motorhome	0.0
Y	Named Non Owner	0.0	N	Named Non Owner	0.0
Y	Classics	0.0	N	Classics	0.0
Y	Antique	0.0	N	Antique	0.0

RX03TF77: PLCY Unverifiable Driving Record Surcharge Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Driver Age	Driver License Status Code	Unverifiable Driving Record Surcharge Factor	Driver Age	Driver License Status Code	Unverifiable Driving Record Surcharge Factor
0-18	Unverifiable	1.00	>18	Unverifiable	1.40
0-18	Inexperienced	1.00	>18	Inexperienced	1.40
	Experienced	1.00			

RX03TF78: PLCY Coverage Expense Fee **
Effective Date: JUL-14-2009

Coverage	Vehicle Type	Vehicle Use	Coverage Expense Fee
BI	Automobile		28.60
PD	Automobile		25.60
MDCL	Automobile		7.00
COLL	Automobile		45.40
COMP	Automobile		20.30
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

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Coverage	Vehicle Type	Vehicle Use	Coverage Expense Fee
PD	Named Non Owner		0.00
MDCL	Named Non Owner		0.00
COLL	Named Non Owner		0.00
COMP	Named Non Owner		0.00
BI	Classics	Not Restricted	28.60
PD	Classics	Not Restricted	25.60
MDCL	Classics	Not Restricted	7.00
COLL	Classics	Not Restricted	0.00
COMP	Classics	Not Restricted	0.00
BI	Antique	Not Restricted	28.60
PD	Antique	Not Restricted	25.60
MDCL	Antique	Not Restricted	7.00
COLL	Antique	Not Restricted	0.00
COMP	Antique	Not Restricted	0.00
BI	Classics	Restricted	0.00
PD	Classics	Restricted	0.00
MDCL	Classics	Restricted	0.00
COMP	Classics	Restricted	0.00
COLL	Classics	Restricted	0.00
BI	Antique	Restricted	0.00
PD	Antique	Restricted	0.00
MDCL	Antique	Restricted	0.00
COMP	Antique	Restricted	0.00
COLL	Antique	Restricted	0.00

No expense fees are applicable on Annual Policies

RX03TF91: PLCY Terms with Prior Carrier Factor

Effective Date: AUG-01-2007

Sub-chart - High Level	Pricing-OSU-Eff-Date	Prior Carrier Company Code
Renewal	<20070801	
Group A		Non-standard Prior Carriers Version 2.
		Nationwide Prior Carriers Version 6..
Group B		Not(Nationwide Prion Carrier Version 6).)
		Not(Non-standard Prior Carriers-Version 2) .)

Sub-chart	Policy Insured Term	Prior Insurance Code	Terms with Prior Carrier	Terms with Prior Carrier Factor
Renewal	0-999			1.00
Group A	0-999			1.00
Group B		Lapse > 30 Days		1.00
	0-99		0-5	1.00
	1, 2		>5	0.90
	3		>5	0.92
	4		>5	0.94
	5		>5	0.96
	6		>5	0.98

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Sub-chart	Policy Insured Term	Prior Insurance Code	Terms with Prior Carrier	Terms with Prior Carrier Factor
	7-99		>5	1.00
	501(Intra Agency Transfer Discount)			0.90
	502(Intra Agency Transfer Discount)			0.92
	503(Intra Agency Transfer Discount)			0.93
	504(Intra Agency Transfer Discount)			0.95
	505(Intra Agency Transfer Discount)			0.96
	506(Intra Agency Transfer Dicount)			0.98
	507-999			1.00

RX03TI06: CFL CFL Additional Rate
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Per Claimant Limit	Per Occurrence Limit	CFL Additional Rate	Per Claimant Limit	Per Occurrence Limit	CFL Additional Rate
25000	500	2.00	50000	500	2.50
100000	750	3.00			

RX03TI12: PLCY Accident Prevention Course Discount Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Coverage	Defensive Driver Code	Accident Prevention Course Discount Factor	Coverage	Defensive Driver Code	Accident Prevention Course Discount Factor
COMP	Does Not Apply	1.00	COMP	Applies	0.95
COLL	Does Not Apply	1.00	COLL	Applies	0.95
PD	Does Not Apply	1.00	PD	Applies	0.95
BI	Does Not Apply	1.00	BI	Applies	0.95
PIP	Does Not Apply	1.00	PIP	Applies	0.95
MDCL	Does Not Apply	1.00	MDCL	Applies	0.95

RX03TI29: PLCY Passive Occupant Restraint Discount Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Passive Restraint Code	Passive Occupant Restraint Discount Factor	Passive Restraint Code	Passive Occupant Restraint Discount Factor	Passive Restraint Code	Passive Occupant Restraint Discount Factor
Not Applicable	1.00	Air Bag	0.70	Air Bag (Driver Side)	0.80
Seat Belt Passive	1.00				

RX03TI33: PLCY Long Term Policyholder Discount Factor
Effective Date: JUL-28-2003

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Full Term Policy Months	Policy Insured Term	Long Term Policyholder Discount Factor	Full Term Policy Months	Policy Insured Term	Long Term Policyholder Discount Factor
Semi-Annual	001-006	1.00	Semi-Annual	7-10	0.90
Semi-Annual	11-20	0.85	Semi-Annual	501(Intra Agency Transfer Discount)	0.92
Semi-Annual	502(Intra Agency Transfer Discount)	0.92	Semi-Annual	503(Intra Agency Transfer Discount)	0.92
Semi-Annual	504(Intra Agency Transfer Discount)	0.92	Semi-Annual	505(Intra Agency Transfer Discount)	0.92
Semi-Annual	506(Intra Agency Transfer Dicount)	0.92	Semi-Annual	507-510	0.90
Semi-Annual	511-520	0.85	Semi-Annual	21-999	0.85
Annual	1-3	1.00	Annual	4, 5	0.90
Annual	6-10	0.85	Annual	501(Intra Agency Transfer Discount)	0.92
Annual	502(Intra Agency Transfer Discount)	0.92	Annual	503(Intra Agency Transfer Discount)	0.92
Annual	504(Intra Agency Transfer Discount)	0.90	Annual	505(Intra Agency Transfer Discount)	0.90
Annual	506(Intra Agency Transfer Dicount)	0.85	Annual	507-599	0.85
Annual	11-999	0.85			

RX03TI35: PLCY Home and Car Discount Factor

Effective Date: JUL-29-2004

Home and Car Discount Code	Homeowner Policy Form Code	Vehicle Type	Vehicle Use	Home and Car Discount Factor
			Corporate Business	1.00
Future (add at renewal), No		Automobile		1.00
Remove (at renewal), Yes	Condo, Mobile Home , Tenent	Automobile		0.95
Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Automobile		1.00

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Home and Car Discount Code	Homeowner Policy Form Code	Vehicle Type	Vehicle Use	Home and Car Discount Factor
Remove (at renewal), Yes	not Condo, not Elite, not Extended, not Golden Blanket, not Homeowner, not Market Value, not Mobile Home, not Tenent	Automobile		1.00
not Future (add at renewal), not No, not Remove (at renewal), not Yes		Automobile		1.00
Future (add at renewal), No		Antique(11), Classic(09)	Not Restricted	1.00
Remove (at renewal), Yes	Condo, Mobile Home , Tenent	Antique(11), Classic(09)	Not Restricted	0.95
Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Antique(11), Classic(09)	Not Restricted	1.00
Remove (at renewal), Yes	not Condo, not Elite, not Extended, not Golden Blanket, not Homeowner, not Market Value, not Mobile Home, not Tenent	Antique(11), Classic(09)	Not Restricted	1.00
not Future (add at renewal), not No, not Remove (at renewal), not Yes		Antique(11), Classic(09)	Not Restricted	1.00
Future (add at renewal), No		Antique(11), Classic(09)	Restricted	1.00
Remove (at renewal), Yes	Condo, Mobile Home , Tenent	Antique(11), Classic(09)	Restricted	0.95
Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Antique(11), Classic(09)	Restricted	0.90
Remove (at renewal), Yes	not Condo, not Elite, not Extended, not Golden Blanket, not Homeowner, not Market Value, not Mobile Home, not Tenent	Antique(11), Classic(09)	Restricted	1.00
not Future (add at renewal), not No, not Remove (at renewal), not Yes		Antique(11), Classic(09)	Restricted	1.00
Future (add at renewal), No		Motorhome(06), Trailer(04)		1.00
Remove (at renewal), Yes	Condo, Mobile Home , Tenent	Motorhome(06), Trailer(04)		0.95

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Home and Car Discount Code	Homeowner Policy Form Code	Vehicle Type	Vehicle Use	Home and Car Discount Factor
Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Motorhome(06), Trailer(04)		0.90
Remove (at renewal), Yes	not Condo, not Elite, not Extended, not Golden Blanket, not Homeowner, not Market Value, not Mobile Home, not Tenent	Motorhome(06), Trailer(04)		1.00
not Future (add at renewal), not No, not Remove (at renewal), not Yes		Motorhome(06), Trailer(04)		1.00

RX03TI73: PLCY Accident Free Discount Factor
Effective Date: DEC-15-2000

Chargeable Accidents in Past Five Years (Count)	Driver License Status Code	Major Violations in Past Five Years (Count)	Prior Insurance Code	Years Driving Experience	Accident Free Discount Factor
				0-4	1.00
>0				>4	1.00
		>0		>4	1.00
			No Prev Ins, Surcharge 6 Months (3)	>4	1.00
			No Previous Ins. Surcharge-Policy Anniv.-No Prior Ins-1-30 Days (6)	>4	1.00
	Unverifiable			>4	1.00
	Inexperienced			>4	1.00
0		0		>4	0.90

RX03TI83: PLCY Auto Financial Discount Factor
Effective Date: JAN-11-2004

Auto Financial Discount Indicator	Home and Car Discount Code	Homeowner Policy Form Code	Auto Financial Discount Factor
Yes		Non Nationwide Homeowner	0.95
Yes		Non Nationwider Mobile Homeowner	0.95
Yes		Non Nationwide Condo	0.95
Yes		Non Nationwide Farm	0.95
No		Non Nationwide Homeowner	1.00
No		Non Nationwider Mobile Homeowner	1.00
No		Non Nationwide Condo	1.00
No		Non Nationwide Farm	1.00

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Auto Financial Discount Indicator	Home and Car Discount Code	Homeowner Policy Form Code	Auto Financial Discount Factor
	Remove (at renewal), Yes		1.00
Yes	Future (add at renewal), No		0.95
	Future (add at renewal), No		1.00

RX03TI84: COMP Driver's Age Percent
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent
<25	1.00	>24	1.00		

Under 25 Classification applies if an individual under the age of 25 is a principal or occasional operator, whether or not this individual's classification is also applied to an automobile.

RX03TI85: COLL Driver's Age Percent
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent
<25	1.50	>24	1.00		

Under 25 Classification applies if an individual under the age of 25 is a principal or occasional operator, whether or not this individual's classification is also applied to an automobile.

RX03TI86: BI Driver's Age Percent
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent
<25	1.30	>24	1.00		

Under 25 Classification applies if an individual under the age of 25 is a principal or occasional operator, whether or not this individual's classification is also applied to an automobile.

RX03TI87: PD Driver's Age Percent
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent
<25	1.30	>24	1.00		

Under 25 Classification applies if an individual under the age of 25 is a principal or occasional operator, whether or not this individual's classification is also applied to an automobile.

RX03TI88: MDCL Driver's Age Percent
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent
<25	1.00	>24	1.00		

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Under 25 Classification applies if an individual under the age of 25 is a principal or occasional operator, whether or not this individual's classification is also applied to an automobile.

RX03TI89: COMP Engine Size Percent
Effective Date: AUG-01-2008

Engine Size	Engine Size Percent	Engine Size	Engine Size Percent	Engine Size	Engine Size Percent
0-100	0.32	101-200	0.59	201-350	1.00
351-500	1.32	501-650	1.62	651-800	1.62
801-950	1.62	951-99999	1.62		

Engine Size = Cubic Centimeters.
0-100 cc engine size applies to Mopeds, Motorscooters, Minibikes and Motorbikes.

RX03TI90: COLL Engine Size Percent
Effective Date: AUG-01-2008

Engine Size	Engine Size Percent	Engine Size	Engine Size Percent	Engine Size	Engine Size Percent
0-100	0.22	101-200	0.44	201-350	0.66
351-500	0.96	501-650	1.12	651-800	1.12
801-950	1.12	951-99999	1.12		

Engine Size = Cubic Centimeters.
0-100 cc engine size applies to Mopeds, Motorscooters, Minibikes and Motorbikes.

RX03TI91: BI Engine Size Percent
Effective Date: AUG-01-2008

Engine Size	Engine Size Percent	Engine Size	Engine Size Percent	Engine Size	Engine Size Percent
0-100	0.43	101-200	0.56	201-350	0.64
351-500	0.71	501-650	0.71	651-800	0.71
801-950	0.71	951-99999	0.71		

Engine Size = Cubic Centimeters.
0-100 cc engine size applies to Mopeds, Motorscooters, Minibikes and Motorbikes.

RX03TI92: PD Engine Size Percent
Effective Date: AUG-01-2008

Engine Size	Engine Size Percent	Engine Size	Engine Size Percent	Engine Size	Engine Size Percent
0-100	0.46	101-200	0.60	201-350	0.69
351-500	0.88	501-650	0.91	651-800	0.91
801-950	0.91	951-99999	0.91		

Engine Size = Cubic Centimeters.
0-100 cc engine size applies to Mopeds, Motorscooters, Minibikes and Motorbikes.

RX03TM12: BI BI Matrix Factor **
Effective Date: JUL-14-2009

Sub-chart - High Level	Rated Threshold
Rated Threshold G	G (Greater Than =100/300)
Rated Threshold H or K (>25/50,<100/300)	H, K
Rated Threshold O (<=25/50)	O (Less Than = 25/50)

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
Rated Threshold G	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.78
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.78
	5-9	Future (add at renewal), No		Applies	1-2	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.78
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.78
	10-19	Future (add at renewal), No		Applies	1-2	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	20-29	Future (add at renewal), No		Applies	1-2	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.56
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	30-39	Future (add at renewal), No		Applies	1-2	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.56
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.82
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.82
	40-49	Future (add at renewal), No		Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.82
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.82
	50-59	Future (add at renewal), No		Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	60-69	Future (add at renewal), No		Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	70-79	Future (add at renewal), No		Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	80-85	Future (add at renewal), No		Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	86-89	Future (add at renewal), No		Applies	1-2	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	1-2	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	90-94	Future (add at renewal), No		Applies	1-2	0.70
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	95-100	Future (add at renewal), No		Applies	1-2	0.70
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	1-2	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	993	Future (add at renewal), No		Does Not Apply	1-2	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	993	Future (add at renewal), No		Applies	1-2	0.70
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	998	Future (add at renewal), No		Does Not Apply	1-2	0.87
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	998	Future (add at renewal), No		Applies	1-2	0.70
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	999	Future (add at renewal), No		Does Not Apply	1-2	0.87
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	999	Future (add at renewal), No		Applies	1-2	0.70
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.78
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.78
	5-9	Future (add at renewal), No		Applies	3-6	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.78
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.78
	10-19	Future (add at renewal), No		Applies	3-6	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.66

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80
	20-29	Future (add at renewal), No		Applies	3-6	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.56
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80
	30-39	Future (add at renewal), No		Applies	3-6	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.56
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.82

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.82
	40-49	Future (add at renewal), No		Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.82
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.82
	50-59	Future (add at renewal), No		Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	60-69	Future (add at renewal), No		Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	3-6	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	70-79	Future (add at renewal), No		Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	80-85	Future (add at renewal), No		Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	86-89	Future (add at renewal), No		Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	90-94	Future (add at renewal), No		Applies	3-6	0.70
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	95-100	Future (add at renewal), No		Applies	3-6	0.70
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	993	Future (add at renewal), No		Does Not Apply	3-6	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	993	Future (add at renewal), No		Applies	3-6	0.70
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	998	Future (add at renewal), No		Does Not Apply	3-6	0.87
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	998	Future (add at renewal), No		Applies	3-6	0.70
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	999	Future (add at renewal), No		Does Not Apply	3-6	0.87
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	999	Future (add at renewal), No		Applies	3-6	0.70
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.78
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.78
	5-9	Future (add at renewal), No		Applies	501-506	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.78
	10-19	Future (add at renewal), No		Applies	501-506	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	20-29	Future (add at renewal), No		Applies	501-506	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.56
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	30-39	Future (add at renewal), No		Applies	501-506	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	501-506	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.56
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.82
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.82
	40-49	Future (add at renewal), No		Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.82
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.82
	50-59	Future (add at renewal), No		Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	501-506	0.58

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	60-69	Future (add at renewal), No		Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	70-79	Future (add at renewal), No		Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	80-85	Future (add at renewal), No		Applies	501-506	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	86-89	Future (add at renewal), No		Applies	501-506	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	90-94	Future (add at renewal), No		Applies	501-506	0.70
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	95-100	Future (add at renewal), No		Applies	501-506	0.70
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	993	Future (add at renewal), No		Does Not Apply	501-506	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	993	Future (add at renewal), No		Applies	501-506	0.70
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	998	Future (add at renewal), No		Does Not Apply	501-506	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	998	Future (add at renewal), No		Applies	501-506	0.70
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	999	Future (add at renewal), No		Does Not Apply	501-506	0.87
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	999	Future (add at renewal), No		Applies	501-506	0.70
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.78
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.78
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	7-10, 507-510	0.62

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.78
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.78
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	7-10, 507-510	0.56

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.56
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.82
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.82
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.82
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.82

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	7-10, 507-510	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	7-10, 507-510	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.78
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.78
	5-9	Future (add at renewal), No		Applies	11-999	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.78
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.78
	10-19	Future (add at renewal), No		Applies	11-999	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	20-29	Future (add at renewal), No		Applies	11-999	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.56
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	30-39	Future (add at renewal), No		Applies	11-999	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.56
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.82
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.82
	40-49	Future (add at renewal), No		Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.82
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.82
	50-59	Future (add at renewal), No		Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	60-69	Future (add at renewal), No		Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	70-79	Future (add at renewal), No		Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	80-85	Future (add at renewal), No		Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	86-89	Future (add at renewal), No		Applies	11-999	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	11-999	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	90-94	Future (add at renewal), No		Applies	11-999	0.70
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	95-100	Future (add at renewal), No		Applies	11-999	0.70
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	11-999	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	993	Future (add at renewal), No		Does Not Apply	11-999	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	993	Future (add at renewal), No		Applies	11-999	0.70
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	998	Future (add at renewal), No		Does Not Apply	11-999	0.87
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	998	Future (add at renewal), No		Applies	11-999	0.70
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	999	Future (add at renewal), No		Does Not Apply	11-999	0.87
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	999	Future (add at renewal), No		Applies	11-999	0.70
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
Rated Threshold H or K (>25/50,<100/300)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.81
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	5-9	Future (add at renewal), No		Applies	1-2	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.70
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.53
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.81
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	10-19	Future (add at renewal), No		Applies	1-2	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.53
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.82
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.82
	20-29	Future (add at renewal), No		Applies	1-2	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.82
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.82
	30-39	Future (add at renewal), No		Applies	1-2	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	40-49	Future (add at renewal), No		Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.84
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	50-59	Future (add at renewal), No		Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	60-69	Future (add at renewal), No		Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	1-2	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	70-79	Future (add at renewal), No		Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	80-85	Future (add at renewal), No		Applies	1-2	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	1-2	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	86-89	Future (add at renewal), No		Applies	1-2	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.88
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.88
	90-94	Future (add at renewal), No		Applies	1-2	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.88
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.88

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	95-100	Future (add at renewal), No		Applies	1-2	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	993	Future (add at renewal), No		Does Not Apply	1-2	0.88
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.88
	993	Future (add at renewal), No		Applies	1-2	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	998	Future (add at renewal), No		Does Not Apply	1-2	0.90
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.90
	998	Future (add at renewal), No		Applies	1-2	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	999	Future (add at renewal), No		Does Not Apply	1-2	0.90
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.90
	999	Future (add at renewal), No		Applies	1-2	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.81
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	5-9	Future (add at renewal), No		Applies	3-6	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.70
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.53
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.81

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	10-19	Future (add at renewal), No		Applies	3-6	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.70
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.53
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.82
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.82
	20-29	Future (add at renewal), No		Applies	3-6	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.82
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.82
	30-39	Future (add at renewal), No		Applies	3-6	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	3-6	0.62

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.84
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	40-49	Future (add at renewal), No		Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.84
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	50-59	Future (add at renewal), No		Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.58

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	60-69	Future (add at renewal), No		Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	70-79	Future (add at renewal), No		Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	80-85	Future (add at renewal), No		Applies	3-6	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	86-89	Future (add at renewal), No		Applies	3-6	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.88
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.88
	90-94	Future (add at renewal), No		Applies	3-6	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.76

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.88
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.88
	95-100	Future (add at renewal), No		Applies	3-6	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	993	Future (add at renewal), No		Does Not Apply	3-6	0.88
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.88
	993	Future (add at renewal), No		Applies	3-6	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	998	Future (add at renewal), No		Does Not Apply	3-6	0.90

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.90
	998	Future (add at renewal), No		Applies	3-6	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	999	Future (add at renewal), No		Does Not Apply	3-6	0.90
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.90
	999	Future (add at renewal), No		Applies	3-6	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.81
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	5-9	Future (add at renewal), No		Applies	501-506	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	501-506	0.61

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.70
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.53
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.81
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	10-19	Future (add at renewal), No		Applies	501-506	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.70
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.53
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.82
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.82
	20-29	Future (add at renewal), No		Applies	501-506	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	501-506	0.54

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.82
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.82
	30-39	Future (add at renewal), No		Applies	501-506	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.84
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	40-49	Future (add at renewal), No		Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.84
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	50-59	Future (add at renewal), No		Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	60-69	Future (add at renewal), No		Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	70-79	Future (add at renewal), No		Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	80-85	Future (add at renewal), No		Applies	501-506	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	86-89	Future (add at renewal), No		Applies	501-506	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.88

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.88
	90-94	Future (add at renewal), No		Applies	501-506	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.88
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.88
	95-100	Future (add at renewal), No		Applies	501-506	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	993	Future (add at renewal), No		Does Not Apply	501-506	0.88
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.88
	993	Future (add at renewal), No		Applies	501-506	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	998	Future (add at renewal), No		Does Not Apply	501-506	0.90
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.90
	998	Future (add at renewal), No		Applies	501-506	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	999	Future (add at renewal), No		Does Not Apply	501-506	0.90
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.90
	999	Future (add at renewal), No		Applies	501-506	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	501-506	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.70
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.53
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.70
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.53
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.82
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.82

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.82
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.82
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	7-10, 507-510	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.88
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.88
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.88
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.88
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	7-10, 507-510	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.88
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.88
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.90
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.90
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.90
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.90

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.81
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	5-9	Future (add at renewal), No		Applies	11-999	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.70
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.53
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.81
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	10-19	Future (add at renewal), No		Applies	11-999	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.53
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.82
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.82
	20-29	Future (add at renewal), No		Applies	11-999	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.82
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.82
	30-39	Future (add at renewal), No		Applies	11-999	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	40-49	Future (add at renewal), No		Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.84
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	50-59	Future (add at renewal), No		Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	60-69	Future (add at renewal), No		Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	11-999	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	70-79	Future (add at renewal), No		Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	80-85	Future (add at renewal), No		Applies	11-999	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	11-999	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	86-89	Future (add at renewal), No		Applies	11-999	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.88
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.88
	90-94	Future (add at renewal), No		Applies	11-999	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.88
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.88

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	95-100	Future (add at renewal), No		Applies	11-999	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	993	Future (add at renewal), No		Does Not Apply	11-999	0.88
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.88
	993	Future (add at renewal), No		Applies	11-999	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	998	Future (add at renewal), No		Does Not Apply	11-999	0.90
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.90
	998	Future (add at renewal), No		Applies	11-999	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
	999	Future (add at renewal), No		Does Not Apply	11-999	0.90
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.90
	999	Future (add at renewal), No		Applies	11-999	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
Rated Threshold O (<=25/50)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	5-9	Future (add at renewal), No		Applies	1-2	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.62
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	10-19	Future (add at renewal), No		Applies	1-2	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.62
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.86
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	20-29	Future (add at renewal), No		Applies	1-2	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.86
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	30-39	Future (add at renewal), No		Applies	1-2	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	1-2	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.88
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.88
	40-49	Future (add at renewal), No		Applies	1-2	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.88
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.88
	50-59	Future (add at renewal), No		Applies	1-2	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	1-2	0.63

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.90
	60-69	Future (add at renewal), No		Applies	1-2	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.90
	70-79	Future (add at renewal), No		Applies	1-2	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.92
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.92

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	80-85	Future (add at renewal), No		Applies	1-2	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.66
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.92
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.92
	86-89	Future (add at renewal), No		Applies	1-2	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.66
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.94
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.94
	90-94	Future (add at renewal), No		Applies	1-2	0.76
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.68
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.94
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.94
	95-100	Future (add at renewal), No		Applies	1-2	0.76
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.68
	993	Future (add at renewal), No		Does Not Apply	1-2	0.94
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.94
	993	Future (add at renewal), No		Applies	1-2	0.76
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.68
	998	Future (add at renewal), No		Does Not Apply	1-2	1.01

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	1.01
	998	Future (add at renewal), No		Applies	1-2	0.80
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.80
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.71
	999	Future (add at renewal), No		Does Not Apply	1-2	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	1.01
	999	Future (add at renewal), No		Applies	1-2	0.80
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.80
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.71
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	5-9	Future (add at renewal), No		Applies	3-6	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	3-6	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.62
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	10-19	Future (add at renewal), No		Applies	3-6	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.62
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.86
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	20-29	Future (add at renewal), No		Applies	3-6	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.63

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.86
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	30-39	Future (add at renewal), No		Applies	3-6	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.88
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.88
	40-49	Future (add at renewal), No		Applies	3-6	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.88
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.88

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	50-59	Future (add at renewal), No		Applies	3-6	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.90
	60-69	Future (add at renewal), No		Applies	3-6	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.90
	70-79	Future (add at renewal), No		Applies	3-6	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.77

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.92
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.92
	80-85	Future (add at renewal), No		Applies	3-6	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.66
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.92
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.92
	86-89	Future (add at renewal), No		Applies	3-6	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.66
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.94

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.94
	90-94	Future (add at renewal), No		Applies	3-6	0.76
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.68
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.94
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.94
	95-100	Future (add at renewal), No		Applies	3-6	0.76
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.68
	993	Future (add at renewal), No		Does Not Apply	3-6	0.94
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.94
	993	Future (add at renewal), No		Applies	3-6	0.76
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	3-6	0.76

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.68
	998	Future (add at renewal), No		Does Not Apply	3-6	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01
	998	Future (add at renewal), No		Applies	3-6	0.80
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.80
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.71
	999	Future (add at renewal), No		Does Not Apply	3-6	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01
	999	Future (add at renewal), No		Applies	3-6	0.80
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.80
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.71

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	5-9	Future (add at renewal), No		Applies	501-506	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.62
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	10-19	Future (add at renewal), No		Applies	501-506	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.62
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.86
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	20-29	Future (add at renewal), No		Applies	501-506	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.86
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	30-39	Future (add at renewal), No		Applies	501-506	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.88
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.88
	40-49	Future (add at renewal), No		Applies	501-506	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.88
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.88
	50-59	Future (add at renewal), No		Applies	501-506	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.90
	60-69	Future (add at renewal), No		Applies	501-506	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.90

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.90
	70-79	Future (add at renewal), No		Applies	501-506	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.92
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.92
	80-85	Future (add at renewal), No		Applies	501-506	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.66
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.92
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.92
	86-89	Future (add at renewal), No		Applies	501-506	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	501-506	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.66
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.94
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.94
	90-94	Future (add at renewal), No		Applies	501-506	0.76
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.68
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.94
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.94
	95-100	Future (add at renewal), No		Applies	501-506	0.76
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	501-506	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	993	Future (add at renewal), No		Does Not Apply	501-506	0.94
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.94
	993	Future (add at renewal), No		Applies	501-506	0.76
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.68
	998	Future (add at renewal), No		Does Not Apply	501-506	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01
	998	Future (add at renewal), No		Applies	501-506	0.80
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.80
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.71
	999	Future (add at renewal), No		Does Not Apply	501-506	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	999	Future (add at renewal), No		Applies	501-506	0.80
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.80
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.71
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.62
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.62
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.88

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.88
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.88
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.88
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.90
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	7-10, 507-510	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.90
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.92
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.92
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	7-10, 507-510	0.66

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.92
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.92
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.66
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.94
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.94
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.76
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.68
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.94
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.94

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.76
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.68
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.94
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.94
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.76
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.68
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.80
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.80
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.71
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.80
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.80
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.71
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	5-9	Future (add at renewal), No		Applies	11-999	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.62
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	10-19	Future (add at renewal), No		Applies	11-999	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.62
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.86
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	20-29	Future (add at renewal), No		Applies	11-999	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.86
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	30-39	Future (add at renewal), No		Applies	11-999	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	11-999	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.88
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.88
	40-49	Future (add at renewal), No		Applies	11-999	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.88
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.88
	50-59	Future (add at renewal), No		Applies	11-999	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	11-999	0.63

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.90
	60-69	Future (add at renewal), No		Applies	11-999	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.90
	70-79	Future (add at renewal), No		Applies	11-999	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.92
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.92

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	80-85	Future (add at renewal), No		Applies	11-999	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.66
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.92
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.92
	86-89	Future (add at renewal), No		Applies	11-999	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.66
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.94
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.94
	90-94	Future (add at renewal), No		Applies	11-999	0.76
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.68
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.94
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.94
	95-100	Future (add at renewal), No		Applies	11-999	0.76
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.68
	993	Future (add at renewal), No		Does Not Apply	11-999	0.94
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.94
	993	Future (add at renewal), No		Applies	11-999	0.76
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.68
	998	Future (add at renewal), No		Does Not Apply	11-999	1.01

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	1.01
	998	Future (add at renewal), No		Applies	11-999	0.80
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.80
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.71
	999	Future (add at renewal), No		Does Not Apply	11-999	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	1.01
	999	Future (add at renewal), No		Applies	11-999	0.80
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.80
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.71

RX03TM13: COLL COLL Matrix Factor **

Effective Date: JUL-14-2009

Sub-chart - High Level	Rated Threshold
Rated Threshold G	G (Greater Than =100/300)
Rated Threshold H or K (>25/50,<100/300)	H, K
Rated Threshold O (<=25/50)	O (Less Than = 25/50)

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
Rated Threshold G	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.82
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.82
	5-9	Future (add at renewal), No		Applies	1-2	0.68
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.82
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.82
	10-19	Future (add at renewal), No		Applies	1-2	0.68
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.83
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	20-29	Future (add at renewal), No		Applies	1-2	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.83
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	30-39	Future (add at renewal), No		Applies	1-2	0.68
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	40-49	Future (add at renewal), No		Applies	1-2	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	50-59	Future (add at renewal), No		Applies	1-2	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	60-69	Future (add at renewal), No		Applies	1-2	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	1-2	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	80-85	Future (add at renewal), No		Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	86-89	Future (add at renewal), No		Applies	1-2	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	90-94	Future (add at renewal), No		Applies	1-2	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	95-100	Future (add at renewal), No		Applies	1-2	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	1-2	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	993	Future (add at renewal), No		Applies	1-2	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	998	Future (add at renewal), No		Does Not Apply	1-2	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	998	Future (add at renewal), No		Applies	1-2	0.68
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	999	Future (add at renewal), No		Does Not Apply	1-2	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	999	Future (add at renewal), No		Applies	1-2	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.82
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.82
	5-9	Future (add at renewal), No		Applies	3-6	0.68
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.82
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.82
	10-19	Future (add at renewal), No		Applies	3-6	0.68
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.83
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	20-29	Future (add at renewal), No		Applies	3-6	0.68
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.83
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	30-39	Future (add at renewal), No		Applies	3-6	0.68
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	3-6	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	50-59	Future (add at renewal), No		Applies	3-6	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	60-69	Future (add at renewal), No		Applies	3-6	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	70-79	Future (add at renewal), No		Applies	3-6	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	80-85	Future (add at renewal), No		Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	86-89	Future (add at renewal), No		Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	90-94	Future (add at renewal), No		Applies	3-6	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	95-100	Future (add at renewal), No		Applies	3-6	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	993	Future (add at renewal), No		Does Not Apply	3-6	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	993	Future (add at renewal), No		Applies	3-6	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	998	Future (add at renewal), No		Does Not Apply	3-6	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	998	Future (add at renewal), No		Applies	3-6	0.68
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	999	Future (add at renewal), No		Does Not Apply	3-6	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	999	Future (add at renewal), No		Applies	3-6	0.68
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.82
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.82
	5-9	Future (add at renewal), No		Applies	501-506	0.68
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.82
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.82

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	501-506	0.68
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.83
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	20-29	Future (add at renewal), No		Applies	501-506	0.68
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.83
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	30-39	Future (add at renewal), No		Applies	501-506	0.68
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	40-49	Future (add at renewal), No		Applies	501-506	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	50-59	Future (add at renewal), No		Applies	501-506	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	60-69	Future (add at renewal), No		Applies	501-506	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	70-79	Future (add at renewal), No		Applies	501-506	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	80-85	Future (add at renewal), No		Applies	501-506	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	86-89	Future (add at renewal), No		Applies	501-506	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	90-94	Future (add at renewal), No		Applies	501-506	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	95-100	Future (add at renewal), No		Applies	501-506	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	993	Future (add at renewal), No		Does Not Apply	501-506	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	993	Future (add at renewal), No		Applies	501-506	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	998	Future (add at renewal), No		Does Not Apply	501-506	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	501-506	0.68
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	999	Future (add at renewal), No		Does Not Apply	501-506	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	999	Future (add at renewal), No		Applies	501-506	0.68
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.82
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.82
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.82
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.82
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.82
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.82
	5-9	Future (add at renewal), No		Applies	11-999	0.68
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.82
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.82
	10-19	Future (add at renewal), No		Applies	11-999	0.68
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.83
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	20-29	Future (add at renewal), No		Applies	11-999	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.83
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	30-39	Future (add at renewal), No		Applies	11-999	0.68
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	40-49	Future (add at renewal), No		Applies	11-999	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	50-59	Future (add at renewal), No		Applies	11-999	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	60-69	Future (add at renewal), No		Applies	11-999	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	11-999	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	80-85	Future (add at renewal), No		Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	86-89	Future (add at renewal), No		Applies	11-999	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	90-94	Future (add at renewal), No		Applies	11-999	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	95-100	Future (add at renewal), No		Applies	11-999	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	11-999	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	993	Future (add at renewal), No		Applies	11-999	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	998	Future (add at renewal), No		Does Not Apply	11-999	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	998	Future (add at renewal), No		Applies	11-999	0.68
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	999	Future (add at renewal), No		Does Not Apply	11-999	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	999	Future (add at renewal), No		Applies	11-999	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
Rated Threshold H or K (>25/50,<100/300)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	5-9	Future (add at renewal), No		Applies	1-2	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	10-19	Future (add at renewal), No		Applies	1-2	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	20-29	Future (add at renewal), No		Applies	1-2	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	30-39	Future (add at renewal), No		Applies	1-2	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.85
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.85
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	50-59	Future (add at renewal), No		Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	60-69	Future (add at renewal), No		Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	70-79	Future (add at renewal), No		Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	80-85	Future (add at renewal), No		Applies	1-2	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	86-89	Future (add at renewal), No		Applies	1-2	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	90-94	Future (add at renewal), No		Applies	1-2	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	95-100	Future (add at renewal), No		Applies	1-2	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	993	Future (add at renewal), No		Does Not Apply	1-2	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	993	Future (add at renewal), No		Applies	1-2	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	998	Future (add at renewal), No		Does Not Apply	1-2	0.88
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.88
	998	Future (add at renewal), No		Applies	1-2	0.72
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	999	Future (add at renewal), No		Does Not Apply	1-2	0.88
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.88
	999	Future (add at renewal), No		Applies	1-2	0.72
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	5-9	Future (add at renewal), No		Applies	3-6	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	3-6	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	20-29	Future (add at renewal), No		Applies	3-6	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	30-39	Future (add at renewal), No		Applies	3-6	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.85
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	40-49	Future (add at renewal), No		Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.85
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	50-59	Future (add at renewal), No		Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	60-69	Future (add at renewal), No		Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	70-79	Future (add at renewal), No		Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	80-85	Future (add at renewal), No		Applies	3-6	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	86-89	Future (add at renewal), No		Applies	3-6	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	90-94	Future (add at renewal), No		Applies	3-6	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	95-100	Future (add at renewal), No		Applies	3-6	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	993	Future (add at renewal), No		Does Not Apply	3-6	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	993	Future (add at renewal), No		Applies	3-6	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	998	Future (add at renewal), No		Does Not Apply	3-6	0.88
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.88

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	3-6	0.72
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	999	Future (add at renewal), No		Does Not Apply	3-6	0.88
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.88
	999	Future (add at renewal), No		Applies	3-6	0.72
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	5-9	Future (add at renewal), No		Applies	501-506	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	10-19	Future (add at renewal), No		Applies	501-506	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	20-29	Future (add at renewal), No		Applies	501-506	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	30-39	Future (add at renewal), No		Applies	501-506	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.85
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	40-49	Future (add at renewal), No		Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.85
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	50-59	Future (add at renewal), No		Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	60-69	Future (add at renewal), No		Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	70-79	Future (add at renewal), No		Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	80-85	Future (add at renewal), No		Applies	501-506	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	86-89	Future (add at renewal), No		Applies	501-506	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	90-94	Future (add at renewal), No		Applies	501-506	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	95-100	Future (add at renewal), No		Applies	501-506	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	993	Future (add at renewal), No		Does Not Apply	501-506	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	993	Future (add at renewal), No		Applies	501-506	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	998	Future (add at renewal), No		Does Not Apply	501-506	0.88
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.88
	998	Future (add at renewal), No		Applies	501-506	0.72
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	999	Future (add at renewal), No		Does Not Apply	501-506	0.88
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.88
	999	Future (add at renewal), No		Applies	501-506	0.72
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.88
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.88
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.72
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.88
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.88
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.72

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	5-9	Future (add at renewal), No		Applies	11-999	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	10-19	Future (add at renewal), No		Applies	11-999	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	20-29	Future (add at renewal), No		Applies	11-999	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	30-39	Future (add at renewal), No		Applies	11-999	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.85
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.85
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	50-59	Future (add at renewal), No		Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	60-69	Future (add at renewal), No		Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	70-79	Future (add at renewal), No		Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	80-85	Future (add at renewal), No		Applies	11-999	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	86-89	Future (add at renewal), No		Applies	11-999	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	90-94	Future (add at renewal), No		Applies	11-999	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	95-100	Future (add at renewal), No		Applies	11-999	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	993	Future (add at renewal), No		Does Not Apply	11-999	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	993	Future (add at renewal), No		Applies	11-999	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	998	Future (add at renewal), No		Does Not Apply	11-999	0.88
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.88
	998	Future (add at renewal), No		Applies	11-999	0.72
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	999	Future (add at renewal), No		Does Not Apply	11-999	0.88
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.88
	999	Future (add at renewal), No		Applies	11-999	0.72
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
Rated Threshold O (<=25/50)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.89
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	5-9	Future (add at renewal), No		Applies	1-2	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.89
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.89

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	1-2	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.89
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	20-29	Future (add at renewal), No		Applies	1-2	0.73
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.89
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	30-39	Future (add at renewal), No		Applies	1-2	0.73
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.89
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	40-49	Future (add at renewal), No		Applies	1-2	0.74
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.89
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	50-59	Future (add at renewal), No		Applies	1-2	0.74
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.91
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.91
	60-69	Future (add at renewal), No		Applies	1-2	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.91
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.91
	70-79	Future (add at renewal), No		Applies	1-2	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.93
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	80-85	Future (add at renewal), No		Applies	1-2	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.66
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.93
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	86-89	Future (add at renewal), No		Applies	1-2	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.66
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	90-94	Future (add at renewal), No		Applies	1-2	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	95-100	Future (add at renewal), No		Applies	1-2	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	993	Future (add at renewal), No		Does Not Apply	1-2	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	993	Future (add at renewal), No		Applies	1-2	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	998	Future (add at renewal), No		Does Not Apply	1-2	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	1.01

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	1-2	0.78
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.70
	999	Future (add at renewal), No		Does Not Apply	1-2	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	1.01
	999	Future (add at renewal), No		Applies	1-2	0.78
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.70
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.89
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	5-9	Future (add at renewal), No		Applies	3-6	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.89
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	10-19	Future (add at renewal), No		Applies	3-6	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.89
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	20-29	Future (add at renewal), No		Applies	3-6	0.73
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.89
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	30-39	Future (add at renewal), No		Applies	3-6	0.73
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.89
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	40-49	Future (add at renewal), No		Applies	3-6	0.74
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.89
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	50-59	Future (add at renewal), No		Applies	3-6	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.91
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.91
	60-69	Future (add at renewal), No		Applies	3-6	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.91
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.91
	70-79	Future (add at renewal), No		Applies	3-6	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.93
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	80-85	Future (add at renewal), No		Applies	3-6	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.66
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.93
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	86-89	Future (add at renewal), No		Applies	3-6	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.66
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.93

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	90-94	Future (add at renewal), No		Applies	3-6	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	95-100	Future (add at renewal), No		Applies	3-6	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	993	Future (add at renewal), No		Does Not Apply	3-6	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	993	Future (add at renewal), No		Applies	3-6	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	998	Future (add at renewal), No		Does Not Apply	3-6	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01
	998	Future (add at renewal), No		Applies	3-6	0.78
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.70
	999	Future (add at renewal), No		Does Not Apply	3-6	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01
	999	Future (add at renewal), No		Applies	3-6	0.78
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.89
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	5-9	Future (add at renewal), No		Applies	501-506	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.89
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	10-19	Future (add at renewal), No		Applies	501-506	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.89
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	20-29	Future (add at renewal), No		Applies	501-506	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.89
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	30-39	Future (add at renewal), No		Applies	501-506	0.73
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.89
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	40-49	Future (add at renewal), No		Applies	501-506	0.74
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.89
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	50-59	Future (add at renewal), No		Applies	501-506	0.74
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.91
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.91
	60-69	Future (add at renewal), No		Applies	501-506	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.91
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.91

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	501-506	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.93
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	80-85	Future (add at renewal), No		Applies	501-506	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.66
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.93
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	86-89	Future (add at renewal), No		Applies	501-506	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.66
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	90-94	Future (add at renewal), No		Applies	501-506	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	95-100	Future (add at renewal), No		Applies	501-506	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	501-506	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	993	Future (add at renewal), No		Applies	501-506	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67
	998	Future (add at renewal), No		Does Not Apply	501-506	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01
	998	Future (add at renewal), No		Applies	501-506	0.78
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.70
	999	Future (add at renewal), No		Does Not Apply	501-506	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01
	999	Future (add at renewal), No		Applies	501-506	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.70
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.89

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.91
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.91
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.91
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.91
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.66

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.66
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.78
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.70
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.78
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.70
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.89
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	5-9	Future (add at renewal), No		Applies	11-999	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.89
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.89

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	11-999	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.89
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	20-29	Future (add at renewal), No		Applies	11-999	0.73
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.89
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	30-39	Future (add at renewal), No		Applies	11-999	0.73
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.89
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	40-49	Future (add at renewal), No		Applies	11-999	0.74
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.89
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	50-59	Future (add at renewal), No		Applies	11-999	0.74
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.91
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.91
	60-69	Future (add at renewal), No		Applies	11-999	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.91
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.91
	70-79	Future (add at renewal), No		Applies	11-999	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.93
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	80-85	Future (add at renewal), No		Applies	11-999	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.66
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.93
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	86-89	Future (add at renewal), No		Applies	11-999	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.66
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	90-94	Future (add at renewal), No		Applies	11-999	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	95-100	Future (add at renewal), No		Applies	11-999	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	993	Future (add at renewal), No		Does Not Apply	11-999	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	993	Future (add at renewal), No		Applies	11-999	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	998	Future (add at renewal), No		Does Not Apply	11-999	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	1.01

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	11-999	0.78
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.70
	999	Future (add at renewal), No		Does Not Apply	11-999	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	1.01
	999	Future (add at renewal), No		Applies	11-999	0.78
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.70

RX03TM14: COMP COMP Matrix Factor **

Effective Date: JUL-14-2009

Sub-chart - High Level	Rated Threshold
Rated Threshold G	G (Greater Than =100/300)
Rated Threshold H or K (>25/50,<100/300)	H, K
Rated Threshold O (<=25/50)	O (Less Than = 25/50)

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
Rated Threshold G	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.82
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.82
	5-9	Future (add at renewal), No		Applies	1-2	0.68
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.82
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.82
	10-19	Future (add at renewal), No		Applies	1-2	0.68
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.83
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	20-29	Future (add at renewal), No		Applies	1-2	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.83
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	30-39	Future (add at renewal), No		Applies	1-2	0.68
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	40-49	Future (add at renewal), No		Applies	1-2	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	50-59	Future (add at renewal), No		Applies	1-2	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	60-69	Future (add at renewal), No		Applies	1-2	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	1-2	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	80-85	Future (add at renewal), No		Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	86-89	Future (add at renewal), No		Applies	1-2	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	90-94	Future (add at renewal), No		Applies	1-2	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	95-100	Future (add at renewal), No		Applies	1-2	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	1-2	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	993	Future (add at renewal), No		Applies	1-2	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	998	Future (add at renewal), No		Does Not Apply	1-2	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	998	Future (add at renewal), No		Applies	1-2	0.68
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	999	Future (add at renewal), No		Does Not Apply	1-2	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	999	Future (add at renewal), No		Applies	1-2	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.82
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.82
	5-9	Future (add at renewal), No		Applies	3-6	0.68
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.82
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.82
	10-19	Future (add at renewal), No		Applies	3-6	0.68
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.83
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	20-29	Future (add at renewal), No		Applies	3-6	0.68
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.83
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	30-39	Future (add at renewal), No		Applies	3-6	0.68
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	3-6	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	50-59	Future (add at renewal), No		Applies	3-6	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	60-69	Future (add at renewal), No		Applies	3-6	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	70-79	Future (add at renewal), No		Applies	3-6	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	80-85	Future (add at renewal), No		Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	86-89	Future (add at renewal), No		Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	90-94	Future (add at renewal), No		Applies	3-6	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	95-100	Future (add at renewal), No		Applies	3-6	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	993	Future (add at renewal), No		Does Not Apply	3-6	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	993	Future (add at renewal), No		Applies	3-6	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	998	Future (add at renewal), No		Does Not Apply	3-6	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	998	Future (add at renewal), No		Applies	3-6	0.68
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	999	Future (add at renewal), No		Does Not Apply	3-6	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	999	Future (add at renewal), No		Applies	3-6	0.68
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.82
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.82
	5-9	Future (add at renewal), No		Applies	501-506	0.68
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.82
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.82

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	501-506	0.68
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.83
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	20-29	Future (add at renewal), No		Applies	501-506	0.68
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.83
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	30-39	Future (add at renewal), No		Applies	501-506	0.68
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	40-49	Future (add at renewal), No		Applies	501-506	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	50-59	Future (add at renewal), No		Applies	501-506	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	60-69	Future (add at renewal), No		Applies	501-506	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	70-79	Future (add at renewal), No		Applies	501-506	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	80-85	Future (add at renewal), No		Applies	501-506	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	86-89	Future (add at renewal), No		Applies	501-506	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	90-94	Future (add at renewal), No		Applies	501-506	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	95-100	Future (add at renewal), No		Applies	501-506	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	993	Future (add at renewal), No		Does Not Apply	501-506	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	993	Future (add at renewal), No		Applies	501-506	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	998	Future (add at renewal), No		Does Not Apply	501-506	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	501-506	0.68
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	999	Future (add at renewal), No		Does Not Apply	501-506	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	999	Future (add at renewal), No		Applies	501-506	0.68
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.82
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.82
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.82
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.82
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.82
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.82
	5-9	Future (add at renewal), No		Applies	11-999	0.68
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.82
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.82
	10-19	Future (add at renewal), No		Applies	11-999	0.68
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.83
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	20-29	Future (add at renewal), No		Applies	11-999	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.83
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	30-39	Future (add at renewal), No		Applies	11-999	0.68
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	40-49	Future (add at renewal), No		Applies	11-999	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	50-59	Future (add at renewal), No		Applies	11-999	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	60-69	Future (add at renewal), No		Applies	11-999	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	11-999	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	80-85	Future (add at renewal), No		Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	86-89	Future (add at renewal), No		Applies	11-999	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	90-94	Future (add at renewal), No		Applies	11-999	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	95-100	Future (add at renewal), No		Applies	11-999	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	11-999	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	993	Future (add at renewal), No		Applies	11-999	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	998	Future (add at renewal), No		Does Not Apply	11-999	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	998	Future (add at renewal), No		Applies	11-999	0.68
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	999	Future (add at renewal), No		Does Not Apply	11-999	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	999	Future (add at renewal), No		Applies	11-999	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
Rated Threshold H or K (>25/50,<100/300)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	5-9	Future (add at renewal), No		Applies	1-2	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	10-19	Future (add at renewal), No		Applies	1-2	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	20-29	Future (add at renewal), No		Applies	1-2	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	30-39	Future (add at renewal), No		Applies	1-2	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.85
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.85
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	50-59	Future (add at renewal), No		Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	60-69	Future (add at renewal), No		Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	70-79	Future (add at renewal), No		Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	80-85	Future (add at renewal), No		Applies	1-2	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	86-89	Future (add at renewal), No		Applies	1-2	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	90-94	Future (add at renewal), No		Applies	1-2	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	95-100	Future (add at renewal), No		Applies	1-2	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	993	Future (add at renewal), No		Does Not Apply	1-2	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	993	Future (add at renewal), No		Applies	1-2	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	998	Future (add at renewal), No		Does Not Apply	1-2	0.88
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.88
	998	Future (add at renewal), No		Applies	1-2	0.72
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	999	Future (add at renewal), No		Does Not Apply	1-2	0.88
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.88
	999	Future (add at renewal), No		Applies	1-2	0.72
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	5-9	Future (add at renewal), No		Applies	3-6	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	3-6	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	20-29	Future (add at renewal), No		Applies	3-6	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	30-39	Future (add at renewal), No		Applies	3-6	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.85
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	40-49	Future (add at renewal), No		Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.85
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	50-59	Future (add at renewal), No		Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	60-69	Future (add at renewal), No		Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	70-79	Future (add at renewal), No		Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	80-85	Future (add at renewal), No		Applies	3-6	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	86-89	Future (add at renewal), No		Applies	3-6	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	90-94	Future (add at renewal), No		Applies	3-6	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	95-100	Future (add at renewal), No		Applies	3-6	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	993	Future (add at renewal), No		Does Not Apply	3-6	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	993	Future (add at renewal), No		Applies	3-6	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	998	Future (add at renewal), No		Does Not Apply	3-6	0.88
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.88

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	3-6	0.72
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	999	Future (add at renewal), No		Does Not Apply	3-6	0.88
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.88
	999	Future (add at renewal), No		Applies	3-6	0.72
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	5-9	Future (add at renewal), No		Applies	501-506	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	10-19	Future (add at renewal), No		Applies	501-506	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	20-29	Future (add at renewal), No		Applies	501-506	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	30-39	Future (add at renewal), No		Applies	501-506	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.85
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	40-49	Future (add at renewal), No		Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.85
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	50-59	Future (add at renewal), No		Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	60-69	Future (add at renewal), No		Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	70-79	Future (add at renewal), No		Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	80-85	Future (add at renewal), No		Applies	501-506	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	86-89	Future (add at renewal), No		Applies	501-506	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	90-94	Future (add at renewal), No		Applies	501-506	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	95-100	Future (add at renewal), No		Applies	501-506	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	993	Future (add at renewal), No		Does Not Apply	501-506	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	993	Future (add at renewal), No		Applies	501-506	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	998	Future (add at renewal), No		Does Not Apply	501-506	0.88
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.88
	998	Future (add at renewal), No		Applies	501-506	0.72
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	999	Future (add at renewal), No		Does Not Apply	501-506	0.88
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.88
	999	Future (add at renewal), No		Applies	501-506	0.72
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.88
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.88
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.72
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.88
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.88
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.72

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	5-9	Future (add at renewal), No		Applies	11-999	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	10-19	Future (add at renewal), No		Applies	11-999	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	20-29	Future (add at renewal), No		Applies	11-999	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	30-39	Future (add at renewal), No		Applies	11-999	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.85
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.85
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	50-59	Future (add at renewal), No		Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	60-69	Future (add at renewal), No		Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	70-79	Future (add at renewal), No		Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	80-85	Future (add at renewal), No		Applies	11-999	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	86-89	Future (add at renewal), No		Applies	11-999	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	90-94	Future (add at renewal), No		Applies	11-999	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	95-100	Future (add at renewal), No		Applies	11-999	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	993	Future (add at renewal), No		Does Not Apply	11-999	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	993	Future (add at renewal), No		Applies	11-999	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	998	Future (add at renewal), No		Does Not Apply	11-999	0.88
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.88
	998	Future (add at renewal), No		Applies	11-999	0.72
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	999	Future (add at renewal), No		Does Not Apply	11-999	0.88
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.88
	999	Future (add at renewal), No		Applies	11-999	0.72
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
Rated Threshold O (<=25/50)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.89
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	5-9	Future (add at renewal), No		Applies	1-2	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.89
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.89

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	1-2	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.89
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	20-29	Future (add at renewal), No		Applies	1-2	0.73
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.89
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	30-39	Future (add at renewal), No		Applies	1-2	0.73
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.89
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	40-49	Future (add at renewal), No		Applies	1-2	0.74
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.89
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	50-59	Future (add at renewal), No		Applies	1-2	0.74
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.91
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.91
	60-69	Future (add at renewal), No		Applies	1-2	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.91
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.91
	70-79	Future (add at renewal), No		Applies	1-2	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.93
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	80-85	Future (add at renewal), No		Applies	1-2	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.66
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.93
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	86-89	Future (add at renewal), No		Applies	1-2	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.66
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	90-94	Future (add at renewal), No		Applies	1-2	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	95-100	Future (add at renewal), No		Applies	1-2	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	993	Future (add at renewal), No		Does Not Apply	1-2	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	993	Future (add at renewal), No		Applies	1-2	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	998	Future (add at renewal), No		Does Not Apply	1-2	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	1.01

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	1-2	0.78
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.70
	999	Future (add at renewal), No		Does Not Apply	1-2	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	1.01
	999	Future (add at renewal), No		Applies	1-2	0.78
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.70
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.89
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	5-9	Future (add at renewal), No		Applies	3-6	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.89
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	10-19	Future (add at renewal), No		Applies	3-6	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.89
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	20-29	Future (add at renewal), No		Applies	3-6	0.73
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.89
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	30-39	Future (add at renewal), No		Applies	3-6	0.73
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.89
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	40-49	Future (add at renewal), No		Applies	3-6	0.74
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.89
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	50-59	Future (add at renewal), No		Applies	3-6	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.91
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.91
	60-69	Future (add at renewal), No		Applies	3-6	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.91
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.91
	70-79	Future (add at renewal), No		Applies	3-6	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.93
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	80-85	Future (add at renewal), No		Applies	3-6	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.66
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.93
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	86-89	Future (add at renewal), No		Applies	3-6	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.66
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.93

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	90-94	Future (add at renewal), No		Applies	3-6	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	95-100	Future (add at renewal), No		Applies	3-6	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	993	Future (add at renewal), No		Does Not Apply	3-6	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	993	Future (add at renewal), No		Applies	3-6	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	998	Future (add at renewal), No		Does Not Apply	3-6	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01
	998	Future (add at renewal), No		Applies	3-6	0.78
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.70
	999	Future (add at renewal), No		Does Not Apply	3-6	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01
	999	Future (add at renewal), No		Applies	3-6	0.78
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.89
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	5-9	Future (add at renewal), No		Applies	501-506	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.89
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	10-19	Future (add at renewal), No		Applies	501-506	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.89
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	20-29	Future (add at renewal), No		Applies	501-506	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.89
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	30-39	Future (add at renewal), No		Applies	501-506	0.73
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.89
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	40-49	Future (add at renewal), No		Applies	501-506	0.74
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.89
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	50-59	Future (add at renewal), No		Applies	501-506	0.74
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.91
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.91
	60-69	Future (add at renewal), No		Applies	501-506	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.91
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.91

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	501-506	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.93
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	80-85	Future (add at renewal), No		Applies	501-506	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.66
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.93
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	86-89	Future (add at renewal), No		Applies	501-506	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.66
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	90-94	Future (add at renewal), No		Applies	501-506	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	95-100	Future (add at renewal), No		Applies	501-506	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	501-506	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	993	Future (add at renewal), No		Applies	501-506	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67
	998	Future (add at renewal), No		Does Not Apply	501-506	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01
	998	Future (add at renewal), No		Applies	501-506	0.78
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.70
	999	Future (add at renewal), No		Does Not Apply	501-506	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01
	999	Future (add at renewal), No		Applies	501-506	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.70
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.89

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.91
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.91
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.91
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.91
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.66

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.66
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.78
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.70
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.78
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.70
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.89
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	5-9	Future (add at renewal), No		Applies	11-999	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.89
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.89

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	11-999	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.89
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	20-29	Future (add at renewal), No		Applies	11-999	0.73
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.89
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	30-39	Future (add at renewal), No		Applies	11-999	0.73
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.89
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	40-49	Future (add at renewal), No		Applies	11-999	0.74
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.89
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	50-59	Future (add at renewal), No		Applies	11-999	0.74
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.91
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.91
	60-69	Future (add at renewal), No		Applies	11-999	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.91
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.91
	70-79	Future (add at renewal), No		Applies	11-999	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.93
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	80-85	Future (add at renewal), No		Applies	11-999	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.66
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.93
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	86-89	Future (add at renewal), No		Applies	11-999	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.66
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	90-94	Future (add at renewal), No		Applies	11-999	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	95-100	Future (add at renewal), No		Applies	11-999	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	993	Future (add at renewal), No		Does Not Apply	11-999	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	993	Future (add at renewal), No		Applies	11-999	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	998	Future (add at renewal), No		Does Not Apply	11-999	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	1.01

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	11-999	0.78
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.70
	999	Future (add at renewal), No		Does Not Apply	11-999	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	1.01
	999	Future (add at renewal), No		Applies	11-999	0.78
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.70

RX03TM15: MDCL MP Matrix Factor **

Effective Date: JUL-14-2009

Sub-chart - High Level	Rated Threshold
Rated Threshold G	G (Greater Than =100/300)
Rated Threshold H or K (>25/50,<100/300)	H, K
Rated Threshold O (<=25/50)	O (Less Than = 25/50)

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
Rated Threshold G	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.77
	5-9	Future (add at renewal), No		Applies	1-2	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.77
	10-19	Future (add at renewal), No		Applies	1-2	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	20-29	Future (add at renewal), No		Applies	1-2	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	30-39	Future (add at renewal), No		Applies	1-2	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	40-49	Future (add at renewal), No		Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	50-59	Future (add at renewal), No		Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	60-69	Future (add at renewal), No		Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.84
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	80-85	Future (add at renewal), No		Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.84
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	86-89	Future (add at renewal), No		Applies	1-2	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	90-94	Future (add at renewal), No		Applies	1-2	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	95-100	Future (add at renewal), No		Applies	1-2	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	1-2	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	993	Future (add at renewal), No		Applies	1-2	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	998	Future (add at renewal), No		Does Not Apply	1-2	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	998	Future (add at renewal), No		Applies	1-2	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	999	Future (add at renewal), No		Does Not Apply	1-2	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	999	Future (add at renewal), No		Applies	1-2	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.77
	5-9	Future (add at renewal), No		Applies	3-6	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.77
	10-19	Future (add at renewal), No		Applies	3-6	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.66

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80
	20-29	Future (add at renewal), No		Applies	3-6	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.55
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80
	30-39	Future (add at renewal), No		Applies	3-6	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.55
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.81

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	50-59	Future (add at renewal), No		Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	60-69	Future (add at renewal), No		Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	70-79	Future (add at renewal), No		Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.84
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	80-85	Future (add at renewal), No		Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.84
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	86-89	Future (add at renewal), No		Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	90-94	Future (add at renewal), No		Applies	3-6	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	95-100	Future (add at renewal), No		Applies	3-6	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	993	Future (add at renewal), No		Does Not Apply	3-6	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	993	Future (add at renewal), No		Applies	3-6	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	998	Future (add at renewal), No		Does Not Apply	3-6	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	998	Future (add at renewal), No		Applies	3-6	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	999	Future (add at renewal), No		Does Not Apply	3-6	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	999	Future (add at renewal), No		Applies	3-6	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.77
	5-9	Future (add at renewal), No		Applies	501-506	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.77

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	501-506	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	20-29	Future (add at renewal), No		Applies	501-506	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	30-39	Future (add at renewal), No		Applies	501-506	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	40-49	Future (add at renewal), No		Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	50-59	Future (add at renewal), No		Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	60-69	Future (add at renewal), No		Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	70-79	Future (add at renewal), No		Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.84
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	80-85	Future (add at renewal), No		Applies	501-506	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.84
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	86-89	Future (add at renewal), No		Applies	501-506	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	90-94	Future (add at renewal), No		Applies	501-506	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	95-100	Future (add at renewal), No		Applies	501-506	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	993	Future (add at renewal), No		Does Not Apply	501-506	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	993	Future (add at renewal), No		Applies	501-506	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	998	Future (add at renewal), No		Does Not Apply	501-506	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	501-506	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	999	Future (add at renewal), No		Does Not Apply	501-506	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	999	Future (add at renewal), No		Applies	501-506	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.77
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.77
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.77
	5-9	Future (add at renewal), No		Applies	11-999	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.77
	10-19	Future (add at renewal), No		Applies	11-999	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	20-29	Future (add at renewal), No		Applies	11-999	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	30-39	Future (add at renewal), No		Applies	11-999	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	40-49	Future (add at renewal), No		Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	50-59	Future (add at renewal), No		Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	60-69	Future (add at renewal), No		Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.84
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	80-85	Future (add at renewal), No		Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.84
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	86-89	Future (add at renewal), No		Applies	11-999	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	90-94	Future (add at renewal), No		Applies	11-999	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	95-100	Future (add at renewal), No		Applies	11-999	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	11-999	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	993	Future (add at renewal), No		Applies	11-999	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	998	Future (add at renewal), No		Does Not Apply	11-999	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	998	Future (add at renewal), No		Applies	11-999	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	999	Future (add at renewal), No		Does Not Apply	11-999	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	999	Future (add at renewal), No		Applies	11-999	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
Rated Threshold H or K (>25/50,<100/300)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	5-9	Future (add at renewal), No		Applies	1-2	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.53
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	10-19	Future (add at renewal), No		Applies	1-2	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.53
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	20-29	Future (add at renewal), No		Applies	1-2	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	30-39	Future (add at renewal), No		Applies	1-2	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	50-59	Future (add at renewal), No		Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.84
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	60-69	Future (add at renewal), No		Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.84
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	70-79	Future (add at renewal), No		Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.86
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	80-85	Future (add at renewal), No		Applies	1-2	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.86
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	86-89	Future (add at renewal), No		Applies	1-2	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	90-94	Future (add at renewal), No		Applies	1-2	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	95-100	Future (add at renewal), No		Applies	1-2	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	993	Future (add at renewal), No		Does Not Apply	1-2	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	993	Future (add at renewal), No		Applies	1-2	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	998	Future (add at renewal), No		Does Not Apply	1-2	0.89
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	998	Future (add at renewal), No		Applies	1-2	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	999	Future (add at renewal), No		Does Not Apply	1-2	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	999	Future (add at renewal), No		Applies	1-2	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80
	5-9	Future (add at renewal), No		Applies	3-6	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.53
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	3-6	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.53
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	20-29	Future (add at renewal), No		Applies	3-6	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	30-39	Future (add at renewal), No		Applies	3-6	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	40-49	Future (add at renewal), No		Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	50-59	Future (add at renewal), No		Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.84
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	60-69	Future (add at renewal), No		Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.84
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	70-79	Future (add at renewal), No		Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.86
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	80-85	Future (add at renewal), No		Applies	3-6	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.86
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	86-89	Future (add at renewal), No		Applies	3-6	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	90-94	Future (add at renewal), No		Applies	3-6	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	95-100	Future (add at renewal), No		Applies	3-6	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	993	Future (add at renewal), No		Does Not Apply	3-6	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	993	Future (add at renewal), No		Applies	3-6	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	998	Future (add at renewal), No		Does Not Apply	3-6	0.89
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.89

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	3-6	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	999	Future (add at renewal), No		Does Not Apply	3-6	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	999	Future (add at renewal), No		Applies	3-6	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	5-9	Future (add at renewal), No		Applies	501-506	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.53
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	10-19	Future (add at renewal), No		Applies	501-506	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.53
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	20-29	Future (add at renewal), No		Applies	501-506	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	30-39	Future (add at renewal), No		Applies	501-506	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	40-49	Future (add at renewal), No		Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	50-59	Future (add at renewal), No		Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.84
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	60-69	Future (add at renewal), No		Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.84
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	70-79	Future (add at renewal), No		Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.86
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	80-85	Future (add at renewal), No		Applies	501-506	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.86
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	86-89	Future (add at renewal), No		Applies	501-506	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	90-94	Future (add at renewal), No		Applies	501-506	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	95-100	Future (add at renewal), No		Applies	501-506	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	993	Future (add at renewal), No		Does Not Apply	501-506	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	993	Future (add at renewal), No		Applies	501-506	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	998	Future (add at renewal), No		Does Not Apply	501-506	0.89
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	998	Future (add at renewal), No		Applies	501-506	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	999	Future (add at renewal), No		Does Not Apply	501-506	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	999	Future (add at renewal), No		Applies	501-506	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.53
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.53
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.62

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	5-9	Future (add at renewal), No		Applies	11-999	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.53
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	10-19	Future (add at renewal), No		Applies	11-999	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.53
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	20-29	Future (add at renewal), No		Applies	11-999	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	30-39	Future (add at renewal), No		Applies	11-999	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	50-59	Future (add at renewal), No		Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.84
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	60-69	Future (add at renewal), No		Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.84
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	70-79	Future (add at renewal), No		Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.86
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	80-85	Future (add at renewal), No		Applies	11-999	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.86
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	86-89	Future (add at renewal), No		Applies	11-999	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	90-94	Future (add at renewal), No		Applies	11-999	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	95-100	Future (add at renewal), No		Applies	11-999	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	993	Future (add at renewal), No		Does Not Apply	11-999	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	993	Future (add at renewal), No		Applies	11-999	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	998	Future (add at renewal), No		Does Not Apply	11-999	0.89
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	998	Future (add at renewal), No		Applies	11-999	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
	999	Future (add at renewal), No		Does Not Apply	11-999	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	999	Future (add at renewal), No		Applies	11-999	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
Rated Threshold O (<=25/50)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	5-9	Future (add at renewal), No		Applies	1-2	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.62
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	1-2	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.62
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	20-29	Future (add at renewal), No		Applies	1-2	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	30-39	Future (add at renewal), No		Applies	1-2	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.87
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	40-49	Future (add at renewal), No		Applies	1-2	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.87
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	50-59	Future (add at renewal), No		Applies	1-2	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.90
	60-69	Future (add at renewal), No		Applies	1-2	0.73
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.90
	70-79	Future (add at renewal), No		Applies	1-2	0.73
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.91
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.91
	80-85	Future (add at renewal), No		Applies	1-2	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.66
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.91
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.91
	86-89	Future (add at renewal), No		Applies	1-2	0.74
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.66
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	90-94	Future (add at renewal), No		Applies	1-2	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	95-100	Future (add at renewal), No		Applies	1-2	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	993	Future (add at renewal), No		Does Not Apply	1-2	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	993	Future (add at renewal), No		Applies	1-2	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	998	Future (add at renewal), No		Does Not Apply	1-2	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	1.01

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	1-2	0.79
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.84
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.71
	999	Future (add at renewal), No		Does Not Apply	1-2	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	1.01
	999	Future (add at renewal), No		Applies	1-2	0.79
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.71
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	5-9	Future (add at renewal), No		Applies	3-6	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.62
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	10-19	Future (add at renewal), No		Applies	3-6	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.62
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	20-29	Future (add at renewal), No		Applies	3-6	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	30-39	Future (add at renewal), No		Applies	3-6	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.87
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	40-49	Future (add at renewal), No		Applies	3-6	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.87
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	50-59	Future (add at renewal), No		Applies	3-6	0.72

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.90
	60-69	Future (add at renewal), No		Applies	3-6	0.73
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.90
	70-79	Future (add at renewal), No		Applies	3-6	0.73
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.77

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.91
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.91
	80-85	Future (add at renewal), No		Applies	3-6	0.74
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.66
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.91
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.91
	86-89	Future (add at renewal), No		Applies	3-6	0.74
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.66
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.93

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	90-94	Future (add at renewal), No		Applies	3-6	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	95-100	Future (add at renewal), No		Applies	3-6	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	993	Future (add at renewal), No		Does Not Apply	3-6	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	993	Future (add at renewal), No		Applies	3-6	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	998	Future (add at renewal), No		Does Not Apply	3-6	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01
	998	Future (add at renewal), No		Applies	3-6	0.79
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.84
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.71
	999	Future (add at renewal), No		Does Not Apply	3-6	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01
	999	Future (add at renewal), No		Applies	3-6	0.79
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.71

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	5-9	Future (add at renewal), No		Applies	501-506	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.62
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	10-19	Future (add at renewal), No		Applies	501-506	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.62
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	20-29	Future (add at renewal), No		Applies	501-506	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	30-39	Future (add at renewal), No		Applies	501-506	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.87
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	40-49	Future (add at renewal), No		Applies	501-506	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.87
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	50-59	Future (add at renewal), No		Applies	501-506	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.90
	60-69	Future (add at renewal), No		Applies	501-506	0.73
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.90

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	501-506	0.73
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.91
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.91
	80-85	Future (add at renewal), No		Applies	501-506	0.74
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.66
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.91
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.91
	86-89	Future (add at renewal), No		Applies	501-506	0.74
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.66
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	90-94	Future (add at renewal), No		Applies	501-506	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	95-100	Future (add at renewal), No		Applies	501-506	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	501-506	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	993	Future (add at renewal), No		Applies	501-506	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67
	998	Future (add at renewal), No		Does Not Apply	501-506	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01
	998	Future (add at renewal), No		Applies	501-506	0.79
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.84
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.71
	999	Future (add at renewal), No		Does Not Apply	501-506	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01
	999	Future (add at renewal), No		Applies	501-506	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.71
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.62
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.62
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.90
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.90
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.91
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.91
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.66

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.91
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.91
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.66
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.79
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.71
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.79
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.71
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	5-9	Future (add at renewal), No		Applies	11-999	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.62
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	11-999	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.62
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	20-29	Future (add at renewal), No		Applies	11-999	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	30-39	Future (add at renewal), No		Applies	11-999	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.87
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	40-49	Future (add at renewal), No		Applies	11-999	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.87
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	50-59	Future (add at renewal), No		Applies	11-999	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.90
	60-69	Future (add at renewal), No		Applies	11-999	0.73
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.90
	70-79	Future (add at renewal), No		Applies	11-999	0.73
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.91
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.91
	80-85	Future (add at renewal), No		Applies	11-999	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.66
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.91
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.91
	86-89	Future (add at renewal), No		Applies	11-999	0.74
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.66
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	90-94	Future (add at renewal), No		Applies	11-999	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	95-100	Future (add at renewal), No		Applies	11-999	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	993	Future (add at renewal), No		Does Not Apply	11-999	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	993	Future (add at renewal), No		Applies	11-999	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	998	Future (add at renewal), No		Does Not Apply	11-999	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	1.01

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	11-999	0.79
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.84
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.71
	999	Future (add at renewal), No		Does Not Apply	11-999	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	1.01
	999	Future (add at renewal), No		Applies	11-999	0.79
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.71

RX03TM16: PD PD Matrix Factor **

Effective Date: JUL-14-2009

Sub-chart - High Level	Rated Threshold
Rated Threshold G	G (Greater Than =100/300)
Rated Threshold H or K (>25/50,<100/300)	H, K
Rated Threshold O (<=25/50)	O (Less Than = 25/50)

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
Rated Threshold G	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.77
	5-9	Future (add at renewal), No		Applies	1-2	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.77
	10-19	Future (add at renewal), No		Applies	1-2	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	20-29	Future (add at renewal), No		Applies	1-2	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	30-39	Future (add at renewal), No		Applies	1-2	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	40-49	Future (add at renewal), No		Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	50-59	Future (add at renewal), No		Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	60-69	Future (add at renewal), No		Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.84
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	80-85	Future (add at renewal), No		Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.84
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	86-89	Future (add at renewal), No		Applies	1-2	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	90-94	Future (add at renewal), No		Applies	1-2	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	95-100	Future (add at renewal), No		Applies	1-2	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	1-2	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	993	Future (add at renewal), No		Applies	1-2	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	998	Future (add at renewal), No		Does Not Apply	1-2	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	998	Future (add at renewal), No		Applies	1-2	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	999	Future (add at renewal), No		Does Not Apply	1-2	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	999	Future (add at renewal), No		Applies	1-2	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.77
	5-9	Future (add at renewal), No		Applies	3-6	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.77
	10-19	Future (add at renewal), No		Applies	3-6	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.66

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80
	20-29	Future (add at renewal), No		Applies	3-6	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.55
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80
	30-39	Future (add at renewal), No		Applies	3-6	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.55
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.81

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	50-59	Future (add at renewal), No		Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	60-69	Future (add at renewal), No		Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	70-79	Future (add at renewal), No		Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.84
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	80-85	Future (add at renewal), No		Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.84
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	86-89	Future (add at renewal), No		Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	90-94	Future (add at renewal), No		Applies	3-6	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	95-100	Future (add at renewal), No		Applies	3-6	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	993	Future (add at renewal), No		Does Not Apply	3-6	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	993	Future (add at renewal), No		Applies	3-6	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	998	Future (add at renewal), No		Does Not Apply	3-6	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	998	Future (add at renewal), No		Applies	3-6	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	999	Future (add at renewal), No		Does Not Apply	3-6	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	999	Future (add at renewal), No		Applies	3-6	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.77
	5-9	Future (add at renewal), No		Applies	501-506	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.77

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	501-506	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	20-29	Future (add at renewal), No		Applies	501-506	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	30-39	Future (add at renewal), No		Applies	501-506	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	40-49	Future (add at renewal), No		Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	50-59	Future (add at renewal), No		Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	60-69	Future (add at renewal), No		Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	70-79	Future (add at renewal), No		Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.84
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	80-85	Future (add at renewal), No		Applies	501-506	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.84
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	86-89	Future (add at renewal), No		Applies	501-506	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	90-94	Future (add at renewal), No		Applies	501-506	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	95-100	Future (add at renewal), No		Applies	501-506	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	993	Future (add at renewal), No		Does Not Apply	501-506	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	993	Future (add at renewal), No		Applies	501-506	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	998	Future (add at renewal), No		Does Not Apply	501-506	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	501-506	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	999	Future (add at renewal), No		Does Not Apply	501-506	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	999	Future (add at renewal), No		Applies	501-506	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.77
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.77
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.77
	5-9	Future (add at renewal), No		Applies	11-999	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.77
	10-19	Future (add at renewal), No		Applies	11-999	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	20-29	Future (add at renewal), No		Applies	11-999	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	30-39	Future (add at renewal), No		Applies	11-999	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	40-49	Future (add at renewal), No		Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	50-59	Future (add at renewal), No		Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	60-69	Future (add at renewal), No		Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.84
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	80-85	Future (add at renewal), No		Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.84
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	86-89	Future (add at renewal), No		Applies	11-999	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	90-94	Future (add at renewal), No		Applies	11-999	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	95-100	Future (add at renewal), No		Applies	11-999	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	11-999	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	993	Future (add at renewal), No		Applies	11-999	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	998	Future (add at renewal), No		Does Not Apply	11-999	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	998	Future (add at renewal), No		Applies	11-999	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	999	Future (add at renewal), No		Does Not Apply	11-999	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	999	Future (add at renewal), No		Applies	11-999	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
Rated Threshold H or K (>25/50,<100/300)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	5-9	Future (add at renewal), No		Applies	1-2	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.53
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	10-19	Future (add at renewal), No		Applies	1-2	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.53
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	20-29	Future (add at renewal), No		Applies	1-2	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	30-39	Future (add at renewal), No		Applies	1-2	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	50-59	Future (add at renewal), No		Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.84
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	60-69	Future (add at renewal), No		Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.84
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	70-79	Future (add at renewal), No		Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.86
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	80-85	Future (add at renewal), No		Applies	1-2	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.86
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	86-89	Future (add at renewal), No		Applies	1-2	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	90-94	Future (add at renewal), No		Applies	1-2	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	95-100	Future (add at renewal), No		Applies	1-2	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	993	Future (add at renewal), No		Does Not Apply	1-2	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	993	Future (add at renewal), No		Applies	1-2	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	998	Future (add at renewal), No		Does Not Apply	1-2	0.89
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	998	Future (add at renewal), No		Applies	1-2	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	999	Future (add at renewal), No		Does Not Apply	1-2	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	999	Future (add at renewal), No		Applies	1-2	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80
	5-9	Future (add at renewal), No		Applies	3-6	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.53
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	3-6	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.53
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	20-29	Future (add at renewal), No		Applies	3-6	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	30-39	Future (add at renewal), No		Applies	3-6	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	40-49	Future (add at renewal), No		Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	50-59	Future (add at renewal), No		Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.84
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	60-69	Future (add at renewal), No		Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.84
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	70-79	Future (add at renewal), No		Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.86
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	80-85	Future (add at renewal), No		Applies	3-6	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.86
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	86-89	Future (add at renewal), No		Applies	3-6	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	90-94	Future (add at renewal), No		Applies	3-6	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	95-100	Future (add at renewal), No		Applies	3-6	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	993	Future (add at renewal), No		Does Not Apply	3-6	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	993	Future (add at renewal), No		Applies	3-6	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	998	Future (add at renewal), No		Does Not Apply	3-6	0.89
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.89

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	3-6	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	999	Future (add at renewal), No		Does Not Apply	3-6	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	999	Future (add at renewal), No		Applies	3-6	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	5-9	Future (add at renewal), No		Applies	501-506	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.53
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	10-19	Future (add at renewal), No		Applies	501-506	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.53
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	20-29	Future (add at renewal), No		Applies	501-506	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	30-39	Future (add at renewal), No		Applies	501-506	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	40-49	Future (add at renewal), No		Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	50-59	Future (add at renewal), No		Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.84
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	60-69	Future (add at renewal), No		Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.84
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	70-79	Future (add at renewal), No		Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.86
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	80-85	Future (add at renewal), No		Applies	501-506	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.86
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	86-89	Future (add at renewal), No		Applies	501-506	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	90-94	Future (add at renewal), No		Applies	501-506	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	95-100	Future (add at renewal), No		Applies	501-506	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	993	Future (add at renewal), No		Does Not Apply	501-506	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	993	Future (add at renewal), No		Applies	501-506	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	998	Future (add at renewal), No		Does Not Apply	501-506	0.89
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	998	Future (add at renewal), No		Applies	501-506	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	999	Future (add at renewal), No		Does Not Apply	501-506	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	999	Future (add at renewal), No		Applies	501-506	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.53
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.53
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.62

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	5-9	Future (add at renewal), No		Applies	11-999	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.53
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	10-19	Future (add at renewal), No		Applies	11-999	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.53
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	20-29	Future (add at renewal), No		Applies	11-999	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	30-39	Future (add at renewal), No		Applies	11-999	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	50-59	Future (add at renewal), No		Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.84
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	60-69	Future (add at renewal), No		Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.84
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	70-79	Future (add at renewal), No		Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.86
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	80-85	Future (add at renewal), No		Applies	11-999	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.86
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	86-89	Future (add at renewal), No		Applies	11-999	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	90-94	Future (add at renewal), No		Applies	11-999	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	95-100	Future (add at renewal), No		Applies	11-999	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	993	Future (add at renewal), No		Does Not Apply	11-999	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	993	Future (add at renewal), No		Applies	11-999	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	998	Future (add at renewal), No		Does Not Apply	11-999	0.89
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	998	Future (add at renewal), No		Applies	11-999	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
	999	Future (add at renewal), No		Does Not Apply	11-999	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	999	Future (add at renewal), No		Applies	11-999	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
Rated Threshold O (<=25/50)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	5-9	Future (add at renewal), No		Applies	1-2	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.62
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	1-2	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.62
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	20-29	Future (add at renewal), No		Applies	1-2	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	30-39	Future (add at renewal), No		Applies	1-2	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.87
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	40-49	Future (add at renewal), No		Applies	1-2	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.87
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	50-59	Future (add at renewal), No		Applies	1-2	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.90
	60-69	Future (add at renewal), No		Applies	1-2	0.73
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.90
	70-79	Future (add at renewal), No		Applies	1-2	0.73
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.91
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.91
	80-85	Future (add at renewal), No		Applies	1-2	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.66
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.91
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.91
	86-89	Future (add at renewal), No		Applies	1-2	0.74
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.66
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	90-94	Future (add at renewal), No		Applies	1-2	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	95-100	Future (add at renewal), No		Applies	1-2	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	993	Future (add at renewal), No		Does Not Apply	1-2	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	993	Future (add at renewal), No		Applies	1-2	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	998	Future (add at renewal), No		Does Not Apply	1-2	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	1.01

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	1-2	0.79
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.84
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.71
	999	Future (add at renewal), No		Does Not Apply	1-2	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	1.01
	999	Future (add at renewal), No		Applies	1-2	0.79
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.71
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	5-9	Future (add at renewal), No		Applies	3-6	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.62
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	10-19	Future (add at renewal), No		Applies	3-6	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.62
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	20-29	Future (add at renewal), No		Applies	3-6	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	30-39	Future (add at renewal), No		Applies	3-6	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.87
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	40-49	Future (add at renewal), No		Applies	3-6	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.87
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	50-59	Future (add at renewal), No		Applies	3-6	0.72

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.90
	60-69	Future (add at renewal), No		Applies	3-6	0.73
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.90
	70-79	Future (add at renewal), No		Applies	3-6	0.73
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.77

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.91
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.91
	80-85	Future (add at renewal), No		Applies	3-6	0.74
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.66
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.91
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.91
	86-89	Future (add at renewal), No		Applies	3-6	0.74
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.66
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.93

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	90-94	Future (add at renewal), No		Applies	3-6	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	95-100	Future (add at renewal), No		Applies	3-6	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	993	Future (add at renewal), No		Does Not Apply	3-6	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	993	Future (add at renewal), No		Applies	3-6	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	998	Future (add at renewal), No		Does Not Apply	3-6	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01
	998	Future (add at renewal), No		Applies	3-6	0.79
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.84
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.71
	999	Future (add at renewal), No		Does Not Apply	3-6	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01
	999	Future (add at renewal), No		Applies	3-6	0.79
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.71

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	5-9	Future (add at renewal), No		Applies	501-506	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.62
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	10-19	Future (add at renewal), No		Applies	501-506	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.62
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	20-29	Future (add at renewal), No		Applies	501-506	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	30-39	Future (add at renewal), No		Applies	501-506	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.87
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	40-49	Future (add at renewal), No		Applies	501-506	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.87
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	50-59	Future (add at renewal), No		Applies	501-506	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.90
	60-69	Future (add at renewal), No		Applies	501-506	0.73
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.90

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	501-506	0.73
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.91
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.91
	80-85	Future (add at renewal), No		Applies	501-506	0.74
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.66
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.91
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.91
	86-89	Future (add at renewal), No		Applies	501-506	0.74
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.66
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	90-94	Future (add at renewal), No		Applies	501-506	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	95-100	Future (add at renewal), No		Applies	501-506	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	501-506	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	993	Future (add at renewal), No		Applies	501-506	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67
	998	Future (add at renewal), No		Does Not Apply	501-506	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01
	998	Future (add at renewal), No		Applies	501-506	0.79
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.84
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.71
	999	Future (add at renewal), No		Does Not Apply	501-506	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01
	999	Future (add at renewal), No		Applies	501-506	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.71
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.62
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.62
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.90
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.90
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.91
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.91
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.66

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.91
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.91
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.66
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.79
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.71
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.79
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.71
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	5-9	Future (add at renewal), No		Applies	11-999	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.62
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	11-999	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.62
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	20-29	Future (add at renewal), No		Applies	11-999	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	30-39	Future (add at renewal), No		Applies	11-999	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.87
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	40-49	Future (add at renewal), No		Applies	11-999	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.87
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	50-59	Future (add at renewal), No		Applies	11-999	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.90
	60-69	Future (add at renewal), No		Applies	11-999	0.73
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.90
	70-79	Future (add at renewal), No		Applies	11-999	0.73
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.91
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.91
	80-85	Future (add at renewal), No		Applies	11-999	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.66
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.91
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.91
	86-89	Future (add at renewal), No		Applies	11-999	0.74
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.66
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	90-94	Future (add at renewal), No		Applies	11-999	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	95-100	Future (add at renewal), No		Applies	11-999	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	993	Future (add at renewal), No		Does Not Apply	11-999	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	993	Future (add at renewal), No		Applies	11-999	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	998	Future (add at renewal), No		Does Not Apply	11-999	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	1.01

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	11-999	0.79
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.84
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.71
	999	Future (add at renewal), No		Does Not Apply	11-999	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	1.01
	999	Future (add at renewal), No		Applies	11-999	0.79
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.71

RX03TM20: PLCY Advance Quote Discount Factor

Effective Date: AUG-01-2007

Policy Insured Term	Pricing-OSU-Eff-Date	Prior Carrier Company Code	Shopping Days	Advance Quote Discount Factor
	<20060130			1.000
		Nationwide Prior Carriers incl Titan		1.000
			0-7	1.000
001	>20070731		8	0.920
001	>20070731		>8	0.920
002	>20070731		8	0.930
002	>20070731		>8	0.930

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Policy Insured Term	Pricing-OSU-Eff-Date	Prior Carrier Company Code	Shopping Days	Advance Quote Discount Factor
3	>20070731		8	0.940
3	>20070731		>8	0.940
4	>20070731		8	0.960
4	>20070731		>8	0.960
5	>20070731		8	0.970
5	>20070731		>8	0.970
6	>20070731		8	0.980
6	>20070731		>8	0.980
>6	>20070731			1.000
001	>20060129		8	0.950
001	>20060129		>8	0.950
002	>20060129		8	0.975
002	>20060129		>8	0.975
Not(1, 2)	>20060129			1.000

RX03TM22: PLCY Preferred Discount

Effective Date: JUL-28-2006

Preferred Discount Flag	Preferred Discount	Preferred Discount Flag	Preferred Discount	Preferred Discount Flag	Preferred Discount
08	0.85	09	1.00	Not(08, 09)	1.00

RX03TM29: PLCY Feature : Accident Forgiveness Factor **

Effective Date: JUL-14-2009

Accident Forgiven Feature Code	Feature : Accident Forgiveness Factor	Accident Forgiven Feature Code	Feature : Accident Forgiveness Factor	Accident Forgiven Feature Code	Feature : Accident Forgiveness Factor
Yes(Y)	1.052	No(N)	1.000		

RX03TM30: PLCY Feature : Minor Violation Forgiveness Factor **

Effective Date: JUL-14-2009

Minor Violation Forgiven Selected Ind	Feature : Minor Violation Forgiveness Factor	Minor Violation Forgiven Selected Ind	Feature : Minor Violation Forgiveness Factor	Minor Violation Forgiven Selected Ind	Feature : Minor Violation Forgiveness Factor
Yes	1.019	No	1.000		

RX03TM33: COMP Feature:Diminishing COMP Deductible Factor **

Effective Date: JUL-14-2009

Deductible	Feature:Diminishing Deductible Flag	Feature:Diminishing COMP Deductible Factor	Deductible	Feature:Diminishing Deductible Flag	Feature:Diminishing COMP Deductible Factor
	No	1.000	0	Yes	1.000
50	Yes	1.080	100	Yes	1.160
250	Yes	1.350	500	Yes	1.460

RX03TM34: COLL Feature:Diminshing COLL Deductible Factor **

Effective Date: JUL-14-2009

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Deductible	Feature:Diminishing Deductible Flag	Feature:Diminshing COLL Deductible Factor	Deductible	Feature:Diminishing Deductible Flag	Feature:Diminshing COLL Deductible Factor
	No	1.000	50	Yes	1.030
100	Yes	1.050	150	Yes	1.070
200	Yes	1.090	250	Yes	1.110
500	Yes	1.170	1000	Yes	1.130

RX03TM35: COMP Feature: Total Loss Comp Ded Waiver Factor **

Effective Date: JUL-14-2009

Deductible	Feature: Total Loss Deductible Waive Flag	Feature: Total Loss Comp Ded Waiver Factor	Deductible	Feature: Total Loss Deductible Waive Flag	Feature: Total Loss Comp Ded Waiver Factor
	No	1.000	0	Yes	1.000
50	Yes	1.030	100	Yes	1.030
250	Yes	1.030	500	Yes	1.030

RX03TM36: COLL Feature: Total Loss Coll Ded Waiver Factor **

Effective Date: JUL-14-2009

Deductible	Feature: Total Loss Deductible Waive Flag	Feature: Total Loss Coll Ded Waiver Factor	Deductible	Feature: Total Loss Deductible Waive Flag	Feature: Total Loss Coll Ded Waiver Factor
	No	1.000	50	Yes	1.050
100	Yes	1.050	150	Yes	1.050
200	Yes	1.050	250	Yes	1.050
500	Yes	1.050	1000	Yes	1.120

RX03TM37: TL Feature : RoadSide Assistance Cov Prem **

Effective Date: JUL-14-2009

First RoadSide Assistance Flag	Number of Drivers in Household	Option Code	Feature : RoadSide Assistance Cov Prem
Yes	1	200(Basic Roadside Assistance)	5.00
Yes	>1	200(Basic Roadside Assistance)	10.00
Yes	1	201(Plus Roadside Assistance)	10.00
Yes	>1	201(Plus Roadside Assistance)	20.00
No			0.00

RX03TM62: PLCY Nationwide Associate Discount Factor

Effective Date: DEC-21-2008

Nationwide Associate Discount Flag	Nationwide Associate Discount Factor	Nationwide Associate Discount Flag	Nationwide Associate Discount Factor	Nationwide Associate Discount Flag	Nationwide Associate Discount Factor
Yes	0.900	No	1.000		

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Attachment "Revised AR 7-14-09 ACPS form.xls" is not a PDF document and cannot be reproduced here.

Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified August 2005

NAIC Number:	23787
Company Name:	Nationwide Mutual Insurance Company
Contact Person:	Christine Hadley
Telephone No.:	(800)882-2822 ext.77752
Email Address:	hadleyc@nationwide.com
Effective Date:	7/14/2009

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	*20 or 30*	%
AUTO/HOMEOWNERS	*5-10*	%
GOOD STUDENT	*1-21*	%
ANTI-THEFT DEVICE	*0*	%
Over 55 Defensive Driver Discount	*5*	%
$250/$500 Deductible Comp./Coll.	*39/16*	%

Assumptions to Use:

1 *Liability -Minimum $25,000 per person*
2 *Bodily Injury $50,000 per accident*
$25,000 per accident
3 *Property Damage $100 deductible per accident*
4 *Comprehensive & Collision $250 deductible per accident*
5 *The insured has elected to accept:*
Uninsured motorist property and bodily injury equal to liability 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 death*
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 t insurance.pnc@arkansas.gov
You may also attach to a SERFF filing or submit on a compact disk

			Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
		Gender	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
Vehicle	**Coverages**	**Age**	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	*Minimum Liability*		$512	$631	$244	$234	$570	$708	$262	$250	$708	$889	$304	$289	$485	$596	$236	$226	$550	$682	$256	$245
	Minimum Liability with Comprehensive and Collision		$859	$1,097	$392	$371	$922	$1,182	$414	$391	$1,075	$1,382	$460	$434	$861	$1,115	$406	$382	$859	$1,094	$391	$371
	100/300/50 Liability with Comprehensive and Collision		$899	$1,139	$423	$403	$979	$1,247	$450	$428	$1,161	$1,486	$505	$478	$904	$1,158	$438	$414	$926	$1,173	$431	$410
2003 Ford Explorer 'XLT' 2WD, 4 door	*Minimum Liability*		$525	$648	$248	$238	$587	$729	$267	$255	$731	$918	$312	$296	$498	$613	$240	$231	$568	$704	$262	$250
	Minimum Liability with Comprehensive and Collision		$1,042	$1,342	$450	$425	$1,106	$1,429	$474	$446	$1,276	$1,651	$525	$494	$1,044	$1,362	$468	$438	$1,023	$1,314	$444	$419
	100/300/50 Liability with Comprehensive and Collision		$1,071	$1,368	$478	$454	$1,153	$1,479	$507	$480	$1,352	$1,741	$566	$535	$1,075	$1,390	$495	$467	$1,082	$1,380	$481	$456
2003 Honda Odyssey "EX"	*Minimum Liability*		$468	$573	$231	$222	$522	$644	$248	$238	$646	$807	$286	$273	$446	$544	$225	$216	$507	$624	$244	$234
	Minimum Liability with Comprehensive and Collision		$936	$1,203	$420	$397	$994	$1,284	$443	$417	$1,141	$1,475	$486	$457	$949	$1,239	$443	$414	$920	$1,179	$415	$392
	100/300/50 Liability with Comprehensive and Collision		$963	$1,228	$448	$425	$1,037	$1,329	$474	$449	$1,209	$1,554	$526	$497	$978	$1,265	$469	$442	$973	$1,239	$450	$427
2005 Toyota Camry LE 3.0L 4 door Sedan	*Minimum Liability*		$524	$645	$250	$239	$593	$735	$271	$258	$746	$936	$319	$302	$503	$617	$243	$233	$582	$719	$269	$256
	Minimum Liability with Comprehensive and Collision		$1,091	$1,407	$469	$442	$1,163	$1,505	$496	$466	$1,345	$1,742	$551	$516	$1,102	$1,441	$491	$459	$1,081	$1,389	$466	$438
	100/300/50 Liability with Comprehensive and Collision		$1,121	$1,435	$497	$471	$1,212	$1,558	$529	$499	$1,426	$1,839	$593	$559	$1,134	$1,470	$518	$487	$1,142	$1,460	$503	$476
2003 Cadillac Seville "STS" 4 door Sedan	*Minimum Liability*		$469	$574	$232	$222	$528	$651	$250	$239	$659	$823	$290	$276	$450	$549	$226	$217	$516	$635	$247	$236
	Minimum Liability with Comprehensive and Collision		$1,217	$1,592	$529	$489	$1,284	$1,688	$550	$513	$1,451	$1,905	$599	$559	$1,262	$1,685	$568	$525	$1,174	$1,531	$507	$475
	100/300/50 Liability with Comprehensive and Collision		$1,226	$1,592	$543	$511	$1,310	$1,710	$575	$540	$1,504	$1,962	$632	$593	$1,271	$1,681	$586	$545	$1,214	$1,572	$537	$506
1998 Chevrolet Cavalier LS 4D Sedan	*Minimum Liability*		$499	$613	$241	$231	$560	$693	$260	$249	$699	$874	$303	$288	$476	$584	$234	$225	$546	$673	$257	$245
	Minimum Liability with Comprehensive and Collision		$965	$1,235	$424	$402	$1,027	$1,320	$447	$422	$1,190	$1,532	$496	$467	$966	$1,251	$439	$412	$957	$1,221	$422	$399
	100/300/50 Liability with Comprehensive and Collision		$997	$1,267	$454	$432	$1,077	$1,375	$481	$456	$1,268	$1,625	$539	$509	$1,000	$1,285	$468	$442	$1,017	$1,290	$460	$437

Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Rate and Rule	Marked-up Rule Manual Pages	02/27/2009	AR 071409 Marked- Up Rule Manual.pdf
No original date	Rate and Rule	Final Manual Part 1 and 2 (includes rules and rating charts)	02/27/2009	AR 07142009 Manual Part 1.pdf AR 07142009 Manual Part 2.pdf
No original date	Supporting Document	NAIC loss cost data entry document	02/27/2009	loss_cost_data_entry_form.pdf

ARKANSAS PRIVATE PASSENGER AUTOMOBILE RATING MANUAL

NATIONWIDE MUTUAL INSURANCE COMPANY

Effective – July 14, 2009

Deleted: December 21, 2008

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TABLE OF CONTENTS

INTRODUCTION....4
DEFINITIONS....4
PREMIUM MODIFICATION RULES....4
AVERAGE DRIVER CLASS FACTOR....4
RATING TERRITORY SCHEDULE....4
MISCELLANEOUS COVERAGES....4
MISCELLANEOUS VEHICLES....4
MISCELLANEOUS RISKS....4
GENERAL RULES....4
QUICK REFERENCE/RATING CALCULATIONS....4
RATING CHARTS....5
DEFINITIONS....6
GENERAL DEFINITIONS....6
VEHICLE TYPE AND MISCELLANEOUS RISK DESIGNATIONS....8
COVERAGE DESIGNATIONS....8
PREMIUM MODIFICATION RULES....9
PREFERRED DISCOUNT....9
NATIONWIDE ASSOCIATE DISCOUNT....9
NEW VEHICLE DISCOUNT....9
OEM LOSS SETTLEMENT ENDORSEMENT....9
VEHICLE USE....11
NO PRIOR INSURANCE SURCHARGE....11
PASSIVE OCCUPANT RESTRAINT DISCOUNT....12
MATRIX FACTOR**....12
ADVANCE QUOTE DISCOUNT**....13
TERMS WITH PRIOR CARRIER FACTOR**....14
INTRA-AGENCY TRANSFER DISCOUNT....14
LONG TERM POLICYHOLDER DISCOUNT....15
HOME AND CAR DISCOUNT....15
AUTO FINANCIAL DISCOUNT....15
ADDITIONAL COVERAGE FOR CUSTOMIZATION....15
AVERAGE DRIVER CLASS FACTOR....16
DRIVER CLASSIFICATION — DEFINITIONS....16
DRIVER CLASSIFICATION — FACTORS**....17
MERIT RATING PLAN FACTOR**....17
ACCIDENT FREE DISCOUNT**....21
ACCIDENT FORGIVENESS**....21
MINOR VIOLATION FORGIVENESS**....22
UNVERIFIABLE DRIVER RECORD SURCHARGE....23
FINANCIAL RESPONSIBILITY RATE FACTOR**....24
ACCIDENT PREVENTION COURSE DISCOUNT....25
BASE RATES**....27
EXPENSE FEES**....27
RATE SYMBOLS....27
MODEL YEAR FACTOR**....27
OTHER LIMITS AND DEDUCTIBLES....27

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TERRITORY 28
RATING TERRITORY SCHEDULE....28
MISCELLANEOUS COVERAGES....31
NO FAULT COVERAGES....31
EXCESS FAMILY MEDICAL EXPENSE**....31
UNINSURED AND UNDERINSURED MOTORISTS COVERAGE** 31
DIMINISHING DEDUCTIBLE** 32
TOTAL LOSS DEDUCTIBLE WAIVER** 32
ROADSIDE ASSISTANCE COVERAGE** 32
TOWING AND LABOR COSTS** 33
LOSS OF USE AND LOSS OF USE — BROAD FORM** 33
ADDITIONAL COVERAGE FOR SOUND, PICTURE, AND DATA DEVICES 33
MISCELLANEOUS VEHICLES....34
MOTOR HOMES 34
TRAILERS 34
TRUCK CAMPERS....34
ANTIQUE AND CLASSIC AUTOMOBILES** 34
MOTORCYCLES, MOTOR SCOOTERS, MOTORIZED BICYCLES, MOPEDS, AND OTHER SIMILAR MOTORIZED VEHICLES....35
RECREATIONAL VEHICLES....35
MISCELLANEOUS RISKS....36
USE OF OTHER AUTOMOBILES (UOA) 36
NAMED NON-OWNER POLICY (NNO) 37
COMPREHENSIVE FAMILY LIABILITY (CFL)....38
GENERAL RULES....41
POLICY TERM....41
PREMIUM ADJUSTMENT 41
CANCELLATIONS....41
FINANCIAL RESPONSIBILITY CERTIFICATES (SR-22 FILINGS)....42
PAYMENT OPTIONS....43
PRORATE TABLES....44
PRORATE TABLES – SEMI-ANNUAL POLICIES....44
PRORATE TABLES – ANNUAL POLICIES-2....46
PRORATE TABLES – ANNUAL POLICIES-3....48

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VEHICLE TYPE AND MISCELLANEOUS RISK DESIGNATIONS

The following vehicle types and miscellaneous risks are referenced within this manual using the following designations:

PPA	Private Passenger Automobile
MH	Motor Homes
SV	Supplemental Vehicles including Trailers and Truck Campers
TT	Travel Trailer
CT	Camping Trailer
UT	Utility Trailer
TC	Truck Camper
AC—Reg.	Antique and Classic Automobiles — Regular Use
AC—Res.	Antique and Classic Automobiles — Restricted Use
MC	Motorcycles
RV	Recreational Vehicles
UOA	Use of Other Auto Endorsement
NNO	Named Non-Owner Policy Risk
CFL	Comprehensive Family Liability Coverage or Policy Risk

COVERAGE DESIGNATIONS

The following coverages are referenced within this manual using the following designations:

BI	Bodily Injury Liability
PD	Property Damage Liability
ME	Medical Expense
WL	Work Loss
DB	Death Benefits, Dismemberment, and Loss of Sight
COMP	Comprehensive
COLL	Collision
UMBI	Uninsured Motorists — Bodily Injury
UIMBI	Underinsured Motorists – Bodily Injury
EFME	Excess Family Medical Expense
UMPD	Uninsured Motorists — Property Damage
RSA	Roadside Assistance (PPA and AC)
TL	Towing and Labor
LOU	Loss of Use
EEC	Additional Coverage for Sound, Picture and Data Devices
PE	Contents/Personal Effects
OEM	Loss Settlement Endorsement – Original Equipment Manufacturer Parts

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The surcharge depends on the lapsed time before insurance.

Note — If the applicant provides proof of continuous liability coverage for the immediate six-month time period prior to the effective date of the Nationwide auto policy this surcharge will not apply.

Prior In-Force Rating

The No Prior Insurance Surcharge will be applicable immediately upon reinstatement (lapsed time less than 31 days) if the policy has been insured with Nationwide less than one year (excluding lapse period).

For policies insured with Nationwide for at least one year, the surcharge will apply only if:

1. The No Prior Insurance Surcharge had already been applied to the policy at the time of the most recent lapse, OR

2. The policy has experienced three or more lapses within the most recent three-year period.

If the No Prior Insurance Surcharge was already applied to the policy prior to the lapse the surcharge will be reset at the same level for an additional year.

Rating Chart

PASSIVE OCCUPANT RESTRAINT DISCOUNT

A discount in the otherwise applicable premium is given for any vehicles equipped with full front seat air bags that meet federal or appropriate equivalent standards. A lesser discount applies to a driver side only air bag.

Rating Chart

MATRIX FACTOR**
Eff. 7-14-09

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The Matrix Factor is based on a combination of Financial Responsibility score, prior Bodily Injury limits, home and car, number of vehicles insured with Nationwide, and the length of time the policy has been in force with Nationwide.

The following rules are applicable:

1. "Prior BI Limits" will be assigned according to the new business and renewal rules following this section.

2. In order to be considered as "Home and Car" within the Matrix, the Named Insured or a resident relative must also be the Named Insured under a Nationwide Homeowners policy. (The resident relative does not have to be listed on the property policy in order for the Named Insured to qualify for this discount.) See the DEFINITIONS section for eligible companies.

3. If the total number of vehicles insured by Nationwide Mutual Insurance Company within the household is two or more, the policy should be considered as "multi-vehicle" within the Matrix. For the "multi-vehicle" factor to apply, all vehicles must be owned by resident relatives.

   A vehicle owned by a corporation or unincorporated association may be considered "individually owned" for purposes of this rule if the vehicle is customarily driven only by individuals within the household, and the vehicle is also insured on a personal auto policy issued by Nationwide Mutual

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Insurance Company. Only those vehicle types eligible for the Matrix that are insured for both BI and PD are to be considered when determining the number of vehicles insured by Nationwide.

4. "Terms insured with Nationwide" within the Matrix shall be determined by those policies that have been in force in any of the Nationwide Companies (described in the DEFINITIONS section of this manual), which may include an interruption in coverage that did not exceed three years. Any period of interruption shall not be included in determining the length of time the policy has been in force.

New Business Rule

1. Policies will be assigned to a "Prior BI Limits" category based on the lower of the BI limits carried with the Insured's most recent prior carrier or the BI limits selected on the Nationwide policy.

Renewal Business Rules

1. An account's "Prior BI Limits" category may move up one rated threshold level per year if the Policyholder has maintained a Bodily Injury Limit greater than their current "Prior BI Limits" category for a period of two consecutive terms.

2. Accounts written as new business prior to July 29, 2004, will be assigned to a "Prior BI Limits" category based on the policy's Bodily Injury selections prior to the first renewal on or after July 29, 2004.

BI Matrix Factor**

PD Matrix Factor**

MDCL Matrix Factor**

COMP Matrix Factor**

COLL Matrix Factor**

ADVANCE QUOTE DISCOUNT**

Eff. 7-14-09

Deleted: *8-1-07*

This discount applies to new business policies effective on or after January 30, 2006, if a quote is given to a customer, where credit is ordered, at least eight days prior to the policy effective date. The discount will last for three years (see rate tables). Existing Nationwide insureds are not eligible for the discount. This discount does not apply to policies eligible for the Intra Agency Transfer discount.

The Advance Quote Discount is applicable to the following coverages: Bodily Injury, Property Damage, Medical Benefits, Excess Medical Benefits, Comprehensive, and Collision.

Deleted: Payments

Deleted: Family Compensation

The following rules are applicable:

1. This discount is only applicable for the Nationwide Mutual Insurance Company.
2. The following vehicle types are eligible: PPA and AC-Reg.

Rating Chart

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TERMS WITH PRIOR CARRIER FACTOR**
Eff. 7-14-09

Deleted: DISCOUNT

Based on a combination of the number of terms with prior carrier, prior carrier group, and term with Nationwide, the otherwise applicable premiums for Bodily Injury, Property Damage, Medical Benefits, Excess Medical Benefits, Comprehensive, and Collision, shall be modified by the factors listed in the following chart.

Deleted: Payments

Deleted: Family Compensation

The Prior Carriers are grouped as the following:

Group A: Progressive, Nationwide Mutual Insurance Company, Nationwide Property & Casualty Insurance Company, Nationwide General Insurance Company, Nationwide Insurance Company of America, Nationwide Mutual Fire Insurance Company, Depositors Insurance Company, Colonial County Mutual Company, AIG, Allied Insurance Company, AMCO Insurance Company.

Deleted: Standard Carriers Other than a Nationwide Insurance Company

Group B: Not Group A, Not Group C

Deleted: All Others

Group C: Dairyland Insurance Company, American Ambassador Casualty Company, Nationwide NSA, Globe American Casualty Company, Integon Insurance Company, Maryland Auto Insurance Fund, Republic Mutual Insurance Company, Viking Insurance Company of WI, Allstate Indemnity, Atlanta Casualty, Nationwide Assurance Company, Nationwide Affinity Company of America, Titan, Bankers Insurance, Country Casualty Insurance Company, Permanent General Assurance Corp, All Other Nonstandard.

The following rules are applicable:

1. Terms with Prior Carrier and Terms with Nationwide are defined to be consecutive terms without lapse.
2. This factor cannot be used in combination with the Intra-Agency Discount.
3. Terms with Nationwide (and hence this rating plan) is only applicable for Nationwide's Standard and Preferred Companies.
4. The following vehicle types are eligible: PPA and AC-Reg.

Rating Chart**

INTRA-AGENCY TRANSFER DISCOUNT
Eff. 8-1-07

For new business policies issued by Nationwide Mutual Insurance Company effective on or after August 1, 2007, the otherwise applicable premiums shall be reduced if the following conditions have been met:

1. The applicant had continuous liability coverage within the agency with a standard/preferred carrier other than a Nationwide Company for the immediate 12 months prior to the effective date of the Nationwide auto policy, AND
2. The Nationwide agent of record controls the expiration of the prior policy because the applicant was a policyholder in a portfolio acquired by the Nationwide agent and has not been already written with Nationwide or otherwise brokered through another company.

The Intra-Agency Transfer Discount expires when the policy qualifies for the Long Term Policyholder Discount.

The discount will be removed if the policy lapses for a period of 31 days or longer and will not be reapplied if the policy is reinstated.

Rating Chart

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(1) Graduated from a four-year college, AND

(2) Met the qualification requirements as shown above under (b.) based on their last semester's or quarter's scholastic record, AND

(3) Been classified as "married" and been insured with Nationwide for at least one year prior to the policy's renewal date following graduation or been classified as "single" regardless of the period insured with Nationwide.

d. If the owner or operator is under 25 years old and a full-time graduate student in a college or university, the "Good Student" classification is applicable without the requirement for certification under (b.).

No policy is changed interim term to effect a change in classification as a result of a change in the scholastic standing of any individual. Such change may be made only at the next renewal date.

DRIVER CLASSIFICATION — Factors**
Eff. 7-14-09

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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**

MERIT RATING PLAN FACTOR**
Eff. 7-14-09

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.

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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**
Eff. 7-14-09

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. Minor violations forgiven under the purchase of the Minor Violation Forgiveness option are excepted from this rule. 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.

Once points have been assigned as the result of a minor violation, they will continue to be assigned for the remainder of the thirty-five month experience period.

Violation surcharges decrease as the time since the latest violation increases. The "time since the latest violation" is defined to be the number of months between the date of the most recent chargeable violation and the effective date of the policy for new business or the semi-annual due date of the policy for renewals.

The appropriate surcharge is based on the number of total points accumulated during the experience period and the "time since the latest violation".

Minor Violation Points Table

Major Violation Points Table

Additive Violation Surcharge Table

E. ACCIDENT SURCHARGE **
Eff. 7-14-09

New Business and Renewal

The number of chargeable accidents in the experience period will determine the appropriate surcharge for a driver. Accidents forgiven under the purchased Accident Forgiveness option are excepted from this rule.

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.

Deleted: D. FIRST ACCIDENT FORGIVENESS¶
¶
The first chargeable accident assigned to a driver will not result in any surcharge if the following are met:¶
¶
1. The policy has been in force with Nationwide for at least five years, AND¶
¶
2. No drivers on the policy have any other chargeable accidents or major violations during the prior 35 months, AND¶
¶
3. There are no other chargeable accidents currently being "forgiven" from a prior application of First Accident Forgiveness associated with any driver assigned to the policy in the prior thirty-five months.¶
¶
First Accident Forgiveness can apply to only one accident per policy. Whether or not an accident is forgiven will be based on the conditions that exist on the policy at the time the accident becomes chargeable. Once an accident is chargeable, it cannot later be forgiven if conditions on the policy change.¶
¶
Accidents forgiven prior to August 1, 2000, will continue to be forgiven.¶

Deleted: E

Deleted: Exception:¶
¶
No points shall be assigned to a driver as the result of a single minor violation provided:¶
¶
1. The driver has been free of minor violations for the thirty-five months since the most recent occurrence.¶
¶
2. The policy has been insured with Nationwide for at least three years.¶
¶

Deleted: F

Deleted:

Deleted: Occurrences resulting in both an accident and a violation should be counted as follows:¶
¶
1. If an occurrence results in both a chargeable accident and a minor violation, then only the chargeable accident is surcharged. If a minor violation and an accident result from the same incident and the accident does not meet the chargeable accident definition, then the incident will be treated as a minor violation. If the accident subsequently meets the chargeable accident definition, ... [1]

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Additive Accident Surcharge Table

F. CHANGE OF USUAL DRIVERS

Deleted: G

1. Deletion of Driver

   Once an insured driver is deleted from a policy, the driver and accident and violation experience of that driver is eliminated. The average driver experience factor is recalculated, effective the date the driver is deleted, based on the remaining drivers.

2. Addition of Driver

   Once a driver is added to the policy, the driver along with his or her driving record experience will be used in the calculation of the average driver experience factor, effective the date the driver is added. Added drivers are treated as new business for the purposes of merit rating.

G. CHANGES IN DRIVING EXPERIENCE

Deleted: H

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. 7-14-09

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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. Policy is NOT receiving the "No Prior Insurance Surcharge", AND
4. Driver is free from major violations for the most recent five years, AND
5. *Driver is free of accidents that resulted in a surcharge for the most recent five years.

*Note: The Accident Free Discount does not apply if the driver has, or had in the most recent five years, an accident being forgiven under the Merit Rating Plan's former First Accident Forgiveness rule.

Deleted: ¶
If a driver with five years or more driving experience has been free of chargeable accidents for the most recent five years, the applicable driver rate factor shall be reduced. Chargeable accidents are defined in the Merit Rating Plan. For new business, the experience period is defined as the five years ending on the effective date of the policy. For renewals, the experience period is defined as the five years ending 45 days prior to each semi-annual renewal effective date. ¶
¶
This discount will not be applicable if:¶
¶
<#> A driver has had any chargeable accidents "forgiven" under the Merit Rating Plan; OR ¶
¶
<#>A driver has been convicted of a major violation within the past five years (see Merit Rating Plan for list of major violations); OR ¶
¶
<#>A driver requires the application of the Unverifiable Driving Record Surcharge; OR¶
¶
<#>The policy requires the application of the No Prior Insurance Surcharge.¶

Rating Chart

ACCIDENT FORGIVENESS**
Eff. 7-14-09

Accident Forgiveness is an optional feature that may be purchased to waive premium surcharge due to an at-fault accident on a policy with a PPA.

A chargeable accident assigned to a driver will not result in any surcharge if the following are met:

1. The policyholder has purchased the Accident Forgiveness option, AND
2. The accident occurred while the Accident Forgiveness option was active, AND

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3. The Accident Forgiveness option remains active throughout the otherwise surchargeable period, AND

4. There are no other chargeable accidents currently being "forgiven" from a prior application of Accident Forgiveness associated with any driver assigned on the policy in the prior 35 months.

Accident Forgiveness can apply to only one accident at a time per policy. Whether or not an accident is forgiven will be based on the conditions that exist on the policy at the time the accident becomes chargeable. Once an accident is chargeable, it cannot later be forgiven if conditions on the policy change.

Note — If the Accident Forgiveness option is removed from the policy and an accident is being forgiven at the time of removal, that accident will become chargeable for the balance of the 35-month experience period.

For policies written prior to July 14, 2009, accidents forgiven under the former Accident Forgiveness rule will continue to be forgiven.

For policies written prior to July 14, 2009, if the accident forgiveness feature is removed, any chargeable accident that occurred prior to July 14, 2009, will continue to qualify for accident forgiveness provided it met the former Accident Forgiveness criteria.

The following vehicle types are eligible: PPA and AC-Reg.

Accident Forgiveness Rating Chart**

MINOR VIOLATION FORGIVENESS**
Eff. 7-14-09

Minor Violation Forgiveness is an optional feature that may be purchased to waive premium surcharge due to a minor violation on a policy with a PPA.

A minor violation assigned to a driver will not result in any surcharge if the following are met:

1. The policyholder has purchased the Minor Violation Forgiveness option, AND

2. The minor violation occurred while the Minor Violation Forgiveness option was active, AND

3. The Minor Violation Forgiveness option remains active throughout the otherwise surchargeable period, AND

4. The driver does not have other chargeable minor violations currently being "forgiven" from a prior application of Minor Violation Forgiveness within the prior 35 months.

Minor Violation Forgiveness can apply to only one minor violation at a time per driver. Whether or not a minor violation is forgiven will be based on the conditions that exist on the policy at the time the minor violation becomes chargeable. Once a minor violation is chargeable, it cannot later be forgiven if conditions on the policy change.

Note — If the Minor Violation Forgiveness option is removed from the policy and a minor violation is being forgiven at the time of removal, that minor violation will become chargeable for the balance of the 35-month experience period.

For policies written prior to July 14, 2009, minor violations forgiven under the former Minor Violation Forgiveness rule will continue to be forgiven.

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For policies written prior to July 14, 2009, if the Minor Violation Forgiveness feature is removed, any chargeable minor violation that occurred prior to July 14, 2009, will continue to qualify for minor violation forgiveness provided it met the former Minor Violation Forgiveness criteria.

The following vehicle type is eligible: PPA and AC-Reg.

Minor Violation Forgiveness Rating Chart**

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UNVERIFIABLE DRIVER RECORD SURCHARGE

If the licensed operator age 19 or older is unable to provide a verifiable driver license number for which a current Motor Vehicle Report (MVR) can be obtained, the applicable driver rate factor shall be increased.

Rating Chart

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FINANCIAL RESPONSIBILITY RATE FACTOR**
Eff. 7-14-09

Deleted: *1-30-06*

Based on Nationwide's Proprietary Credit Scoring Model approved for use in Arkansas, the scoring rules listed below are applicable. Based on the resulting credit score and its corresponding Financial Responsibility Class, multiply each driver's rate factor by the appropriate Financial Responsibility rate factor.

New Business Scoring

The following rules (in order of precedence) are applicable:

1. Credit reports shall be obtained for all drivers that are 21 or older.

2. If all drivers on the policy are under 21, a credit report shall be obtained for the oldest driver on the policy.

3. On a policy where at least one driver has a credit score, the credit class associated with the driver with the best credit score shall be assigned to all drivers on the policy.

4. On policies where all drivers are credit "no-hits," the Financial Responsibility Class 3 Factor shall be assigned to all drivers on the policy.

5. If all drivers are exclusions or a combination of exclusion and no-hits, a Financial Responsibility Class 3 Factor applies.

Renewal Scoring

1. Credit reports shall be obtained for all drivers that are 21 or older.

2. If all drivers on the policy are under 21, a credit report shall be obtained for the oldest driver on the policy.

3. On a policy where at least one driver has a credit score, the lowest financial responsibility class shall be assigned to all drivers on the policy.

4. On policies where all drivers are credit "no-hits," the Financial Responsibility Class 3 Factor shall be assigned to all drivers on the policy.

5. If all drivers are exclusions or a combination of exclusion and no-hits, a Financial Responsibility Class 3 Factor applies.

6. Policies may move up or down only one financial responsibility class per year, subject to the following credit reclassification rules:

   Move policies to a better credit class upon renewal if:

   a. It is the annual renewal date for the policy, AND

   b. The policy satisfies the requirements of the better credit class, AND

   c. There are no chargeable major violations, or no chargeable accidents on the policy during the last 12 months.

   Move policies to a worse financial responsibility class upon renewal if:

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a. It is the annual renewal date of the policy, AND

b. The policy satisfies the requirements of the worse credit class, AND

c. There has been at least one chargeable major violation, or one chargeable accident on the policy during the last 12 months.

Renewal Scoring Exception: Policies where all drivers were prior "no-hits" or exclusions are subject to the New Business Scoring Rules above.

Terms

No-hit — no credit report is available from the selected vendor.
Exclusion — credit report is available but contains too limited information to score.

Added/Deleted Drivers

When a driver is added to a policy at any time other than the annual renewal of the policy, the following rules apply. If the policy is currently assigned the Financial Responsibility Class 3 Factor because all drivers were credit "no-hits" or exclusion:

1. A credit report shall be ordered for the added driver.

2. Apply the New Business Scoring Rules.

OR

If the policy's credit class is based on a scored credit report:

1. Do not order a credit report on the added driver at the time of the change.

2. Apply the Renewal Business Scoring Rules at the annual renewal date of the policy.

When a driver is deleted from a policy at any time other than the annual renewal date of the policy, the following rules apply.

1. The policy retains the current credit class.

2. Apply the Renewal Business Scoring Rules at the annual renewal date of the policy.

Rating Chart**

Spin-Off Policies

Any time a new policy must be set up for an existing customer of a Nationwide Company, a new financial responsibility class must be established using the rules outlined in the New Business Scoring Portion of the Financial Responsibility Rate Factor section of this rating manual.

ACCIDENT PREVENTION COURSE DISCOUNT

The otherwise applicable driver factor shall be reduced for individuals 55 years of age or over if:

1. The driver has successfully completed a Motor Vehicle Accident Prevention Course approved by the Arkansas Office of Motor Vehicles, AND

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BASE RATES**

Eff. 7-14-09

Deleted: *8-1-08*

Please refer to the Rating Charts portion of this manual.

BI Base Rates**
PD Base Rates**
ME Base Rates**
COMP Full Coverage Base Rates**
COLL $100 Deductible Base Rates**

EXPENSE FEES**

Eff. 7-14-09

Deleted: *8-1-08*

Please refer to the Rating Charts portion of this manual.

Rating Chart**

RATE SYMBOLS

Eff. 9-27-06

Please refer to the Rating Charts portion of this manual.

BI Rate Symbols
PD Rate Symbols
ME Rate Symbols
COMP Rate Symbol
COLL Rate Symbol

MODEL YEAR FACTOR**

Eff. 7-14-09

Deleted: *8-1-08*

Please refer to the Rating Charts portion of this manual.

BI Model Year Factor**
PD Model Year Factor**
ME Model Year Factor**
COMP Model Year Factor**
COLL Model Year Factor**

OTHER LIMITS AND DEDUCTIBLES

Eff. 1-30-06

Please refer to the Rating Charts portion of this manual.

BI Limits
PD Limits
ME Limits
COMP Deductibles
COLL Deductibles

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MISCELLANEOUS COVERAGES

NO FAULT COVERAGES
Eff. 8-1-08

The Named Insured shall have the right to reject in writing all or any one or more of the following coverages. After such rejection, unless the Named Insured requests such coverages in writing, such coverages need not be provided in, or supplemental to, a renewal policy. Should the Insured desire to purchase other than the statutory benefits, he or she must first reject the statutory benefits in writing before higher (or lower) limits can be provided.

A. Medical Expense

Limits of $5,000 are required unless rejected in writing by the Insured.

Rating Chart

B. Work Loss

Limits of $140 per week are required unless rejected in writing by the Insured.

Rating Chart

C. Death Benefits, Dismemberment, and Loss of Sight Coverage

Limits of $5,000 are required unless rejected in writing by the Insured.

Rating Chart

EXCESS FAMILY MEDICAL EXPENSE**
Eff. 7-14-09

Deleted: *8-1-08*

Field Code Changed

This coverage may be added by endorsement to a policy that provides BI and PD and which is eligible for ME coverage.

Rating Chart**

UNINSURED AND UNDERINSURED MOTORISTS COVERAGE**
(Bodily Injury and Property Damage Liability)
Eff. 7-14-09

Deleted: *8-1-08*

This coverage is mandatory on all policies providing BI and PD at limits equal to those purchased for BI and PD on private passenger automobile UNLESS it is rejected in writing by the Policyholder. The Insured may reject the coverage entirely, or select one of the following coverage combinations:

UIMBI, UMPD
UIMBI
UMBI, UMPD
UMBI

Uninsured Motorists coverage shall NOT be offered for an amount greater than the amount of BI coverage selected.

Limits for UMBI, UIMBI, and UMPD higher than those required by the state's financial responsibility laws are available but not in excess of the BI and PD limits carried on the policy. Limits lower than the BI and

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PD limits can be requested in writing by the Insured. If the Insured carries UIMBI, the limits must be equal to those purchased for UMBI.
UMBI is selected and provided at a policy level. UMPD is selected and provided at a policy level.

UMBI Premiums**

UIMBI Premiums**

UMPD Premiums

DIMINISHING DEDUCTIBLE**
Eff. 7-14-09

Diminishing Deductible credit is an optional feature that may be purchased to reduce a Policyholder's deductible. The accrued deductible credit will be subtracted from the coverage deductible to determine what amount the Policyholder will pay in the event of a covered COMP or COLL claim. Each eligible policy will accrue $100 deductible credit upon initiation of this option and an additional $100 deductible credit annually at renewal based on all drivers meeting eligibility requirements, up to a maximum of $500.

Policies are eligible to earn an additional $100 deductible credit annually at renewal if all drivers on the policy for the most recent 1 year period:

1. Have no at-fault accidents;
2. Have no major violations; and
3. Have maintained continuous coverage.

The Diminishing Deductible credit will reset to $100 in the event of a covered at-fault accident or COMP loss after the feature has been purchased. The Diminishing Deductible credit will resume accumulating when all drivers are once again eligible.

The following vehicle types are eligible: PPA, AC-Reg. and AC-Res.

COMP Diminishing Deductible Rating Chart**
COLL Diminishing Deductible Rating Chart**

TOTAL LOSS DEDUCTIBLE WAIVER**
Eff. 7-14-09

Total Loss Deductible Waiver is an optional feature that may be purchased to waive the physical damage coverage deductible in the event of a covered total loss.

The following vehicle types are eligible: PPA, AC-Reg. and AC-Res.

COMP Total Loss Deductible Waiver Rating Chart**
COLL Total Loss Deductible Waiver Rating Chart**

ROADSIDE ASSISTANCE COVERAGE**
Eff. 7-14-09

Roadside Assistance is an optional coverage that may be purchased on any policy. This endorsement provides coverage to pay for expenses incurred under roadside assistance.

Limits: Up to 15 miles **OR** Up to 100 miles.

The following vehicle types are eligible: PPA, AC-Reg. and AC-Res.

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Roadside Assistance Rating Chart* *

TOWING AND LABOR COSTS**
Eff. 7-14-09

Available for Motorhome vehicle types only.

Limits - $50 per disablement ($100 per disablement for MH)

Rating Chart

Deleted: Available on private passenger autos and Classic autos insured for BI, PD, and either COMP and/or COLL. See policy or endorsement for coverage details.¶

LOSS OF USE AND LOSS OF USE — BROAD FORM**
Eff. 7-14-09

Deleted: *8-1-08*

LOU may be afforded to private passenger autos and Classic autos (Regular Use) insured for BI, PD, and either COMP and/or COLL. See policy or endorsement for coverage details.

Covers auto rental cost up to the "per day" limit selected by the Policyholder, any deductible amount the Policyholder is required to pay on a rental automobile, and other expenses where the loss occurs more than 50 miles from the residence subject to the aggregate limit of coverage corresponding to the "pre day" limit selected.

Rating Chart**

ADDITIONAL COVERAGE FOR SOUND, PICTURE, AND DATA DEVICES

This endorsement provides coverage for loss to devices designed to emit, amplify, receive, and/or transmit sound, pictures, or data, which are not permanently installed, but which are attached to a component of the vehicle; this includes any antenna or other parts or accessories related to such devices. This endorsement also provides additional coverage, above the $1,500 policy limit, for any and all such devices, antennas, or other parts and accessories that were permanently installed after the purchase of the vehicle.

Rating Chart

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ARKANSAS PRIVATE PASSENGER AUTOMOBILE RATING MANUAL

NATIONWIDE MUTUAL INSURANCE COMPANY

Effective – July 14, 2009

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TABLE OF CONTENTS

INTRODUCTION....9
- DEFINITIONS....9
- PREMIUM MODIFICATION RULES....9
- AVERAGE DRIVER CLASS FACTOR....9
- RATING TERRITORY SCHEDULE....9
- MISCELLANEOUS COVERAGES....9
- MISCELLANEOUS VEHICLES....9
- MISCELLANEOUS RISKS....9
- GENERAL RULES....9
- QUICK REFERENCE/RATING CALCULATIONS....9
- RATING CHARTS....10

DEFINITIONS....11
- GENERAL DEFINITIONS....11
- VEHICLE TYPE AND MISCELLANEOUS RISK DESIGNATIONS....13
- COVERAGE DESIGNATIONS....13

PREMIUM MODIFICATION RULES....14
- PREFERRED DISCOUNT....14
- NATIONWIDE ASSOCIATE DISCOUNT....14
- NEW VEHICLE DISCOUNT....14
- OEM LOSS SETTLEMENT ENDORSEMENT....14
- VEHICLE USE....16
- NO PRIOR INSURANCE SURCHARGE....16
- PASSIVE OCCUPANT RESTRAINT DISCOUNT....17
- MATRIX FACTOR**....17
- ADVANCE QUOTE DISCOUNT**....18
- TERMS WITH PRIOR CARRIER FACTOR**....20
- INTRA-AGENCY TRANSFER DISCOUNT....20
- LONG TERM POLICYHOLDER DISCOUNT....21
- HOME AND CAR DISCOUNT....21
- AUTO FINANCIAL DISCOUNT....21
- ADDITIONAL COVERAGE FOR CUSTOMIZATION....21

AVERAGE DRIVER CLASS FACTOR....23
- DRIVER CLASSIFICATION — Definitions....23
- DRIVER CLASSIFICATION — Factors**....24
- MERIT RATING PLAN FACTOR**....24
- ACCIDENT FREE DISCOUNT**....28
- ACCIDENT FORGIVENESS**....29
- MINOR VIOLATION FORGIVENESS**....29
- UNVERIFIABLE DRIVER RECORD SURCHARGE....30
- FINANCIAL RESPONSIBILITY RATE FACTOR**....31
- ACCIDENT PREVENTION COURSE DISCOUNT....33

BASE RATES**....34

EXPENSE FEES**....34

RATE SYMBOLS....34

MODEL YEAR FACTOR**....34

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OTHER LIMITS AND DEDUCTIBLES....34
TERRITORY....35
RATING TERRITORY SCHEDULE....35
MISCELLANEOUS COVERAGES....38
NO FAULT COVERAGES....38
EXCESS FAMILY MEDICAL EXPENSE**....38
UNINSURED AND UNDERINSURED MOTORISTS COVERAGE**....38
DIMINISHING DEDUCTIBLE**....39
TOTAL LOSS DEDUCTIBLE WAIVER**....39
ROADSIDE ASSISTANCE COVERAGE**....39
TOWING AND LABOR COSTS**....40
LOSS OF USE AND LOSS OF USE — BROAD FORM**....40
ADDITIONAL COVERAGE FOR SOUND, PICTURE, AND DATA DEVICES....40
MISCELLANEOUS VEHICLES....41
MOTOR HOMES....41
TRAILERS....41
TRUCK CAMPERS....41
ANTIQUE AND CLASSIC AUTOMOBILES**....42
MOTORCYCLES, MOTOR SCOOTERS, MOTORIZED BICYCLES, MOPEDS, AND OTHER SIMILAR MOTORIZED VEHICLES....42
RECREATIONAL VEHICLES....42
MISCELLANEOUS RISKS....43
USE OF OTHER AUTOMOBILES (UOA)....43
NAMED NON-OWNER POLICY (NNO)....44
COMPREHENSIVE FAMILY LIABILITY (CFL)....45
GENERAL RULES....48
POLICY TERM....48
PREMIUM ADJUSTMENT....48
CANCELLATIONS....48
FINANCIAL RESPONSIBILITY CERTIFICATES (SR-22 FILINGS)....49
PAYMENT OPTIONS....50
PRORATE TABLES....51
PRORATE TABLES – SEMI-ANNUAL POLICIES....51
PRORATE TABLES – ANNUAL POLICIES-2....53
PRORATE TABLES – ANNUAL POLICIES-3....55

ADF PRIVATE PASSENGER PPA 57
QUICK REFERENCE 57
PPA BI ADF Individual Coverage Driver Factor 57
PPA COLL ADF Individual Coverage Driver Factor 57
PPA COMP ADF Individual Coverage Driver Factor 58
PPA MDCL ADF Individual Coverage Driver Factor 58
PPA PD ADF Individual Coverage Driver Factor 60
PPA PLCY Merit Rating Factor 68

ADF MOTORCYCLE MC 62

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QUICK REFERENCE 62
MC BI ADF Individual Coverage Driver Factor 62
MC COLL ADF Individual Coverage Driver Factor 62
MC COMP ADF Individual Coverage Driver Factor 62
MC MDCL ADF Individual Coverage Driver Factor 63
MC PD ADF Individual Coverage Driver Factor 63
MC PLCY Merit Rating Factor 68

ADF ANTIQUE and CLASSICS AC 65
QUICK REFERENCE 65
AC BI ADF Individual Coverage Driver Factor 65
AC COLL ADF Individual Coverage Driver Factor 65
AC COMP ADF Individual Coverage Driver Factor 66
AC MDCL ADF Individual Coverage Driver Factor 66
AC PD ADF Individual Coverage Driver Factor 68
AC PLCY Merit Rating Factor 68

PRIVATE PASSENGER PPA 70
QUICK REFERENCE 70
PPA AD Coverage Premium 71
PPA BI Coverage Premium ** 71
PPA ADDITIONAL COV FOR SOUND, PICTURE AND DATA DEVICES Coverage Premium 73
PPA COLL Coverage Premium ** 73
PPA COMP Coverage Premium ** 75
PPA EXMDCL Coverage Premium 76
PPA LOI Coverage Premium 77
PPA LOU Coverage Premium 77
PPA MDCL Coverage Premium ** 77
PPA PD Coverage Premium ** 79
PPA TL Coverage Premium ** 80
PPA UIMBI Coverage Premium 80
PPA UMBI Coverage Premium 81
PPA UMPD Coverage Premium 81
PPA BI Policy UOA Endorsement Amount 1 81
PPA COLL Customized Vehicle COLL Factor 81
PPA COLL Rate Symbol Factor 82
PPA COMP Customized Vehicle COMP Factor 83
PPA COMP Rate Symbol Factor 83
PPA PD Policy Use of Other Auto Govt Amt 83
PPA PLCY Vehicle Age 84
PPA PLCY Rate Symbol Factor 84

MOTORCYCLE MC 85
QUICK REFERENCE 85
MC AD Coverage Premium 85
MC BI Coverage Premium 85
MC COLL Coverage Premium 85
MC COMP Coverage Premium 86
MC EXMDCL Coverage Premium 86
MC LOI Coverage Premium 87
MC MDCL Coverage Premium 87
MC PD Coverage Premium 87
MC UIMBI Coverage Premium 87
MC UMBI Coverage Premium 88
MC UMPD Coverage Premium 88

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RECREATIONAL VEHICLE RV 89
QUICK REFERENCE 89
RV BI Coverage Premium 89
RV COLL Coverage Premium 89
RV COMP Coverage Premium 89
RV MDCL Coverage Premium 89
RV PD Coverage Premium 89
RV UIMBI Coverage Premium 89
RV UMBI Coverage Premium 90
RV UMPD Coverage Premium 90

TRAILERS SV 91
QUICK REFERENCE 91
SV COLL Coverage Premium 91
SV COMP Coverage Premium 91
SV PE Coverage Premium 92

COMPREHENSIVE FAMILIY LIABILITY CFL 93
QUICK REFERENCE 93
CFL CFL Coverage Premium 93

MOTORHOME MH 94
QUICK REFERENCE 94
MH AD Coverage Premium 94
MH BI Coverage Premium 94
MH ADDITIONAL COV FOR SOUND, PICTURE AND DATA DEVICES Coverage Premium 95
MH COLL Coverage Premium 95
MH COMP Coverage Premium 95
MH EXMDCL Coverage Premium 97
MH LOI Coverage Premium 97
MH LOU Coverage Premium 97
MH MDCL Coverage Premium 97
MH PD Coverage Premium 98
MH PE Coverage Premium 98
MH TL Coverage Premium 99
MH UIMBI Coverage Premium 99
MH UMBI Coverage Premium 99
MH UMPD Coverage Premium 99
MH COLL Rate Symbol Factor 99
MH COMP Rate Symbol Factor 100

NAMED NON OWNER NNO 101
QUICK REFERENCE 101
NNO AD Coverage Premium 101
NNO BI Coverage Premium 101
NNO EXMDCL Coverage Premium 101
NNO LOI Coverage Premium 101
NNO MDCL Coverage Premium 101
NNO PD Coverage Premium 102
NNO UIMBI Coverage Premium 102
NNO UMBI Coverage Premium 102
NNO UMPD Coverage Premium 103

ANTIQUE and CLASSICS AC 104
QUICK REFERENCE 104
AC AD Coverage Premium 104

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AC BI Coverage Premium ** 105
AC ADDITIONAL COV FOR SOUND, PICTURE AND DATA DEVICES Coverage Premium 105
AC COLL Coverage Premium ** 107
AC COMP Coverage Premium ** 108
AC EXMDCL Coverage Premium 110
AC LOI Coverage Premium 110
AC LOU Coverage Premium 110
AC MDCL Coverage Premium ** 110
AC PD Coverage Premium ** 112
AC TL Coverage Premium ** 112
AC UIMBI Coverage Premium 113
AC UMBI Coverage Premium 113
AC UMPD Coverage Premium 114

RX03TA01 COMP Base Rate 114
RX03TA02 COLL Base Rate 114
RX03TA03 BI Base Rate 114
RX03TA04 PD Base Rate 115
RX03TA07 UMBI Base Rate 115
RX03TA08 UMPD Base Rate 116
RX03TA09 UIMBI Base Rate 117
RX03TA16 BI Base Rate 118
RX03TA17 PD Base Rate 118
RX03TA19 COMP Base Rate 119
RX03TA20 COLL Base Rate 120
RX03TA22 AD Base Rate 122
RX03TA30 MDCL Base Rate 122
RX03TA31 LOI Base Rate 123
RX03TA33 EXMDCL Base Rate 123
RX03TA43 CFL Base Rate 123
RX03TA51 TL Base Rate 124
RX03TA52 LOU Base Rate 124
RX03TA53 EEC Base Rate 124
RX03TA54 COMP Base Rate 125
RX03TA55 COLL Base Rate 126
RX03TA58 MP Base Rate 127
RX03TA61 PE Base Rate 127
RX03TB01 COMP Rate Symbol Factor 127
RX03TB02 COLL Rate Symbol Factor 128
RX03TB05 COMP Rate Symbol Factor 130
RX03TB06 COLL Rate Symbol Factor 130
RX03TB15 BI Rate Symbol Factor 130
RX03TB16 PD Rate Symbol Factor 132
RX03TB17 MDCL Rate Symbol Factor 134
RX03TB21 COMP Customized Vehicle COMP Factor 136
RX03TB22 COLL Customized Vehicle COLL Factor 136
RX03TC11 COMP Vehicle Model Year Factor 136
RX03TC12 COLL Vehicle Model Year Factor 137
RX03TC13 BI Vehicle Model Year Factor 137
RX03TC14 PD Vehicle Model Year Factor 137
RX03TC15 MDCL Vehicle Model Year Factor 137
RX03TC21 COMP New Vehicle Discount Factor 138
RX03TC22 COLL New Vehicle Discount Factor 138
RX03TC23 BI New Vehicle Discount Factor 138
RX03TC24 PD New Vehicle Discount Factor 138
RX03TC25 MDCL New Vehicle Discount Factor 138

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RX03TD01 COMP Limit/Deductible Factor 138
RX03TD02 COLL Limit/Deductible Factor 139
RX03TD03 BI Limit/Deductible Factor 139
RX03TD04 PD Limit/Deductible Factor 139
RX03TD06 COMP Limit/Deductible Factor 140
RX03TD07 COLL Limit/Deductible Factor 140
RX03TD13 MDCL Limit/Deductible Factor 141
RX03TE07 PLCY Rate Factor 141
RX03TE11 PLCY Rate Factor 141
RX03TE16 PLCY Rate Factor 141
RX03TE20 PLCY Prior Insurance Surcharge Factor 141
RX03TE24 PLCY Rate Factor 144
RX03TE54 PLCY Vehicle Use Factor 144
RX03TE80 BI Driver Factor 144
RX03TE81 PD Driver Factor 153
RX03TE82 COMP Driver Factor 162
RX03TE83 COLL Driver Factor 172
RX03TE85 MDCL Driver Factor 181
RX03TE87 PLCY Financial Responsibility Rate Factor 190
RX03TE88 PLCY At Fault Accidents Factor 192
RX03TE89 PLCY Violation Surcharge Factor 193
RX03TE90 PLCY Major Violation Points 193
RX03TE91 PLCY Minor Violation Points 194
RX03TE98 COMP OEM Endorsement Factor 194
RX03TE99 COLL OEM Endorsement Factor 194
RX03TF01 PLCY Policy UOA Endorsement Amount 1 194
RX03TF28 PLCY Policy UOA Endorsement Factor 1 194
RX03TF73 PLCY Policy Expense Fee 195
RX03TF77 PLCY Unverifiable Driving Record Surcharge Factor 195
RX03TF78 PLCY Coverage Expense Fee 195
RX03TF91 PLCY Terms with Prior Carrier Factor 196
RX03TI06 CFL CFL Additional Rate 198
RX03TI12 PLCY Accident Prevention Course Discount Factor 198
RX03TI29 PLCY Passive Occupant Restraint Discount Factor 198
RX03TI33 PLCY Long Term Policyholder Discount Factor 198
RX03TI35 PLCY Home and Car Discount Factor 199
RX03TI73 PLCY Accident Free Discount Factor 201
RX03TI83 PLCY Auto Financial Discount Factor 201
RX03TI84 COMP Driver's Age Percent 202
RX03TI85 COLL Driver's Age Percent 202
RX03TI86 BI Driver's Age Percent 202
RX03TI87 PD Driver's Age Percent 202
RX03TI88 MDCL Driver's Age Percent 202
RX03TI89 COMP Engine Size Percent 203
RX03TI90 COLL Engine Size Percent 203
RX03TI91 BI Engine Size Percent 203
RX03TI92 PD Engine Size Percent 203
RX03TM12 BI BI Matrix Factor 203
RX03TM13 COLL COLL Matrix Factor 297
RX03TM14 COMP COMP Matrix Factor 391
RX03TM15 MDCL MP Matrix Factor 485
RX03TM16 PD PD Matrix Factor 579
RX03TM20 PLCY Advance Quote Discount Factor 673
RX03TM22 PLCY Preferred Discount 674
RX03TM29 PLCY Feature : Accident Forgiveness Factor 674
RX03TM30 PLCY Feature : Minor Violation Forgiveness Factor 674

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RX03TM33 COMP Feature:Diminishing COMP Deductible Factor 674
RX03TM34 COLL Feature:Diminshing COLL Deductible Factor 674
RX03TM35 COMP Feature: Total Loss Comp Ded Waiver Factor 675
RX03TM36 COLL Feature: Total Loss Coll Ded Waiver Factor 675
RX03TM37 TL Feature : RoadSide Assistance Cov Prem 675
RX03TM62 PLCY Nationwide Associate Discount Factor 675

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INTRODUCTION

DEFINITIONS

This section includes the definitions of key terms and designations used throughout this manual.

PREMIUM MODIFICATION RULES

This section provides the eligibility requirements for selected premium discounts and surcharges including any restrictions, conditions and limitations. The actual discount and surcharge percentages/amounts are included in “Rating Charts” section (refer to the “Rating Calculations” section to determine applicable “Rating Chart”).

AVERAGE DRIVER CLASS FACTOR

This section provides the Driver Classification Definitions as well as the eligibility requirements for the various components of this rating feature. Also included are any restrictions, conditions and limitations regarding the application of these components. The actual rate factors, discounts and surcharge percentages/amounts are included in “Rating Charts” section (refer to the “Rating Calculations” section to determine applicable “Rating Chart”).

RATING TERRITORY SCHEDULE

This determines the applicable rating territory for vehicle/risk being insured.

MISCELLANEOUS COVERAGES

This section includes any eligibility requirements as well as any restrictions, conditions and limitations with respect to these coverages.

MISCELLANEOUS VEHICLES

This section includes any special rating rules and/or exceptions that may be applicable for these vehicles.

MISCELLANEOUS RISKS

This section includes any special rating rules and/or exceptions that may be applicable for these risks.

GENERAL RULES

This section includes rules pertaining to Policy Terms, Premium Adjustments, Cancellations, Financial Responsibility Certificates, Payment Options, and Pro rate and Short rate Tables.

QUICK REFERENCE/RATING CALCULATIONS

For each vehicle type or miscellaneous risk, the “Quick Reference” provides a summary of the coverages available for the vehicle/risk and provides a high-level overview of the calculations used to determine the coverage premium for a given vehicle/risk. The “Calculations” section for each vehicle type/risk provides a detailed description of how to determine the premium charge for the various coverages. This section also includes the appropriate reference to the applicable “Rating Chart” that includes the various base rates, rate factors, discounts and surcharge percentages/amounts for the various components of the rating plan.

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RATING CHARTS

This section includes the values for the various components of the rating plan including base rates, rate factors, discounts and surcharge percentages/amounts. Refer to the “Calculations” sections to determine the applicable “Rating Chart” for a given step in the development of the coverage premium for a particular vehicle/risk.

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DEFINITIONS

GENERAL DEFINITIONS

The following vehicle types are eligible to be written on a Nationwide personal auto policy:

A **Private Passenger Automobile**, defined as:

1. A four-wheel motor vehicle of the private passenger or station wagon type.

2. A van or pickup truck used solely for:

    a. Pleasure.

    b. Driving to and from a primary place of employment.

    c. Transportation to and from business appointments and/or meetings, including the transportation of salespersons' samples; OR

    d. Incidental hauling of:

        (1) Equipment.
        (2) Merchandise, OR
        (3) Supplies used in commerce.

NOTE — Farm trucks of the van or pickup truck type may be rated as private passenger automobiles.

Nationwide Companies include the following: Nationwide Mutual Insurance Company, Nationwide Mutual Fire Insurance Company, Nationwide Property and Casualty Insurance Company, Nationwide General Insurance Company, Colonial County Mutual Insurance Company, Nationwide Insurance Company of America, Allied Property and Casualty Insurance Company, AMCO Insurance Company, Depositors Insurance Company, and Nationwide Assurance Company.

New Business Rating refers to the rates applicable for those applicants who currently do not have private passenger automobile insurance in force with a Nationwide Company. However, any applicant currently insured with a Nationwide Company at rates other than these companies' preferred or standard rates shall be considered "New Business."

Also, if an applicant had most recently been insured by a Nationwide Company and a lapse in coverage in excess of 30 days has occurred, then the applicant will be considered as "New Business".

A **Motor Home** is a self-propelled land vehicle permanently equipped for use as living quarters, including cooking and sleeping facilities, and principally used for recreational purposes.

A **Travel Trailer** is designed for use with a private passenger automobile and permanently equipped as living quarters.

A **Camping Trailer** is designed for use with a private passenger automobile and expands into temporary living quarters. (These differ from travel trailers in their collapsed low profile towing positions.)

A **Utility Trailer** is designed for use with a private passenger automobile other than a travel or camping trailer.

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A **Truck Camper** is a vehicle of the pickup type onto which a portable camper unit has been mounted or installed.

An **Antique Automobile** is a private passenger automobile which is 25 years old or older and which has been restored, maintained, or preserved by antique automobile hobbyists.

A **Classic Automobile** is a private passenger automobile which is 10 years old or older and which is a rarity or of historic interest and which has been restored, maintained, or preserved by classic automobile hobbyists.

A **Motorcycle** is defined to include: (1) a motorcycle; (2) a motor scooter; (3) a motorized bicycle; (4) a moped; (5) a trail bike over 350 cc; and (6) other similar motorized vehicles.

A **Recreational Vehicle** is defined as a land motor vehicle not licensed or registered for use on public roads and used mainly off public roads. This includes unregistered trail bikes up to 350cc. These recreational vehicles operate solely on wheels, crawler treads, belts, or similar mechanical devices. They are not propelled by airplane-type propellers or fans.

The following **Miscellaneous Risks** may also be written on a Nationwide auto policy*:*

A **Named Non-Owner** policy is written for any person not owning a private passenger or commercial automobile, who otherwise meets the qualifications for an auto policy with Nationwide. Coverage is excess over other insurance available to the Policyholder.

Named Non-Owner covers the interest of the Policyholder and spouse, if resident of the same household, for operation by either, or on behalf of either of a non-owned automobile, OR the presence of either or both in a non-owned automobile other than a public or livery conveyance.

A **Comprehensive Family Liability** policy provides personal liability protection as a separate coverage on either the Auto or CFL – Auto Combination policy.

The following **Definitions** apply to the following terms used throughout this manual:

Household includes all individuals residing at the Named Insured's address.

Resident Relative includes any person related to the Named Insured by blood, marriage or adoption (including ward or foster child) residing at the Named Insured's address. A Resident Relative may live temporarily outside of the household.

Nationwide Exclusive Agency means an agency licensed to write insurance exclusively for the Nationwide Insurance Companies.

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VEHICLE TYPE AND MISCELLANEOUS RISK DESIGNATIONS

The following vehicle types and miscellaneous risks are referenced within this manual using the following designations:

PPA	Private Passenger Automobile
MH	Motor Homes
SV	Supplemental Vehicles including Trailers and Truck Campers
TT	Travel Trailer
CT	Camping Trailer
UT	Utility Trailer
TC	Truck Camper
AC—Reg.	Antique and Classic Automobiles — Regular Use
AC—Res.	Antique and Classic Automobiles — Restricted Use
MC	Motorcycles
RV	Recreational Vehicles
UOA	Use of Other Auto Endorsement
NNO	Named Non-Owner Policy Risk
CFL	Comprehensive Family Liability Coverage or Policy Risk

COVERAGE DESIGNATIONS

The following coverages are referenced within this manual using the following designations:

BI	Bodily Injury Liability
PD	Property Damage Liability
ME	Medical Expense
WL	Work Loss
DB	Death Benefits, Dismemberment, and Loss of Sight
COMP	Comprehensive
COLL	Collision
UMBI	Uninsured Motorists — Bodily Injury
UIMBI	Underinsured Motorists – Bodily Injury
EFME	Excess Family Medical Expense
UMPD	Uninsured Motorists — Property Damage
RSA	Roadside Assistance (PPA and AC)
TL	Towing and Labor
LOU	Loss of Use
EEC	Additional Coverage for Sound, Picture and Data Devices
PE	Contents/Personal Effects
OEM	Loss Settlement Endorsement – Original Equipment Manufacturer Parts

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PREMIUM MODIFICATION RULES

PREFERRED DISCOUNT

Eff. 7-28-06

This discount will be applied only to private passenger automobiles with a Matrix Plus New Business score of 762 or more.

Rating Chart

NATIONWIDE ASSOCIATE DISCOUNT

Eff. 12-21-08

When an Insured Driver on the policy is either a current employee or a retiree of Nationwide Mutual Insurance Company, or any subsidiary (direct or indirect) company of Nationwide Mutual Insurance Company, or any affiliate company of Nationwide Mutual Insurance Company, the otherwise applicable premium shall be reduced.

Rating Chart

NEW VEHICLE DISCOUNT

Eff. 7-30-05

This discount will be applied only to private passenger automobiles with model years within the most recent five years. The current model year changes effective October 1 of each calendar year regardless of the actual introductory dates of the several makes and models (e.g. as of October 1, 2004, model year 2005 will be “current” and model year 2004 will be one year old).

BI Rating Chart

PD Rating Chart

MP Rating Chart

COMP Rating Chart

COLL Rating Chart

OEM LOSS SETTLEMENT ENDORSEMENT

The Policyholder may elect to modify a vehicle’s Loss Settlement provisions for physical damage coverage such that, whenever available, new parts furnished by an original equipment manufacturer will be specified to repair or replace damaged parts of the vehicle. If new OEM parts are out of production or not available, the Company will reimburse the Policyholder for the difference in price between the new OEM part and the part that the Policyholder authorizes for the repair (if such parts are less expensive). If the price of the new OEM part is no longer available, the company will pay the price of the most comparable part available.

If this endorsement is added to a vehicle, the otherwise applicable premiums for COMP and COLL shall be increased.

If this endorsement is desired and both COMP and COLL coverages are present on a vehicle, then this endorsement must be applied to both coverages.

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This endorsement may be added to private passenger automobiles only if such automobiles are less than 10 years old. If the vehicle has been customized in any manner, this endorsement may not be added (see RS – 2 for a description of the term “customization”).

The current model year changes effective October 1 of each calendar year regardless of the actual introductory dates of the several makes and models (e.g. as of October 1, 2001, model year 2002 will be “current” and model year 2001 will be one year old).

Rating Chart – COMP

Rating Chart – COLL

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VEHICLE USE

The following describes the various vehicle use classifications:

Pleasure Use — The automobile's use is not otherwise classified as "Farm Use," "Business Use," or "Work Use."

Work Use — The automobile is driven to and from work or school and includes:

1. Driving part way such as to terminal points of public transportation, OR

2. Use of automobile in a car-pool or other "share-the-ride" arrangement.

Farm Use — The automobile is used for pleasure or for business incidental to the operation or maintenance of the Policyholder's farm. The Policyholder must:

1. Live on a farm of five acres or more, AND

2. Own, rent or operate one or more farms, AND

3. Be engaged in farming only.

   Exceptions —

   a. A Policyholder with an occupation other than farming having two or more private passenger automobiles insured with the Company is eligible for "Farm Use" on all automobiles not used AT ANY TIME in the other occupation (including driving to and from work) IF one automobile is classified other than "Farm Use."

   b. If a member of the Policyholder's household drives the automobile and has an occupation other than farming but the automobile is not used AT ANY TIME in such occupation (including driving to and from work), the automobile may be classified as "Farm Use."

Business Use — The automobile is used in the occupation, profession, or business of the Policyholder or by any other person operating the automobile.

Exceptions —

1. If used in the business of the U.S. Government, by an employee thereof, the automobile may be classified and rated as "Pleasure," "Work," or "Farm Use."

2. An automobile owned by a member of the clergy is not considered as used for business.

Rating Chart

NO PRIOR INSURANCE SURCHARGE

New Business Rating

This rule is applicable if the applicant or principal operator owned and operated the automobile(s) to be insured (or if newly acquired, the automobile it replaces) without continuous liability insurance.

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The surcharge depends on the lapsed time before insurance.

Note — If the applicant provides proof of continuous liability coverage for the immediate six-month time period prior to the effective date of the Nationwide auto policy this surcharge will not apply.

Prior In-Force Rating

The No Prior Insurance Surcharge will be applicable immediately upon reinstatement (lapsed time less than 31 days) if the policy has been insured with Nationwide less than one year (excluding lapse period).

For policies insured with Nationwide for at least one year, the surcharge will apply only if:

1. The No Prior Insurance Surcharge had already been applied to the policy at the time of the most recent lapse, OR

2. The policy has experienced three or more lapses within the most recent three-year period.

If the No Prior Insurance Surcharge was already applied to the policy prior to the lapse the surcharge will be reset at the same level for an additional year.

Rating Chart

PASSIVE OCCUPANT RESTRAINT DISCOUNT

A discount in the otherwise applicable premium is given for any vehicles equipped with full front seat air bags that meet federal or appropriate equivalent standards. A lesser discount applies to a driver side only air bag.

Rating Chart

MATRIX FACTOR**
Eff. 7-14-09

The Matrix Factor is based on a combination of Financial Responsibility score, prior Bodily Injury limits, home and car, number of vehicles insured with Nationwide, and the length of time the policy has been in force with Nationwide.

The following rules are applicable:

1. “Prior BI Limits” will be assigned according to the new business and renewal rules following this section.

2. In order to be considered as “Home and Car” within the Matrix, the Named Insured or a resident relative must also be the Named Insured under a Nationwide Homeowners policy. (The resident relative does not have to be listed on the property policy in order for the Named Insured to qualify for this discount.) See the DEFINITIONS section for eligible companies.

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3. If the total number of vehicles insured by Nationwide Mutual Insurance Company within the household is two or more, the policy should be considered as "multi-vehicle" within the Matrix. For the "multi-vehicle" factor to apply, all vehicles must be owned by resident relatives.

   A vehicle owned by a corporation or unincorporated association may be considered "individually owned" for purposes of this rule if the vehicle is customarily driven only by individuals within the household, and the vehicle is also insured on a personal auto policy issued by Nationwide Mutual Insurance Company. Only those vehicle types eligible for the Matrix that are insured for both BI and PD are to be considered when determining the number of vehicles insured by Nationwide.

4. "Terms insured with Nationwide" within the Matrix shall be determined by those policies that have been in force in any of the Nationwide Companies (described in the DEFINITIONS section of this manual), which may include an interruption in coverage that did not exceed three years. Any period of interruption shall not be included in determining the length of time the policy has been in force.

New Business Rule

1. Policies will be assigned to a "Prior BI Limits" category based on the lower of the BI limits carried with the Insured's most recent prior carrier or the BI limits selected on the Nationwide policy.

Renewal Business Rules

1. An account's "Prior BI Limits" category may move up one rated threshold level per year if the Policyholder has maintained a Bodily Injury Limit greater than their current "Prior BI Limits" category for a period of two consecutive terms.

2. Accounts written as new business prior to July 29, 2004, will be assigned to a "Prior BI Limits" category based on the policy's Bodily Injury selections prior to the first renewal on or after July 29, 2004.

BI Matrix Factor**

PD Matrix Factor**

MDCL Matrix Factor**

COMP Matrix Factor**

COLL Matrix Factor**

ADVANCE QUOTE DISCOUNT**
Eff. 7-14-09

This discount applies to new business policies effective on or after January 30, 2006, if a quote is given to a customer, where credit is ordered, at least eight days prior to the policy effective date. The discount will last for three years (see rate tables). Existing Nationwide insureds are not eligible for the discount. This discount does not apply to policies eligible for the Intra Agency Transfer discount.

The Advance Quote Discount is applicable to the following coverages: Bodily Injury, Property Damage, Medical Benefits, Excess Medical Benefits, Comprehensive, and Collision.

The following rules are applicable:

1. This discount is only applicable for the Nationwide Mutual Insurance Company.

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2. The following vehicle types are eligible: PPA and AC-Reg.

Rating Chart

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TERMS WITH PRIOR CARRIER FACTOR**
Eff. 7-14-09

Based on a combination of the number of terms with prior carrier, prior carrier group, and term with Nationwide, the otherwise applicable premiums for Bodily Injury, Property Damage, Medical Benefits, Excess Medical Benefits, Comprehensive, and Collision, shall be modified by the factors listed in the following chart.

The Prior Carriers are grouped as the following:

Group A: Progressive, Nationwide Mutual Insurance Company, Nationwide Property & Casualty Insurance Company, Nationwide General Insurance Company, Nationwide Insurance Company of America, Nationwide Mutual Fire Insurance Company, Depositors Insurance Company, Colonial County Mutual Company, AIG, Allied Insurance Company, AMCO Insurance Company.

Group B: Not Group A, Not Group C

Group C: Dairyland Insurance Company, American Ambassador Casualty Company, Nationwide NSA, Globe American Casualty Company, Integon Insurance Company, Maryland Auto Insurance Fund, Republic Mutual Insurance Company, Viking Insurance Company of WI, Allstate Indemnity, Atlanta Casualty, Nationwide Assurance Company, Nationwide Affinity Company of America, Titan, Bankers Insurance, Country Casualty Insurance Company, Permanent General Assurance Corp, All Other Nonstandard.

The following rules are applicable:

1. Terms with Prior Carrier and Terms with Nationwide are defined to be consecutive terms without lapse.
2. This factor cannot be used in combination with the Intra-Agency Discount.
3. Terms with Nationwide (and hence this rating plan) is only applicable for Nationwide's Standard and Preferred Companies.
4. The following vehicle types are eligible: PPA and AC-Reg.

Rating Chart**

INTRA-AGENCY TRANSFER DISCOUNT
Eff. 8-1-07

For new business policies issued by Nationwide Mutual Insurance Company effective on or after August 1, 2007, the otherwise applicable premiums shall be reduced if the following conditions have been met:

1. The applicant had continuous liability coverage within the agency with a standard/preferred carrier other than a Nationwide Company for the immediate 12 months prior to the effective date of the Nationwide auto policy, AND
2. The Nationwide agent of record controls the expiration of the prior policy because the applicant was a policyholder in a portfolio acquired by the Nationwide agent and has not been already written with Nationwide or otherwise brokered through another company.

The Intra-Agency Transfer Discount expires when the policy qualifies for the Long Term Policyholder Discount.

The discount will be removed if the policy lapses for a period of 31 days or longer and will not be reapplied if the policy is reinstated.

Rating Chart

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LONG TERM POLICYHOLDER DISCOUNT
Eff. 7-29-04

For policies that have been in force for at least three years at the preferred or standard rates of any Nationwide Company, which may include interruptions in coverage that did not exceed one year, the otherwise applicable premiums shall be reduced. Any period of interruption shall not be included in determining the length of time the policy has been in force.

Rating Chart

HOME AND CAR DISCOUNT
Eff. 5-10-08

If the Named Insured or a resident relative is also the Named Insured under a Nationwide Mutual Insurance Company Homeowners, Tenants, Condominium or Mobile Homeowners policy, the otherwise applicable premium shall be reduced. (The resident relative does not have to be listed on the property policy in order for the Named Insured to qualify for this discount.)

Rating Chart

AUTO FINANCIAL DISCOUNT
Eff. 7-29-04

If the policy does not qualify for either the Home and Car Discount within the Matrix or for the Home and Car Discount, but a resident relative of the household is the owner of a Nationwide Financial Services' Life, Annuity, or Health policy written and/or serviced by a Nationwide Exclusive Agency, the applicable premium shall be reduced.

Rating Chart

ADDITIONAL COVERAGE FOR CUSTOMIZATION
Eff. 9-20-05

This endorsement provides coverage for loss to devices, accessories, enhancements and changes that alter the vehicle's appearance, performance or function (other than those offered by the manufacturer specifically for that model of vehicle) in excess of the $1,500 coverage limit included in the policy.

If this endorsement is added to a vehicle, the otherwise applicable premium for COMP and COLL shall be increased. If this endorsement is desired and both COMP and COLL coverage are present on a vehicle, then this endorsement must be applied to both coverages.

If the OEM Loss Settlement Provision and the Additional Coverage for Customization are both present on an insured vehicle, the OEM Loss Settlement Provision DOES NOT apply to the customization portion of the vehicle.

NOTE — The above rule supersedes the Customized Vehicle rule displayed on RS-2 of the Nationwide Rate Symbol manual.

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COMP Rating Chart

COLL Rating Chart

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AVERAGE DRIVER CLASS FACTOR

DRIVER CLASSIFICATION — Definitions

1. "Married" means a married person living with his or her spouse and includes a person widowed, divorced, legally separated or single only if such person has legal custody of a child resident in his or her household.

   Also, an unmarried occasional operator who is a resident student at a school, college, or educational institution over 100 miles from the place of principal garaging of the automobile may be rated as if the operator were "married". NOTE — Such an operator must not have access to any of the vehicles insured under the policy while away at school.

2. "Age" means the age that has been or will be attained within the current calendar year.

   No policy will be changed interim term to effect a change in classification as a result of the attained age of an operator of an automobile.

3. An "Operator Status" of "occasional" will be assigned to a driver if the following criteria are met:

   a. The driver is not the titled owner, AND

   b. The driver is under age 25, AND

   c. There are more drivers than vehicles on the policy, AND

   d. There are at least as many non-occasional operators on the policy as there are vehicles.

   If there are multiple youthful drivers eligible for the occasional status, the youngest driver shall be the first driver classified as occasional followed by the second youngest, etc.

   An "Operator Status" of "principal" will be assigned in all other cases.

4. The "Good Student" classification is applicable provided:

   a. The owner or operator is between the ages of 16 and 25 and a full-time high school student or enrolled as a full-time student in a college or university, AND

   b. Annually, the Company is furnished a statement certified by a school official indicating that the student has met one of the following requirements for the immediately preceding school semester or quarter (or comparable period):

      (1) Ranked among the upper 20 percent of the class scholastically, OR

      (2) In schools using letter grades, had a grade average of "B" or its equivalent or, if the system of letter grading cannot be averaged, no grade is below "B," OR

      (3) In schools using numerical grade point, such as 4, 3, 2, and 1 points, had an average of at least three points for all subjects combined, OR

      (4) Was included in "Dean's List," "Honor Roll," or comparable list indicating scholastic achievement.

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c. The "Good Student" classification will continue to be applicable for those operators under age 25 who have completed their undergraduate work provided that the operator has:

(1) Graduated from a four-year college, AND

(2) Met the qualification requirements as shown above under (b.) based on their last semester's or quarter's scholastic record, AND

(3) Been classified as "married" and been insured with Nationwide for at least one year prior to the policy's renewal date following graduation or been classified as "single" regardless of the period insured with Nationwide.

d. If the owner or operator is under 25 years old and a full-time graduate student in a college or university, the "Good Student" classification is applicable without the requirement for certification under (b.).

No policy is changed interim term to effect a change in classification as a result of a change in the scholastic standing of any individual. Such change may be made only at the next renewal date.

DRIVER CLASSIFICATION — Factors**
Eff. 7-14-09

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. 7-14-09

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

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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 or vehicle registration is suspended or revoked, OR

   g. Permitting unlicensed person to operate a motor vehicle, OR

   h. Committing a felony with a motor vehicle, OR

   i. Involved in racing or a highway speed contest, OR

   j. Speeding in excess of 30 miles per hour over the speed limit, OR

   k. Fleeing or attempting to elude a police officer with an auto, OR

   l. Reckless operation of a motor vehicle, OR

   m. Misrepresenting, loaning or falsification of a driver's license, license plate or registration, OR

   n. Operating a motor vehicle without owner's permission, OR

   o. Illegal transportation of hazardous materials or explosives, OR

   p. Illegal transportation of liquor or narcotics for sale, OR

   q. Passing a stopped school bus, OR

   r. Operating or permitting operation of an uninsured motor vehicle, OR

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s. Other serious violations

2. If a major violation also results in an accident, then only the major violation should be surcharged.

ACCIDENTS
Eff. 11-21-07

1. The appropriate accident surcharge is based on the number of chargeable accidents during the experience period.

2. Chargeable Accident Definition.

New Business — An accident is chargeable if the insured driver was involved in an accident that resulted in damage to any property, including his/her own, or in bodily injury or death (excluding UM).

Renewal Business — Accidents that were chargeable when the policy was written as new business will also be considered chargeable if still within the experience period.

An accident is always chargeable if the insured driver was involved in an accident that resulted in bodily injury or death (excluding UM). An accident is also chargeable if the insured driver was involved in an accident that resulted in damage to any property, including his/her own, in which Nationwide has paid in excess of $400. Once the insured has four or more years of continuous coverage with Nationwide, an accident is chargeable when there is damage to any property, including his/her own, in which Nationwide has paid in excess of $1,000.

Accidents that were surcharged based on the threshold in place at the time of the accident will continue to be surcharged.

EXCEPTIONS:

Accidents will not be counted if it can be demonstrated that the Insured was:

a. Lawfully parked, OR

b. Fully reimbursed by, or on behalf of, a person responsible for the accident or has judgment against such person, OR

c. Struck in the rear by another vehicle, and has not been convicted of a moving traffic violation in connection with the accident, OR

d. Hit by a “hit-and-run” driver if the accident is reported to the proper authorities within 24 hours, OR

e. Not convicted of a moving traffic violation in connection with the accident but the operator of the other automobile involved in such accident was convicted of a moving violation, OR

f. Involved in an accident resulting in damage by contact with animals or fowl, OR

g. Involved in an accident resulting in physical damage, limited to and caused by flying gravel, missiles, or falling objects, OR

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h. Involved in an accident while in the pursuit of official duties as a law enforcement officer, fire fighter, or operator of an emergency vehicle or ambulance, OR

i. Involved in an accident in which the responsible party was protected by sovereign immunity.

Payments under the COLL coverage will not be chargeable if there are valid grounds for subrogation.

C. FIRST SEAT BELT VIOLATION FORGIVENESS

The first incident of a seat belt violation will always be waived for a driver. Each subsequent seat belt violation for a driver in the 35-month experience period will be considered a minor violation. A driver must be free of seat belt violations for 35 months to become eligible to have a subsequent seat belt violation waived under this rule.

D. MINOR AND MAJOR VIOLATION SURCHARGE**
Eff. 7-14-09

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. Minor violations forgiven under the purchase of the Minor Violation Forgiveness option are excepted from this rule. 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.

Once points have been assigned as the result of a minor violation, they will continue to be assigned for the remainder of the thirty-five month experience period.

Violation surcharges decrease as the time since the latest violation increases. The “time since the latest violation” is defined to be the number of months between the date of the most recent chargeable violation and the effective date of the policy for new business or the semi-annual due date of the policy for renewals.

The appropriate surcharge is based on the number of total points accumulated during the experience period and the “time since the latest violation”.

Minor Violation Points Table

Major Violation Points Table

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Additive Violation Surcharge Table

E. ACCIDENT SURCHARGE **
Eff. 7-14-09

New Business and Renewal

The number of chargeable accidents in the experience period will determine the appropriate surcharge for a driver. Accidents forgiven under the purchased Accident Forgiveness option are excepted from this rule.

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.

Additive Accident Surcharge Table

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 experience factor is recalculated, effective the date the driver is deleted, based on the remaining drivers.

2. Addition of Driver

   Once a driver is added to the policy, the driver along with his or her driving record experience will be used in the calculation of the average driver experience factor, effective the date the driver is added. Added drivers are treated as new business for the purposes of merit rating.

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. 7-14-09

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. Policy is NOT receiving the "No Prior Insurance Surcharge", AND
4. Driver is free from major violations for the most recent five years, AND

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5. *Driver is free of accidents that resulted in a surcharge for the most recent five years.

*Note: The Accident Free Discount does not apply if the driver has, or had in the most recent five years, an accident being forgiven under the Merit Rating Plan's former First Accident Forgiveness rule.

Rating Chart

ACCIDENT FORGIVENESS**
Eff. 7-14-09

Accident Forgiveness is an optional feature that may be purchased to waive premium surcharge due to an at-fault accident on a policy with a PPA.

A chargeable accident assigned to a driver will not result in any surcharge if the following are met:

1. The policyholder has purchased the Accident Forgiveness option, AND
2. The accident occurred while the Accident Forgiveness option was active, AND
3. The Accident Forgiveness option remains active throughout the otherwise surchargeable period, AND
4. There are no other chargeable accidents currently being "forgiven" from a prior application of Accident Forgiveness associated with any driver assigned on the policy in the prior 35 months.

Accident Forgiveness can apply to only one accident at a time per policy. Whether or not an accident is forgiven will be based on the conditions that exist on the policy at the time the accident becomes chargeable. Once an accident is chargeable, it cannot later be forgiven if conditions on the policy change.

Note — If the Accident Forgiveness option is removed from the policy and an accident is being forgiven at the time of removal, that accident will become chargeable for the balance of the 35-month experience period.

For policies written prior to July 14, 2009, accidents forgiven under the former Accident Forgiveness rule will continue to be forgiven.

For policies written prior to July 14, 2009, if the accident forgiveness feature is removed, any chargeable accident that occurred prior to July 14, 2009, will continue to qualify for accident forgiveness provided it met the former Accident Forgiveness criteria.

The following vehicle types are eligible: PPA and AC-Reg.

Accident Forgiveness Rating Chart**

MINOR VIOLATION FORGIVENESS**
Eff. 7-14-09

Minor Violation Forgiveness is an optional feature that may be purchased to waive premium surcharge due to a minor violation on a policy with a PPA.

A minor violation assigned to a driver will not result in any surcharge if the following are met:

1. The policyholder has purchased the Minor Violation Forgiveness option, AND

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2. The minor violation occurred while the Minor Violation Forgiveness option was active, AND

3. The Minor Violation Forgiveness option remains active throughout the otherwise surchargeable period, AND

4. The driver does not have other chargeable minor violations currently being “forgiven” from a prior application of Minor Violation Forgiveness within the prior 35 months.

Minor Violation Forgiveness can apply to only one minor violation at a time per driver. Whether or not a minor violation is forgiven will be based on the conditions that exist on the policy at the time the minor violation becomes chargeable. Once a minor violation is chargeable, it cannot later be forgiven if conditions on the policy change.

Note — If the Minor Violation Forgiveness option is removed from the policy and a minor violation is being forgiven at the time of removal, that minor violation will become chargeable for the balance of the 35-month experience period.

For policies written prior to July 14, 2009, minor violations forgiven under the former Minor Violation Forgiveness rule will continue to be forgiven.

For policies written prior to July 14, 2009, if the Minor Violation Forgiveness feature is removed, any chargeable minor violation that occurred prior to July 14, 2009, will continue to qualify for minor violation forgiveness provided it met the former Minor Violation Forgiveness criteria.

The following vehicle type is eligible: PPA and AC-Reg.

Minor Violation Forgiveness Rating Chart**

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UNVERIFIABLE DRIVER RECORD SURCHARGE

If the licensed operator age 19 or older is unable to provide a verifiable driver license number for which a current Motor Vehicle Report (MVR) can be obtained, the applicable driver rate factor shall be increased.

Rating Chart

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FINANCIAL RESPONSIBILITY RATE FACTOR**
Eff. 7-14-09

Based on Nationwide's Proprietary Credit Scoring Model approved for use in Arkansas, the scoring rules listed below are applicable. Based on the resulting credit score and its corresponding Financial Responsibility Class, multiply each driver's rate factor by the appropriate Financial Responsibility rate factor.

New Business Scoring

The following rules (in order of precedence) are applicable:

1. Credit reports shall be obtained for all drivers that are 21 or older.

2. If all drivers on the policy are under 21, a credit report shall be obtained for the oldest driver on the policy.

3. On a policy where at least one driver has a credit score, the credit class associated with the driver with the best credit score shall be assigned to all drivers on the policy.

4. On policies where all drivers are credit "no-hits," the Financial Responsibility Class 3 Factor shall be assigned to all drivers on the policy.

5. If all drivers are exclusions or a combination of exclusion and no-hits, a Financial Responsibility Class 3 Factor applies.

Renewal Scoring

1. Credit reports shall be obtained for all drivers that are 21 or older.

2. If all drivers on the policy are under 21, a credit report shall be obtained for the oldest driver on the policy.

3. On a policy where at least one driver has a credit score, the lowest financial responsibility class shall be assigned to all drivers on the policy.

4. On policies where all drivers are credit "no-hits," the Financial Responsibility Class 3 Factor shall be assigned to all drivers on the policy.

5. If all drivers are exclusions or a combination of exclusion and no-hits, a Financial Responsibility Class 3 Factor applies.

6. Policies may move up or down only one financial responsibility class per year, subject to the following credit reclassification rules:

   Move policies to a better credit class upon renewal if:

   a. It is the annual renewal date for the policy, AND

   b. The policy satisfies the requirements of the better credit class, AND

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c. There are no chargeable major violations, or no chargeable accidents on the policy during the last 12 months.

Move policies to a worse financial responsibility class upon renewal if:

a. It is the annual renewal date of the policy, AND

b. The policy satisfies the requirements of the worse credit class, AND

c. There has been at least one chargeable major violation, or one chargeable accident on the policy during the last 12 months.

Renewal Scoring Exception: Policies where all drivers were prior "no-hits" or exclusions are subject to the New Business Scoring Rules above.

Terms

No-hit — no credit report is available from the selected vendor.
Exclusion — credit report is available but contains too limited information to score.

Added/Deleted Drivers

When a driver is added to a policy at any time other than the annual renewal of the policy, the following rules apply. If the policy is currently assigned the Financial Responsibility Class 3 Factor because all drivers were credit "no-hits" or exclusion:

1. A credit report shall be ordered for the added driver.

2. Apply the New Business Scoring Rules.

OR

If the policy's credit class is based on a scored credit report:

1. Do not order a credit report on the added driver at the time of the change.

2. Apply the Renewal Business Scoring Rules at the annual renewal date of the policy.

When a driver is deleted from a policy at any time other than the annual renewal date of the policy, the following rules apply.

1. The policy retains the current credit class.

2. Apply the Renewal Business Scoring Rules at the annual renewal date of the policy.

Rating Chart**

Spin-Off Policies

Any time a new policy must be set up for an existing customer of a Nationwide Company, a new financial responsibility class must be established using the rules outlined in the New Business Scoring Portion of the Financial Responsibility Rate Factor section of this rating manual.

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ACCIDENT PREVENTION COURSE DISCOUNT

The otherwise applicable driver factor shall be reduced for individuals 55 years of age or over if:

1. The driver has successfully completed a Motor Vehicle Accident Prevention Course approved by the Arkansas Office of Motor Vehicles, AND

2. A certificate is presented to the Company signifying the above course was successfully completed within three years prior to the inception of the renewal date of the policy term to which this rule applies. The certificate is valid for three years following the date of course completion. Once expired, proof of re-certification must be furnished to Nationwide to maintain this discount.

Rating Chart

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BASE RATES**

Eff. 7-14-09

Please refer to the Rating Charts portion of this manual.

BI Base Rates**
PD Base Rates**
ME Base Rates**
COMP Full Coverage Base Rates**
COLL $100 Deductible Base Rates**

EXPENSE FEES**

Eff. 7-14-09

Please refer to the Rating Charts portion of this manual.

Rating Chart**

RATE SYMBOLS

Eff. 9-27-06

Please refer to the Rating Charts portion of this manual.

BI Rate Symbols
PD Rate Symbols
ME Rate Symbols
COMP Rate Symbol
COLL Rate Symbol

MODEL YEAR FACTOR**

Eff. 7-14-09

Please refer to the Rating Charts portion of this manual.

BI Model Year Factor**
PD Model Year Factor**
ME Model Year Factor**
COMP Model Year Factor**
COLL Model Year Factor**

OTHER LIMITS AND DEDUCTIBLES

Eff. 1-30-06

Please refer to the Rating Charts portion of this manual.

BI Limits
PD Limits
ME Limits
COMP Deductibles
COLL Deductibles

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TERRITORY

Eff. 9-15-06

RATING TERRITORY SCHEDULE

Determined by:

1. Principal garaging address of automobile, OR
2. Residence of Policyholder if automobile is not garaged any specific place, OR
3. Business or mailing address if Policyholder's residence cannot be determined.
4. If a territory is zip code rated, and a zip code splits or new zip codes are introduced, apply the territory in which the prior zip code falls.

County		Definition	Territory
1	ARKANSAS	Entire County	63
2	ASHLEY	Entire County	62
3	BAXTER	Entire County	66
4	BENTON	72704, 72714, 72719, 72732, 72736, 72738, 72751, 72762, 72764	49
		72632, 72712, 72715, 72718, 72739, 72745, 72756, 72758	50
		72722, 72734, 72747, 72761, 72768	51
		Remainder of County	50
5	BOONE	Entire County	66
6	BRADLEY	Entire County	62
7	CALHOUN	Entire County	62
8	CARROLL	Entire County	66
9	CHICOT	Entire County	62
10	CLARK	Entire County	62
11	CLAY	Entire County	65
12	CLEBURNE	Entire County	64
13	CLEVELAND	Entire County	62
14	COLUMBIA	Entire County	62
15	CONWAY	Entire County	58
16	CRAIGHEAD	Entire County	65
17	CRAWFORD	Entire County	47
18	CRITTENDEN	Entire County	28
19	CROSS	Entire County	65
20	DALLAS	Entire County	62
21	DESHA	Entire County	36
22	DREW	Entire County	36
23	FAULKNER	Entire County	60
24	FRANKLIN	Entire County	66
25	FULTON	Entire County	65
26	GARLAND	71909, 71949, 71956, 71957, 71968	34
		Remainder of County	35
27	GRANT	Entire County	67
28	GREENE	Entire County	53
29	HEMPSTEAD	Entire County	62
30	HOT SPRING	Entire County	40
31	HOWARD	Entire County	62

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County		Definition	Territory
32	INDEPENDENCE	Entire County	65
33	IZARD	Entire County	65
34	JACKSON	Entire County	65
35	JEFFERSON	Entire County	24
36	JOHNSON	Entire County	66
37	LAFAYETTE	Entire County	62
38	LAWRENCE	Entire County	65
39	LEE	Entire County	52
40	LINCOLN	Entire County	62
41	LITTLE RIVER	Entire County	62
42	LOGAN	Entire County	66
43	LONOKE	Entire County	67
44	MADISON	Entire County	66
45	MARION	Entire County	66
46	MILLER	Entire County	25
47	MISSISSIPPI	Entire County	53
48	MONROE	Entire County	63
49	MONTGOMERY	Entire County	62
50	NEVADA	Entire County	62
51	NEWTON	Entire County	66
52	OUACHITA	Entire County	62
53	PERRY	Entire County	66
54	PHILLIPS	Entire County	36
55	PIKE	Entire County	62
56	POINSETT	Entire County	65
57	POLK	Entire County	61
58	POPE	Entire County	66
59	PRARIE	Entire County	65
60	PULASKI	72114, 72201, 72202	54
		72117	55
		72046, 72065, 72103, 72142, 72204, 72206, 72209	57
		72002, 72122, 72205, 72210, 72211, 72212, 72223, 72227	54
		72113	55
		72016, 72023, 72076, 72099, 72116, 72118, 72120	56
		72126, 72135, 72199, 72207	56
		Remainder of County	55
61	RANDOLPH	Entire County	65
62	SAINT FRANCIS	Entire County	52
63	SALINE	Entire County	68
64	SCOTT	Entire County	66
65	SEARCY	Entire County	66
66	SEBASTIAN	72901, 72903, 72904, 72908, 72916	46
		Remainder of County	48
67	SEVIER	Entire County	62
68	SHARPE	Entire County	65
69	STONE	Entire County	65

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County		Definition	Territory
70	UNION	Entire County	7
71	VAN BUREN	Entire County	64
72	WASHINGTON	72701,72703, 72704, 72717, 72727, 72729, 72730, 72738	49
		72744, 72749, 72762, 72764, 72769, 72948	49
		72745, 72756	50
		72722, 72734, 72747, 72753, 72761, 72768, 72774, 72959, 72934	51
		Remainder of County	50
73	WHITE	Entire County	65
74	WOODRUFF	Entire County	65
75	YELL	Entire County	66
Out of State (except LA, MA, MI or NJ)			999

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MISCELLANEOUS COVERAGES

NO FAULT COVERAGES
Eff. 8-1-08

The Named Insured shall have the right to reject in writing all or any one or more of the following coverages. After such rejection, unless the Named Insured requests such coverages in writing, such coverages need not be provided in, or supplemental to, a renewal policy. Should the Insured desire to purchase other than the statutory benefits, he or she must first reject the statutory benefits in writing before higher (or lower) limits can be provided.

A. Medical Expense

Limits of $5,000 are required unless rejected in writing by the Insured.

Rating Chart

B. Work Loss

Limits of $140 per week are required unless rejected in writing by the Insured.

Rating Chart

C. Death Benefits, Dismemberment, and Loss of Sight Coverage

Limits of $5,000 are required unless rejected in writing by the Insured.

Rating Chart

EXCESS FAMILY MEDICAL EXPENSE**
Eff.7-14-09

This coverage may be added by endorsement to a policy that provides BI and PD and which is eligible for ME coverage.

Rating Chart**

UNINSURED AND UNDERINSURED MOTORISTS COVERAGE**
(Bodily Injury and Property Damage Liability)
Eff. 7-14-09

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 the coverage entirely, or select one of the following coverage combinations:

UIMBI, UMPD
UIMBI
UMBI, UMPD
UMBI

Uninsured Motorists coverage shall NOT be offered for an amount greater than the amount of BI coverage selected.

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Limits for UMBI, UIMBI, and UMPD higher than those required by the state's financial responsibility laws are available but not in excess of the BI and PD limits carried on the policy. Limits lower than the BI and PD limits can be requested in writing by the Insured. If the Insured carries UIMBI, the limits must be equal to those purchased for UMBI.
UMBI is selected and provided at a policy level. UMPD is selected and provided at a policy level.

UMBI Premiums**

UIMBI Premiums**

UMPD Premiums

DIMINISHING DEDUCTIBLE**
Eff. 7-14-09

Diminishing Deductible credit is an optional feature that may be purchased to reduce a Policyholder's deductible. The accrued deductible credit will be subtracted from the coverage deductible to determine what amount the Policyholder will pay in the event of a covered COMP or COLL claim. Each eligible policy will accrue $100 deductible credit upon initiation of this option and an additional $100 deductible credit annually at renewal based on all drivers meeting eligibility requirements, up to a maximum of $500.

Policies are eligible to earn an additional $100 deductible credit annually at renewal if all drivers on the policy for the most recent 1 year period:

1. Have no at-fault accidents;
2. Have no major violations; and
3. Have maintained continuous coverage.

The Diminishing Deductible credit will reset to $100 in the event of a covered at-fault accident or COMP loss after the feature has been purchased. The Diminishing Deductible credit will resume accumulating when all drivers are once again eligible.

The following vehicle types are eligible: PPA, AC-Reg. and AC-Res.

COMP Diminishing Deductible Rating Chart**
COLL Diminishing Deductible Rating Chart**

TOTAL LOSS DEDUCTIBLE WAIVER**
Eff. 7-14-09

Total Loss Deductible Waiver is an optional feature that may be purchased to waive the physical damage coverage deductible in the event of a covered total loss.

The following vehicle types are eligible: PPA, AC-Reg. and AC-Res.

COMP Total Loss Deductible Waiver Rating Chart**
COLL Total Loss Deductible Waiver Rating Chart**

ROADSIDE ASSISTANCE COVERAGE**
Eff. 7-14-09

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Roadside Assistance is an optional coverage that may be purchased on any policy. This endorsement provides coverage to pay for expenses incurred under roadside assistance.

Limits: Up to 15 miles **OR** Up to 100 miles.

The following vehicle types are eligible: PPA, AC-Reg. and AC-Res.

Roadside Assistance Rating Chart**

TOWING AND LABOR COSTS**
Eff. 7-14-09

Available for Motor home vehicle types only.

Limits - $50 per disablement ($100 per disablement for MH)

Rating Chart

LOSS OF USE AND LOSS OF USE — BROAD FORM**
Eff. 7-14-09

LOU may be afforded to private passenger autos and Classic autos (Regular Use) insured for BI, PD, and either COMP and/or COLL. See policy or endorsement for coverage details.

Covers auto rental cost up to the "per day" limit selected by the Policyholder, any deductible amount the Policyholder is required to pay on a rental automobile, and other expenses where the loss occurs more than 50 miles from the residence subject to the aggregate limit of coverage corresponding to the "pre day" limit selected.

Rating Chart**

ADDITIONAL COVERAGE FOR SOUND, PICTURE, AND DATA DEVICES

This endorsement provides coverage for loss to devices designed to emit, amplify, receive, and/or transmit sound, pictures, or data, which are not permanently installed, but which are attached to a component of the vehicle; this includes any antenna or other parts or accessories related to such devices. This endorsement also provides additional coverage, above the $1,500 policy limit, for any and all such devices, antennas, or other parts and accessories that were permanently installed after the purchase of the vehicle.

Rating Chart

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MISCELLANEOUS VEHICLES

The rates and rules for the private passenger automobile vehicle type, displayed elsewhere in this manual, also apply to miscellaneous vehicles as set forth in such rules and subject to the rate modifications/exceptions listed in the following sections.

MOTOR HOMES

A self-propelled land vehicle permanently equipped for use as living quarters, including cooking and sleeping facilities, and principally used for recreational purposes.

In the event our Insured rents a motor home from another, the daily charge to extend the coverages of BI, PD, ME, WL, DB, UM, and UIM whenever applicable from his/her automobile insured with our Company is $1.00 with a minimum per rental period premium of $10.00. Full COMP and $100 deductible COLL coverages are provided for the daily premium of $1.00 and again a $10.00 minimum premium per rental period. Contents coverage in the amount of $500 is provided for the flat charge of $1.00 if desired.

Motor Home Calculation Charts

TRAILERS
Eff 8-1-08

A **Travel Trailer** is designed for use with a private passenger automobile and permanently equipped as living quarters.

A **Camping Trailer** is designed for use with a private passenger automobile and expands into temporary living quarters. (These differ from travel trailers in their collapsed low profile towing positions.)

A **Utility Trailer** is designed for use with a private passenger automobile other than a travel or camping trailer.

BI, PD, ME, WL, DB, EFME, UMBI, UIMBI, and UMPD are automatically extended for the same limits as automobile to which attached. No endorsement is needed and no additional premium is charged.

In the event our Insured rents a trailer from another, the daily charge for full COMP and $100 deductible COLL coverage is $1.00 with a per rental period minimum of $10.00. Contents coverage of $500 is provided for the flat charge of $1.00 if desired.

Trailer Calculation Charts

TRUCK CAMPERS
Eff 8-1-08

A vehicle of the pickup type onto which a portable camper unit has been mounted or installed.

BI, PD, ME, WL, DB, EFME, UMBI, UIMBI, and UMPD are automatically extended for the same limits as automobile to which attached. No endorsement is needed and no additional premium is charged.

In the event our Insured rents a truck mounted with a camper unit from another, the premium is the same as established for a trailer.

Truck Camper Calculation Charts

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ANTIQUE AND CLASSIC AUTOMOBILES**
Eff. 7-14-09

An **Antique Automobile** is a private passenger automobile which is 25 years old or older and which has been restored, maintained, or preserved by antique automobile hobbyists.

A **Classic Automobile** is a private passenger automobile which is 10 years old or older and which is a rarity or of historic interest and which has been restored, maintained, or preserved by classic automobile hobbyists.

A. RESTRICTED USE

Reduced premiums apply if the automobile is maintained solely for use in exhibitions, club activities, parades, and other functions of public interest and is not used primarily for the transportation of passengers over any public street or highway.

COMP and COLL losses are settled on LEAST of Actual Cash Value, Cost to repair or replace, or Value for which premiums are charged.

B. REGULAR USE

Regular Use is applicable if the antique or classic automobile does not qualify for Restricted Use as defined above.

COMP and COLL losses are settled on LEAST of Actual Cash Value, Cost to repair or replace or Value for which premiums are charged.

Antique and Classic Automobile Calculation Charts**

MOTORCYCLES, MOTOR SCOOTERS, MOTORIZED BICYCLES, MOPEDS, AND OTHER SIMILAR MOTORIZED VEHICLES
Eff 8-1-08

Annual premiums anticipate reduced usage during winter months.

Includes trail bikes over 350cc or registered.

Motorcycle Calculation Charts

RECREATIONAL VEHICLES

A land motor vehicle not licensed or registered for use on public roads and used principally off public roads. For all other recreational land motor vehicles use applicable private passenger or miscellaneous type rates.

Includes unregistered trail bikes up to 350cc.

Recreational Vehicle Calculation Charts

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MISCELLANEOUS RISKS

USE OF OTHER AUTOMOBILES (UOA)

A. LIMITED FORM

Limited Form is a part of the policy which extends certain coverages, without charge, to the Policyholder, if an individual owner of an automobile, classified and rated private passenger, or if husband and wife either or both of whom own such automobile, while driving a non-owned automobile. Such insurance applies also to relatives of individual if resident of same household. See policy for coverage details.

Available by endorsement to:

1. Co-owners or partners — individuals, other than husband and wife, who jointly own automobile. Coverage extends to:
   a. One such person without charge.
   b. Any other named co-owner or partner for a charge.
2. Employers who wish to extend limited use of other automobiles coverage to employees (including executive officers) who are furnished automobiles for their regular use provided that the car is owned or leased under long term contract by the employer.

   Coverage applies also to spouse of above persons if resident of same household.

B. BROAD FORM

Broad Form extends certain coverages, for a charge, to persons who frequently drive non-owned automobiles. See endorsement for coverage details.

Available to:

1. Individual owners or husband and wife.
2. Co-owners or partners — individuals other than husband and wife.
3. Employees (including executive officers).
4. Relatives of any above named person who is eligible for Broad Form coverage, if resident of same household.

Coverage applies also to spouse of above persons if resident of same household.

NOT available to:

1. Employees of banks or finance companies, persons operating public or livery conveyances, school bus drivers, parking lot or service station attendants, mechanics, or car salespersons, OR
2. Truck drivers and chauffeurs except for operation of automobiles belonging to the federal or state government or political subdivision.

Rating Chart
Government Employees Rating Factor

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NAMED NON-OWNER POLICY (NNO)

Available to any person not owning a private passenger or commercial automobile, who meets the qualifications of a regular insurance risk.

A. INTERESTS COVERED

Policyholder and spouse, if resident in the same household, for:

1. Operation by either, or on behalf of either, of non-owned automobile, OR

2. Presence of either or both in non-owned automobile other than a public or livery conveyance.

Coverage is excess over other insurance available to the Policyholder.

B. INELIGIBLE RISKS

1. Finance companies and banks or their employees for repossession, recovery or resale of financed automobiles.

2. Garages or parking lots or their employees for operation of any vehicle in connection with ownership, maintenance, or operation of the garage or parking lot.

3. Persons operating a public or livery conveyance, including school bus drivers.

4. Chauffeurs and truck drivers except for operation of vehicles belonging to the federal or state government or any political subdivision.

5. Automobiles hired under long term contract.

C. CLASSIFICATION AND RATES

BI, PD, ME, or EFME — Apply percent shown below to the PPA base premium for the territory in which the Policyholder resides.

WL, AD, UMBI, UIMBI, or UMPD — Charge regular Private Passenger premium.

TYPE OF RISK

If occupational, professional, or business duties	Reg.	Special*
1. Customarily involve use of automobiles other than public or livery conveyances (no age restriction).....	192%	240%
2. Customarily involve use of passenger automobiles only and there is:		
a. A male operator under age 25.....	164	230
b. No male operator under age 25.....	144	202

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3. Do not customarily involve use of automobiles and there is:

   a. A male operator under age 25..... 87 230

   b. No male operator under age 25..... 58 164

These percentages may apply to an automobile furnished for regular use in business of U.S. Government.

*Applies to Named Non-Owner requiring financial responsibility certificate. See Financial Responsibility Certificate section for additional charges. Coverage is extended for operation of ANY automobile owned by a member of Named Non-Owner's household.

NOTE — The premiums produced by the factors above are not subject any further rate modification.

NNO_Calculation Charts

COMPREHENSIVE FAMILY LIABILITY (CFL)

NON-FARM — Written as a separate coverage on either the Auto or CFL—Auto Combination policy. If the Policyholder's vehicle is insured with Nationwide, coverage MUST be written on that policy. (Use Auto policy if CFL is written alone.)

FARM — Written as a separate coverage on the Auto policy covering the Policyholder's automobile. If no automobile is insured with Nationwide, CFL may be written alone on an Auto policy. CFL—Farm endorsement must be attached to the Auto policy.

NOTE — There is no provision for writing Farm Employers' liability.

A. COVERAGE

Covers Policyholder and members of the family residing in the same household. Any other person desiring coverage must purchase a separate policy. Liability and Medical Payment limits are written only in combination shown in the rate schedule.

See policy and endorsement for coverage information.

B. INELIGIBLE RISKS

1. Entities other than individuals.

   NOTE — CFL—Farm provides coverage for a partnership of which the Policyholder is a partner. There is no coverage for individuals, other than the Policyholder, comprising the partnership, except as they may be covered as relatives resident in the Policyholder's household.

2. With respect to CFL—Farm:

   Farms where the principal purpose of the farm is manufacturing or processing of commodities not produced entirely by the Policyholder, such as, but not restricted to, creameries and dairies when milk is bought from other farmers for processing.

3. Real estate brokers.

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C. CLASSIFICATION CLASS

1. All individuals other than farmers..... 1

2. Farmers, either not engaged in custom farming or with annual receipts from custom farming not exceeding $500 and total acreage:

   a. does not exceed 160..... 2
   b. exceeds160 but not 500..... 3
   c. exceeds 500 but not 2000..... 4

3. Farmers whose annual receipts from custom farming exceed $500 but do not exceed $3,000 and total acreage:

   a. does not exceed 160..... 5
   b. exceeds160 but not 500..... 6
   c. exceeds 500 but not 2000..... 7

4. Farmers whose total acreage exceeds 2000 (submit to Underwriting)..... 8

5. Farmers whose annual receipts from custom farming exceed $3,000 are classified under item 3b. above; however, coverage for custom farming operations is not granted by the policy terms.

D. PREMIUM

1. Class 1

   a. Charge “basic” premium for Policyholder’s principal residence.

   b. Charge “additional residence” premium for each additional dwelling unit (including cottages and cabins) where the Policyholder or spouse maintains a residence. If Policyholder owns or rents the whole of a two-, three-, or four-family dwelling, maintaining his or her principal residence in one unit and renting out others, the “basic” charge includes premium for unit in which Policyholder resides and an “additional residence” charge is made for each of the other units.

   c. Coverage may be extended to one- or two-family dwellings owned but not occupied in any part by Policyholder or spouse, and rented to others or held for rental, by marking proper entry in “Declarations.” If such coverage is granted, charge “additional residence” premium for each such dwelling unit.

      NOTE — Real estate brokers or persons owning more than three rental dwelling units are ineligible for this extended coverage. If Policyholder or spouse resides in a multiple dwelling owned by either, the part of such multiple dwelling rented to others shall not be considered in determining eligibility for this extended coverage.

      Additional dwellings acquired during the policy term are automatically covered and must be reported so that proper charge may be made at the next renewal.

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2. Classes 2, 3, 4, 5, 6 or 7

   a. Charge “basic” premium for appropriate classification based on total acreage owned, rented or operated by Policyholder, including any acreage owned, rented or operated by a partnership of which the Policyholder is a partner. “Basic” premium includes charge for Policyholder's principal residence.

   b. Charge “additional residence” premium for:

      (1) Each additional dwelling where Policyholder or spouse maintains a residence. If Policyholder owns or rents the whole of a two-, three-, or four-family dwelling, maintaining his or her principal residence in one unit and renting out others, the “basic” charge includes premium for unit in which Policyholder resides and an “additional residence” charge is made for each of the other units.

      (2) Each unit of all one- or two-family dwellings owned but not occupied by Policyholder or spouse. Such dwellings must be included, whether on farm premises or not and regardless of whether rent money is collected. Any such dwellings located on farms owned by a partnership of which Policyholder is a partner must also be included at the “additional residence” charge.

      NOTE — Coverage for such units need not be activated in the “Declarations” since it is provided automatically by CFL—Farm Endorsement.

      Additional dwellings or acreage acquired during the policy term are automatically covered and must be reported so that proper charge may be made at the next renewal.

      EXCEPTION — If ALL partners have Nationwide CFL—Farm coverage, the classification for each partner is determined as follows:

      (a) Charge for all exposure (acreage, residences and custom farming receipts) owned or operated by the Policyholder separately from the partnership.

      (b) Add to this a proportionate share of all partnership exposure. If the number of residences thus determined ends in a fraction, round to the next higher whole number.

   Submit the name and policy number of all partners. For proper coverage, individual or partnership farmers living in urban residences must be issued the CFL—Farm endorsement.

Semi-Annual Premium-Basic
Additional Residences

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GENERAL RULES

POLICY TERM

All policy terms are six months except for Motorcycles and Recreational Vehicles, which are 12 months. All policies are automatically renewable.

PREMIUM ADJUSTMENT

The following rules apply to changes made during the policy term:

1. Added coverage or vehicle — Collect prorate premium on the basis of rates in effect at the time of the change.

2. All other changes — Collect or refund prorate premium on the basis of rates in effect at the inception of the policy term.

CANCELLATIONS

A. REQUESTS

The Policyholder may cancel his or her insurance at any time by written notice to the Company. Cancellation becomes effective on the date requested by the Policyholder but not prior to the date the Company receives the request, provided there is not a Financial Responsibility Form (SR-22) filed. Accounts with an SR-22 will cancel after the required notice has been sent to the state where the form is issued.

The policy is cancelled on a short rate basis unless noted in item C., below.

B. COMPANY CANCELLATIONS AND NON-RENEWALS

Policies may be cancelled or non-renewed subject to the cancellation provisions in the policy and/or policy endorsements.

Exception — Policies written as “new business” may be cancelled by the Company for any cause, if notice is mailed to the Policyholder within 60 days after the effective date. (Renewals are not “new business”.)

C. SHORT/PRO RATE BASIS DETERMINATION

Cancellation is on a prorate basis when:

1. Initiated by the Company.

2. The automobile is destroyed or stolen.

3. The Policyholder has died.

4. The Policyholder has other specified automobile insurance in the Company.

5. Only part of the coverages are cancelled.

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6. The Policyholder enters the Armed Services.

7. The automobile is repossessed under the terms of a financing agreement.

In all other cases, cancellation is on a short-rate basis when requested by the Policyholder.

D. MISCELLANEOUS VEHICLES

Motorcycles:

When coverage is cancelled, the earned premium shall be the full annual premium except that, under the following circumstances, the cancellation shall be on a pro rated basis:

1. Coverage was in force less than six months.

2. Coverage was in force six months or more, BUT

   a. The vehicle was stolen, destroyed, sold, or junked, OR

   b. The Policyholder has died, OR

   c. Cancellation is initiated by the Company.

Recreational Vehicles:

When coverage on a vehicle is cancelled, the earned premium shall be the full annual premium except that, under the following circumstances, the cancellation shall be on a pro rate basis:

1. The vehicle is destroyed, stolen, sold, or junked.
2. The Policyholder has died.
3. Cancellation is initiated by the Company.

E. REFUND

Cancellation premium refund of less than $2.00 will not be made except at the request of the Policyholder, in which case the actual return premium shall be allowed.

FINANCIAL RESPONSIBILITY CERTIFICATES (SR-22 FILINGS)

A financial responsibility certificate (SR-22) is filed with the Bureau of Motor Vehicles whenever evidence of financial responsibility is required by law. If the person requiring certificate owns no automobile, filing may be made on policy issued a member of immediate family. Nationwide will not issue the SR-22 for drivers or residents of the following states where we are not licensed to write insurance:

1. Louisiana,
2. Massachusetts, AND
3. New Jersey.

A $15.00 SR-22 fee will be imposed per filing per policy term. This fee is non-refundable.

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PAYMENT OPTIONS
Eff. 4-1-07

A. FULL PAYMENT

The total policy premium for a policy term may be paid in full at the time a new policy is written or upon the Policyholder's receipt of a renewal billing notice.

B. INSTALLMENT PAYMENTS

The total policy premium for a policy term may be paid through one of the Company's installment payment plans. A handling fee of $5.00 will be assessed for each installment payment paid by methods other than by electronic fund transfer (EFT).

C. BAD CHECKS

The Company reserves the right to impose a fee of $30.00 for any premium payment, fees, or other charges due the Company, regardless of payment method, that are unable to be processed due to insufficient funds or the unavailability or inaccessibility of funds.

D. LATE PAYMENT FEE

A late payment fee of $10.00 will be assessed for any payment received five or more days past the billing date. The $10.00 late payment fee will be added to the next billing.

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PRORATE TABLES

PRORATE TABLES – SEMI-ANNUAL POLICIES

Eff. 8-1-08

No. of Days Policy In Force	Pro-Rate %	No. of Days Policy In Force	Pro-Rate %	No. of Days Policy In Force	Pro-Rate %	No. of Days Policy In Force	Pro-Rate %
1	0.5	47	25.8	93	51.1	138	75.8
2	1.1	48	26.4	94	51.6	139	76.4
3	1.6	49	26.9	95	52.2	140	76.9
4	2.2	50	27.5	96	52.7	141	77.5
5	2.7	51	28	97	53.3	142	78
6	3.3	52	28.6	98	53.8	143	78.6
7	3.8	53	29.1	99	54.4	144	79.1
8	4.4	54	29.7	100	54.9	145	79.7
9	4.9	55	30.2	101	55.5	146	80.2
10	5.5	56	30.8	102	56	147	80.8
11	6	57	31.3	103	56.6	148	81.3
12	6.6	58	31.9	104	57.1	149	81.9
13	7.1	59	32.4	105	57.7	150	82.4
14	7.7	60	33	106	58.2	151	83
15	8.2	61	33.5	107	58.8	152	83.5
16	8.8	62	34.1	108	59.3	153	84.1
17	9.3	63	34.6	109	59.9	154	84.6
18	9.9	64	35.2	110	60.4	155	85.2
19	10.4	65	35.7	111	61	156	85.7
20	11	66	36.3	112	61.5	157	86.3
21	11.5	67	36.8	113	62.1	158	86.8
22	12.1	68	37.4	114	62.6	159	87.4
23	12.6	69	37.9	115	63.2	160	87.9
24	13.2	70	38.5	116	63.7	161	88.5
25	13.7	71	39	117	64.3	162	89
26	14.3	72	39.6	118	64.8	163	89.6
27	14.8	73	40.1	119	65.4	164	90.1
28	15.4	74	40.7	120	65.9	165	90.7
29	15.9	75	41.2	121	66.5	166	91.2
30	16.5	76	41.8	122	67	167	91.8
31	17	77	42.3	123	67.6	168	92.3
32	17.6	78	42.9	124	68.1	169	92.9
33	18.1	79	43.4	125	68.7	170	93.4
34	18.7	80	44	126	69.2	171	94
35	19.2	81	44.5	127	69.8	172	94.5
36	19.8	82	45.1	128	70.3	173	95.1
37	20.3	83	45.6	129	70.9	174	95.6

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No. of Days Policy In Force	Pro-Rate %	No. of Days Policy In Force	Pro-Rate %	No. of Days Policy In Force	Pro-Rate %	No. of Days Policy In Force	Pro-Rate %
38	20.9	84	46.2	130	71.4	175	96.2
39	21.4	85	46.7	131	72	176	96.7
40	22	86	47.3	132	72.5	177	97.3
41	22.5	87	47.8	133	73.1	178	97.8
42	23.1	88	48.4	134	73.6	179	98.4
43	23.6	89	48.9	135	74.2	180	98.9
44	24.2	90	49.5	136	74.7	181	99.5
45	24.7	91	50	137	75.3	182	100
46	25.3	92	50.5				

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PRORATE TABLES – ANNUAL POLICIES-2
Eff. 8-1-08

No. of Days Policy In Force	Pro-Rate %	No. of Days Policy In Force	Pro-Rate %	No. of Days Policy In Force	Pro-Rate %	No. of Days Policy In Force	Pro-Rate %
1	0.3	47	12.9	93	25.5	139	38.1
2	0.5	48	13.2	94	25.8	140	38.4
3	0.8	49	13.4	95	26	141	38.6
4	1.1	50	13.7	96	26.3	142	38.9
5	1.4	51	14	97	26.6	143	39.2
6	1.6	52	14.2	98	26.8	144	39.5
7	1.9	53	14.5	99	27.1	145	39.7
8	2.2	54	14.8	100	27.4	146	40
9	2.5	55	15.1	101	27.7	147	40.3
10	2.7	56	15.3	102	27.9	148	40.5
11	3	57	15.6	103	28.2	149	40.8
12	3.3	58	15.9	104	28.5	150	41.1
13	3.6	59	16.2	105	28.8	151	41.4
14	3.8	60	16.4	106	29	152	41.6
15	4.1	61	16.7	107	29.3	153	41.9
16	4.4	62	17	108	29.6	154	42.2
17	4.7	63	17.3	109	29.9	155	42.5
18	4.9	64	17.5	110	30.1	156	42.7
19	5.2	65	17.8	111	30.4	157	43
20	5.5	66	18.1	112	30.7	158	43.3
21	5.8	67	18.4	113	31	159	43.6
22	6	68	18.6	114	31.2	160	43.8
23	6.3	69	18.9	115	31.5	161	44.1
24	6.6	70	19.2	116	31.8	162	44.4
25	6.8	71	19.5	117	32.1	163	44.7
26	7.1	72	19.7	118	32.3	164	44.9
27	7.4	73	20	119	32.6	165	45.2
28	7.7	74	20.3	120	32.9	166	45.5
29	7.9	75	20.5	121	33.2	167	45.8
30	8.2	76	20.8	122	33.4	168	46
31	8.5	77	21.1	123	33.7	169	46.3
32	8.8	78	21.4	124	34	170	46.6
33	9	79	21.6	125	34.2	171	46.8
34	9.3	80	21.9	126	34.5	172	47.1
35	9.6	81	22.2	127	34.8	173	47.4
36	9.9	82	22.5	128	35.1	174	47.7
37	10.1	83	22.7	129	35.3	175	47.9
38	10.4	84	23	130	35.6	176	48.2
39	10.7	85	23.3	131	35.9	177	48.5

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No. of Days Policy In Force	Pro-Rate %	No. of Days Policy In Force	Pro-Rate %	No. of Days Policy In Force	Pro-Rate %	No. of Days Policy In Force	Pro-Rate %
40	11	86	23.6	132	36.2	178	48.8
41	11.2	87	23.8	133	36.4	179	49
42	11.5	88	24.1	134	36.7	180	49.3
43	11.8	89	24.4	135	37	181	49.6
44	12.1	90	24.7	136	37.3	182	49.9
45	12.3	91	24.9	137	37.5	183	50.1
46	12.6	92	25.2	138	37.8	184	50.4

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PRORATE TABLES – ANNUAL POLICIES-3
Eff. 8-1-08

No. of Days Policy In Force	Pro-Rate %	No. of Days Policy In Force	Pro-Rate %	No. of Days Policy In Force	Pro-Rate %	No. of Days Policy In Force	Pro-Rate %
185	50.7	231	63.3	277	75.9	323	88.5
186	51	232	63.6	278	76.2	324	88.8
187	51.2	233	63.8	279	76.4	325	89
188	51.5	234	64.1	280	76.7	326	89.3
189	51.8	235	64.4	281	77	327	89.6
190	52.1	236	64.7	282	77.3	328	89.9
191	52.3	237	64.9	283	77.5	329	90.1
192	52.6	238	65.2	284	77.8	330	90.4
193	52.9	239	65.5	285	78.1	331	90.7
194	53.2	240	65.8	286	78.4	332	91
195	53.4	241	66	287	78.6	333	91.2
196	53.7	242	66.3	288	78.9	334	91.5
197	54	243	66.6	289	79.2	335	91.8
198	54.2	244	66.8	290	79.5	336	92.1
199	54.5	245	67.1	291	79.7	337	92.3
200	54.8	246	67.4	292	80	338	92.6
201	55.1	247	67.7	293	80.3	339	92.9
202	55.3	248	67.9	294	80.5	340	93.2
203	55.6	249	68.2	295	80.8	341	93.4
204	55.9	250	68.5	296	81.1	342	93.7
205	56.2	251	68.8	297	81.4	343	94
206	56.4	252	69	298	81.6	344	94.2
207	56.7	253	69.3	299	81.9	345	94.5
208	57	254	69.6	300	82.2	346	94.8
209	57.3	255	69.9	301	82.5	347	95.1
210	57.5	256	70.1	302	82.7	348	95.3
211	57.8	257	70.4	303	83	349	95.6
212	58.1	258	70.7	304	83.3	350	95.9
213	58.4	259	71	305	83.6	351	96.2
214	58.6	260	71.2	306	83.8	352	96.4
215	58.9	261	71.5	307	84.1	353	96.7
216	59.2	262	71.8	308	84.4	354	97
217	59.5	263	72.1	309	84.7	355	97.3
218	59.7	264	72.3	310	84.9	356	97.5
219	60	265	72.6	311	85.2	357	97.8
220	60.3	266	72.9	312	85.5	358	98.1
221	60.5	267	73.2	313	85.8	359	98.4
222	60.8	268	73.4	314	86	360	98.6
223	61.1	269	73.7	315	86.3	361	98.9

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No. of Days Policy In Force	Pro-Rate %	No. of Days Policy In Force	Pro-Rate %	No. of Days Policy In Force	Pro-Rate %	No. of Days Policy In Force	Pro-Rate %
224	61.4	270	74	316	86.6	362	99.2
225	61.6	271	74.2	317	86.8	363	99.5
226	61.9	272	74.5	318	87.1	364	99.7
227	62.2	273	74.8	319	87.4	365	100
228	62.5	274	75.1	320	87.7		
229	62.7	275	75.3	321	87.9		
230	63	276	75.6	322	88.2		

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CALCULATIONS, QUICK REFERENCES, & CHARTS

ADF PRIVATE PASSENGER PPA

QUICK REFERENCE

	BI	COLL	COMP	MDCL	PD	PLCY
ADF Individual Coverage Driver Factor	X	X	X	X	X	
Accident Free Discount Factor	X	X	X	X	X	
Accident Prevention Course Discount Factor	X	X	X	X	X	
At Fault Accidents Factor						X
At Fault Accidents Factor Plus						X
At Fault Plus Factor Add						X
Driver Factor	X	X	X	X	X	
Financial Responsibility Rate Factor	X	X	X	X	X	
Major Violation Points						X
Major Violation Points Plus						X
Merit Rating Factor	X	X	X	X	X	X
Minor Violation Points						X
Minor Violation Points Plus						X
Unverifiable Driving Record Surcharge Factor	X	X	X	X	X	
Violation Surcharge Factor						X
Violation Surcharge Factor Plus						X

CALCULATION PPA BI ADF Individual Coverage Driver Factor
RX03PPABI3003
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Driver Factor	RX03TE80
2.	Determine Financial Responsibility Rate Factor	RX03TE87
3.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
4.	Determine Accident Prevention Course Discount Factor	RX03TI12
5.	Determine Accident Free Discount Factor	RX03TI73
6.	Calculate Merit Rating Factor	RX03PPAPLCY4270
7.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION PPA COLL ADF Individual Coverage Driver Factor

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RX03PPACOLL3002
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Driver Factor	RX03TE83
2.	Determine Financial Responsibility Rate Factor	RX03TE87
3.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
4.	Determine Accident Prevention Course Discount Factor	RX03TI12
5.	Determine Accident Free Discount Factor	RX03TI73
6.	Calculate Merit Rating Factor	RX03PPAPLCY4270
7.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION PPA COMP ADF Individual Coverage Driver Factor
RX03PPACOMP3004
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Driver Factor	RX03TE82
2.	Determine Financial Responsibility Rate Factor	RX03TE87
3.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
4.	Determine Accident Prevention Course Discount Factor	RX03TI12
5.	Determine Accident Free Discount Factor	RX03TI73
6.	Calculate Merit Rating Factor	RX03PPAPLCY4270
7.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION PPA MDCL ADF Individual Coverage Driver Factor
RX03PPAMDCL3005
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Driver Factor	RX03TE85
2.	Determine Financial Responsibility Rate Factor	RX03TE87
3.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
4.	Determine Accident Prevention Course Discount Factor	RX03TI12
5.	Determine Accident Free Discount Factor	RX03TI73

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Step	Description	Chart Name
6.	Calculate Merit Rating Factor	RX03PPAPLCY4270
7.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

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CALCULATION PPA PD ADF Individual Coverage Driver Factor
RX03PPAPD3006
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Driver Factor	RX03TE81
2.	Determine Financial Responsibility Rate Factor	RX03TE87
3.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
4.	Determine Accident Prevention Course Discount Factor	RX03TI12
5.	Determine Accident Free Discount Factor	RX03TI73
6.	Calculate Merit Rating Factor	RX03PPAPLCY4270
7.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION PPA PLCY Merit Rating Factor
RX03PPAPLCY4270
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine At Fault Accidents Factor	RX03TE88
2.	Determine Major Violation Points	RX03TE90
3.	Determine Minor Violation Points	RX03TE91
4.	Major Violation Difference = Major Violations - 33	
5.	If Major Violation Difference > 0	
6.	Major Violation Add = Major Violation Difference * Major Violation Points Plus	
7.	Major Violation Points = Major Violation Points + Major Violation Add	
8.	End - If	
9.	Minor Violation Difference = Minor Violations - 02	
10.	If Minor Violation Difference > 0	
11.	Minor Violation Add = Minor Violation Difference * Minor Violation Points Plus	
12.	Minor Violation Points = Minor Violation Points + Minor Violation Add	
13.	End - If	
14.	Violation Points = Major Violation Points + Minor Violation Points	
15.	Determine Violation Surcharge Factor	RX03TE89
16.	At Fault Difference = At Fault Accidents - 04	
17.	If At Fault Difference > 0	
18.	At Fault Plus Factor Add = At Fault Difference * At Fault Accidents Factor Plus	
19.	At Fault Accidents Factor = At Fault Accidents Factor + At Fault Plus Factor Add	
20.	End - If	
21.	Violation Points Diff = Violation Points - 12	

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Step	Description	Chart Name
22.	If Violation Points Diff > 0	
23.	Violation Points Add = Violation Points Diff * Violation Surcharge Factor Plus	
24.	Violation Surcharge Factor = Violation Surcharge Factor + Violation Points Add	
25.	End - If	
26.	Merit Rating Factor = At Fault Accidents Factor + Violation Surcharge Factor	

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ADF MOTORCYCLE MC
QUICK REFERENCE

	BI	COLL	COMP	MDCL	PD	PLCY
ADF Individual Coverage Driver Factor	X	X	X	X	X	
At Fault Accidents Factor						X
At Fault Accidents Factor Plus						X
At Fault Plus Factor Add						X
Driver's Age Percent	X	X	X	X	X	
Major Violation Points						X
Major Violation Points Plus						X
Merit Rating Factor	X	X	X	X	X	X
Minor Violation Points						X
Minor Violation Points Plus						X
Unverifiable Driving Record Surcharge Factor	X	X	X	X	X	
Violation Surcharge Factor						X
Violation Surcharge Factor Plus						X

CALCULATION MC BI ADF Individual Coverage Driver Factor
RX03MOCYBI3007
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
2.	Determine Driver's Age Percent	RX03TI86
3.	Calculate Merit Rating Factor	RX03PPAPLCY4270
4.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver's Age Percent (cents rounded)	
5.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	

CALCULATION MC COLL ADF Individual Coverage Driver Factor
RX03MOCYCOLL3008
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
2.	Determine Driver's Age Percent	RX03TI85
3.	Calculate Merit Rating Factor	RX03PPAPLCY4270
4.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver's Age Percent (cents rounded)	
5.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	

CALCULATION MC COMP ADF Individual Coverage Driver Factor
RX03MOCYCOMP3009
Renewal Effective Date: AUG-18-2000

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New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
2.	Determine Driver's Age Percent	RX03TI84
3.	Calculate Merit Rating Factor	RX03PPAPLCY4270
4.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver's Age Percent (cents rounded)	
5.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	

CALCULATION MC MDCL ADF Individual Coverage Driver Factor
RX03MOCYMDCL3010
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
2.	Determine Driver's Age Percent	RX03TI88
3.	Calculate Merit Rating Factor	RX03PPAPLCY4270
4.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver's Age Percent (cents rounded)	
5.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	

CALCULATION MC PD ADF Individual Coverage Driver Factor
RX03MOCYPD3011
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
2.	Determine Driver's Age Percent	RX03TI87
3.	Calculate Merit Rating Factor	RX03PPAPLCY4270
4.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver's Age Percent (cents rounded)	
5.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	

CALCULATION MC PLCY Merit Rating Factor
RX03PPAPLCY4270
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine At Fault Accidents Factor	RX03TE88
2.	Determine Major Violation Points	RX03TE90
3.	Determine Minor Violation Points	RX03TE91
4.	Major Violation Difference = Major Violations - 33	
5.	If Major Violation Difference > 0	
6.	Major Violation Add = Major Violation Difference * Major Violation Points Plus	
7.	Major Violation Points = Major Violation Points + Major Violation Add	

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Step	Description	Chart Name
8.	End - If	
9.	Minor Violation Difference = Minor Violations - 02	
10.	If Minor Violation Difference > 0	
11.	Minor Violation Add = Minor Violation Difference * Minor Violation Points Plus	
12.	Minor Violation Points = Minor Violation Points + Minor Violation Add	
13.	End - If	
14.	Violation Points = Major Violation Points + Minor Violation Points	
15.	Determine Violation Surcharge Factor	RX03TE89
16.	At Fault Difference = At Fault Accidents - 04	
17.	If At Fault Difference > 0	
18.	At Fault Plus Factor Add = At Fault Difference * At Fault Accidents Factor Plus	
19.	At Fault Accidents Factor = At Fault Accidents Factor + At Fault Plus Factor Add	
20.	End - If	
21.	Violation Points Diff = Violation Points - 12	
22.	If Violation Points Diff > 0	
23.	Violation Points Add = Violation Points Diff * Violation Surcharge Factor Plus	
24.	Violation Surcharge Factor = Violation Surcharge Factor + Violation Points Add	
25.	End - If	
26.	Merit Rating Factor = At Fault Accidents Factor + Violation Surcharge Factor	

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ADF ANTIQUE and CLASSICS AC

QUICK REFERENCE

	BI	COLL	COMP	MDCL	PD	PLCY
ADF Individual Coverage Driver Factor	X	X	X	X	X	
Accident Free Discount Factor	X	X	X	X	X	
Accident Prevention Course Discount Factor	X	X	X	X	X	
At Fault Accidents Factor						X
At Fault Accidents Factor Plus						X
At Fault Plus Factor Add						X
Driver Factor	X	X	X	X	X	
Financial Responsibility Rate Factor	X	X	X	X	X	
Major Violation Points						X
Major Violation Points Plus						X
Merit Rating Factor	X	X	X	X	X	X
Minor Violation Points						X
Minor Violation Points Plus						X
Unverifiable Driving Record Surcharge Factor	X	X	X	X	X	
Violation Surcharge Factor						X
Violation Surcharge Factor Plus						X

CALCULATION AC BI ADF Individual Coverage Driver Factor
RX03ANTQBI3044
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Driver Factor	RX03TE80
2.	Determine Financial Responsibility Rate Factor	RX03TE87
3.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
4.	Determine Accident Prevention Course Discount Factor	RX03TI12
5.	Determine Accident Free Discount Factor	RX03TI73
6.	Calculate Merit Rating Factor	RX03PPAPLCY4270
7.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION AC COLL ADF Individual Coverage Driver Factor
RX03ANTQCOLL3045
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

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Step	Description	Chart Name
1.	Determine Driver Factor	RX03TE83
2.	Determine Financial Responsibility Rate Factor	RX03TE87
3.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
4.	Determine Accident Prevention Course Discount Factor	RX03TI12
5.	Determine Accident Free Discount Factor	RX03TI73
6.	Calculate Merit Rating Factor	RX03PPAPLCY4270
7.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION AC COMP ADF Individual Coverage Driver Factor
RX03ANTQCOMP3046
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Driver Factor	RX03TE82
2.	Determine Financial Responsibility Rate Factor	RX03TE87
3.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
4.	Determine Accident Prevention Course Discount Factor	RX03TI12
5.	Determine Accident Free Discount Factor	RX03TI73
6.	Calculate Merit Rating Factor	RX03PPAPLCY4270
7.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION AC MDCL ADF Individual Coverage Driver Factor
RX03ANTQMDCL3047
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Driver Factor	RX03TE85
2.	Determine Financial Responsibility Rate Factor	RX03TE87
3.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
4.	Determine Accident Prevention Course Discount Factor	RX03TI12
5.	Determine Accident Free Discount Factor	RX03TI73
6.	Calculate Merit Rating Factor	RX03PPAPLCY4270

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Step	Description	Chart Name
7.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

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CALCULATION AC PD ADF Individual Coverage Driver Factor
RX03ANTQPD3048
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Driver Factor	RX03TE81
2.	Determine Financial Responsibility Rate Factor	RX03TE87
3.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
4.	Determine Accident Prevention Course Discount Factor	RX03TI12
5.	Determine Accident Free Discount Factor	RX03TI73
6.	Calculate Merit Rating Factor	RX03PPAPLCY4270
7.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION AC PLCY Merit Rating Factor
RX03PPAPLCY4270
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine At Fault Accidents Factor	RX03TE88
2.	Determine Major Violation Points	RX03TE90
3.	Determine Minor Violation Points	RX03TE91
4.	Major Violation Difference = Major Violations - 33	
5.	If Major Violation Difference > 0	
6.	Major Violation Add = Major Violation Difference * Major Violation Points Plus	
7.	Major Violation Points = Major Violation Points + Major Violation Add	
8.	End - If	
9.	Minor Violation Difference = Minor Violations - 02	
10.	If Minor Violation Difference > 0	
11.	Minor Violation Add = Minor Violation Difference * Minor Violation Points Plus	
12.	Minor Violation Points = Minor Violation Points + Minor Violation Add	
13.	End - If	
14.	Violation Points = Major Violation Points + Minor Violation Points	
15.	Determine Violation Surcharge Factor	RX03TE89
16.	At Fault Difference = At Fault Accidents - 04	
17.	If At Fault Difference > 0	
18.	At Fault Plus Factor Add = At Fault Difference * At Fault Accidents Factor Plus	
19.	At Fault Accidents Factor = At Fault Accidents Factor + At Fault Plus Factor Add	
20.	End - If	
21.	Violation Points Diff = Violation Points - 12	

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Step	Description	Chart Name
22.	If Violation Points Diff > 0	
23.	Violation Points Add = Violation Points Diff * Violation Surcharge Factor Plus	
24.	Violation Surcharge Factor = Violation Surcharge Factor + Violation Points Add	
25.	End - If	
26.	Merit Rating Factor = At Fault Accidents Factor + Violation Surcharge Factor	

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PRIVATE PASSENGER PPA

QUICK REFERENCE

	AD	BI	COLL	COMP	EEC	EMDCL	LOI	LOU	MDCL	PD	PLCY	TL	UIMBI	UMBI	UMPD
Advance Quote Discount Factor		X	X	X					X	X					
Auto Financial Discount Factor		X	X	X					X	X					
Average Driver Factor		X	X	X					X	X					
BI Matrix Factor		X													
Base Rate	X	X	X	X	X	X	X	X	X	X		X	X	X	X
COLL Matrix Factor			X												
COMP Matrix Factor				X											
Coverage Expense Fee		X	X	X					X	X					
Coverage Rating Year Plus One											X				
Customized Vehicle COLL Factor			X												
Customized Vehicle COLL Factor Plus			X												
Customized Vehicle COMP Factor				X											
Customized Vehicle COMP Factor Plus				X											
Feature : Accident Forgiveness Factor		X	X	X					X	X					
Feature : Minor Violation Forgiveness Factor		X	X	X					X	X					
Home and Car Discount Factor		X	X	X					X	X	X				
Limit/Deductible Factor		X	X	X					X	X					
MP Matrix Factor									X						
Nationwide Associate Discount Factor	X	X	X	X	X	X	X	X	X	X			X	X	X
New Vehicle Discount Factor		X	X	X					X	X					
OEM Endorsement Factor			X	X											
PD Matrix Factor										X					
Passive Occupant Restraint Discount Factor	X						X		X						
Policy UOA Endorsement Amount 1		X													
Policy UOA Endorsement Factor 1		X								X					
Policy Use of Other Auto Endor Amount		X													
Policy Use of Other Auto Govt Amt		X								X					

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	AD	BI	COLL	COMP	EEC	EMDCL	LOI	LOU	MDCL	PD	PLCY	TL	UIMBI	UMBI	UMPD
Preferred Discount	X	X	X	X	X	X	X	X	X	X		X	X	X	X
Prior Insurance Surcharge Factor		X	X	X					X	X			X	X	X
Rate Symbol Factor		X	X	X					X	X	X				
Rate Symbol Plus Factor			X	X							X				
Terms with Prior Carrier Factor		X	X	X					X	X					
Vehicle Model Year Factor		X	X	X					X	X					
Vehicle Use Factor		X	X	X					X	X					

CALCULATION PPA AD Coverage Premium
RX03PPAAD1478
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA22
2.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
3.	Determine Preferred Discount	RX03TM22
4.	Determine Nationwide Associate Discount Factor	RX03TM62
5.	Base Rate = Base Rate	
6.	Result = Base Rate * Preferred Discount (ten cents rounded)	
7.	* Nationwide Associate Discount Factor (ten cents rounded)	
8.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	

CALCULATION PPA BI Coverage Premium **
RX03PPABI1479
Effective Date: JUL-14-2009

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA03
2.	Determine Rate Symbol Factor	RX03TB15
3.	Calculate Rate Symbol Factor	RX03PPAPLCY15010
4.	Determine Vehicle Model Year Factor	RX03TC13
5.	Calculate Vehicle Age	RX03PPAPLCY10010
6.	Determine New Vehicle Discount Factor	RX03TC23
7.	Determine Limit/Deductible Factor	RX03TD03
8.	Determine Vehicle Use Factor	RX03TE54
9.	Determine Prior Insurance Surcharge Factor	RX03TE20
10.	Determine Preferred Discount	RX03TM22
11.	Determine Nationwide Associate Discount Factor	RX03TM62
12.	Determine BI Matrix Factor	RX03TM12
13.	Determine Advance Quote Discount Factor	RX03TM20
14.	Determine Terms with Prior Carrier Factor	RX03TF91
15.	Determine Home and Car Discount Factor	RX03TI35
16.	Determine Auto Financial Discount Factor	RX03TI83

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Step	Description	Chart Name
17.	Determine Feature : Accident Forgiveness Factor	RX03TM29
18.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
19.	Determine Coverage Expense Fee	RX03TF78
20.	Result = Base Rate * Preferred Discount (ten cents rounded)	
21.	* Nationwide Associate Discount Factor (ten cents rounded)	
22.	* Rate Symbol Factor (ten cents rounded)	
23.	* Vehicle Model Year Factor (ten cents rounded)	
24.	* New Vehicle Discount Factor (ten cents rounded)	
25.	* Limit/Deductible Factor (ten cents rounded)	
26.	* Vehicle Use Factor (ten cents rounded)	
27.	* Average Driver Factor (ten cents rounded)	
28.	* Prior Insurance Surcharge Factor (ten cents rounded)	
29.	Calculate Policy UOA Endorsement Amount 1	RX03PPABI3322
30.	+ Policy Use of Other Auto Endor Amount (ten cents rounded)	
31.	+ Policy Use of Other Auto Govt Amt (ten cents rounded)	
32.	* BI Matrix Factor (ten cents rounded)	
33.	* Advance Quote Discount Factor (ten cents rounded)	
34.	* Terms with Prior Carrier Factor (ten cents rounded)	
35.	* Home and Car Discount Factor (ten cents rounded)	
36.	* Auto Financial Discount Factor (ten cents rounded)	
37.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
38.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
39.	+ Coverage Expense Fee (ten cents rounded)	

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CALCULATION PPA ADDITIONAL COV FOR SOUND, PICTURE AND DATA DEVICES Coverage Premium
RX03PPACBR1480
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA53
2.	Determine Preferred Discount	RX03TM22
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Result = Base Rate * Preferred Discount (ten cents rounded)	
5.	* Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION PPA COLL Coverage Premium **
RX03PPACOLL1481
Effective Date: JUL-14-2009

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA02
2.	Determine Rate Symbol Factor	RX03TB02
3.	Determine Vehicle Model Year Factor	RX03TC12
4.	Calculate Vehicle Age	RX03PPAPLCY10010
5.	Determine New Vehicle Discount Factor	RX03TC22
6.	Determine Limit/Deductible Factor	RX03TD02
7.	Determine Vehicle Use Factor	RX03TE54
8.	Determine Prior Insurance Surcharge Factor	RX03TE20
9.	Determine Nationwide Associate Discount Factor	RX03TM62
10.	Determine OEM Endorsement Factor	RX03TE99
11.	Determine COLL Matrix Factor	RX03TM13
12.	Determine Advance Quote Discount Factor	RX03TM20
13.	Determine Terms with Prior Carrier Factor	RX03TF91
14.	Determine Preferred Discount	RX03TM22
15.	Determine Home and Car Discount Factor	RX03TI35
16.	Determine Auto Financial Discount Factor	RX03TI83
17.	Determine Feature : Accident Forgiveness Factor	RX03TM29
18.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
19.	Determine Feature:Diminshing COLL Deductible Factor	RX03TM34
20.	Determine Feature: Total Loss Coll Ded Waiver Factor	RX03TM36
21.	Determine Coverage Expense Fee	RX03TF78
22.	Calculate Rate Symbol Factor	RX03PPACOLL3575
23.	Result = Base Rate * Preferred Discount (ten cents rounded)	
24.	* Nationwide Associate Discount Factor (ten cents rounded)	
25.	* Rate Symbol Factor (ten cents rounded)	
26.	* Vehicle Model Year Factor (ten cents rounded)	
27.	* New Vehicle Discount Factor (ten cents rounded)	
28.	* Limit/Deductible Factor (ten cents rounded)	
29.	* OEM Endorsement Factor (ten cents rounded)	

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Step	Description	Chart Name
30.	* Vehicle Use Factor (ten cents rounded)	
31.	* Average Driver Factor (ten cents rounded)	
32.	* Prior Insurance Surcharge Factor (ten cents rounded)	
33.	* COLL Matrix Factor (ten cents rounded)	
34.	* Advance Quote Discount Factor (ten cents rounded)	
35.	* Terms with Prior Carrier Factor (ten cents rounded)	
36.	* Home and Car Discount Factor (ten cents rounded)	
37.	* Auto Financial Discount Factor (ten cents rounded)	
38.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
39.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
40.	* Feature:Diminshing COLL Deductible Factor (ten cents rounded)	
41.	* Feature: Total Loss Coll Ded Waiver Factor (ten cents rounded)	
42.	Calculate Customized Vehicle COLL Factor	RX03PPACOLL13970
43.	+ Result 2 (ten cents rounded)	
44.	+ Coverage Expense Fee (ten cents rounded)	

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CALCULATION PPA COMP Coverage Premium **
RX03PPACOMP1482
Effective Date: JUL-14-2009

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA01
2.	Determine Rate Symbol Factor	RX03TB01
3.	Determine Vehicle Model Year Factor	RX03TC11
4.	Calculate Vehicle Age	RX03PPAPLCY10010
5.	Determine New Vehicle Discount Factor	RX03TC21
6.	Determine Limit/Deductible Factor	RX03TD01
7.	Determine Vehicle Use Factor	RX03TE54
8.	Determine Prior Insurance Surcharge Factor	RX03TE20
9.	Determine Nationwide Associate Discount Factor	RX03TM62
10.	Determine OEM Endorsement Factor	RX03TE98
11.	Determine COMP Matrix Factor	RX03TM14
12.	Determine Advance Quote Discount Factor	RX03TM20
13.	Determine Terms with Prior Carrier Factor	RX03TF91
14.	Determine Preferred Discount	RX03TM22
15.	Determine Home and Car Discount Factor	RX03TI35
16.	Determine Auto Financial Discount Factor	RX03TI83
17.	Determine Feature : Accident Forgiveness Factor	RX03TM29
18.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
19.	Determine Feature:Diminishing COMP Deductible Factor	RX03TM33
20.	Determine Feature: Total Loss Comp Ded Waiver Factor	RX03TM35
21.	Determine Coverage Expense Fee	RX03TF78
22.	Calculate Rate Symbol Factor	RX03PPACOMP3324
23.	Result = Base Rate * Preferred Discount (ten cents rounded)	
24.	* Nationwide Associate Discount Factor (ten cents rounded)	
25.	* Rate Symbol Factor (ten cents rounded)	
26.	* Vehicle Model Year Factor (ten cents rounded)	
27.	* New Vehicle Discount Factor (ten cents rounded)	
28.	* Limit/Deductible Factor (ten cents rounded)	
29.	* OEM Endorsement Factor (ten cents rounded)	
30.	* Vehicle Use Factor (ten cents rounded)	
31.	* Average Driver Factor (ten cents rounded)	
32.	* Prior Insurance Surcharge Factor (ten cents rounded)	
33.	* COMP Matrix Factor (ten cents rounded)	
34.	* Advance Quote Discount Factor (ten cents rounded)	
35.	* Terms with Prior Carrier Factor (ten cents rounded)	
36.	* Home and Car Discount Factor (ten cents rounded)	
37.	* Auto Financial Discount Factor (ten cents rounded)	
38.	* Feature : Accident Forgiveness Factor (ten cents rounded)	

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Step	Description	Chart Name
39.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
40.	* Feature:Diminishing COMP Deductible Factor (ten cents rounded)	
41.	* Feature: Total Loss Comp Ded Waiver Factor (ten cents rounded)	
42.	Calculate Customized Vehicle COMP Factor	RX03PPACOMP13971
43.	+ Result 2 (ten cents rounded)	
44.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION PPA EXMDCL Coverage Premium
RX03PPAEXMDCL1483
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA33
2.	Determine Preferred Discount	RX03TM22
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Result = Base Rate * Preferred Discount (ten cents rounded)	
5.	* Nationwide Associate Discount Factor (ten cents rounded)	

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CALCULATION PPA LOI Coverage Premium
RX03PPALOI1484
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA31
2.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
3.	Determine Preferred Discount	RX03TM22
4.	Determine Nationwide Associate Discount Factor	RX03TM62
5.	Result = Base Rate * Preferred Discount (ten cents rounded)	
6.	* Nationwide Associate Discount Factor (ten cents rounded)	
7.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	

CALCULATION PPA LOU Coverage Premium
RX03PPALOU1485
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA52
2.	Determine Preferred Discount	RX03TM22
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Result = Base Rate * Preferred Discount (ten cents rounded)	
5.	* Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION PPA MDCL Coverage Premium **
RX03PPAMDCL1486
Effective Date: JUL-14-2009

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA30
2.	Determine Rate Symbol Factor	RX03TB17
3.	Calculate Rate Symbol Factor	RX03PPAPLCY15010
4.	Determine Vehicle Model Year Factor	RX03TC15
5.	Calculate Vehicle Age	RX03PPAPLCY10010
6.	Determine New Vehicle Discount Factor	RX03TC25
7.	Determine Limit/Deductible Factor	RX03TD13
8.	Determine Vehicle Use Factor	RX03TE54
9.	Determine Prior Insurance Surcharge Factor	RX03TE20
10.	Determine Nationwide Associate Discount Factor	RX03TM62
11.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
12.	Determine MP Matrix Factor	RX03TM15
13.	Determine Advance Quote Discount Factor	RX03TM20
14.	Determine Terms with Prior Carrier Factor	RX03TF91
15.	Determine Preferred Discount	RX03TM22
16.	Determine Home and Car Discount Factor	RX03TI35
17.	Determine Auto Financial Discount Factor	RX03TI83

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Step	Description	Chart Name
18.	Determine Feature : Accident Forgiveness Factor	RX03TM29
19.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
20.	Determine Coverage Expense Fee	RX03TF78
21.	Result = Base Rate * Preferred Discount (ten cents rounded)	
22.	* Nationwide Associate Discount Factor (ten cents rounded)	
23.	* Rate Symbol Factor (ten cents rounded)	
24.	* Vehicle Model Year Factor (ten cents rounded)	
25.	* New Vehicle Discount Factor (ten cents rounded)	
26.	* Limit/Deductible Factor (ten cents rounded)	
27.	* Vehicle Use Factor (ten cents rounded)	
28.	* Average Driver Factor (ten cents rounded)	
29.	* Prior Insurance Surcharge Factor (ten cents rounded)	
30.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	
31.	* MP Matrix Factor (ten cents rounded)	
32.	* Advance Quote Discount Factor (ten cents rounded)	
33.	* Terms with Prior Carrier Factor (ten cents rounded)	
34.	* Home and Car Discount Factor (ten cents rounded)	
35.	* Auto Financial Discount Factor (ten cents rounded)	
36.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
37.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
38.	+ Coverage Expense Fee (ten cents rounded)	

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CALCULATION PPA PD Coverage Premium **
RX03PPAPD1488
Effective Date: JUL-14-2009

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA04
2.	Determine Rate Symbol Factor	RX03TB16
3.	Calculate Rate Symbol Factor	RX03PPAPLCY15010
4.	Determine Vehicle Model Year Factor	RX03TC14
5.	Calculate Vehicle Age	RX03PPAPLCY10010
6.	Determine New Vehicle Discount Factor	RX03TC24
7.	Determine Limit/Deductible Factor	RX03TD04
8.	Determine Vehicle Use Factor	RX03TE54
9.	Determine Prior Insurance Surcharge Factor	RX03TE20
10.	Determine Nationwide Associate Discount Factor	RX03TM62
11.	Determine Policy Expense Fee	RX03TF73
12.	Determine PD Matrix Factor	RX03TM16
13.	Determine Advance Quote Discount Factor	RX03TM20
14.	Determine Terms with Prior Carrier Factor	RX03TF91
15.	Determine Preferred Discount	RX03TM22
16.	Determine Home and Car Discount Factor	RX03TI35
17.	Determine Auto Financial Discount Factor	RX03TI83
18.	Determine Feature : Accident Forgiveness Factor	RX03TM29
19.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
20.	Determine Coverage Expense Fee	RX03TF78
21.	Result = Base Rate * Preferred Discount (ten cents rounded)	
22.	* Nationwide Associate Discount Factor (ten cents rounded)	
23.	* Rate Symbol Factor (ten cents rounded)	
24.	* Vehicle Model Year Factor (ten cents rounded)	
25.	* New Vehicle Discount Factor (ten cents rounded)	
26.	* Limit/Deductible Factor (ten cents rounded)	
27.	* Vehicle Use Factor (ten cents rounded)	
28.	* Average Driver Factor (ten cents rounded)	
29.	* Prior Insurance Surcharge Factor (ten cents rounded)	
30.	Calculate Policy Use of Other Auto Govt Amt	RX03PPAPD3325
31.	+ Policy Use of Other Auto Govt Amt (ten cents rounded)	
32.	* PD Matrix Factor (ten cents rounded)	
33.	* Advance Quote Discount Factor (ten cents rounded)	
34.	* Terms with Prior Carrier Factor (ten cents rounded)	
35.	* Home and Car Discount Factor (ten cents rounded)	
36.	* Auto Financial Discount Factor (ten cents rounded)	
37.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
38.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	

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Step	Description	Chart Name
39.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION PPA TL Coverage Premium **
RX03PPATL1489
Effective Date: JUL-14-2009

Step	Description	Chart Name
1.	If Option Code = 200(Basic Roadside Assistance) or 201(Plus Roadside Assistance)	
2.	Determine Feature : RoadSide Assistance Cov Prem	RX03TM37
3.	End - If	

CALCULATION PPA UIMBI Coverage Premium
RX03PPAUIMBI1490
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA09
2.	Determine Prior Insurance Surcharge Factor	RX03TE20
3.	Determine Preferred Discount	RX03TM22
4.	Determine Nationwide Associate Discount Factor	RX03TM62
5.	Result = Base Rate * Prior Insurance Surcharge Factor (ten cents rounded)	
6.	* Preferred Discount (ten cents rounded)	
7.	* Nationwide Associate Discount Factor (ten cents rounded)	

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CALCULATION PPA UMBI Coverage Premium
RX03PPAUMBI1491
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA07
2.	Determine Prior Insurance Surcharge Factor	RX03TE20
3.	Determine Preferred Discount	RX03TM22
4.	Determine Nationwide Associate Discount Factor	RX03TM62
5.	Result = Base Rate * Prior Insurance Surcharge Factor (ten cents rounded)	
6.	* Preferred Discount (ten cents rounded)	
7.	* Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION PPA UMPD Coverage Premium
RX03PPAUMPD1492
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA08
2.	Determine Prior Insurance Surcharge Factor	RX03TE20
3.	Determine Preferred Discount	RX03TM22
4.	Determine Nationwide Associate Discount Factor	RX03TM62
5.	Result = Base Rate * Prior Insurance Surcharge Factor (ten cents rounded)	
6.	* Preferred Discount (ten cents rounded)	
7.	* Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION PPA BI Policy UOA Endorsement Amount 1
RX03PPABI3322
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	If UOA Code 1 > 0	
2.	Policy UOA Endorsement Code = UOA Code 1	
3.	Else	
4.	Policy UOA Endorsement Code = UOA Code 2	
5.	End - If	
6.	Determine Policy UOA Endorsement Amount 1	RX03TF01
7.	Determine Policy UOA Endorsement Factor 1	RX03TF28
8.	Result Coverage Premium1 = Base Rate * Rate Symbol Factor (ten cents rounded)	
9.	* Limit/Deductible Factor (ten cents rounded)	
10.	Policy Use of Other Auto Govt Amt = Result Coverage Premium1 * Policy UOA Endorsement Factor 1 (cents rounded)	
11.	Policy Use of Other Auto Endor Amount = Policy UOA Endorsement Amount 1 * Limit/Deductible Factor (cents rounded)	

CALCULATION PPA COLL Customized Vehicle COLL Factor
RX03PPACOLL13970

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Effective Date: SEP-20-2005

Step	Description	Chart Name
1.	Result 2 = 0	
2.	If Stated Amount > 1500	
3.	Customized Vehicle Units = (Stated Amount - 1501) / 500	
4.	+ 01	
5.	Determine Customized Vehicle COLL Factor	RX03TB22
6.	If Customized Vehicle Units > 5	
7.	Result Cost Class = Customized Vehicle Units - 05	
8.	Customized Vehicle COLL Factor Plus = Result Cost Class * Customized Vehicle COLL Factor Plus (tenth cent rounded)	
9.	Customized Vehicle COLL Factor = Customized Vehicle COLL Factor + Customized Vehicle COLL Factor Plus (tenth cent rounded)	
10.	End - If	
11.	Result 2 = Result * Customized Vehicle COLL Factor (cents rounded)	
12.	End - If	

CALCULATION PPA COLL Rate Symbol Factor
RX03PPACOLL3575
Effective Date: SEP-27-2006

Step	Description	Chart Name
1.	If Rate Symbol < 201	
2.	Result Cost Class = Rate Symbol	
3.	Result Cost Class = Result Cost Class - 29	
4.	Rate Symbol Plus Factor = Result Cost Class * Rate Symbol Plus Factor	
5.	Rate Symbol Factor = Rate Symbol Factor + Rate Symbol Plus Factor	
6.	Else	
7.	Result Cost Class = Rate Symbol	
8.	Result Cost Class = Result Cost Class - 200	
9.	Rate Symbol Plus Factor = Rate Symbol Plus Factor * Result Cost Class	
10.	Rate Symbol Factor = Rate Symbol Factor + Rate Symbol Plus Factor	
11.	End - If	

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CALCULATION PPA COMP Customized Vehicle COMP Factor
RX03PPACOMP13971
Effective Date: SEP-20-2005

Step	Description	Chart Name
1.	Result 2 = 0	
2.	If Stated Amount > 1500	
3.	Customized Vehicle Units = (Stated Amount - 1501) / 500	
4.	+ 01	
5.	Determine Customized Vehicle COMP Factor	RX03TB21
6.	If Customized Vehicle Units > 5	
7.	Result Cost Class = Customized Vehicle Units - 05	
8.	Customized Vehicle COMP Factor Plus = Result Cost Class * Customized Vehicle COMP Factor Plus (tenth cent rounded)	
9.	Customized Vehicle COMP Factor = Customized Vehicle COMP Factor + Customized Vehicle COMP Factor Plus (tenth cent rounded)	
10.	End - If	
11.	Result 2 = Result * Customized Vehicle COMP Factor (cents rounded)	
12.	End - If	

CALCULATION PPA COMP Rate Symbol Factor
RX03PPACOMP3324
Effective Date: SEP-27-2006

Step	Description	Chart Name
1.	If Rate Symbol < 201	
2.	Result Cost Class = Rate Symbol	
3.	Result Cost Class = Result Cost Class - 29	
4.	Rate Symbol Plus Factor = Result Cost Class * Rate Symbol Plus Factor	
5.	Rate Symbol Factor = Rate Symbol Factor + Rate Symbol Plus Factor	
6.	Else	
7.	Result Cost Class = Rate Symbol	
8.	Result Cost Class = Result Cost Class - 200	
9.	Rate Symbol Plus Factor = Rate Symbol Plus Factor * Result Cost Class	
10.	Rate Symbol Factor = Rate Symbol Factor + Rate Symbol Plus Factor	
11.	End - If	

CALCULATION PPA PD Policy Use of Other Auto Govt Amt
RX03PPAPD3325
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Policy UOA Endorsement Factor 1	RX03TF28
2.	Result2 = Base Rate * Rate Symbol Factor (ten cents rounded)	
3.	* Limit/Deductible Factor (ten cents rounded)	
4.	Policy Use of Other Auto Govt Amt = Policy UOA Endorsement Factor 1 * Result2	

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CALCULATION PPA PLCY Vehicle Age
RX03PPAPLCY10010
Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	If Coverage Rating Month < 10	
2.	If Model Year > Coverage Rating Year	
3.	Vehicle Age = 0	
4.	Else	
5.	Vehicle Age = Coverage Rating Year - Model Year	
6.	End - If	
7.	Else	
8.	Coverage Rating Year Plus One = Coverage Rating Year + 01	
9.	If Model Year > Coverage Rating Year Plus One	
10.	Vehicle Age = 0	
11.	Else	
12.	Vehicle Age = Coverage Rating Year Plus One - Model Year	
13.	End - If	
14.	End - If	

CALCULATION PPA PLCY Rate Symbol Factor
RX03PPAPLCY15010
Effective Date: SEP-27-2006

Step	Description	Chart Name
1.	Result Cost Class = Rate Symbol	
2.	Result Cost Class = Result Cost Class - 100	
3.	Rate Symbol Plus Factor = Rate Symbol Plus Factor * Result Cost Class	
4.	Rate Symbol Factor = Rate Symbol Factor + Rate Symbol Plus Factor	

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MOTORCYCLE MC
QUICK REFERENCE

	AD	BI	COLL	COMP	EXMDCL	LOI	MDCL	PD	UIMBI	UMBI	UMPD
Average Driver Factor		X	X	X			X	X			
Base Rate	X	X	X	X	X	X	X	X	X	X	X
Engine Size Percent		X	X	X				X			
Limit/Deductible Factor		X	X	X			X	X			
Rate Factor	X	X	X	X	X	X	X	X	X	X	X
Vehicle Model Year Factor		X	X	X			X	X			

CALCULATION MC AD Coverage Premium
RX03MOCYAD1511
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA22
2.	Determine Rate Factor	RX03TE11
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION MC BI Coverage Premium
RX03MOCYBI1512
Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA03
2.	Determine Rate Factor	RX03TE11
3.	Determine Vehicle Model Year Factor	RX03TC13
4.	Determine Limit/Deductible Factor	RX03TD03
5.	Determine Engine Size Percent	RX03TI91
6.	Result = Base Rate * Rate Factor (ten cents rounded)	
7.	* Vehicle Model Year Factor (ten cents rounded)	
8.	* Limit/Deductible Factor (ten cents rounded)	
9.	* Engine Size Percent (ten cents rounded)	
10.	* Average Driver Factor (ten cents rounded)	

CALCULATION MC COLL Coverage Premium
RX03MOCYCOLL1513
Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA02
2.	Determine Rate Factor	RX03TE11
3.	Determine Vehicle Model Year Factor	RX03TC12
4.	Determine Limit/Deductible Factor	RX03TD02
5.	Determine Engine Size Percent	RX03TI90
6.	Result = Base Rate * Rate Factor (ten cents rounded)	

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Step	Description	Chart Name
7.	* Vehicle Model Year Factor (ten cents rounded)	
8.	* Limit/Deductible Factor (ten cents rounded)	
9.	* Engine Size Percent (ten cents rounded)	
10.	* Average Driver Factor (ten cents rounded)	

CALCULATION MC COMP Coverage Premium
RX03MOCYCOMP1514
Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA01
2.	Determine Rate Factor	RX03TE11
3.	Determine Vehicle Model Year Factor	RX03TC11
4.	Determine Limit/Deductible Factor	RX03TD01
5.	Determine Engine Size Percent	RX03TI89
6.	Result = Base Rate * Rate Factor (ten cents rounded)	
7.	* Vehicle Model Year Factor (ten cents rounded)	
8.	* Limit/Deductible Factor (ten cents rounded)	
9.	* Engine Size Percent (ten cents rounded)	
10.	* Average Driver Factor (ten cents rounded)	

CALCULATION MC EXMDCL Coverage Premium
RX03MOCYEXMDCL1515
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA33
2.	Determine Rate Factor	RX03TE11
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

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CALCULATION MC LOI Coverage Premium
RX03MOCYLOI1516
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA31
2.	Determine Rate Factor	RX03TE11
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION MC MDCL Coverage Premium
RX03MOCYMDCL1517
Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA30
2.	Determine Rate Factor	RX03TE11
3.	Determine Vehicle Model Year Factor	RX03TC15
4.	Determine Limit/Deductible Factor	RX03TD13
5.	Result = Base Rate * Rate Factor (ten cents rounded)	
6.	* Vehicle Model Year Factor (ten cents rounded)	
7.	* Limit/Deductible Factor (ten cents rounded)	
8.	* Average Driver Factor (ten cents rounded)	

CALCULATION MC PD Coverage Premium
RX03MOCYPD1519
Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA04
2.	Determine Rate Factor	RX03TE11
3.	Determine Vehicle Model Year Factor	RX03TC14
4.	Determine Limit/Deductible Factor	RX03TD04
5.	Determine Engine Size Percent	RX03TI92
6.	Result = Base Rate * Rate Factor (ten cents rounded)	
7.	* Vehicle Model Year Factor (ten cents rounded)	
8.	* Limit/Deductible Factor (ten cents rounded)	
9.	* Engine Size Percent (ten cents rounded)	
10.	* Average Driver Factor (ten cents rounded)	

CALCULATION MC UIMBI Coverage Premium
RX03MOCYUIMBI1520
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA09
2.	Determine Rate Factor	RX03TE11
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

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CALCULATION MC UMBI Coverage Premium
RX03MOCYUMBI1521
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA07
2.	Determine Rate Factor	RX03TE11
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION MC UMPD Coverage Premium
RX03MOCYUMPD1522
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA08
2.	Determine Rate Factor	RX03TE11
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

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RECREATIONAL VEHICLE RV

QUICK REFERENCE

	BI	PD	UIMBI	UMBI	UMPD
Base Rate	X	X	X	X	X
Limit/Deductible Factor	X	X			
Rate Factor			X	X	X

CALCULATION RV BI Coverage Premium
RX03RVBI1554
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA16
2.	Determine Limit/Deductible Factor	RX03TD03
3.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	

CALCULATION RV COLL Coverage Premium
RX03RVCOLL1555
Effective Date: JUN-19-2003

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA55

CALCULATION RV COMP Coverage Premium
RX03RVCOMP1556
Effective Date: JUN-19-2003

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA54

CALCULATION RV MDCL Coverage Premium
RX03RVMDCL1558
Effective Date: JUN-19-2003

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA58

CALCULATION RV PD Coverage Premium
RX03RVPD1560
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA17
2.	Determine Limit/Deductible Factor	RX03TD04
3.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	

CALCULATION RV UIMBI Coverage Premium
RX03RVUIMBI1562
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

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Step	Description	Chart Name
1.	Determine Base Rate	RX03TA09
2.	Determine Rate Factor	RX03TE24
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION RV UMBI Coverage Premium
RX03RVUMBI1563
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA07
2.	Determine Rate Factor	RX03TE24
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION RV UMPD Coverage Premium
RX03RVUMPD1564
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA08
2.	Determine Rate Factor	RX03TE24
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

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TRAILERS SV
QUICK REFERENCE

	COLL	COMP	PE	PLCY
Auto Financial Discount Factor	X	X		
Base Rate	X	X	X	
Home and Car Discount Factor	X	X		X
Long Term Policyholder Discount Factor	X	X		
Nationwide Associate Discount Factor	X	X	X	
Rate Symbol Factor	X	X		

CALCULATION SV COLL Coverage Premium
RX03SUPLCOLL1566
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA20
2.	Determine Rate Symbol Factor	RX03TB06
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Determine Long Term Policyholder Discount Factor	RX03TI33
5.	Determine Home and Car Discount Factor	RX03TI35
6.	Determine Auto Financial Discount Factor	RX03TI83
7.	Result = Base Rate * Rate Symbol Factor (ten cents rounded)	
8.	* Nationwide Associate Discount Factor (ten cents rounded)	
9.	If Full Term Policy Months = Annual	
10.	* 02 (ten cents rounded)	
11.	End - If	
12.	* Long Term Policyholder Discount Factor (ten cents rounded)	
13.	* Home and Car Discount Factor (ten cents rounded)	
14.	* Auto Financial Discount Factor (ten cents rounded)	

CALCULATION SV COMP Coverage Premium
RX03SUPLCOMP1567
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA19
2.	Determine Rate Symbol Factor	RX03TB05
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Determine Long Term Policyholder Discount Factor	RX03TI33
5.	Determine Home and Car Discount Factor	RX03TI35
6.	Determine Auto Financial Discount Factor	RX03TI83
7.	Result = Base Rate * Rate Symbol Factor (ten cents rounded)	
8.	* Nationwide Associate Discount Factor (ten cents rounded)	
9.	If Full Term Policy Months = Annual	

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Step	Description	Chart Name
10.	* 02 (ten cents rounded)	
11.	End - If	
12.	* Long Term Policyholder Discount Factor (ten cents rounded)	
13.	* Home and Car Discount Factor (ten cents rounded)	
14.	* Auto Financial Discount Factor (ten cents rounded)	

CALCULATION SV PE Coverage Premium
RX03SUPLPE1568
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA61
2.	Determine Nationwide Associate Discount Factor	RX03TM62
3.	Result = Base Rate * Nationwide Associate Discount Factor (ten cents rounded)	

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COMPREHENSIVE FAMILIY LIABILITY CFL

QUICK REFERENCE

	CFL
Base Rate	X
CFL Additional Rate	X

CALCULATION CFL CFL Coverage Premium
RX03CFLPLCY1862
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA43
2.	Determine CFL Additional Rate	RX03TI06
3.	Result = Coverage Additional Residence Count * CFL Additional Rate (ten cents rounded)	
4.	+ Base Rate (ten cents rounded)	

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MOTORHOME MH
QUICK REFERENCE

	AD	BI	COLL	COMP	EMDCL	LOI	MDCL	PD	PLCY	UIMBI	UMBI	UMPD
Auto Financial Discount Factor		X	X	X			X	X				
Base Rate	X	X	X	X	X	X	X	X		X	X	X
Home and Car Discount Factor		X	X	X			X	X	X			
Limit/Deductible Factor		X	X	X			X	X				
Long Term Policyholder Discount Factor		X	X	X			X	X				
Passive Occupant Restraint Discount Factor	X					X	X					
Rate Factor	X	X	X	X	X	X	X	X		X	X	X
Rate Symbol Factor			X	X								
Rate Symbol Plus Factor			X	X								
Vehicle Model Year Factor		X	X	X			X	X				

CALCULATION MH AD Coverage Premium
RX03MOHMAD1524
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA22
2.	Determine Rate Factor	RX03TE07
3.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
4.	Result = Base Rate * Rate Factor (ten cents rounded)	
5.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	

CALCULATION MH BI Coverage Premium
RX03MOHMBI1525
Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA03
2.	Determine Rate Factor	RX03TE07
3.	Determine Vehicle Model Year Factor	RX03TC13
4.	Determine Limit/Deductible Factor	RX03TD03
5.	Determine Long Term Policyholder Discount Factor	RX03TI33
6.	Determine Home and Car Discount Factor	RX03TI35
7.	Determine Auto Financial Discount Factor	RX03TI83
8.	Result = Base Rate * Rate Factor (ten cents rounded)	
9.	* Vehicle Model Year Factor (ten cents rounded)	
10.	* Limit/Deductible Factor (ten cents rounded)	
11.	* Long Term Policyholder Discount Factor (ten cents rounded)	
12.	* Home and Car Discount Factor (ten cents rounded)	
13.	* Auto Financial Discount Factor (ten cents rounded)	

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CALCULATION MH ADDITIONAL COV FOR SOUND, PICTURE AND DATA DEVICES Coverage Premium
RX03MOHMCBR1526
Effective Date: JUN-19-2003

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA53

CALCULATION MH COLL Coverage Premium
RX03MOHMCOLL1527
Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA02
2.	Determine Rate Factor	RX03TE07
3.	Determine Rate Symbol Factor	RX03TB02
4.	Determine Vehicle Model Year Factor	RX03TC12
5.	Determine Limit/Deductible Factor	RX03TD02
6.	Determine Long Term Policyholder Discount Factor	RX03TI33
7.	Determine Home and Car Discount Factor	RX03TI35
8.	Determine Auto Financial Discount Factor	RX03TI83
9.	Calculate Rate Symbol Factor	RX03MOHMCOLL3576
10.	Result = Base Rate * Rate Factor (ten cents rounded)	
11.	* Rate Symbol Factor (ten cents rounded)	
12.	* Vehicle Model Year Factor (ten cents rounded)	
13.	* Limit/Deductible Factor (ten cents rounded)	
14.	* Long Term Policyholder Discount Factor (ten cents rounded)	
15.	* Home and Car Discount Factor (ten cents rounded)	
16.	* Auto Financial Discount Factor (ten cents rounded)	

CALCULATION MH COMP Coverage Premium
RX03MOHMCOMP1528
Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA01
2.	Determine Rate Factor	RX03TE07
3.	Determine Rate Symbol Factor	RX03TB01
4.	Determine Vehicle Model Year Factor	RX03TC11
5.	Determine Limit/Deductible Factor	RX03TD01
6.	Determine Long Term Policyholder Discount Factor	RX03TI33
7.	Determine Home and Car Discount Factor	RX03TI35
8.	Determine Auto Financial Discount Factor	RX03TI83
9.	Calculate Rate Symbol Factor	RX03MOHMCOMP3577
10.	Result = Base Rate * Rate Factor (ten cents rounded)	
11.	* Rate Symbol Factor (ten cents rounded)	
12.	* Vehicle Model Year Factor (ten cents rounded)	

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Step	Description	Chart Name
13.	* Limit/Deductible Factor (ten cents rounded)	
14.	* Long Term Policyholder Discount Factor (ten cents rounded)	
15.	* Home and Car Discount Factor (ten cents rounded)	
16.	* Auto Financial Discount Factor (ten cents rounded)	

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CALCULATION MH EXMDCL Coverage Premium
RX03MOHMEXMDCL1529
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA33
2.	Determine Rate Factor	RX03TE07
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION MH LOI Coverage Premium
RX03MOHMLOI1530
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA31
2.	Determine Rate Factor	RX03TE07
3.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
4.	Result = Base Rate * Rate Factor (ten cents rounded)	
5.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	

CALCULATION MH LOU Coverage Premium
RX03MOHMLOU1531
Effective Date: JUN-19-2003

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA52

CALCULATION MH MDCL Coverage Premium
RX03MOHMMDCL1532
Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA30
2.	Determine Rate Factor	RX03TE07
3.	Determine Vehicle Model Year Factor	RX03TC15
4.	Determine Limit/Deductible Factor	RX03TD13
5.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
6.	Determine Long Term Policyholder Discount Factor	RX03TI33
7.	Determine Home and Car Discount Factor	RX03TI35
8.	Determine Auto Financial Discount Factor	RX03TI83
9.	Result = Base Rate * Rate Factor (ten cents rounded)	
10.	* Vehicle Model Year Factor (ten cents rounded)	
11.	* Limit/Deductible Factor (ten cents rounded)	
12.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	
13.	* Long Term Policyholder Discount Factor (ten cents rounded)	
14.	* Home and Car Discount Factor (ten cents rounded)	
15.	* Auto Financial Discount Factor (ten cents rounded)	

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CALCULATION MH PD Coverage Premium
RX03MOHMPD1535
Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA04
2.	Determine Rate Factor	RX03TE07
3.	Determine Vehicle Model Year Factor	RX03TC14
4.	Determine Limit/Deductible Factor	RX03TD04
5.	Determine Long Term Policyholder Discount Factor	RX03TI33
6.	Determine Home and Car Discount Factor	RX03TI35
7.	Determine Auto Financial Discount Factor	RX03TI83
8.	Result = Base Rate * Rate Factor (ten cents rounded)	
9.	* Vehicle Model Year Factor (ten cents rounded)	
10.	* Limit/Deductible Factor (ten cents rounded)	
11.	* Long Term Policyholder Discount Factor (ten cents rounded)	
12.	* Home and Car Discount Factor (ten cents rounded)	
13.	* Auto Financial Discount Factor (ten cents rounded)	

CALCULATION MH PE Coverage Premium
RX03MOHMPE1533
Effective Date: JUN-19-2003

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA61

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CALCULATION MH TL Coverage Premium
RX03MOHMTL1536
Effective Date: JUN-19-2003

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA51

CALCULATION MH UIMBI Coverage Premium
RX03MOHMUIMBI1537
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA09
2.	Determine Rate Factor	RX03TE07
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION MH UMBI Coverage Premium
RX03MOHMUMBI1538
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA07
2.	Determine Rate Factor	RX03TE07
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION MH UMPD Coverage Premium
RX03MOHMUMPD1539
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA08
2.	Determine Rate Factor	RX03TE07
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION MH COLL Rate Symbol Factor
RX03MOHMCOLL3576
Effective Date: SEP-27-2006

Step	Description	Chart Name
1.	If Rate Symbol < 201	
2.	Result Cost Class = Rate Symbol	
3.	Result Cost Class = Result Cost Class - 29	
4.	Rate Symbol Plus Factor = Result Cost Class * Rate Symbol Plus Factor	
5.	Rate Symbol Factor = Rate Symbol Factor + Rate Symbol Plus Factor	
6.	Else	
7.	Result Cost Class = Rate Symbol	
8.	Result Cost Class = Result Cost Class - 200	

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Step	Description	Chart Name
9.	Rate Symbol Plus Factor = Rate Symbol Plus Factor * Result Cost Class	
10.	Rate Symbol Factor = Rate Symbol Factor + Rate Symbol Plus Factor	
11.	End - If	

CALCULATION MH COMP Rate Symbol Factor
RX03MOHMCOMP3577
Effective Date: SEP-27-2006

Step	Description	Chart Name
1.	If Rate Symbol < 201	
2.	Result Cost Class = Rate Symbol	
3.	Result Cost Class = Result Cost Class - 29	
4.	Rate Symbol Plus Factor = Result Cost Class * Rate Symbol Plus Factor	
5.	Rate Symbol Factor = Rate Symbol Factor + Rate Symbol Plus Factor	
6.	Else	
7.	Result Cost Class = Rate Symbol	
8.	Result Cost Class = Result Cost Class - 200	
9.	Rate Symbol Plus Factor = Rate Symbol Plus Factor * Result Cost Class	
10.	Rate Symbol Factor = Rate Symbol Factor + Rate Symbol Plus Factor	
11.	End - If	

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NAMED NON OWNER NNO

QUICK REFERENCE

	AD	BI	EXMDCL	LOI	MDCL	PD	UIMBI	UMBI	UMPD
Base Rate	X	X	X	X	X	X	X	X	X
Limit/Deductible Factor		X			X	X			
Nationwide Associate Discount Factor	X	X	X	X	X	X	X	X	X

CALCULATION NNO AD Coverage Premium
RX03NNOAD1541
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA22
2.	Determine Nationwide Associate Discount Factor	RX03TM62
3.	Base Rate = Base Rate	
4.	Result = Base Rate * Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION NNO BI Coverage Premium
RX03NNOBI1542
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA03
2.	Determine Limit/Deductible Factor	RX03TD03
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
5.	* Nationwide Associate Discount Factor (ten cents rounded)	
6.	* NNO Type of Risk Factor (ten cents rounded)	

CALCULATION NNO EXMDCL Coverage Premium
RX03NNOEXMDCL1544
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA33
2.	Determine Nationwide Associate Discount Factor	RX03TM62
3.	Result = Base Rate * Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION NNO LOI Coverage Premium
RX03NNOLOI1545
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA31
2.	Determine Nationwide Associate Discount Factor	RX03TM62
3.	Result = Base Rate * Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION NNO MDCL Coverage Premium

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RX03NNOMDCL1546
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA30
2.	Determine Limit/Deductible Factor	RX03TD13
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
5.	* Nationwide Associate Discount Factor (ten cents rounded)	
6.	* NNO Type of Risk Factor (ten cents rounded)	

CALCULATION NNO PD Coverage Premium
RX03NNOPD1549
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA04
2.	Determine Limit/Deductible Factor	RX03TD04
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
5.	* Nationwide Associate Discount Factor (ten cents rounded)	
6.	* NNO Type of Risk Factor (ten cents rounded)	

CALCULATION NNO UIMBI Coverage Premium
RX03NNOUIMBI1550
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA09
2.	Determine Nationwide Associate Discount Factor	RX03TM62
3.	Result = Base Rate * Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION NNO UMBI Coverage Premium
RX03NNOUMBI1551
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA07
2.	Determine Nationwide Associate Discount Factor	RX03TM62
3.	Result = Base Rate * Nationwide Associate Discount Factor (ten cents rounded)	

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CALCULATION NNO UMPD Coverage Premium
RX03NNOUMPD1552
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA08
2.	Determine Nationwide Associate Discount Factor	RX03TM62
3.	Result = Base Rate * Nationwide Associate Discount Factor (ten cents rounded)	

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ANTIQUE and CLASSICS AC
QUICK REFERENCE

	AD	BI	COLL	COMP	EEC	EMDCL	LOI	LOU	MDCL	PD	PLCY	UIMBI	UMBI	UMPD
Advance Quote Discount Factor		X	X	X					X	X				
Auto Financial Discount Factor		X	X	X					X	X				
Average Driver Factor		X	X	X					X	X				
BI Matrix Factor		X												
Base Rate	X	X			X	X	X	X	X	X		X	X	X
COLL Matrix Factor			X											
COMP Matrix Factor				X										
Coverage Expense Fee		X							X	X				
Feature : Accident Forgiveness Factor		X	X	X					X	X				
Feature : Minor Violation Forgiveness Factor		X	X	X					X	X				
Home and Car Discount Factor		X	X	X					X	X	X			
Limit/Deductible Factor		X	X	X					X	X				
Long Term Policyholder Discount Factor		X	X	X					X	X				
MP Matrix Factor									X					
Nationwide Associate Discount Factor	X	X	X	X	X	X	X	X	X	X		X	X	X
PD Matrix Factor										X				
Passive Occupant Restraint Discount Factor	X						X		X					
Prior Insurance Surcharge Factor		X	X	X					X	X		X	X	X
Rate Factor		X	X	X					X	X				
Terms with Prior Carrier Factor		X	X	X					X	X				
Vehicle Use Factor		X	X	X					X	X				

CALCULATION AC AD Coverage Premium
RX03ANTQAD1463
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA22
2.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Result = Base Rate * Passive Occupant Restraint Discount Factor (ten cents rounded)	
5.	* Nationwide Associate Discount Factor (ten cents rounded)	

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CALCULATION AC BI Coverage Premium **
RX03ANTQBI1464
Effective Date: JUL-14-2009

Step	Description	Chart Name
1.	If Vehicle Use = Restricted	
2.	Determine Rate Factor	RX03TE16
3.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
4.	* Nationwide Associate Discount Factor (ten cents rounded)	
5.	* Rate Factor (ten cents rounded)	
6.	* Long Term Policyholder Discount Factor (ten cents rounded)	
7.	* Home and Car Discount Factor (ten cents rounded)	
8.	* Auto Financial Discount Factor (ten cents rounded)	
9.	Else	
10.	Determine Base Rate	RX03TA03
11.	Determine Limit/Deductible Factor	RX03TD03
12.	Determine Nationwide Associate Discount Factor	RX03TM62
13.	Determine Vehicle Use Factor	RX03TE54
14.	Determine Prior Insurance Surcharge Factor	RX03TE20
15.	Determine BI Matrix Factor	RX03TM12
16.	Determine Advance Quote Discount Factor	RX03TM20
17.	Determine Terms with Prior Carrier Factor	RX03TF91
18.	Determine Home and Car Discount Factor	RX03TI35
19.	Determine Auto Financial Discount Factor	RX03TI83
20.	Determine Feature : Accident Forgiveness Factor	RX03TM29
21.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
22.	Determine Coverage Expense Fee	RX03TF78
23.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
24.	* Nationwide Associate Discount Factor (ten cents rounded)	
25.	* Vehicle Use Factor (ten cents rounded)	
26.	* Average Driver Factor (ten cents rounded)	
27.	* Prior Insurance Surcharge Factor (ten cents rounded)	
28.	* BI Matrix Factor (ten cents rounded)	
29.	* Advance Quote Discount Factor (ten cents rounded)	
30.	* Terms with Prior Carrier Factor (ten cents rounded)	
31.	* Home and Car Discount Factor (ten cents rounded)	
32.	* Auto Financial Discount Factor (ten cents rounded)	
33.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
34.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
35.	+ Coverage Expense Fee (ten cents rounded)	
36.	End - If	

CALCULATION AC ADDITIONAL COV FOR SOUND, PICTURE AND DATA DEVICES Coverage Premium
RX03ANTQCBR1465

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Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA53
2.	Determine Nationwide Associate Discount Factor	RX03TM62
3.	Result = Base Rate * Nationwide Associate Discount Factor (ten cents rounded)	

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CALCULATION AC COLL Coverage Premium **
RX03ANTQCOLL1466
Effective Date: JUL-14-2009

Step	Description	Chart Name
1.	If Vehicle Use = Restricted	
2.	Determine Rate Factor	RX03TE16
3.	Determine Feature:Diminshing COLL Deductible Factor	RX03TM34
4.	Determine Feature: Total Loss Coll Ded Waiver Factor	RX03TM36
5.	Result = Stated Amount / 100	
6.	* Limit/Deductible Factor (ten cents rounded)	
7.	* Nationwide Associate Discount Factor (ten cents rounded)	
8.	* Rate Factor (ten cents rounded)	
9.	* Long Term Policyholder Discount Factor (ten cents rounded)	
10.	* Home and Car Discount Factor (ten cents rounded)	
11.	* Feature:Diminshing COLL Deductible Factor (ten cents rounded)	
12.	* Feature: Total Loss Coll Ded Waiver Factor (ten cents rounded)	
13.	Else	
14.	Determine Limit/Deductible Factor	RX03TD07
15.	Determine Nationwide Associate Discount Factor	RX03TM62
16.	Determine Vehicle Use Factor	RX03TE54
17.	Determine Prior Insurance Surcharge Factor	RX03TE20
18.	Determine COLL Matrix Factor	RX03TM13
19.	Determine Advance Quote Discount Factor	RX03TM20
20.	Determine Terms with Prior Carrier Factor	RX03TF91
21.	Determine Home and Car Discount Factor	RX03TI35
22.	Determine Auto Financial Discount Factor	RX03TI83
23.	Determine Feature : Accident Forgiveness Factor	RX03TM29
24.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
25.	Determine Feature:Diminshing COLL Deductible Factor	RX03TM34
26.	Determine Feature: Total Loss Coll Ded Waiver Factor	RX03TM36
27.	Result = Stated Amount / 100	
28.	* Limit/Deductible Factor (ten cents rounded)	
29.	* Nationwide Associate Discount Factor (ten cents rounded)	
30.	* Vehicle Use Factor (ten cents rounded)	
31.	* Average Driver Factor (ten cents rounded)	
32.	* Prior Insurance Surcharge Factor (ten cents rounded)	
33.	* COLL Matrix Factor (ten cents rounded)	
34.	* Advance Quote Discount Factor (ten cents rounded)	
35.	* Terms with Prior Carrier Factor (ten cents rounded)	
36.	* Home and Car Discount Factor (ten cents rounded)	
37.	* Auto Financial Discount Factor (ten cents rounded)	
38.	* Feature : Accident Forgiveness Factor (ten cents rounded)	

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Step	Description	Chart Name
39.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
40.	* Feature:Diminshing COLL Deductible Factor (ten cents rounded)	
41.	* Feature: Total Loss Coll Ded Waiver Factor (ten cents rounded)	
42.	End - If	

CALCULATION AC COMP Coverage Premium **
RX03ANTQCOMP1467
Effective Date: JUL-14-2009

Step	Description	Chart Name
1.	If Vehicle Use = Restricted	
2.	Determine Rate Factor	RX03TE16
3.	Determine Feature:Diminishing COMP Deductible Factor	RX03TM33
4.	Determine Feature: Total Loss Comp Ded Waiver Factor	RX03TM35
5.	Result = Stated Amount / 100	
6.	* Limit/Deductible Factor (ten cents rounded)	
7.	* Nationwide Associate Discount Factor (ten cents rounded)	
8.	* Rate Factor (ten cents rounded)	
9.	* Long Term Policyholder Discount Factor (ten cents rounded)	
10.	* Home and Car Discount Factor (ten cents rounded)	
11.	* Auto Financial Discount Factor (ten cents rounded)	
12.	* Feature:Diminishing COMP Deductible Factor (ten cents rounded)	
13.	* Feature: Total Loss Comp Ded Waiver Factor (ten cents rounded)	
14.	Else	
15.	Determine Limit/Deductible Factor	RX03TD06
16.	Determine Nationwide Associate Discount Factor	RX03TM62
17.	Determine Vehicle Use Factor	RX03TE54
18.	Determine Prior Insurance Surcharge Factor	RX03TE20
19.	Determine COMP Matrix Factor	RX03TM14
20.	Determine Advance Quote Discount Factor	RX03TM20
21.	Determine Terms with Prior Carrier Factor	RX03TF91
22.	Determine Home and Car Discount Factor	RX03TI35
23.	Determine Auto Financial Discount Factor	RX03TI83
24.	Determine Feature : Accident Forgiveness Factor	RX03TM29
25.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
26.	Determine Feature:Diminishing COMP Deductible Factor	RX03TM33
27.	Determine Feature: Total Loss Comp Ded Waiver Factor	RX03TM35
28.	Result = Stated Amount / 100	
29.	* Limit/Deductible Factor (ten cents rounded)	
30.	* Nationwide Associate Discount Factor (ten cents rounded)	
31.	* Vehicle Use Factor (ten cents rounded)	
32.	* Average Driver Factor (ten cents rounded)	

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Step	Description	Chart Name
33.	* Prior Insurance Surcharge Factor (ten cents rounded)	
34.	* COMP Matrix Factor (ten cents rounded)	
35.	* Advance Quote Discount Factor (ten cents rounded)	
36.	* Terms with Prior Carrier Factor (ten cents rounded)	
37.	* Home and Car Discount Factor (ten cents rounded)	
38.	* Auto Financial Discount Factor (ten cents rounded)	
39.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
40.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
41.	* Feature:Diminishing COMP Deductible Factor (ten cents rounded)	
42.	* Feature: Total Loss Comp Ded Waiver Factor (ten cents rounded)	
43.	End - If	

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CALCULATION AC EXMDCL Coverage Premium
RX03ANTQEXMDCL1468
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA33
2.	Determine Nationwide Associate Discount Factor	RX03TM62
3.	Result = Base Rate * Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION AC LOI Coverage Premium
RX03ANTQLOI1469
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA31
2.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Result = Base Rate * Passive Occupant Restraint Discount Factor (ten cents rounded)	
5.	* Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION AC LOU Coverage Premium
RX03ANTQLOU1470
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA52
2.	Determine Nationwide Associate Discount Factor	RX03TM62
3.	Result = Base Rate * Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION AC MDCL Coverage Premium **
RX03ANTQMDCL1471
Effective Date: JUL-14-2009

Step	Description	Chart Name
1.	If Vehicle Use = Restricted	
2.	Determine Rate Factor	RX03TE16
3.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
4.	* Nationwide Associate Discount Factor (ten cents rounded)	
5.	* Rate Factor (ten cents rounded)	
6.	* Long Term Policyholder Discount Factor (ten cents rounded)	
7.	* Home and Car Discount Factor (ten cents rounded)	
8.	* Auto Financial Discount Factor (ten cents rounded)	
9.	Else	
10.	Determine Base Rate	RX03TA30
11.	Determine Nationwide Associate Discount Factor	RX03TM62
12.	Determine Limit/Deductible Factor	RX03TD13
13.	Determine Vehicle Use Factor	RX03TE54

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Step	Description	Chart Name
14.	Determine Prior Insurance Surcharge Factor	RX03TE20
15.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
16.	Determine MP Matrix Factor	RX03TM15
17.	Determine Advance Quote Discount Factor	RX03TM20
18.	Determine Terms with Prior Carrier Factor	RX03TF91
19.	Determine Home and Car Discount Factor	RX03TI35
20.	Determine Auto Financial Discount Factor	RX03TI83
21.	Determine Feature : Accident Forgiveness Factor	RX03TM29
22.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
23.	Determine Coverage Expense Fee	RX03TF78
24.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
25.	* Nationwide Associate Discount Factor (ten cents rounded)	
26.	* Vehicle Use Factor (ten cents rounded)	
27.	* Average Driver Factor (ten cents rounded)	
28.	* Prior Insurance Surcharge Factor (ten cents rounded)	
29.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	
30.	* MP Matrix Factor (ten cents rounded)	
31.	* Advance Quote Discount Factor (ten cents rounded)	
32.	* Terms with Prior Carrier Factor (ten cents rounded)	
33.	* Home and Car Discount Factor (ten cents rounded)	
34.	* Auto Financial Discount Factor (ten cents rounded)	
35.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
36.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
37.	+ Coverage Expense Fee (ten cents rounded)	
38.	End - If	

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CALCULATION AC PD Coverage Premium **
RX03ANTQPD1472
Effective Date: JUL-14-2009

Step	Description	Chart Name
1.	If Vehicle Use = Restricted	
2.	Determine Rate Factor	RX03TE16
3.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
4.	* Nationwide Associate Discount Factor (ten cents rounded)	
5.	* Rate Factor (ten cents rounded)	
6.	* Long Term Policyholder Discount Factor (ten cents rounded)	
7.	* Home and Car Discount Factor (ten cents rounded)	
8.	* Auto Financial Discount Factor (ten cents rounded)	
9.	Else	
10.	Determine Base Rate	RX03TA04
11.	Determine Limit/Deductible Factor	RX03TD04
12.	Determine Nationwide Associate Discount Factor	RX03TM62
13.	Determine Vehicle Use Factor	RX03TE54
14.	Determine Prior Insurance Surcharge Factor	RX03TE20
15.	Determine PD Matrix Factor	RX03TM16
16.	Determine Advance Quote Discount Factor	RX03TM20
17.	Determine Terms with Prior Carrier Factor	RX03TF91
18.	Determine Home and Car Discount Factor	RX03TI35
19.	Determine Auto Financial Discount Factor	RX03TI83
20.	Determine Feature : Accident Forgiveness Factor	RX03TM29
21.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
22.	Determine Coverage Expense Fee	RX03TF78
23.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
24.	* Nationwide Associate Discount Factor (ten cents rounded)	
25.	* Vehicle Use Factor (ten cents rounded)	
26.	* Average Driver Factor (ten cents rounded)	
27.	* Prior Insurance Surcharge Factor (ten cents rounded)	
28.	* PD Matrix Factor (ten cents rounded)	
29.	* Advance Quote Discount Factor (ten cents rounded)	
30.	* Terms with Prior Carrier Factor (ten cents rounded)	
31.	* Home and Car Discount Factor (ten cents rounded)	
32.	* Auto Financial Discount Factor (ten cents rounded)	
33.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
34.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
35.	+ Coverage Expense Fee (ten cents rounded)	
36.	End - If	

CALCULATION AC TL Coverage Premium **
RX03ANTQTL1473

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Effective Date: JUL-14-2009

Step	Description	Chart Name
1.	If Option Code = 200(Basic Roadside Assistance) or 201(Plus Roadside Assistance)	
2.	Determine Feature : RoadSide Assistance Cov Prem	RX03TM37
3.	End - If	

CALCULATION AC UIMBI Coverage Premium
RX03ANTQUIMBI1474
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA09
2.	Determine Prior Insurance Surcharge Factor	RX03TE20
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Result = Base Rate * Prior Insurance Surcharge Factor (ten cents rounded)	
5.	* Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION AC UMBI Coverage Premium
RX03ANTQUMBI1475
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA07
2.	Determine Prior Insurance Surcharge Factor	RX03TE20
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Result = Base Rate * Prior Insurance Surcharge Factor (ten cents rounded)	
5.	* Nationwide Associate Discount Factor (ten cents rounded)	

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CALCULATION AC UMPD Coverage Premium
RX03ANTQUMPD1476
Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA08
2.	Determine Prior Insurance Surcharge Factor	RX03TE20
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Result = Base Rate * Prior Insurance Surcharge Factor (ten cents rounded)	
5.	* Nationwide Associate Discount Factor (ten cents rounded)	

RX03TA01: COMP Base Rate **
Effective Date: JUL-14-2009

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
07	141.30	24	72.40	25	98.90
28	90.20	34	82.20	35	81.90
36	134.70	40	91.00	46	62.20
47	65.90	48	67.10	49	78.50
50	64.30	51	80.40	52	97.40
53	97.20	54	64.70	55	69.90
56	65.90	57	89.30	58	76.60
60	78.30	61	88.50	62	139.20
63	89.60	64	82.50	65	92.70
66	88.10	67	74.30	68	79.80
999	79.30				

Rate Symbol 10; Model Year 2005
Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

RX03TA02: COLL Base Rate **
Effective Date: JUL-14-2009

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
07	257.90	24	206.20	25	257.70
28	230.20	34	262.00	35	237.90
36	257.70	40	261.90	46	224.10
47	243.60	48	237.50	49	238.90
50	241.40	51	235.50	52	231.80
53	229.70	54	300.60	55	268.30
56	227.00	57	250.00	58	241.00
60	234.90	61	162.40	62	227.40
63	220.90	64	224.30	65	233.60
66	228.70	67	222.80	68	287.50
999	225.30				

Rate Symbol 10; Model Year 2005
Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

RX03TA03: BI Base Rate **
Effective Date: JUL-14-2009

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Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
07	99.70	24	156.20	25	124.20
28	143.80	34	156.50	35	155.60
36	173.90	40	136.50	46	130.50
47	131.20	48	130.50	49	105.90
50	116.70	51	112.00	52	132.40
53	137.30	54	180.50	55	166.00
56	158.40	57	217.50	58	121.90
60	135.50	61	84.70	62	111.80
63	128.30	64	117.70	65	145.30
66	111.50	67	137.00	68	163.20
999	131.20				

Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

RX03TA04: PD Base Rate **

Effective Date: JUL-14-2009

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
07	96.70	24	97.50	25	104.50
28	118.20	34	118.80	35	129.00
36	117.30	40	115.30	46	122.40
47	119.80	48	112.70	49	120.80
50	116.90	51	101.30	52	98.80
53	102.90	54	151.30	55	146.10
56	134.80	57	134.70	58	112.20
60	131.70	61	69.00	62	100.60
63	101.40	64	98.10	65	119.50
66	95.70	67	109.50	68	127.10
999	117.30				

Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

RX03TA07: UMBI Base Rate **

Effective Date: JUL-14-2009

Sub-chart	Per Claimant Limit	Per Occurrence Limit	Base Rate	Per Claimant Limit	Per Occurrence Limit	Base Rate
Multiple Vehicle Policy	25000	50000	33.90	25000	100000	39.40
	30000	60000	39.40	40000	80000	39.40
	50000	50000	39.40	50000	100000	39.40
	50000	200000	44.90	100000	100000	44.90
	100000	150000	44.90	100000	200000	44.90
	100000	250000	46.60	100000	300000	46.60
	100000	400000	50.90	100000	500000	50.90
	150000	200000	49.90	150000	250000	49.90
	150000	300000	49.90	150000	400000	50.90
	150000	500000	50.90	200000	200000	49.90
	200000	250000	49.90	200000	300000	49.90
	200000	400000	50.90	200000	500000	50.90
	200000	750000	54.50	250000	250000	49.90
	250000	300000	49.90	250000	400000	50.90

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Sub-chart	Per Claimant Limit	Per Occurrence Limit	Base Rate	Per Claimant Limit	Per Occurrence Limit	Base Rate
	250000	500000	50.90	250000	750000	54.50
	250000	1000000	54.50	300000	300000	49.90
	300000	400000	52.90	300000	500000	52.90
	300000	750000	54.50	300000	1000000	54.50
	400000	400000	52.90	400000	500000	52.90
	400000	750000	54.50	400000	1000000	54.50
	500000	500000	52.90	500000	750000	54.50
	500000	1000000	54.50	1000000	1000000	56.30
Single Vehicle Policy	25000	50000	17.70	25000	100000	20.70
	30000	60000	20.70	40000	80000	20.70
	50000	50000	20.70	50000	100000	20.70
	50000	200000	23.70	100000	100000	23.70
	100000	150000	23.70	100000	200000	23.70
	100000	250000	24.40	100000	300000	24.40
	100000	400000	26.60	100000	500000	26.60
	150000	200000	26.20	150000	250000	26.20
	150000	300000	26.20	150000	400000	26.60
	150000	500000	26.60	200000	200000	26.20
	200000	250000	26.20	200000	300000	26.20
	200000	400000	26.60	200000	500000	26.60
	200000	750000	28.70	250000	250000	26.20
	250000	300000	26.20	250000	400000	26.60
	250000	500000	26.60	250000	750000	28.70
	250000	1000000	28.70	300000	300000	26.20
	300000	400000	27.70	300000	500000	27.70
	300000	750000	28.70	300000	1000000	28.70
	400000	400000	27.70	400000	500000	27.70
	400000	750000	28.70	400000	1000000	28.70
	500000	500000	27.70	500000	750000	28.70
	500000	1000000	28.70	1000000	1000000	29.70

Underwriting's approval is required for 500/1,000 and 1,000/1,000 limits.

RX03TA08: UMPD Base Rate

Effective Date: JAN-30-2006

Sub-chart - High Level	COMP with COLL Indicator
Per Occ / With COLL	Yes
Per Occ / Without COLL	Not Yes

Sub-chart	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
Per Occ / With COLL	25000	2.30	30000	2.30	35000	2.30
	40000	2.30	45000	2.30	50000	2.30
	60000	2.30	70000	2.30	75000	2.30
	80000	2.30	90000	2.30	100000	2.30

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Sub-chart	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
	110000	38.00	120000	38.00	130000	38.00
	140000	38.00	150000	38.00	175000	38.00
	200000	38.00	225000	38.00	250000	38.00
	275000	41.20	300000	41.20	350000	41.20
	400000	41.20	450000	41.20	500000	41.20
	1000000	46.20				
Per Occ / Without COLL	25000	30.70	30000	32.60	35000	32.60
	40000	32.60	45000	32.60	50000	32.60
	60000	34.50	70000	34.50	75000	34.50
	80000	36.20	90000	36.20	100000	36.20
	110000	38.00	120000	38.00	130000	38.00
	140000	38.00	150000	38.00	175000	38.00
	200000	38.00	225000	38.00	250000	38.00
	275000	41.20	300000	41.20	350000	41.20
	400000	41.20	450000	41.20	500000	41.20
	1000000	46.20				

For limits in excess of $100,000, refer to underwriting.
All PD limits are subject to a $200 deductible.

RX03TA09: UIMBI Base Rate **
Effective Date: JUL-14-2009

Sub-chart	Per Claimant Limit	Per Occurrence Limit	Base Rate	Per Claimant Limit	Per Occurrence Limit	Base Rate
Multi-vehicle policy	25000	50000	26.30	25000	100000	43.20
	30000	60000	43.20	40000	80000	43.20
	50000	50000	43.20	50000	100000	43.20
	50000	200000	64.20	100000	100000	64.20
	100000	150000	64.20	100000	200000	64.20
	100000	250000	72.90	100000	300000	72.90
	100000	400000	96.60	100000	500000	96.60
	150000	200000	90.90	150000	250000	90.90
	150000	300000	90.90	150000	400000	96.60
	150000	500000	96.60	200000	200000	90.90
	200000	250000	90.90	200000	300000	90.90
	200000	400000	96.60	200000	500000	96.60
	200000	750000	121.20	250000	250000	90.90
	250000	300000	90.90	250000	400000	96.60
	250000	500000	96.60	250000	750000	121.20
	250000	1000000	121.20	300000	300000	90.90
	300000	400000	109.50	300000	500000	109.50
	300000	750000	121.20	300000	1000000	121.20
	400000	400000	109.50	400000	500000	109.50
	400000	750000	121.20	400000	1000000	121.20
	500000	500000	109.50	500000	750000	121.20
	500000	1000000	121.20	1000000	1000000	133.10
Single vehicle policy	25000	50000	14.20	25000	100000	22.60

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Sub-chart	Per Claimant Limit	Per Occurrence Limit	Base Rate	Per Claimant Limit	Per Occurrence Limit	Base Rate
	30000	60000	22.60	40000	80000	22.60
	50000	50000	22.60	50000	100000	22.60
	50000	200000	33.90	100000	100000	33.90
	100000	150000	33.90	100000	200000	33.90
	100000	250000	38.30	100000	300000	38.30
	100000	400000	50.70	100000	500000	50.70
	150000	200000	47.80	150000	250000	47.80
	150000	300000	47.80	150000	400000	50.70
	150000	500000	50.70	200000	200000	47.80
	200000	250000	47.80	200000	300000	47.80
	200000	400000	50.70	200000	500000	50.70
	200000	750000	63.70	250000	250000	47.80
	250000	300000	47.80	250000	400000	50.70
	250000	500000	50.70	250000	750000	63.70
	250000	1000000	63.70	300000	300000	47.80
	300000	400000	57.30	300000	500000	57.30
	300000	750000	63.70	300000	1000000	63.70
	400000	400000	57.30	400000	500000	57.30
	400000	750000	63.70	400000	1000000	63.70
	500000	500000	57.30	500000	750000	63.70
	500000	1000000	63.70	1000000	1000000	70.10

Underwriting's approval is required for 500/1,000 and 1,000/1,000 limits.

RX03TA16: BI Base Rate
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Horsepower	Vehicle Sub-Type Code	Base Rate	Horsepower	Vehicle Sub-Type Code	Base Rate
0-25	Dune Buggy	16.00	26-50	Dune Buggy	24.00
>50	Dune Buggy	32.00	0-25	Golf Mobile, Snow Mobile, Trail Bike	8.00
26-50	Golf Mobile, Snow Mobile, Trail Bike	12.00	>50	Golf Mobile, Snow Mobile, Trail Bike	16.00

Use actual HorsePower if available. When Horse Power is not available use engine displacement in Cubic Centimeter (cc) as follows:
For Cubic Centimeters 0 to 300, Code 25 HorsePower.
For Cubic Centimeters 301 to 600, Code 50 HorsePower.
For Cubic Centimeters over 600, code 51 horsepower.
Trail Bikes= Unregistered trailbikes up to 350cc only. If trail bikes are over 350cc or registered, they shall be rated as motorcycles.

RX03TA17: PD Base Rate
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

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Horsepower	Vehicle Sub-Type Code	Base Rate	Horsepower	Vehicle Sub-Type Code	Base Rate
0-25	Dune Buggy	6.00	26-50	Dune Buggy	9.00
>50	Dune Buggy	12.00	0-25	Golf Mobile, Snow Mobile, Trail Bike	3.00
26-50	Golf Mobile, Snow Mobile, Trail Bike	4.50	>50	Golf Mobile, Snow Mobile, Trail Bike	6.00

Use actual HorsePower if available. When Horse Power is not available use engine displacement in Cubic Centimeter (cc) as follows:
For Cubic Centimeters 0 to 300, Code 25 HorsePower.
For Cubic Centimeters 301 to 600, Code 50 HorsePower.
For Cubic Centimeters over 600, code 51 horsepower.
Trail Bikes= Unregistered trailbikes up to 350cc only. If trail bikes are over 350cc or registered, they shall be rated as motorcycles.

RX03TA19: COMP Base Rate
Effective Date: AUG-01-2008

Sub-chart - High Level	Deductible	Vehicle Sub-Type Code
SUPL-TRAVEL-TRAILER-FULL	0	Camping Trailer, Travel Trailer, Utility Trailer
SUPL-TRAVEL-TRAILER-50	50	Camping Trailer, Travel Trailer, Utility Trailer
SUPL-PICKUP-CAMPER-FULL	0	Pickup Camper
SUPL-PICKUP-CAMPER-50	50	Pickup Camper

Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
SUPL-TRAVEL-TRAILER-FULL	1	2.80	2	6.30	3	9.40
	4	12.70	5	20.10	6	27.10
	7	33.70	8	40.30	9	44.20
	10	48.00	11	52.10	12	55.90
	13	60.10	14	63.90	15	68.00
	16	71.80	17	75.90	18	79.70
	19	83.80	20	87.80	21	91.90
	22	95.90	23	100.00	24	104.10
	25	108.10	26	112.20	27	116.30
	28	120.30	29	124.40	30	128.50
	31	132.50	32	136.60	33	140.70
	34	144.70	35	148.80	36	153.00
	37	156.90	38	161.00	39	165.20
	40	169.10				
SUPL-TRAVEL-TRAILER-50	1	2.00	2	4.30	3	6.40
	4	8.70	5	13.90	6	18.60
	7	23.30	8	27.70	9	30.50
	10	33.20	11	36.00	12	38.60
	13	41.40	14	44.10	15	46.90
	16	49.50	17	52.30	18	54.90
	19	57.80	20	60.60	21	63.40

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Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
	22	66.20	23	69.00	24	71.80
	25	74.60	26	77.40	27	80.20
	28	83.00	29	85.80	30	88.60
	31	91.40	32	94.20	33	97.00
	34	99.80	35	102.60	36	105.40
	37	108.20	38	111.00	39	113.90
	40	116.70				
SUPL-PICKUP-CAMPER-FULL	1	5.40	2	9.10	3	12.70
	4	16.30	5	21.80	6	27.20
	7-20	32.70				
SUPL-PICKUP-CAMPER-50	1	3.60	2	6.40	3	9.10
	4	11.90	5	15.50	6	19.10
	7-20	22.80				

Trailers Rate Symbol = Original Cost New
1 = $0 - 750 2 = $751-1,500
3 = $1,501-2,250 4 = $2,251-3,000
5 = $3,001-4,500 6 = $4,501-6,000
7 = $6001-7,500 8 = $7,501-9,000
9 = $9,001-10,000 10 = $10,001-11,000
11 = $11,001-12,000 12 = $12,001-13,000
13 = $13,001-14,000 14 = $14,001-15,000
15 = $15,001-16,000 16 = $16,001-17,000
17 = $17,001-18,000 18 = $18,001-19,000
19 = $19,001-20,000 20 = $20,001-21,000
Each additional $1,000 = +1 Rate Symbol
Trailers - For rate symbols not shown, add the following to the base rate for the previous rate symbol: COMP FULL $2.50 COMP 50 $1.70
COLL 50 $2.50 COLL 100 $1.90
COLL 250 $1.40
Cost of trailer and/or "camper unit" must include all standard trailer and/or "camper unit" equipment, such as refrigerator, stove, bed, etc., IF permanently attached. Contents, such as personal effects, articles of furniture, etc., not permanently attached, are not covered unless specifically insured.
Since the motorcycle policy is an annual policy, the premium charged for a trailer written on such a policy should be two times the semi-annual premium shown above.
Truck Camper Rate Symbol = Original Cost New
1 = $0 - 750 2 = $751-1,400
3 = $1,401-2,200 4 = $2,201-3,000
5 = $3,001-4,000 6 = $4,001-5,000
7 = $5,001-6,000
For Truck Campers, add 15 percent of Rate Symbol 7 premiums for each $1,000, or fraction thereof, in excess of $6,000 original F.O.B. list price.

RX03TA20: COLL Base Rate
Effective Date: AUG-01-2008

Sub-chart - High Level	Deductible	Vehicle Sub-Type Code
SUPL-TRAVEL-TRAILER-50	50	Camping Trailer, Travel Trailer, Utility Trailer
SUPL-PICKUP-CAMPER-50	50	Pickup Camper
SUPL-TRAVEL-TRAILER-100	100	Camping Trailer, Travel Trailer, Utility Trailer
SUPL-TRAVEL-TRAILER-250	250	Camping Trailer, Travel Trailer, Utility Trailer

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Sub-chart - High Level	Deductible	Vehicle Sub-Type Code
SUPL-PICKUP-CAMPER-100	100	Pickup Camper
SUPL-PICKUP-CAMPER-250	250	Pickup Camper

Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
SUPL-TRAVEL-TRAILER-50	1	5.60	2	8.70	3	11.90
	4	15.00	5	21.00	6	27.40
	7	33.70	8	39.90	9	44.10
	10	48.00	11	52.10	12	56.30
	13	60.20	14	64.40	15	68.50
	16	72.40	17	76.60	18	80.70
	19	84.80	20	88.80	21	92.90
	22	97.00	23	101.00	24	105.10
	25	109.20	26	113.20	27	117.30
	28	121.40	29	125.60	30	129.50
	31	133.70	32	137.80	33	141.70
	34	145.90	35	150.00	36	153.90
	37	158.10	38	162.20	39	166.30
	40	170.30				
SUPL-PICKUP-CAMPER-50	1	5.40	2	9.10	3	12.70
	4	16.30	5	21.80	6	27.20
	7-20	32.70				
SUPL-TRAVEL-TRAILER-100	1	4.30	2	6.80	3	9.10
	4	11.60	5	16.20	6	21.10
	7	25.90	8	30.70	9	33.80
	10	37.00	11	40.10	12	43.20
	13	46.40	14	49.50	15	52.60
	16	55.80	17	58.90	18	62.00
	19	65.20	20	68.30	21	71.40
	22	74.60	23	77.70	24	80.90
	25	84.00	26	87.10	27	90.30
	28	93.40	29	96.50	30	99.70
	31	102.80	32	105.90	33	109.10
	34	112.20	35	115.30	36	118.50
	37	121.60	38	124.70	39	127.90
	40	131.00				
SUPL-TRAVEL-TRAILER-250	1	3.30	2	5.10	3	6.80
	4	8.70	5	12.20	6	15.80
	7	19.50	8	23.10	9	25.40
	10	27.70	11	30.00	12	32.50
	13	34.80	14	37.10	15	39.40
	16	41.90	17	44.20	18	46.50
	19	48.80	20	51.30	21	53.60
	22	55.90	23	58.20	24	60.70
	25	63.00	26	65.30	27	67.70
	28	70.10	29	72.40	30	74.70
	31	77.10	32	79.50	33	81.80

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Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
	34	84.20	35	86.50	36	88.90
	37	91.20	38	93.60	39	95.90
	40	98.30				
SUPL-PICKUP-CAMPER-100	1	4.60	2	7.30	3	10.10
	4	12.70	5	17.30	6	21.80
	7-20	26.40				
SUPL-PICKUP-CAMPER-250	1	3.30	2	5.10	3	7.10
	4	8.90	5	12.20	6	15.20
	7-20	18.50				

Trailers Rate Symbol = Original Cost New
1 = $0 - 750 2 = $751-1,500
3 = $1,501-2,250 4 = $2,251-3,000
5 = $3,001-4,500 6 = $4,501-6,000
7 = $6001-7,500 8 = $7,501-9,000
9 = $9,001-10,000 10 = $10,001-11,000
11 = $11,001-12,000 12 = $12,001-13,000
13 = $13,001-14,000 14 = $14,001-15,000
15 = $15,001-16,000 16 = $16,001-17,000
17 = $17,001-18,000 18 = $18,001-19,000
19 = $19,001-20,000 20 = $20,001-21,000
Each additional $1,000 = +1 Rate Symbol
Trailers - For rate symbols not shown, add the following to the base rate for the previous rate symbol: COMP FULL $2.50 COMP 50 $1.70
COLL 50 $2.50 COLL 100 $1.90
COLL 250 $1.40
Cost of trailer and/or "camper unit" must include all standard trailer and/or "camper unit" equipment, such as refrigerator, stove, bed, etc., IF permanently attached. Contents, such as personal effects, articles of furniture, etc., not permanently attached, are not covered unless specifically insured.
Since the motorcycle policy is an annual policy, the premium charged for a trailer written on such a policy should be two times the semi-annual premium shown above.
Truck Camper Rate Symbol = Original Cost New
1 = $0 - 750 2 = $751-1,400
3 = $1,401-2,200 4 = $2,201-3,000
5 = $3,001-4,000 6 = $4,001-5,000
7 = $5,001-6,000
For Truck Campers, add 15 percent of Rate Symbol 7 premiums for each $1,000, or fraction thereof, in excess of $6,000 original F.O.B. list price.

RX03TA22: AD Base Rate
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
5000	0.90	10000	1.80		

RX03TA30: MDCL Base Rate **
Effective Date: JUL-14-2009

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
07	71.40	24	91.40	25	67.10
28	79.60	34	74.20	35	74.00
36	90.20	40	74.80	46	70.70
47	70.90	48	72.00	49	74.20

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Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
50	69.10	51	71.00	52	69.80
53	77.60	54	84.20	55	77.70
56	70.70	57	105.50	58	68.90
60	70.80	61	59.70	62	73.40
63	75.00	64	65.80	65	85.10
66	66.70	67	74.20	68	78.20
999	74.00				

Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

RX03TA31: LOI Base Rate
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Option Amount	Base Rate	Option Amount	Base Rate	Option Amount	Base Rate
140	2.30	250	4.80	500	12.10

RX03TA33: EXMDCL Base Rate **
Effective Date: JUL-14-2009

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
07	117.10	24	149.90	25	110.10
28	130.60	34	121.70	35	121.40
36	148.00	40	122.70	46	116.00
47	116.30	48	118.10	49	121.70
50	113.40	51	116.50	52	114.50
53	127.30	54	138.10	55	127.50
56	116.00	57	173.10	58	113.00
60	116.10	61	97.90	62	120.40
63	123.00	64	107.90	65	139.60
66	109.40	67	121.70	68	128.30
999	121.40				

Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

RX03TA43: CFL Base Rate
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Sub-chart - High Level	Per Claimant Limit	Per Occurrence Limit
CFL 25,000 / 500	25000	500
CFL 50,000 / 500	50000	500
CFL 100,000 / 750	100000	750

Sub-chart	Farm Acreage	Farm Income	Base Rate	Farm Acreage	Farm Income	Base Rate
CFL 25,000 / 500	0	0	4.00	1-160	0	6.00
	161-500	0	7.50	501-2000	0	11.00
	0-160	1-499	6.00	161-500	1-499	7.50
	501-2000	1-499	11.00	0-160	500-3000	9.50
	161-500	500-3000	11.00	501-2000	500-3000	14.50

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Sub-chart	Farm Acreage	Farm Income	Base Rate	Farm Acreage	Farm Income	Base Rate
CFL 50,000 / 500	0	0	5.00	1-160	0	8.00
	161-500	0	9.50	501-2000	0	13.50
	0-160	1-499	8.00	161-500	1-499	9.50
	501-2000	1-499	13.50	0-160	500-3000	12.00
	161-500	500-3000	13.50	501-2000	500-3000	17.50
CFL 100,000 / 750	0	0	6.00	1-160	0	9.50
	161-500	0	11.50	501-2000	0	16.00
	0-160	1-499	9.50	161-500	1-499	11.50
	501-2000	1-499	16.00	0-160	500-3000	14.00
	161-500	500-3000	16.00	501-2000	500-3000	20.50

Farmer whose total acreage exceeds 2,000 submit to Underwriting for Rating.

RX03TA51: TL Base Rate

Effective Date: JUN-19-2003

Coverage	Base Rate	Coverage	Base Rate	Coverage	Base Rate
TL	1.90				

For autos, limit is $50 per disablement. For MH, limit is $100 per disablement.

RX03TA52: LOU Base Rate **

Effective Date: JUL-14-2009

Option Code	Base Rate	Option Code	Base Rate	Option Code	Base Rate
$15 per day $300 Total	7.30	$20 per day $700 total	14.20	$25 per day $500	14.60
$30 per day $900	20.10	$40 per day $1100 total	25.90	$50 per day $1300 total	31.70
$60 per day $1500 total	37.40				

For Motor Homes, the only LOU limit available is $500 per accident (no daily limit)

RX03TA53: EEC Base Rate

Effective Date: NOV-22-2001

Sub-chart - High Level	Option Code
With OEM Endorsement	OEM Endorsment (500)
Without OEM Endorsement	Not OEM Endorsment (500)

Sub-chart	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
With OEM Endorsement	500	17.40	1000	34.80	1500	52.20
	2000	69.60	2500	87.00	3000	104.40
	3500	121.80	4000	139.20	4500	156.60
	5000	174.00				
Without OEM Endorsement	500	14.50	1000	29.00	1500	43.50
	2000	58.00	2500	72.50	3000	87.00
	3500	101.50	4000	116.00	4500	130.50
	5000	145.00				

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RX03TA54: COMP Base Rate
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Sub-chart - High Level	Deductible	Vehicle Sub-Type Code
RV-GOLF-MOBILE-100-DED	100	Golf Mobile, Snow Mobile
RV-GOLF-MOBILE-250-DED	250	Golf Mobile, Snow Mobile
RV-DUNE-BUGGY-100-DED	100	Dune Buggy, Trail Bike
RV-DUNE-BUGGY-250-DED	250	Dune Buggy, Trail Bike

Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
RV-GOLF-MOBILE-100-DED	1	2.00	2	3.50	3	5.50
	4	7.50	5	10.00	6	12.00
	7	14.00	8	16.00	9	18.00
	10	20.00	11	25.00	12	30.00
	13	35.00	14	45.00	15	55.00
RV-GOLF-MOBILE-250-DED	1	1.50	2	2.80	3	4.30
	4	5.80	5	7.50	6	9.00
	7	10.50	8	12.00	9	13.50
	10	15.00	11	18.80	12	22.50
	13	26.30	14	33.80	15	41.30
RV-DUNE-BUGGY-100-DED	1	4.00	2	7.00	3	11.00
	4	15.00	5	20.00	6	24.00
	7	28.00	8	32.00	9	36.00
	10	40.00	11	50.00	12	60.00
	13	70.00	14	90.00	15	110.00
RV-DUNE-BUGGY-250-DED	1	3.00	2	5.50	3	8.50
	4	11.50	5	15.00	6	18.00
	7	21.00	8	24.00	9	27.00
	10	30.00	11	37.50	12	45.00
	13	52.50	14	67.50	15	82.50

Note: Rate Symbol = Original Cost New
1 = $0 - 500
2 = $501-1,000
3 = $1,001-1,500
4 = $1,501-2,000
5 = $2,001-2,500
6 = $2,501-3,000
7 = $3,001-3,500
8 = $3,501-4,000
9 = $4,001-4,500
10 = $4,501-5,000
11 = $5,001-6,000
12 = $6,001-7,000
13 = $7,001-8,000
14 = $8,001-10,000
15 = Over $10,000
Unregistered Trail Bikes up to 350 cc only. If Trail Bikes are over 350 cc or registered,

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they shall be rated as Motorcycles.

RX03TA55: COLL Base Rate
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Sub-chart - High Level	Deductible	Vehicle Sub-Type Code
RV-GOLF-MOBILE-100-DED	100	Golf Mobile, Snow Mobile
RV-GOLF-MOBILE-250-DED	250	Golf Mobile, Snow Mobile
RV-DUNE-BUGGY-100-DED	100	Dune Buggy, Trail Bike
RV-DUNE-BUGGY-200-DED	250	Dune Buggy, Trail Bike

Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
RV-GOLF-MOBILE-100-DED	1	2.00	2	3.50	3	5.50
	4	7.50	5	10.00	6	12.00
	7	14.00	8	16.00	9	18.00
	10	20.00	11	25.00	12	30.00
	13	35.00	14	45.00	15	55.00
RV-GOLF-MOBILE-250-DED	1	1.50	2	2.70	3	4.20
	4	5.70	5	7.50	6	9.00
	7	10.50	8	12.00	9	13.50
	10	15.00	11	18.70	12	22.50
	13	26.20	14	33.70	15	41.20
RV-DUNE-BUGGY-100-DED	1	4.00	2	7.00	3	11.00
	4	15.00	5	20.00	6	24.00
	7	28.00	8	32.00	9	36.00
	10	40.00	11	50.00	12	60.00
	13	70.00	14	90.00	15	110.00
RV-DUNE-BUGGY-200-DED	1	3.00	2	5.50	3	8.50
	4	11.50	5	15.00	6	18.00
	7	21.00	8	24.00	9	27.00
	10	30.00	11	37.50	12	45.00
	13	52.50	14	67.50	15	82.50

Note: Rate Symbol = Original Cost New
1 = $0 - 500
2 = $501-1,000
3 = $1,001-1,500
4 = $1,501-2,000
5 = $2,001-2,500
6 = $2,501-3,000
7 = $3,001-3,500
8 = $3,501-4,000
9 = $4,001-4,500
10 = $4,501-5,000
11 = $5,001-6,000
12 = $6,001-7,000
13 = $7,001-8,000
14 = $8,001-10,000

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15 = Over $10,000
Unregistered Trail Bikes up to 350 cc only. If Trail Bikes are over 350 cc or registered, they shall be rated as Motorcycles.

RX03TA58: MP Base Rate
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Vehicle Sub-Type Code	Base Rate	Vehicle Sub-Type Code	Base Rate	Vehicle Sub-Type Code	Base Rate
Dune Buggy	15.00	Golf Mobile, Snow Mobile	7.50		

Trail Bikes= Unregistered trailbikes up to 350cc only. If trail bikes are over 350cc or registered, they shall be rated as motorcycles.

RX03TA61: PE Base Rate
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
500	1.00	1000	2.00	1500	3.00
2000	4.00	2500	6.00	3000	7.00
3500	8.00	4000	9.00	4500	10.00
5000	11.00	5500	12.00	6000	13.00
6500	14.00	7000	15.00	7500	16.00
8000	17.00	8500	18.00	9000	19.00
9500	20.00	10000	21.00		

RX03TB01: COMP Rate Symbol Factor
Effective Date: SEP-27-2006

Sub-chart - High Level	Model Year
Model Year < 1997	<1997
Model Year 1997,1998	1997, 1998
Model Year >1998	>1998

Sub-chart	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
Model Year < 1997	1	0.200	0.000	2	0.200	0.000
	3	0.200	0.000	4	0.200	0.000
	5	0.200	0.000	6	0.280	0.000
	7	0.380	0.000	8	0.630	0.000
	9	1.000	0.000	10	1.310	0.000
	11	1.620	0.000	12	1.930	0.000
	13	2.250	0.000	14	2.570	0.000
	15	2.980	0.000	16	3.500	0.000
	17	4.070	0.000	18	4.780	0.000
	19	5.610	0.000	20	6.640	0.000
	21	7.860	0.000	22	9.140	0.000
	23	10.330	0.000	24	11.520	0.000
	25	12.710	0.000	26	13.900	0.000
	27	15.090	0.000	28	16.280	0.000
	29	17.470	0.000			

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Sub-chart	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
Model Year 1997,1998	1	0.200	0.000	2	0.200	0.000
	3	0.200	0.000	4	0.200	0.000
	5	0.200	0.000	6	0.240	0.000
	7	0.280	0.000	8	0.380	0.000
	9	0.630	0.000	10	1.000	0.000
	11	1.150	0.000	12	1.310	0.000
	13	1.460	0.000	14	1.620	0.000
	15	1.720	0.000	16	1.820	0.000
	17	1.930	0.000	18	2.090	0.000
	19	2.250	0.000	20	2.410	0.000
	21	2.570	0.000	22	2.710	0.000
	23	2.840	0.000	24	2.980	0.000
	25	3.120	0.000	26	3.250	0.000
	27	3.360	0.000	28	3.500	0.000
	29	3.620	0.000	>29	3.620	0.120
Model Year >1998	1	0.200	0.000	2	0.200	0.000
	3	0.200	0.000	4	0.200	0.000
	5	0.200	0.000	6	0.240	0.000
	7	0.280	0.000	8	0.380	0.000
	9	0.630	0.000	10	1.000	0.000
	11	1.150	0.000	12	1.310	0.000
	13	1.460	0.000	14	1.620	0.000
	15	1.720	0.000	16	1.820	0.000
	17	1.930	0.000	18	2.090	0.000
	19	2.250	0.000	20	2.410	0.000
	21	2.570	0.000	22	2.710	0.000
	23	2.840	0.000	24	2.980	0.000
	25	3.120	0.000	26	3.250	0.000
	27	3.360	0.000	28	3.500	0.000
	29	3.620	0.000	30-200	3.620	0.120
	201-998	0.000	0.040			

For MH determine the rate symbol per Rule C. of the Rate Symbol Manual (RS-1).
NOTE - For MH, the cost price new of the chassis and body including all standard equipment which is permanently attached is to be combined to determine the Rate Symbol. Contents, such as personal effects, articles of furniture, etc., not permanently attached, are not covered unless specifically insured. Radio and television antennas, awnings, cabanas, or equipment designed to create additional living facilities while the vehicle is off a highway, whether permanently attached or not, are considered as contents and need to be specifically insured.

RX03TB02: COLL Rate Symbol Factor

Effective Date: SEP-27-2006

Sub-chart - High Level	Model Year
Model Year < 1997	<1997
Model Year 1997,1998	1997, 1998
Model Year >1998	>1998

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Sub-chart	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
Model Year < 1997	1	0.450	0.000	2	0.450	0.000
	3	0.450	0.000	4	0.450	0.000
	5	0.450	0.000	6	0.540	0.000
	7	0.640	0.000	8	0.780	0.000
	9	1.000	0.000	10	1.170	0.000
	11	1.300	0.000	12	1.440	0.000
	13	1.580	0.000	14	1.740	0.000
	15	1.910	0.000	16	2.150	0.000
	17	2.400	0.000	18	2.730	0.000
	19	3.090	0.000	20	3.550	0.000
	21	4.100	0.000	22	4.680	0.000
	23	5.250	0.000	24	5.820	0.000
	25	6.390	0.000	26	6.960	0.000
	27	7.530	0.000	28	8.100	0.000
	29	8.670	0.000			
Model Year 1997,1998	1	0.450	0.000	2	0.450	0.000
	3	0.450	0.000	4	0.450	0.000
	5	0.450	0.000	6	0.500	0.000
	7	0.540	0.000	8	0.640	0.000
	9	0.780	0.000	10	1.000	0.000
	11	1.090	0.000	12	1.170	0.000
	13	1.240	0.000	14	1.300	0.000
	15	1.340	0.000	16	1.400	0.000
	17	1.440	0.000	18	1.510	0.000
	19	1.580	0.000	20	1.660	0.000
	21	1.740	0.000	22	1.800	0.000
	23	1.850	0.000	24	1.910	0.000
	25	1.970	0.000	26	2.040	0.000
	27	2.090	0.000	28	2.150	0.000
	29	2.210	0.000	>29	2.210	0.060
Model Year >1998	1	0.450	0.000	2	0.450	0.000
	3	0.450	0.000	4	0.450	0.000
	5	0.450	0.000	6	0.500	0.000
	7	0.540	0.000	8	0.640	0.000
	9	0.780	0.000	10	1.000	0.000
	11	1.090	0.000	12	1.170	0.000
	13	1.240	0.000	14	1.300	0.000
	15	1.340	0.000	16	1.400	0.000
	17	1.440	0.000	18	1.510	0.000
	19	1.580	0.000	20	1.660	0.000
	21	1.740	0.000	22	1.800	0.000
	23	1.850	0.000	24	1.910	0.000
	25	1.970	0.000	26	2.040	0.000
	27	2.090	0.000	28	2.150	0.000

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Sub-chart	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
	29	2.210	0.000	30-200	2.210	0.060
	201-998	0.000	0.020			

For MH determine the rate symbol per Rule C. of the Rate Symbol Manual (RS-1).
NOTE - For MH, the cost price new of the chassis and body including all standard equipment which is permanently attached is to be combined to determine the Rate Symbol. Contents, such as personal effects, articles of furniture, etc., not permanently attached, are not covered unless specifically insured. Radio and television antennas, awnings, cabanas, or equipment designed to create additional living facilities while the vehicle is off a highway, whether permanently attached or not, are considered as contents and need to be specifically insured.

RX03TB05: COMP Rate Symbol Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Rate Symbol	Vehicle Sub-Type Code	Rate Symbol Factor	Rate Symbol	Vehicle Sub-Type Code	Rate Symbol Factor
1-40	Camping Trailer, Travel Trailer, Utility Trailer	1.000	1-7	Pickup Camper	1.000
8	Pickup Camper	1.150	9	Pickup Camper	1.300
10	Pickup Camper	1.450	11	Pickup Camper	1.600
12	Pickup Camper	1.750	13	Pickup Camper	1.900
14	Pickup Camper	2.050	15	Pickup Camper	2.200
16	Pickup Camper	2.350	17	Pickup Camper	2.500
18	Pickup Camper	2.650	19	Pickup Camper	2.800
20	Pickup Camper	2.950			

RX03TB06: COLL Rate Symbol Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Rate Symbol	Vehicle Sub-Type Code	Rate Symbol Factor	Rate Symbol	Vehicle Sub-Type Code	Rate Symbol Factor
1-40	Camping Trailer, Travel Trailer, Utility Trailer	1.000	1-7	Pickup Camper	1.000
8	Pickup Camper	1.150	9	Pickup Camper	1.300
10	Pickup Camper	1.450	11	Pickup Camper	1.600
12	Pickup Camper	1.750	13	Pickup Camper	1.900
14	Pickup Camper	2.050	15	Pickup Camper	2.200
16	Pickup Camper	2.350	17	Pickup Camper	2.500
18	Pickup Camper	2.650	19	Pickup Camper	2.800
20	Pickup Camper	2.950			

RX03TB15: BI Rate Symbol Factor
Effective Date: SEP-27-2006

Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>1998	101-997	0.000	0.010
<1981	0	1.000	0.000
<1999	1	1.050	0.000

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Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
<1999	2	1.000	0.000
<1999	3	0.900	0.000
<1999	4	1.050	0.000
<1999	5	1.000	0.000
<1999	6	1.100	0.000
>1998	10	1.160	0.000
>1998	11	1.070	0.000
>1998	12	0.890	0.000
>1998	13	0.820	0.000
>1998	14	0.970	0.000
>1998	15	1.120	0.000
>1998	16	1.130	0.000
>1998	17	0.890	0.000
>1998	18	1.020	0.000
>1998	19	0.970	0.000
>1998	20	0.990	0.000
>1998	21	1.000	0.000
>1998	22	0.980	0.000
>1998	23	1.050	0.000
>1998	24	0.970	0.000
>1998	30	0.970	0.000
>1998	31	0.930	0.000
>1998	32	0.900	0.000
>1998	33	1.050	0.000
>1998	34	0.840	0.000
>1998	35	0.970	0.000
>1998	36	0.870	0.000
>1998	37	0.900	0.000
>1998	38	1.050	0.000
>1998	39	0.850	0.000
>1998	40	1.010	0.000
>1998	41	1.030	0.000
>1998	42	1.080	0.000
>1998	43	1.100	0.000
>1998	50	1.010	0.000
>1998	51	1.050	0.000
>1998	52	1.130	0.000
>1998	6	1.040	0.000
	999	1.100	0.000
	99-997	1.000	0.000

Auto Rate Symbol
0=Pre 1980
1=Mini & Small
2=Midsize
3=Large & Very Large
4= Utility
5=Pickup
6=Vans-Cargo

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10=Mini 2 dr
11=Mini 4 dr
12=Mini Wag
13=Mini Sports
14=Mini Luxury
15=Small 2 dr
16=Small 4 dr
17=Small Wag
18=Small Sports
19=Small Luxury
20=Midsize 2 dr
21=Midsize 4 dr
22=Midsize Wag
23=Midsize Sports
24=Midsize Luxury
30=Lg 2 dr
31=Lg 4 dr
32=Lg Wag
33=Lg Sports
34=Lg Luxury
35=Very Lg 2 dr
36=Very Lg 4 dr
37=Very Lg Wag
38=Very Lg Sports
39=Very Lg Luxury
40=Small Luxury
41=Midsize Utility
42=Lg Utility
43=Very Lg Utility
50=Small Pickup
51=Lg Pickup
52=Very Lg Pickup
999=Previously Ineligible

RX03TB16: PD Rate Symbol Factor
Effective Date: SEP-27-2006

Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>1998	101-997	0.000	0.010
<1981	0	1.000	0.000
<1999	1	1.050	0.000
<1999	2	1.000	0.000
<1999	3	0.900	0.000
<1999	4	1.100	0.000
<1999	5	1.100	0.000
<1999	6	1.100	0.000
>1998	10	1.020	0.000
>1998	11	1.060	0.000
>1998	12	0.940	0.000
>1998	13	0.850	0.000
>1998	14	0.950	0.000
>1998	15	1.100	0.000
>1998	16	1.110	0.000
>1998	17	0.940	0.000
>1998	18	0.840	0.000

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Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>1998	19	0.950	0.000
>1998	20	1.000	0.000
>1998	21	1.000	0.000
>1998	22	0.890	0.000
>1998	23	1.090	0.000
>1998	24	0.950	0.000
>1998	30	0.860	0.000
>1998	31	0.940	0.000
>1998	32	0.930	0.000
>1998	33	1.090	0.000
>1998	34	0.860	0.000
>1998	35	0.860	0.000
>1998	36	0.930	0.000
>1998	37	0.930	0.000
>1998	38	1.090	0.000
>1998	39	0.880	0.000
>1998	40	1.110	0.000
>1998	41	1.200	0.000
>1998	42	1.310	0.000
>1998	43	1.290	0.000
>1998	50	1.190	0.000
>1998	51	1.220	0.000
>1998	52	1.340	0.000
>1998	6	1.200	0.000
	999	1.100	0.000
	99-997	1.000	0.000

Auto Rate Symbol
0=Pre 1980
1=Mini & Small
2=Midsize
3=Large & Very Large
4= Utility
5=Pickup
6=Vans-Cargo
10=Mini 2 dr
11=Mini 4 dr
12=Mini Wag
13=Mini Sports
14=Mini Luxury
15=Small 2 dr
16=Small 4 dr
17=Small Wag
18=Small Sports
19=Small Luxury
20=Midsize 2 dr
21=Midsize 4 dr
22=Midsize Wag
23=Midsize Sports
24=Midsize Luxury
30=Lg 2 dr
31=Lg 4 dr

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32=Lg Wag
33=Lg Sports
34=Lg Luxury
35=Very Lg 2 dr
36=Very Lg 4 dr
37=Very Lg Wag
38=Very Lg Sports
39=Very Lg Luxury
40=Small Luxury
41=Midsize Utility
42=Lg Utility
43=Very Lg Utility
50=Small Pickup
51=Lg Pickup
52=Very Lg Pickup
999=Previously Ineligible

RX03TB17: MDCL Rate Symbol Factor
Effective Date: SEP-27-2006

Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>1998	101-997	0.000	0.010
<1981	0	1.000	0.000
<1999	1	1.100	0.000
<1999	2	1.000	0.000
<1999	3	0.900	0.000
<1999	4	0.950	0.000
<1999	5	0.900	0.000
<1999	6	0.950	0.000
>1998	10	1.020	0.000
>1998	11	1.300	0.000
>1998	12	0.990	0.000
>1998	13	0.850	0.000
>1998	14	0.840	0.000
>1998	15	1.060	0.000
>1998	16	1.170	0.000
>1998	17	0.990	0.000
>1998	18	0.780	0.000
>1998	19	0.840	0.000
>1998	20	0.960	0.000
>1998	21	1.000	0.000
>1998	22	0.860	0.000
>1998	23	0.990	0.000
>1998	24	0.840	0.000
>1998	30	0.860	0.000
>1998	31	0.870	0.000
>1998	32	0.830	0.000
>1998	33	0.990	0.000
>1998	34	0.850	0.000
>1998	35	0.860	0.000
>1998	36	0.820	0.000
>1998	37	0.830	0.000

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Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>1998	38	0.990	0.000
>1998	39	0.770	0.000
>1998	40	0.890	0.000
>1998	41	0.850	0.000
>1998	42	0.770	0.000
>1998	43	0.770	0.000
>1998	50	0.860	0.000
>1998	51	0.770	0.000
>1998	52	0.690	0.000
>1998	6	0.770	0.000
	999	1.100	0.000
	99-997	1.000	0.000

Auto Rate Symbol
0=Pre 1980
1=Mini & Small
2=Midsize
3=Large & Very Large
4= Utility
5=Pickup
6=Vans-Cargo
10=Mini 2 dr
11=Mini 4 dr
12=Mini Wag
13=Mini Sports
14=Mini Luxury
15=Small 2 dr
16=Small 4 dr
17=Small Wag
18=Small Sports
19=Small Luxury
20=Midsize 2 dr
21=Midsize 4 dr
22=Midsize Wag
23=Midsize Sports
24=Midsize Luxury
30=Lg 2 dr
31=Lg 4 dr
32=Lg Wag
33=Lg Sports
34=Lg Luxury
35=Very Lg 2 dr
36=Very Lg 4 dr
37=Very Lg Wag
38=Very Lg Sports
39=Very Lg Luxury
40=Small Luxury
41=Midsize Utility
42=Lg Utility
43=Very Lg Utility
50=Small Pickup
51=Lg Pickup
52=Very Lg Pickup
999=Previously Ineligible

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RX03TB21: COMP Customized Vehicle COMP Factor
Effective Date: SEP-20-2005

Sub-chart - High Level	Option Code
OEM does apply	OEM Endorsment (500)
OEM does not apply	Not OEM Endorsment (500)

Sub-chart	Customized Vehicle Units	Customized Vehicle COMP Factor	Customized Vehicle COMP Factor Plus	Customized Vehicle Units	Customized Vehicle COMP Factor	Customized Vehicle COMP Factor Plus
OEM does apply	0	0.000	0.000	1	0.028	0.000
	2	0.056	0.000	3	0.084	0.000
	4	0.112	0.000	5	0.140	0.000
	>5	0.140	0.028			
OEM does not apply	0	0.000	0.000	1	0.030	0.000
	2	0.060	0.000	3	0.090	0.000
	4	0.120	0.000	5	0.150	0.000
	>5	0.150	0.030			

RX03TB22: COLL Customized Vehicle COLL Factor
Effective Date: SEP-20-2005

Sub-chart - High Level	Option Code
OEM does apply	OEM Endorsment (500)
OEM does not apply	Not OEM Endorsment (500)

Sub-chart	Customized Vehicle Units	Customized Vehicle COLL Factor	Customized Vehicle COLL Factor Plus	Customized Vehicle Units	Customized Vehicle COLL Factor	Customized Vehicle COLL Factor Plus
OEM does apply	0	0.000	0.000	1	0.020	0.000
	2	0.040	0.000	3	0.060	0.000
	4	0.080	0.000	5	0.100	0.000
	>5	0.100	0.020			
OEM does not apply	0	0.000	0.000	1	0.022	0.000
	2	0.044	0.000	3	0.066	0.000
	4	0.088	0.000	5	0.110	0.000
	>5	0.110	0.022			

RX03TC11: COMP Vehicle Model Year Factor **
Effective Date: JUL-14-2009

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2014	1.125	2013	1.100	2012	1.075
2011	1.050	2010	1.025	2009	1.000
2008	0.975	2007	0.951	2006	0.926
2005	0.902	2004	0.877	2003	0.853
2002	0.828	2001	0.803	2000	0.777
1999	0.753	1998	0.727	1997	0.703
1996	0.678	1995	0.653	<1995	0.628

COMP base premiums for the next subsequent model year shall be determined by

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increasing the base premium for the current model year by 3 percent.

RX03TC12: COLL Vehicle Model Year Factor **

Effective Date: JUL-14-2009

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2014	1.220	2013	1.176	2012	1.132
2011	1.088	2010	1.044	2009	1.000
2008	0.956	2007	0.913	2006	0.869
2005	0.825	2004	0.781	2003	0.738
2002	0.694	2001	0.650	2000	0.606
1999	0.563	1998	0.520	1997	0.476
1996	0.432	1995	0.388	1994	0.345
<1994	0.328				

COLL base premiums for the next subsequent model year shall be determined by increasing the base premium for the current model year by 5 percent.

RX03TC13: BI Vehicle Model Year Factor **

Effective Date: JUL-14-2009

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2014	1.060	2013	1.048	2012	1.036
2011	1.024	2010	1.012	2009	1.000
2008	0.988	2007	0.976	2006	0.963
2005	0.951	2004	0.939	2003	0.927
2002	0.915	2001	0.900	2000	0.888
1999	0.876	1998	0.863	1997	0.850
1996	0.838	1995	0.824	<1995	0.812

RX03TC14: PD Vehicle Model Year Factor **

Effective Date: JUL-14-2009

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2014	1.045	2013	1.036	2012	1.027
2011	1.018	2010	1.009	2009	1.000
2008	0.991	2007	0.983	2006	0.974
2005	0.966	2004	0.957	2003	0.948
2002	0.940	2001	0.931	2000	0.922
1999	0.915	1998	0.906	1997	0.897
1996	0.889	<1996	0.880		

RX03TC15: MDCL Vehicle Model Year Factor **

Effective Date: JUL-14-2009

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2014	1.105	2013	1.084	2012	1.063
2011	1.042	2010	1.021	2009	1.000
2008	0.979	2007	0.957	2006	0.936
2005	0.914	2004	0.893	2003	0.871
2002	0.851	2001	0.829	2000	0.808

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Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
1999	0.787	1998	0.765	1997	0.744
<1997	0.722				

RX03TC21: COMP New Vehicle Discount Factor
Effective Date: JUL-30-2005

Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.829	0	0.829	1	0.887
2	0.923	3	0.951	4	0.976
>4	1.000				

RX03TC22: COLL New Vehicle Discount Factor
Effective Date: JAN-30-2005

Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.706	0	0.706	1	0.765
2	0.824	3	0.883	4	0.941
>4	1.000				

RX03TC23: BI New Vehicle Discount Factor
Effective Date: JAN-30-2005

Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.853	0	0.853	1	0.882
2	0.912	3	0.941	4	0.971
>4	1.000				

RX03TC24: PD New Vehicle Discount Factor
Effective Date: JAN-30-2005

Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.969	0	0.969	1	0.976
2	0.982	3	0.988	4	0.994
>4	1.000				

RX03TC25: MDCL New Vehicle Discount Factor
Effective Date: JAN-30-2005

Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.818	0	0.818	1	0.854
2	0.891	3	0.927	4	0.964
>4	1.000				

RX03TD01: COMP Limit/Deductible Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Deductible	Limit/Deductible Factor	Deductible	Limit/Deductible Factor	Deductible	Limit/Deductible Factor
0	1.000	50	0.920	100	0.850
250	0.610	500	0.450		

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For Additional limits, refer to Underwriting.

RX03TD02: COLL Limit/Deductible Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Deductible	Limit/Deductible Factor	Deductible	Limit/Deductible Factor	Deductible	Limit/Deductible Factor
50	1.040	100	1.000	150	0.970
200	0.950	250	0.920	500	0.840
1000	0.640				

For Additional limits, refer to Underwriting.

RX03TD03: BI Limit/Deductible Factor
Effective Date: JAN-30-2006

Per Claimant Limit	Per Occurrence Limit	Limit/Deductible Factor	Per Claimant Limit	Per Occurrence Limit	Limit/Deductible Factor
25000	50000	1.000	25000	100000	1.130
30000	60000	1.060	50000	50000	1.090
40000	80000	1.140	100000	100000	1.280
50000	100000	1.180	50000	200000	1.320
100000	150000	1.330	100000	200000	1.340
100000	250000	1.400	100000	300000	1.430
100000	400000	1.480	100000	500000	1.500
150000	200000	1.420	150000	250000	1.440
150000	300000	1.470	150000	400000	1.500
150000	500000	1.530	200000	200000	1.470
200000	250000	1.490	200000	300000	1.490
200000	400000	1.530	200000	500000	1.550
200000	750000	1.610	250000	250000	1.500
250000	300000	1.520	250000	400000	1.550
250000	500000	1.580	250000	750000	1.620
250000	1000000	1.670	300000	300000	1.540
300000	400000	1.580	300000	750000	1.650
300000	500000	1.600	300000	1000000	1.680
400000	400000	1.600	400000	500000	1.620
400000	750000	1.670	400000	1000000	1.700
500000	500000	1.650	500000	750000	1.680
500000	1000000	1.720	1000000	1000000	1.850

For Limits in excess of 500/500, Underwriting approval is required.

RX03TD04: PD Limit/Deductible Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

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

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Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor
120000	1.120	130000	1.130	40000	1.030
35000	1.020	140000	1.140	175000	1.160
225000	1.170	275000	1.200	350000	1.210
400000	1.220	450000	1.230	500000	1.240
1000000	1.330				

For Limits in excess of $100,000, Underwriting approval is required.

RX03TD06: COMP Limit/Deductible Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Deductible	Vehicle Type	Vehicle Use	Limit/Deductible Factor
50	Antique	Restricted	0.500
50	Antique	Not Restricted	0.750
50	Classics	Restricted	0.750
50	Classics	Not Restricted	0.950
100	Antique	Restricted	0.450
100	Antique	Not Restricted	0.670
250	Antique	Restricted	0.330
250	Antique	Not Restricted	0.490
500	Antique	Restricted	0.260
500	Antique	Not Restricted	0.380
100	Classics	Restricted	0.670
100	Classics	Not Restricted	0.850
250	Classics	Restricted	0.490
250	Classics	Not Restricted	0.620
500	Classics	Restricted	0.380
500	Classics	Not Restricted	0.480

per $100 of insurance based on not less than 80 percent of the value of the vehicle.

RX03TD07: COLL Limit/Deductible Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Deductible	Vehicle Type	Vehicle Use	Limit/Deductible Factor
250	Antique	Restricted	0.440
250	Antique	Not Restricted	0.680
500	Antique	Restricted	0.380
500	Antique	Not Restricted	0.590
1000	Antique	Restricted	0.290
1000	Antique	Not Restricted	0.460
250	Classics	Restricted	0.680
250	Classics	Not Restricted	1.260
500	Classics	Restricted	0.590
500	Classics	Not Restricted	1.090
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

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Deductible	Vehicle Type	Vehicle Use	Limit/Deductible Factor
200	Classics	Not Restricted	1.300

per $100 of insurance based on not less than 80 percent of the value of the vehicle.

RX03TD13: MDCL Limit/Deductible Factor

Effective Date: JUN-19-2003

Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor
2000	0.780	5000	1.000	10000	1.350
25000	1.690				

For Additional limits, refer to Underwriting.

RX03TE07: PLCY Rate Factor

Effective Date: JAN-30-2005

Coverage	Rate Factor	Side Factor	Coverage	Rate Factor	Side Factor
UIMBI, UMBI	1.00	0.00	BI	0.47	0.00
PD	0.51	0.00	COMP	0.50	0.00
COLL	0.48	0.00	MDCL	0.43	0.00
Not(BI, COLL, COMP, MDCL, PD, UIMBI, UMBI)	0.55	0.00			

RX03TE11: PLCY Rate Factor

Effective Date: JAN-30-2005

Coverage	Vehicle Type	Rate Factor	Side Factor
BI, COLL, COMP, PD	Motorcycle	1.00	0.00
AD	Motorcycle	2.30	0.00
EXMDCL	Motorcycle	2.30	0.00
LOI	Motorcycle	2.30	0.00
MDCL	Motorcycle	1.79	0.00
UIMBI, UMBI, UMPD	Motorcycle	2.00	0.00

RX03TE16: PLCY Rate Factor

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Coverage	Vehicle Use	Rate Factor	Coverage	Vehicle Use	Rate Factor
BI	Restricted	0.20	PD	Restricted	0.20
MDCL	Restricted	1.00	COMP	Restricted	1.00
COLL	Restricted	1.00			

RX03TE20: PLCY Prior Insurance Surcharge Factor

Effective Date: JAN-11-2004

Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor	Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor
BI	Not Applicable/Previously Insured (0)	1.00	BI	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. Over 30 Days (1)	1.00
BI	No Previous Ins. Surcharge	1.20	BI	No Previous Ins. Surcharge	1.55

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Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor	Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor
	- 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)			- No Prior Ins. over 30 Days (3)	
BI	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. 1-30 Days (4)	1.00	BI	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	1.00
BI	No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6)	1.50	PD	Not Applicable/Previously Insured (0)	1.00
PD	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. Over 30 Days (1)	1.00	PD	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	1.20
PD	No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3)	1.55	PD	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. 1-30 Days (4)	1.00
PD	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	1.00	PD	No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6)	1.50
COMP	Not Applicable/Previously Insured (0)	1.00	COMP	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. Over 30 Days (1)	1.00
COMP	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	1.20	COMP	No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3)	2.00
COMP	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. 1-30 Days (4)	1.00	COMP	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	1.00
COMP	No Previous Ins. Surcharge - No Prior	1.55	COLL	Not Applicable/Previously Insured (0)	1.00

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Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor	Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor
	Insurance 1-30 Days (6)				
COLL	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. Over 30 Days (1)	1.00	COLL	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	1.20
COLL	No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3)	2.00	COLL	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. 1-30 Days (4)	1.00
COLL	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	1.00	COLL	No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6)	1.55
MDCL	Not Applicable/Previously Insured (0)	1.00	MDCL	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. Over 30 Days (1)	1.00
MDCL	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	1.20	MDCL	No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3)	1.55
MDCL	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. 1-30 Days (4)	1.00	MDCL	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	1.00
MDCL	No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6)	1.50	UIMBI, UMBI, UMPD	Not Applicable/Previously Insured (0)	1.00
UIMBI, UMBI, UMPD	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. Over 30 Days (1)	1.00	UIMBI, UMBI, UMPD	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	1.20
UIMBI, UMBI, UMPD	No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3)	1.55	UIMBI, UMBI, UMPD	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. 1-30 Days (4)	1.00

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Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor	Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor
UIMBI, UMBI, UMPD	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	1.00	UIMBI, UMBI, UMPD	No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6)	1.50

RX03TE24: PLCY Rate Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Vehicle Type	Rate Factor	Side Factor	Vehicle Type	Rate Factor	Side Factor
Recreational Vehicle	2.00	2.00			

RX03TE54: PLCY Vehicle Use Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Vehicle Use	Vehicle Use Factor	Vehicle Use	Vehicle Use Factor	Vehicle Use	Vehicle Use Factor
Individual Business	1.25	Farm	0.90	not Farm , not Individual Business	1.00

RX03TE80: BI Driver Factor **
Effective Date: JUL-14-2009

Sub-chart - High Level	Driver Age	Gender	Marital Status Code	Operator Status Code	Resident Child Indicator	Student Away Indicator
FEMALE-MD		Female	Married			
		Female			Driver With Resident Childern	
	<25	Female		Occasional		College Student
MALE-MD		Male	Married			
	<25	Male		Occasional		College Student
		Male			Driver With Resident Childern	
FEM-UNMARRIED		Female	Divorced, Separated, Single, N/A, Widowed			
MALE-UNMARRIED		Male	Divorced, Separated, Single, N/A, Widowed			

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
FEMALE-MD	16	Applies		1.50
	17	Applies		1.50
	18	Applies		1.50
	19	Applies		1.43

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	20	Applies		1.36
	21	Applies		1.27
	22	Applies		1.12
	23	Applies		1.04
	24	Applies		1.02
	16	Does Not Apply		1.63
	17	Does Not Apply		1.63
	18	Does Not Apply		1.63
	19	Does Not Apply		1.55
	20	Does Not Apply		1.48
	21	Does Not Apply		1.40
	22	Does Not Apply		1.25
	23	Does Not Apply		1.13
	24	Does Not Apply		1.03
	25			1.02
	26			1.01
	27			1.01
	28			1.01
	29			1.00
	30			1.00
	31			1.00
	32			1.00
	33			1.00
	34			1.00
	35			1.00
	36			1.00
	37			1.00
	38			1.00
	39			1.00
	40			1.00
	41			1.00
	42			1.00
	43			1.00
	44			1.00
	45			1.00
	46			1.00
	47			0.99
	48			0.98
	49			0.97
	50			0.93
	51			0.90
	52			0.87
	53			0.86
	54			0.84
	55			0.83
	56			0.83
	57			0.83

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	58			0.83
	59			0.83
	60			0.83
	61			0.84
	62			0.85
	63			0.86
	64			0.87
	65			0.91
	66			0.92
	67			0.93
	68			0.94
	69			0.96
	70			1.01
	71			1.04
	72			1.05
	73			1.08
	74			1.10
	75			1.15
	76			1.19
	77			1.22
	78			1.24
	79			1.26
	80			1.29
	81			1.31
	82			1.31
	83			1.33
	84			1.33
	85			1.34
	86			1.34
	87			1.34
	88			1.34
	89			1.35
	90			1.35
	91			1.35
	92			1.35
	93			1.35
	94			1.35
	95			1.35
	96			1.35
	97			1.35
	98			1.35
	99			1.35
MALE-MD	16	Applies		2.56
	17	Applies		2.56
	18	Applies		2.56
	19	Applies		2.19
	20	Applies		1.87

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	21	Applies		1.56
	22	Applies		1.36
	23	Applies		1.21
	24	Applies		1.07
	16	Does Not Apply		3.20
	17	Does Not Apply		3.20
	18	Does Not Apply		3.20
	19	Does Not Apply		2.74
	20	Does Not Apply		2.34
	21	Does Not Apply		1.73
	22	Does Not Apply		1.51
	23	Does Not Apply		1.34
	24	Does Not Apply		1.19
	25			1.04
	26			1.03
	27			1.03
	28			1.03
	29			1.02
	30			1.00
	31			1.00
	32			1.00
	33			1.00
	34			1.00
	35			1.00
	36			1.00
	37			1.00
	38			1.00
	39			1.00
	40			1.00
	41			1.00
	42			1.00
	43			1.00
	44			1.00
	45			1.00
	46			1.00
	47			1.00
	48			1.00
	49			1.00
	50			0.98
	51			0.96
	52			0.95
	53			0.93
	54			0.91
	55			0.88
	56			0.87
	57			0.87
	58			0.86

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	59			0.85
	60			0.85
	61			0.86
	62			0.86
	63			0.88
	64			0.88
	65			0.92
	66			0.93
	67			0.94
	68			0.96
	69			0.98
	70			1.02
	71			1.06
	72			1.09
	73			1.11
	74			1.15
	75			1.26
	76			1.32
	77			1.37
	78			1.42
	79			1.47
	80			1.58
	81			1.64
	82			1.68
	83			1.73
	84			1.75
	85			1.75
	86			1.75
	87			1.75
	88			1.75
	89			1.75
	90			1.75
	91			1.75
	92			1.75
	93			1.75
	94			1.75
	95			1.75
	96			1.75
	97			1.75
	98			1.75
	99			1.75
FEM-UNMARRIED	16	Applies	Principal	2.69
	17	Applies	Principal	2.69
	18	Applies	Principal	2.69
	19	Applies	Principal	2.29
	20	Applies	Principal	2.01
	21	Applies	Principal	1.69

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	22	Applies	Principal	1.52
	23	Applies	Principal	1.38
	24	Applies	Principal	1.27
	16	Does Not Apply	Principal	3.36
	17	Does Not Apply	Principal	3.36
	18	Does Not Apply	Principal	3.36
	19	Does Not Apply	Principal	2.86
	20	Does Not Apply	Principal	2.51
	21	Does Not Apply	Principal	1.87
	22	Does Not Apply	Principal	1.69
	23	Does Not Apply	Principal	1.53
	24	Does Not Apply	Principal	1.41
	25			1.22
	26			1.16
	27			1.09
	28			1.05
	29			1.05
	30			1.04
	31			1.04
	32			1.04
	33			1.04
	34			1.04
	35			1.04
	36			1.04
	37			1.04
	38			1.04
	39			1.04
	40			1.04
	41			1.04
	42			1.04
	43			1.03
	44			1.03
	45			1.03
	46			1.03
	47			1.02
	48			1.02
	49			1.02
	50			0.97
	51			0.94
	52			0.92
	53			0.89
	54			0.88
	55			0.87
	56			0.87
	57			0.87
	58			0.87
	59			0.87

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	60			0.89
	61			0.90
	62			0.90
	63			0.91
	64			0.92
	65			0.96
	66			0.97
	67			0.99
	68			1.00
	69			1.02
	70			1.07
	71			1.10
	72			1.12
	73			1.14
	74			1.16
	75			1.20
	76			1.26
	77			1.29
	78			1.31
	79			1.34
	80			1.37
	81			1.40
	82			1.41
	83			1.42
	84			1.42
	85			1.43
	86			1.43
	87			1.43
	88			1.43
	89			1.43
	90			1.43
	91			1.43
	92			1.43
	93			1.43
	94			1.43
	95			1.43
	96			1.43
	97			1.43
	98			1.43
	99			1.43
	16	Applies	Occasional	2.03
	17	Applies	Occasional	2.03
	18	Applies	Occasional	2.03
	19	Applies	Occasional	1.79
	20	Applies	Occasional	1.64
	21	Applies	Occasional	1.51
	22	Applies	Occasional	1.36

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	23	Applies	Occasional	1.25
	24	Applies	Occasional	1.22
	16	Does Not Apply	Occasional	2.53
	17	Does Not Apply	Occasional	2.53
	18	Does Not Apply	Occasional	2.53
	19	Does Not Apply	Occasional	2.16
	20	Does Not Apply	Occasional	1.96
	21	Does Not Apply	Occasional	1.67
	22	Does Not Apply	Occasional	1.52
	23	Does Not Apply	Occasional	1.37
	24	Does Not Apply	Occasional	1.26
MALE-UNMARRIED	16	Applies	Principal	3.54
	17	Applies	Principal	3.54
	18	Applies	Principal	3.54
	19	Applies	Principal	3.04
	20	Applies	Principal	2.66
	21	Applies	Principal	2.09
	22	Applies	Principal	1.87
	23	Applies	Principal	1.69
	24	Applies	Principal	1.53
	16	Does Not Apply	Principal	4.43
	17	Does Not Apply	Principal	4.43
	18	Does Not Apply	Principal	4.43
	19	Does Not Apply	Principal	3.80
	20	Does Not Apply	Principal	3.32
	21	Does Not Apply	Principal	2.32
	22	Does Not Apply	Principal	2.08
	23	Does Not Apply	Principal	1.88
	24	Does Not Apply	Principal	1.70
	25			1.35
	26			1.31
	27			1.28
	28			1.24
	29			1.11
	30			1.05
	31			1.05
	32			1.05
	33			1.05
	34			1.05
	35			1.05
	36			1.05
	37			1.05
	38			1.05
	39			1.05
	40			1.04
	41			1.04
	42			1.04

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	43			1.04
	44			1.04
	45			1.03
	46			1.03
	47			1.03
	48			1.03
	49			1.02
	50			1.00
	51			0.98
	52			0.96
	53			0.94
	54			0.93
	55			0.90
	56			0.89
	57			0.88
	58			0.88
	59			0.87
	60			0.87
	61			0.87
	62			0.89
	63			0.90
	64			0.91
	65			0.97
	66			0.98
	67			1.00
	68			1.02
	69			1.04
	70			1.09
	71			1.13
	72			1.16
	73			1.19
	74			1.22
	75			1.35
	76			1.40
	77			1.45
	78			1.49
	79			1.54
	80			1.63
	81			1.66
	82			1.67
	83			1.69
	84			1.71
	85			1.73
	86			1.76
	87			1.79
	88			1.80
	89			1.82

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	90			1.82
	91			1.82
	92			1.82
	93			1.82
	94			1.82
	95			1.82
	96			1.82
	97			1.82
	98			1.82
	99			1.82
	16	Applies	Occasional	2.67
	17	Applies	Occasional	2.67
	18	Applies	Occasional	2.67
	19	Applies	Occasional	2.28
	20	Applies	Occasional	2.10
	21	Applies	Occasional	1.85
	22	Applies	Occasional	1.68
	23	Applies	Occasional	1.53
	24	Applies	Occasional	1.38
	16	Does Not Apply	Occasional	3.34
	17	Does Not Apply	Occasional	3.34
	18	Does Not Apply	Occasional	3.34
	19	Does Not Apply	Occasional	2.86
	20	Does Not Apply	Occasional	2.60
	21	Does Not Apply	Occasional	2.06
	22	Does Not Apply	Occasional	1.86
	23	Does Not Apply	Occasional	1.69
	24	Does Not Apply	Occasional	1.54

16-24 Youthful driver classification factor.
"Single" includes all drivers not otherwise classified as "Married".

RX03TE81: PD Driver Factor **
Effective Date: JUL-14-2009

Sub-chart - High Level	Driver Age	Gender	Marital Status Code	Operator Status Code	Resident Child Indicator	Student Away Indicator
FEMALE-MD		Female	Married			
		Female			Driver With Resident Childern	
	<25	Female		Occasional		College Student
MALE-MD		Male	Married			
	<25	Male		Occasional		College Student
		Male			Driver With Resident Childern	
FEM-UNMARRIED		Female	Divorced, Separated, Single, N/A, Widowed			
MALE-UNMARRIED		Male	Divorced, Separated,			

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Sub-chart - High Level	Driver Age	Gender	Marital Status Code	Operator Status Code	Resident Child Indicator	Student Away Indicator
			Single, N/A, Widowed			

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
FEMALE-MD	16	Applies		1.50
	17	Applies		1.50
	18	Applies		1.50
	19	Applies		1.43
	20	Applies		1.36
	21	Applies		1.27
	22	Applies		1.12
	23	Applies		1.04
	24	Applies		1.02
	16	Does Not Apply		1.63
	17	Does Not Apply		1.63
	18	Does Not Apply		1.63
	19	Does Not Apply		1.55
	20	Does Not Apply		1.48
	21	Does Not Apply		1.40
	22	Does Not Apply		1.25
	23	Does Not Apply		1.13
	24	Does Not Apply		1.03
	25			1.02
	26			1.01
	27			1.01
	28			1.01
	29			1.00
	30			1.00
	31			1.00
	32			1.00
	33			1.00
	34			1.00
	35			1.00
	36			1.00
	37			1.00
	38			1.00
	39			1.00
	40			1.00
	41			1.00
	42			1.00
	43			1.00
	44			1.00
	45			1.00
	46			1.00
	47			0.99
	48			0.98

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	49			0.97
	50			0.93
	51			0.90
	52			0.87
	53			0.86
	54			0.84
	55			0.83
	56			0.83
	57			0.83
	58			0.83
	59			0.83
	60			0.83
	61			0.84
	62			0.85
	63			0.86
	64			0.87
	65			0.91
	66			0.92
	67			0.93
	68			0.94
	69			0.96
	70			1.01
	71			1.04
	72			1.05
	73			1.08
	74			1.10
	75			1.15
	76			1.19
	77			1.22
	78			1.24
	79			1.26
	80			1.29
	81			1.31
	82			1.31
	83			1.33
	84			1.33
	85			1.34
	86			1.34
	87			1.34
	88			1.34
	89			1.35
	90			1.35
	91			1.35
	92			1.35
	93			1.35
	94			1.35
	95			1.35

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	96			1.35
	97			1.35
	98			1.35
	99			1.35
MALE-MD	16	Applies		2.56
	17	Applies		2.56
	18	Applies		2.56
	19	Applies		2.19
	20	Applies		1.87
	21	Applies		1.56
	22	Applies		1.36
	23	Applies		1.21
	24	Applies		1.07
	16	Does Not Apply		3.20
	17	Does Not Apply		3.20
	18	Does Not Apply		3.20
	19	Does Not Apply		2.74
	20	Does Not Apply		2.34
	21	Does Not Apply		1.73
	22	Does Not Apply		1.51
	23	Does Not Apply		1.34
	24	Does Not Apply		1.19
	25			1.04
	26			1.03
	27			1.03
	28			1.03
	29			1.02
	30			1.00
	31			1.00
	32			1.00
	33			1.00
	34			1.00
	35			1.00
	36			1.00
	37			1.00
	38			1.00
	39			1.00
	40			1.00
	41			1.00
	42			1.00
	43			1.00
	44			1.00
	45			1.00
	46			1.00
	47			1.00
	48			1.00
	49			1.00

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	50			0.98
	51			0.96
	52			0.95
	53			0.93
	54			0.91
	55			0.88
	56			0.87
	57			0.87
	58			0.86
	59			0.85
	60			0.85
	61			0.86
	62			0.86
	63			0.88
	64			0.88
	65			0.92
	66			0.93
	67			0.94
	68			0.96
	69			0.98
	70			1.02
	71			1.06
	72			1.09
	73			1.11
	74			1.15
	75			1.26
	76			1.32
	77			1.37
	78			1.42
	79			1.47
	80			1.58
	81			1.64
	82			1.68
	83			1.73
	84			1.75
	85			1.75
	86			1.75
	87			1.75
	88			1.75
	89			1.75
	90			1.75
	91			1.75
	92			1.75
	93			1.75
	94			1.75
	95			1.75
	96			1.75

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	97			1.75
	98			1.75
	99			1.75
FEM-UNMARRIED	16	Applies	Principal	2.69
	17	Applies	Principal	2.69
	18	Applies	Principal	2.69
	19	Applies	Principal	2.29
	20	Applies	Principal	2.01
	21	Applies	Principal	1.69
	22	Applies	Principal	1.52
	23	Applies	Principal	1.38
	24	Applies	Principal	1.27
	16	Does Not Apply	Principal	3.36
	17	Does Not Apply	Principal	3.36
	18	Does Not Apply	Principal	3.36
	19	Does Not Apply	Principal	2.86
	20	Does Not Apply	Principal	2.51
	21	Does Not Apply	Principal	1.87
	22	Does Not Apply	Principal	1.69
	23	Does Not Apply	Principal	1.53
	24	Does Not Apply	Principal	1.41
	25			1.22
	26			1.16
	27			1.09
	28			1.05
	29			1.05
	30			1.04
	31			1.04
	32			1.04
	33			1.04
	34			1.04
	35			1.04
	36			1.04
	37			1.04
	38			1.04
	39			1.04
	40			1.04
	41			1.04
	42			1.04
	43			1.03
	44			1.03
	45			1.03
	46			1.03
	47			1.02
	48			1.02
	49			1.02
	50			0.97

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	51			0.94
	52			0.92
	53			0.89
	54			0.88
	55			0.87
	56			0.87
	57			0.87
	58			0.87
	59			0.87
	60			0.89
	61			0.90
	62			0.90
	63			0.91
	64			0.92
	65			0.96
	66			0.97
	67			0.99
	68			1.00
	69			1.02
	70			1.07
	71			1.10
	72			1.12
	73			1.14
	74			1.16
	75			1.20
	76			1.26
	77			1.29
	78			1.31
	79			1.34
	80			1.37
	81			1.40
	82			1.41
	83			1.42
	84			1.42
	85			1.43
	86			1.43
	87			1.43
	88			1.43
	89			1.43
	90			1.43
	91			1.43
	92			1.43
	93			1.43
	94			1.43
	95			1.43
	96			1.43
	97			1.43

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	98			1.43
	99			1.43
	16	Applies	Occasional	2.03
	17	Applies	Occasional	2.03
	18	Applies	Occasional	2.03
	19	Applies	Occasional	1.79
	20	Applies	Occasional	1.64
	21	Applies	Occasional	1.51
	22	Applies	Occasional	1.36
	23	Applies	Occasional	1.25
	24	Applies	Occasional	1.22
	16	Does Not Apply	Occasional	2.53
	17	Does Not Apply	Occasional	2.53
	18	Does Not Apply	Occasional	2.53
	19	Does Not Apply	Occasional	2.16
	20	Does Not Apply	Occasional	1.96
	21	Does Not Apply	Occasional	1.67
	22	Does Not Apply	Occasional	1.52
	23	Does Not Apply	Occasional	1.37
	24	Does Not Apply	Occasional	1.26
MALE-UNMARRIED	16	Applies	Principal	3.54
	17	Applies	Principal	3.54
	18	Applies	Principal	3.54
	19	Applies	Principal	3.04
	20	Applies	Principal	2.66
	21	Applies	Principal	2.09
	22	Applies	Principal	1.87
	23	Applies	Principal	1.69
	24	Applies	Principal	1.53
	16	Does Not Apply	Principal	4.43
	17	Does Not Apply	Principal	4.43
	18	Does Not Apply	Principal	4.43
	19	Does Not Apply	Principal	3.80
	20	Does Not Apply	Principal	3.32
	21	Does Not Apply	Principal	2.32
	22	Does Not Apply	Principal	2.08
	23	Does Not Apply	Principal	1.88
	24	Does Not Apply	Principal	1.70
	25			1.35
	26			1.31
	27			1.28
	28			1.24
	29			1.11
	30			1.05
	31			1.05
	32			1.05
	33			1.05

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	34			1.05
	35			1.05
	36			1.05
	37			1.05
	38			1.05
	39			1.05
	40			1.04
	41			1.04
	42			1.04
	43			1.04
	44			1.04
	45			1.03
	46			1.03
	47			1.03
	48			1.03
	49			1.02
	50			1.00
	51			0.98
	52			0.96
	53			0.94
	54			0.93
	55			0.90
	56			0.89
	57			0.88
	58			0.88
	59			0.87
	60			0.87
	61			0.87
	62			0.89
	63			0.90
	64			0.91
	65			0.97
	66			0.98
	67			1.00
	68			1.02
	69			1.04
	70			1.09
	71			1.13
	72			1.16
	73			1.19
	74			1.22
	75			1.35
	76			1.40
	77			1.45
	78			1.49
	79			1.54
	80			1.63

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	81			1.66
	82			1.67
	83			1.69
	84			1.71
	85			1.73
	86			1.76
	87			1.79
	88			1.80
	89			1.82
	90			1.82
	91			1.82
	92			1.82
	93			1.82
	94			1.82
	95			1.82
	96			1.82
	97			1.82
	98			1.82
	99			1.82
	16	Applies	Occasional	2.67
	17	Applies	Occasional	2.67
	18	Applies	Occasional	2.67
	19	Applies	Occasional	2.28
	20	Applies	Occasional	2.10
	21	Applies	Occasional	1.85
	22	Applies	Occasional	1.68
	23	Applies	Occasional	1.53
	24	Applies	Occasional	1.38
	16	Does Not Apply	Occasional	3.34
	17	Does Not Apply	Occasional	3.34
	18	Does Not Apply	Occasional	3.34
	19	Does Not Apply	Occasional	2.86
	20	Does Not Apply	Occasional	2.60
	21	Does Not Apply	Occasional	2.06
	22	Does Not Apply	Occasional	1.86
	23	Does Not Apply	Occasional	1.69
	24	Does Not Apply	Occasional	1.54

16-24 Youthful driver classification factor.
"Single" includes all drivers not otherwise classified as "Married".

RX03TE82: COMP Driver Factor **
Effective Date: JUL-14-2009

Sub-chart - High Level	Driver Age	Gender	Marital Status Code	Operator Status Code	Resident Child Indicator	Student Away Indicator
FEMALE-MD		Female	Married			
		Female			Driver With Resident Childern	
	<25	Female		Occasional		College Student

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Sub-chart - High Level	Driver Age	Gender	Marital Status Code	Operator Status Code	Resident Child Indicator	Student Away Indicator
MALE-MD		Male	Married			
	<25	Male		Occasional		College Student
		Male			Driver With Resident Childern	
FEM-UNMARRIED		Female	Divorced, Separated, Single, N/A, Widowed			
MALE-UNMARRIED		Male	Divorced, Separated, Single, N/A, Widowed			

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
FEMALE-MD	16	Applies		1.13
	17	Applies		1.13
	18	Applies		1.13
	19	Applies		1.11
	20	Applies		1.10
	21	Applies		1.09
	22	Applies		1.08
	23	Applies		1.08
	24	Applies		1.08
	16	Does Not Apply		1.40
	17	Does Not Apply		1.40
	18	Does Not Apply		1.40
	19	Does Not Apply		1.37
	20	Does Not Apply		1.33
	21	Does Not Apply		1.18
	22	Does Not Apply		1.16
	23	Does Not Apply		1.15
	24	Does Not Apply		1.13
	25			1.02
	26			1.01
	27			1.00
	28			0.99
	29			0.98
	30			0.91
	31			0.91
	32			0.91
	33			0.91
	34			0.91
	35			0.91
	36			0.91
	37			0.91
	38			0.91
	39			0.91

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	40			0.90
	41			0.90
	42			0.90
	43			0.90
	44			0.90
	45			0.90
	46			0.90
	47			0.90
	48			0.90
	49			0.90
	50			0.84
	51			0.83
	52			0.82
	53			0.81
	54			0.79
	55			0.75
	56			0.74
	57			0.73
	58			0.72
	59			0.71
	60			0.70
	61			0.69
	62			0.68
	63			0.68
	64			0.66
	65			0.62
	66			0.61
	67			0.59
	68			0.58
	69			0.57
	70			0.57
	71			0.55
	72			0.54
	73			0.53
	74			0.51
	75			0.46
	76			0.45
	77			0.44
	78			0.43
	79			0.41
	80			0.41
	81			0.40
	82			0.39
	83			0.38
	84			0.37
	85			0.37
	86			0.37

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	87			0.37
	88			0.37
	89			0.37
	90			0.37
	91			0.37
	92			0.37
	93			0.37
	94			0.37
	95			0.37
	96			0.37
	97			0.37
	98			0.37
	99			0.37
MALE-MD	16	Applies		1.53
	17	Applies		1.53
	18	Applies		1.53
	19	Applies		1.46
	20	Applies		1.46
	21	Applies		1.46
	22	Applies		1.45
	23	Applies		1.42
	24	Applies		1.39
	16	Does Not Apply		1.91
	17	Does Not Apply		1.91
	18	Does Not Apply		1.91
	19	Does Not Apply		1.83
	20	Does Not Apply		1.79
	21	Does Not Apply		1.61
	22	Does Not Apply		1.54
	23	Does Not Apply		1.50
	24	Does Not Apply		1.46
	25			1.28
	26			1.23
	27			1.18
	28			1.14
	29			1.10
	30			1.01
	31			1.00
	32			1.00
	33			1.00
	34			1.00
	35			0.98
	36			0.98
	37			0.98
	38			0.98
	39			0.98
	40			0.97

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	41			0.97
	42			0.97
	43			0.97
	44			0.97
	45			0.97
	46			0.97
	47			0.97
	48			0.97
	49			0.97
	50			0.93
	51			0.93
	52			0.92
	53			0.91
	54			0.89
	55			0.87
	56			0.86
	57			0.85
	58			0.84
	59			0.83
	60			0.82
	61			0.80
	62			0.79
	63			0.78
	64			0.78
	65			0.74
	66			0.74
	67			0.73
	68			0.71
	69			0.70
	70			0.68
	71			0.67
	72			0.66
	73			0.64
	74			0.63
	75			0.61
	76			0.60
	77			0.58
	78			0.57
	79			0.56
	80			0.55
	81			0.55
	82			0.54
	83			0.53
	84			0.52
	85			0.50
	86			0.49
	87			0.48

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	88			0.46
	89			0.45
	90			0.44
	91			0.44
	92			0.44
	93			0.44
	94			0.44
	95			0.44
	96			0.44
	97			0.44
	98			0.44
	99			0.44
FEM-UNMARRIED	16	Applies	Principal	1.10
	17	Applies	Principal	1.10
	18	Applies	Principal	1.10
	19	Applies	Principal	1.10
	20	Applies	Principal	1.10
	21	Applies	Principal	1.10
	22	Applies	Principal	1.10
	23	Applies	Principal	1.10
	24	Applies	Principal	1.10
	16	Does Not Apply	Principal	1.38
	17	Does Not Apply	Principal	1.38
	18	Does Not Apply	Principal	1.38
	19	Does Not Apply	Principal	1.34
	20	Does Not Apply	Principal	1.32
	21	Does Not Apply	Principal	1.18
	22	Does Not Apply	Principal	1.17
	23	Does Not Apply	Principal	1.17
	24	Does Not Apply	Principal	1.15
	25			1.06
	26			1.05
	27			1.04
	28			1.04
	29			1.03
	30			0.97
	31			0.97
	32			0.97
	33			0.97
	34			0.97
	35			0.96
	36			0.96
	37			0.96
	38			0.96
	39			0.96
	40			0.96
	41			0.96

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	42			0.96
	43			0.96
	44			0.96
	45			0.96
	46			0.95
	47			0.95
	48			0.94
	49			0.94
	50			0.88
	51			0.87
	52			0.86
	53			0.84
	54			0.82
	55			0.79
	56			0.78
	57			0.76
	58			0.75
	59			0.74
	60			0.74
	61			0.73
	62			0.72
	63			0.71
	64			0.70
	65			0.67
	66			0.66
	67			0.65
	68			0.64
	69			0.63
	70			0.62
	71			0.60
	72			0.59
	73			0.58
	74			0.56
	75			0.51
	76			0.49
	77			0.48
	78			0.47
	79			0.46
	80			0.45
	81			0.44
	82			0.43
	83			0.42
	84			0.41
	85			0.41
	86			0.40
	87			0.40
	88			0.40

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	89			0.39
	90			0.39
	91			0.39
	92			0.39
	93			0.39
	94			0.39
	95			0.39
	96			0.39
	97			0.39
	98			0.39
	99			0.39
	16	Applies	Occasional	1.06
	17	Applies	Occasional	1.06
	18	Applies	Occasional	1.06
	19	Applies	Occasional	1.06
	20	Applies	Occasional	1.06
	21	Applies	Occasional	1.06
	22	Applies	Occasional	1.06
	23	Applies	Occasional	1.06
	24	Applies	Occasional	1.06
	16	Does Not Apply	Occasional	1.22
	17	Does Not Apply	Occasional	1.22
	18	Does Not Apply	Occasional	1.22
	19	Does Not Apply	Occasional	1.20
	20	Does Not Apply	Occasional	1.18
	21	Does Not Apply	Occasional	1.07
	22	Does Not Apply	Occasional	1.06
	23	Does Not Apply	Occasional	1.06
	24	Does Not Apply	Occasional	1.06
MALE-UNMARRIED	16	Applies	Principal	1.85
	17	Applies	Principal	1.85
	18	Applies	Principal	1.85
	19	Applies	Principal	1.76
	20	Applies	Principal	1.67
	21	Applies	Principal	1.65
	22	Applies	Principal	1.59
	23	Applies	Principal	1.52
	24	Applies	Principal	1.50
	16	Does Not Apply	Principal	2.31
	17	Does Not Apply	Principal	2.31
	18	Does Not Apply	Principal	2.31
	19	Does Not Apply	Principal	2.19
	20	Does Not Apply	Principal	2.05
	21	Does Not Apply	Principal	1.74
	22	Does Not Apply	Principal	1.67
	23	Does Not Apply	Principal	1.60
	24	Does Not Apply	Principal	1.57

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	25			1.39
	26			1.34
	27			1.30
	28			1.27
	29			1.23
	30			1.07
	31			1.07
	32			1.07
	33			1.07
	34			1.07
	35			1.05
	36			1.05
	37			1.05
	38			1.05
	39			1.05
	40			1.03
	41			1.02
	42			1.02
	43			1.01
	44			1.00
	45			1.00
	46			1.00
	47			1.00
	48			1.00
	49			1.00
	50			0.91
	51			0.91
	52			0.90
	53			0.89
	54			0.89
	55			0.86
	56			0.85
	57			0.84
	58			0.84
	59			0.83
	60			0.82
	61			0.81
	62			0.80
	63			0.80
	64			0.79
	65			0.75
	66			0.74
	67			0.73
	68			0.72
	69			0.71
	70			0.70
	71			0.69

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	72			0.67
	73			0.66
	74			0.64
	75			0.61
	76			0.59
	77			0.58
	78			0.57
	79			0.55
	80			0.54
	81			0.53
	82			0.52
	83			0.51
	84			0.50
	85			0.49
	86			0.49
	87			0.48
	88			0.48
	89			0.47
	90			0.47
	91			0.47
	92			0.47
	93			0.47
	94			0.47
	95			0.47
	96			0.47
	97			0.47
	98			0.47
	99			0.47
	16	Applies	Occasional	1.57
	17	Applies	Occasional	1.57
	18	Applies	Occasional	1.57
	19	Applies	Occasional	1.49
	20	Applies	Occasional	1.43
	21	Applies	Occasional	1.43
	22	Applies	Occasional	1.42
	23	Applies	Occasional	1.42
	24	Applies	Occasional	1.40
	16	Does Not Apply	Occasional	1.96
	17	Does Not Apply	Occasional	1.96
	18	Does Not Apply	Occasional	1.96
	19	Does Not Apply	Occasional	1.86
	20	Does Not Apply	Occasional	1.75
	21	Does Not Apply	Occasional	1.58
	22	Does Not Apply	Occasional	1.52
	23	Does Not Apply	Occasional	1.47
	24	Does Not Apply	Occasional	1.45

16-24 Youthful driver classification factor.

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"Single" includes all drivers not otherwise classified as "Married".

RX03TE83: COLL Driver Factor **
Effective Date: JUL-14-2009

Sub-chart - High Level	Driver Age	Gender	Marital Status Code	Operator Status Code	Resident Child Indicator	Student Away Indicator
FEMALE-MD		Female	Married			
		Female			Driver With Resident Childern	
	<25	Female		Occasional		College Student
MALE-MD		Male	Married			
	<25	Male		Occasional		College Student
		Male			Driver With Resident Childern	
FEM-UNMARRIED		Female	Divorced, Separated, Single, N/A, Widowed			
MALE-UNMARRIED		Male	Divorced, Separated, Single, N/A, Widowed			

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
FEMALE-MD	16	Applies		1.50
	17	Applies		1.50
	18	Applies		1.50
	19	Applies		1.43
	20	Applies		1.36
	21	Applies		1.27
	22	Applies		1.12
	23	Applies		1.04
	24	Applies		1.02
	16	Does Not Apply		1.63
	17	Does Not Apply		1.63
	18	Does Not Apply		1.63
	19	Does Not Apply		1.55
	20	Does Not Apply		1.48
	21	Does Not Apply		1.40
	22	Does Not Apply		1.25
	23	Does Not Apply		1.13
	24	Does Not Apply		1.03
	25			1.02
	26			1.01
	27			1.01
	28			1.01
	29			1.00
	30			1.00
	31			1.00

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	32			1.00
	33			1.00
	34			1.00
	35			1.00
	36			1.00
	37			1.00
	38			1.00
	39			1.00
	40			1.00
	41			1.00
	42			1.00
	43			1.00
	44			1.00
	45			1.00
	46			1.00
	47			0.99
	48			0.98
	49			0.97
	50			0.93
	51			0.90
	52			0.87
	53			0.86
	54			0.84
	55			0.83
	56			0.83
	57			0.83
	58			0.83
	59			0.83
	60			0.83
	61			0.84
	62			0.85
	63			0.86
	64			0.87
	65			0.91
	66			0.92
	67			0.93
	68			0.94
	69			0.96
	70			1.01
	71			1.04
	72			1.05
	73			1.08
	74			1.10
	75			1.15
	76			1.19
	77			1.22
	78			1.24

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	79			1.26
	80			1.29
	81			1.31
	82			1.31
	83			1.33
	84			1.33
	85			1.34
	86			1.34
	87			1.34
	88			1.34
	89			1.35
	90			1.35
	91			1.35
	92			1.35
	93			1.35
	94			1.35
	95			1.35
	96			1.35
	97			1.35
	98			1.35
	99			1.35
MALE-MD	16	Applies		2.56
	17	Applies		2.56
	18	Applies		2.56
	19	Applies		2.19
	20	Applies		1.87
	21	Applies		1.56
	22	Applies		1.36
	23	Applies		1.21
	24	Applies		1.07
	16	Does Not Apply		3.20
	17	Does Not Apply		3.20
	18	Does Not Apply		3.20
	19	Does Not Apply		2.74
	20	Does Not Apply		2.34
	21	Does Not Apply		1.73
	22	Does Not Apply		1.51
	23	Does Not Apply		1.34
	24	Does Not Apply		1.19
	25			1.04
	26			1.03
	27			1.03
	28			1.03
	29			1.02
	30			1.00
	31			1.00
	32			1.00

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	33			1.00
	34			1.00
	35			1.00
	36			1.00
	37			1.00
	38			1.00
	39			1.00
	40			1.00
	41			1.00
	42			1.00
	43			1.00
	44			1.00
	45			1.00
	46			1.00
	47			1.00
	48			1.00
	49			1.00
	50			0.98
	51			0.96
	52			0.95
	53			0.93
	54			0.91
	55			0.88
	56			0.87
	57			0.87
	58			0.86
	59			0.85
	60			0.85
	61			0.86
	62			0.86
	63			0.88
	64			0.88
	65			0.92
	66			0.93
	67			0.94
	68			0.96
	69			0.98
	70			1.02
	71			1.06
	72			1.09
	73			1.11
	74			1.15
	75			1.26
	76			1.32
	77			1.37
	78			1.42
	79			1.47

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	80			1.58
	81			1.64
	82			1.68
	83			1.73
	84			1.75
	85			1.75
	86			1.75
	87			1.75
	88			1.75
	89			1.75
	90			1.75
	91			1.75
	92			1.75
	93			1.75
	94			1.75
	95			1.75
	96			1.75
	97			1.75
	98			1.75
	99			1.75
FEM-UNMARRIED	16	Applies	Principal	2.69
	17	Applies	Principal	2.69
	18	Applies	Principal	2.69
	19	Applies	Principal	2.29
	20	Applies	Principal	2.01
	21	Applies	Principal	1.69
	22	Applies	Principal	1.52
	23	Applies	Principal	1.38
	24	Applies	Principal	1.27
	16	Does Not Apply	Principal	3.36
	17	Does Not Apply	Principal	3.36
	18	Does Not Apply	Principal	3.36
	19	Does Not Apply	Principal	2.86
	20	Does Not Apply	Principal	2.51
	21	Does Not Apply	Principal	1.87
	22	Does Not Apply	Principal	1.69
	23	Does Not Apply	Principal	1.53
	24	Does Not Apply	Principal	1.41
	25			1.22
	26			1.16
	27			1.09
	28			1.05
	29			1.05
	30			1.04
	31			1.04
	32			1.04
	33			1.04

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	34			1.04
	35			1.04
	36			1.04
	37			1.04
	38			1.04
	39			1.04
	40			1.04
	41			1.04
	42			1.04
	43			1.03
	44			1.03
	45			1.03
	46			1.03
	47			1.02
	48			1.02
	49			1.02
	50			0.97
	51			0.94
	52			0.92
	53			0.89
	54			0.88
	55			0.87
	56			0.87
	57			0.87
	58			0.87
	59			0.87
	60			0.89
	61			0.90
	62			0.90
	63			0.91
	64			0.92
	65			0.96
	66			0.97
	67			0.99
	68			1.00
	69			1.02
	70			1.07
	71			1.10
	72			1.12
	73			1.14
	74			1.16
	75			1.20
	76			1.26
	77			1.29
	78			1.31
	79			1.34
	80			1.37

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	81			1.40
	82			1.41
	83			1.42
	84			1.42
	85			1.43
	86			1.43
	87			1.43
	88			1.43
	89			1.43
	90			1.43
	91			1.43
	92			1.43
	93			1.43
	94			1.43
	95			1.43
	96			1.43
	97			1.43
	98			1.43
	99			1.43
	16	Applies	Occasional	2.03
	17	Applies	Occasional	2.03
	18	Applies	Occasional	2.03
	19	Applies	Occasional	1.79
	20	Applies	Occasional	1.64
	21	Applies	Occasional	1.51
	22	Applies	Occasional	1.36
	23	Applies	Occasional	1.25
	24	Applies	Occasional	1.22
	16	Does Not Apply	Occasional	2.53
	17	Does Not Apply	Occasional	2.53
	18	Does Not Apply	Occasional	2.53
	19	Does Not Apply	Occasional	2.16
	20	Does Not Apply	Occasional	1.96
	21	Does Not Apply	Occasional	1.67
	22	Does Not Apply	Occasional	1.52
	23	Does Not Apply	Occasional	1.37
	24	Does Not Apply	Occasional	1.26
MALE-UNMARRIED	16	Applies	Principal	3.54
	17	Applies	Principal	3.54
	18	Applies	Principal	3.54
	19	Applies	Principal	3.04
	20	Applies	Principal	2.66
	21	Applies	Principal	2.09
	22	Applies	Principal	1.87
	23	Applies	Principal	1.69
	24	Applies	Principal	1.53
	16	Does Not Apply	Principal	4.43

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	17	Does Not Apply	Principal	4.43
	18	Does Not Apply	Principal	4.43
	19	Does Not Apply	Principal	3.80
	20	Does Not Apply	Principal	3.32
	21	Does Not Apply	Principal	2.32
	22	Does Not Apply	Principal	2.08
	23	Does Not Apply	Principal	1.88
	24	Does Not Apply	Principal	1.70
	25			1.35
	26			1.31
	27			1.28
	28			1.24
	29			1.11
	30			1.05
	31			1.05
	32			1.05
	33			1.05
	34			1.05
	35			1.05
	36			1.05
	37			1.05
	38			1.05
	39			1.05
	40			1.04
	41			1.04
	42			1.04
	43			1.04
	44			1.04
	45			1.03
	46			1.03
	47			1.03
	48			1.03
	49			1.02
	50			1.00
	51			0.98
	52			0.96
	53			0.94
	54			0.93
	55			0.90
	56			0.89
	57			0.88
	58			0.88
	59			0.87
	60			0.87
	61			0.87
	62			0.89
	63			0.90

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	64			0.91
	65			0.97
	66			0.98
	67			1.00
	68			1.02
	69			1.04
	70			1.09
	71			1.13
	72			1.16
	73			1.19
	74			1.22
	75			1.35
	76			1.40
	77			1.45
	78			1.49
	79			1.54
	80			1.63
	81			1.66
	82			1.67
	83			1.69
	84			1.71
	85			1.73
	86			1.76
	87			1.79
	88			1.80
	89			1.82
	90			1.82
	91			1.82
	92			1.82
	93			1.82
	94			1.82
	95			1.82
	96			1.82
	97			1.82
	98			1.82
	99			1.82
	16	Applies	Occasional	2.67
	17	Applies	Occasional	2.67
	18	Applies	Occasional	2.67
	19	Applies	Occasional	2.28
	20	Applies	Occasional	2.10
	21	Applies	Occasional	1.85
	22	Applies	Occasional	1.68
	23	Applies	Occasional	1.53
	24	Applies	Occasional	1.38
	16	Does Not Apply	Occasional	3.34
	17	Does Not Apply	Occasional	3.34

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	18	Does Not Apply	Occasional	3.34
	19	Does Not Apply	Occasional	2.86
	20	Does Not Apply	Occasional	2.60
	21	Does Not Apply	Occasional	2.06
	22	Does Not Apply	Occasional	1.86
	23	Does Not Apply	Occasional	1.69
	24	Does Not Apply	Occasional	1.54

16-24 Youthful driver classification factor.
"Single" includes all drivers not otherwise classified as "Married".

RX03TE85: MDCL Driver Factor **
Effective Date: JUL-14-2009

Sub-chart - High Level	Driver Age	Gender	Marital Status Code	Operator Status Code	Resident Child Indicator	Student Away Indicator
FEMALE-MD		Female	Married			
		Female			Driver With Resident Childern	
	<25	Female		Occasional		College Student
MALE-MD		Male	Married			
	<25	Male		Occasional		College Student
		Male			Driver With Resident Childern	
FEM-UNMARRIED		Female	Divorced, Separated, Single, N/A, Widowed			
MALE-UNMARRIED		Male	Divorced, Separated, Single, N/A, Widowed			

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
FEMALE-MD	16	Applies		1.64
	17	Applies		1.64
	18	Applies		1.64
	19	Applies		1.53
	20	Applies		1.41
	21	Applies		1.34
	22	Applies		1.24
	23	Applies		1.20
	24	Applies		1.20
	16	Does Not Apply		1.77
	17	Does Not Apply		1.77
	18	Does Not Apply		1.77
	19	Does Not Apply		1.68
	20	Does Not Apply		1.60
	21	Does Not Apply		1.40
	22	Does Not Apply		1.31
	23	Does Not Apply		1.25

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	24	Does Not Apply		1.21
	25			1.20
	26			1.20
	27			1.20
	28			1.20
	29			1.20
	30			1.21
	31			1.21
	32			1.21
	33			1.21
	34			1.21
	35			1.22
	36			1.22
	37			1.22
	38			1.22
	39			1.22
	40			1.21
	41			1.21
	42			1.21
	43			1.21
	44			1.21
	45			1.21
	46			1.21
	47			1.21
	48			1.21
	49			1.21
	50			1.14
	51			1.12
	52			1.11
	53			1.09
	54			1.07
	55			1.05
	56			1.05
	57			1.05
	58			1.05
	59			1.05
	60			1.04
	61			1.04
	62			1.04
	63			1.04
	64			1.03
	65			1.03
	66			1.00
	67			0.99
	68			0.98
	69			0.97
	70			0.98

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	71			0.98
	72			1.00
	73			1.01
	74			1.01
	75			1.04
	76			1.05
	77			1.05
	78			1.06
	79			1.07
	80			1.07
	81			1.07
	82			1.07
	83			1.07
	84			1.07
	85			1.07
	86			1.07
	87			1.07
	88			1.07
	89			1.07
	90			1.07
	91			1.06
	92			1.06
	93			1.06
	94			1.06
	95			1.06
	96			1.06
	97			1.06
	98			1.06
	99			1.06
MALE-MD	16	Applies		2.10
	17	Applies		2.10
	18	Applies		2.10
	19	Applies		1.69
	20	Applies		1.46
	21	Applies		1.26
	22	Applies		1.23
	23	Applies		1.21
	24	Applies		1.19
	16	Does Not Apply		2.62
	17	Does Not Apply		2.62
	18	Does Not Apply		2.62
	19	Does Not Apply		2.11
	20	Does Not Apply		1.76
	21	Does Not Apply		1.32
	22	Does Not Apply		1.29
	23	Does Not Apply		1.27
	24	Does Not Apply		1.25

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	25			1.14
	26			1.13
	27			1.13
	28			1.13
	29			1.12
	30			1.00
	31			1.00
	32			1.00
	33			1.00
	34			1.00
	35			1.02
	36			1.02
	37			1.02
	38			1.02
	39			1.02
	40			1.02
	41			1.02
	42			1.02
	43			1.02
	44			1.02
	45			1.02
	46			1.02
	47			1.02
	48			1.02
	49			1.02
	50			0.99
	51			0.99
	52			0.97
	53			0.97
	54			0.95
	55			0.93
	56			0.93
	57			0.93
	58			0.93
	59			0.93
	60			0.94
	61			0.94
	62			0.95
	63			0.96
	64			0.97
	65			0.98
	66			0.98
	67			0.98
	68			0.99
	69			0.99
	70			0.99
	71			1.00

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	72			1.01
	73			1.02
	74			1.02
	75			1.02
	76			1.03
	77			1.05
	78			1.05
	79			1.06
	80			1.06
	81			1.06
	82			1.07
	83			1.07
	84			1.07
	85			1.07
	86			1.07
	87			1.07
	88			1.07
	89			1.07
	90			1.07
	91			1.07
	92			1.07
	93			1.07
	94			1.07
	95			1.07
	96			1.07
	97			1.07
	98			1.07
	99			1.07
FEM-UNMARRIED	16	Applies	Principal	2.07
	17	Applies	Principal	2.07
	18	Applies	Principal	2.07
	19	Applies	Principal	1.90
	20	Applies	Principal	1.82
	21	Applies	Principal	1.43
	22	Applies	Principal	1.33
	23	Applies	Principal	1.33
	24	Applies	Principal	1.32
	16	Does Not Apply	Principal	2.59
	17	Does Not Apply	Principal	2.59
	18	Does Not Apply	Principal	2.59
	19	Does Not Apply	Principal	2.32
	20	Does Not Apply	Principal	2.16
	21	Does Not Apply	Principal	1.50
	22	Does Not Apply	Principal	1.40
	23	Does Not Apply	Principal	1.40
	24	Does Not Apply	Principal	1.39
	25			1.28

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	26			1.28
	27			1.28
	28			1.28
	29			1.28
	30			1.28
	31			1.28
	32			1.28
	33			1.28
	34			1.28
	35			1.28
	36			1.28
	37			1.28
	38			1.28
	39			1.28
	40			1.28
	41			1.28
	42			1.28
	43			1.28
	44			1.28
	45			1.28
	46			1.28
	47			1.28
	48			1.28
	49			1.28
	50			1.21
	51			1.21
	52			1.19
	53			1.18
	54			1.15
	55			1.14
	56			1.13
	57			1.13
	58			1.12
	59			1.12
	60			1.11
	61			1.11
	62			1.11
	63			1.11
	64			1.10
	65			1.07
	66			1.04
	67			1.04
	68			1.04
	69			1.04
	70			1.04
	71			1.05
	72			1.06

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	73			1.07
	74			1.08
	75			1.13
	76			1.13
	77			1.13
	78			1.13
	79			1.13
	80			1.13
	81			1.13
	82			1.13
	83			1.13
	84			1.13
	85			1.13
	86			1.13
	87			1.13
	88			1.13
	89			1.13
	90			1.13
	91			1.13
	92			1.13
	93			1.13
	94			1.13
	95			1.13
	96			1.13
	97			1.13
	98			1.13
	99			1.13
	16	Applies	Occasional	1.66
	17	Applies	Occasional	1.66
	18	Applies	Occasional	1.66
	19	Applies	Occasional	1.56
	20	Applies	Occasional	1.56
	21	Applies	Occasional	1.31
	22	Applies	Occasional	1.28
	23	Applies	Occasional	1.28
	24	Applies	Occasional	1.28
	16	Does Not Apply	Occasional	2.08
	17	Does Not Apply	Occasional	2.08
	18	Does Not Apply	Occasional	2.08
	19	Does Not Apply	Occasional	1.87
	20	Does Not Apply	Occasional	1.77
	21	Does Not Apply	Occasional	1.38
	22	Does Not Apply	Occasional	1.30
	23	Does Not Apply	Occasional	1.30
	24	Does Not Apply	Occasional	1.30
MALE-UNMARRIED	16	Applies	Principal	2.38
	17	Applies	Principal	2.38

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	18	Applies	Principal	2.38
	19	Applies	Principal	2.26
	20	Applies	Principal	2.24
	21	Applies	Principal	1.36
	22	Applies	Principal	1.31
	23	Applies	Principal	1.27
	24	Applies	Principal	1.22
	16	Does Not Apply	Principal	2.99
	17	Does Not Apply	Principal	2.99
	18	Does Not Apply	Principal	2.99
	19	Does Not Apply	Principal	2.84
	20	Does Not Apply	Principal	2.72
	21	Does Not Apply	Principal	1.48
	22	Does Not Apply	Principal	1.44
	23	Does Not Apply	Principal	1.41
	24	Does Not Apply	Principal	1.38
	25			1.16
	26			1.15
	27			1.15
	28			1.15
	29			1.14
	30			1.00
	31			1.00
	32			1.00
	33			1.00
	34			1.00
	35			0.99
	36			0.99
	37			0.99
	38			0.99
	39			0.99
	40			0.99
	41			0.99
	42			0.99
	43			0.99
	44			0.99
	45			0.99
	46			0.99
	47			0.99
	48			0.99
	49			0.99
	50			0.95
	51			0.94
	52			0.92
	53			0.91
	54			0.89
	55			0.88

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	56			0.88
	57			0.88
	58			0.88
	59			0.88
	60			0.89
	61			0.89
	62			0.90
	63			0.91
	64			0.91
	65			0.94
	66			0.94
	67			0.94
	68			0.94
	69			0.94
	70			0.94
	71			0.94
	72			0.95
	73			0.96
	74			0.96
	75			0.96
	76			0.96
	77			0.98
	78			0.99
	79			1.00
	80			1.01
	81			1.04
	82			1.07
	83			1.07
	84			1.07
	85			1.07
	86			1.07
	87			1.07
	88			1.07
	89			1.07
	90			1.07
	91			1.07
	92			1.07
	93			1.07
	94			1.07
	95			1.07
	96			1.07
	97			1.07
	98			1.07
	99			1.07
	16	Applies	Occasional	1.77
	17	Applies	Occasional	1.77
	18	Applies	Occasional	1.77

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	19	Applies	Occasional	1.68
	20	Applies	Occasional	1.67
	21	Applies	Occasional	1.25
	22	Applies	Occasional	1.22
	23	Applies	Occasional	1.19
	24	Applies	Occasional	1.16
	16	Does Not Apply	Occasional	2.22
	17	Does Not Apply	Occasional	2.22
	18	Does Not Apply	Occasional	2.22
	19	Does Not Apply	Occasional	2.10
	20	Does Not Apply	Occasional	2.08
	21	Does Not Apply	Occasional	1.31
	22	Does Not Apply	Occasional	1.28
	23	Does Not Apply	Occasional	1.25
	24	Does Not Apply	Occasional	1.22

16-24 Youthful driver classification factor.
"Single" includes all drivers not otherwise classified as "Married".

RX03TE87: PLCY Financial Responsibility Rate Factor **
Effective Date: JUL-14-2009

Coverage	Financial Responsibility Code	Policy Insured Term	Financial Responsibility Rate Factor
BI, PD	5-9	0-599	0.66
BI, PD	10-19	0-599	0.71
BI, PD	20-29	0-599	0.74
BI, PD	30-39	0-599	0.78
BI, PD	40-49	0-599	0.81
BI, PD	50-59	0-599	0.85
BI, PD	60-69	0-599	0.89
BI, PD	70-79	0-599	0.91
BI, PD	80-85	0-599	0.94
BI, PD	86-89	0-599	0.97
BI, PD	90-94	0-599	0.98
BI, PD	95-100	0-599	1.00
BI, PD	993	0-599	1.00
BI, PD	998	1-6	0.87
BI, PD	998	7-10	0.85
BI, PD	998	11-999	0.82
BI, PD	999	1-6	0.88
BI, PD	999	7-10	0.85
BI, PD	999	11-999	0.83
COLL	5-9	0-599	0.57
COLL	10-19	0-599	0.61
COLL	20-29	0-599	0.66
COLL	30-39	0-599	0.70
COLL	40-49	0-599	0.74
COLL	50-59	0-599	0.80
COLL	60-69	0-599	0.84

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Coverage	Financial Responsibility Code	Policy Insured Term	Financial Responsibility Rate Factor
COLL	70-79	0-599	0.89
COLL	80-85	0-599	0.93
COLL	86-89	0-599	0.95
COLL	90-94	0-599	0.98
COLL	95-100	0-599	1.00
COLL	993	0-599	1.00
COLL	998	1-6	0.89
COLL	998	7-10	0.86
COLL	998	11-999	0.83
COLL	999	1-6	0.89
COLL	999	7-10	0.86
COLL	999	11-999	0.83
COMP	5-9	0-599	0.57
COMP	10-19	0-599	0.61
COMP	20-29	0-599	0.65
COMP	30-39	0-599	0.69
COMP	40-49	0-599	0.74
COMP	50-59	0-599	0.80
COMP	60-69	0-599	0.85
COMP	70-79	0-599	0.90
COMP	80-85	0-599	0.93
COMP	86-89	0-599	0.95
COMP	90-94	0-599	0.98
COMP	95-100	0-599	1.00
COMP	993	0-599	1.00
COMP	998	1-6	0.85
COMP	998	7-10	0.84
COMP	998	11-999	0.82
COMP	999	1-6	0.85
COMP	999	7-10	0.84
COMP	999	11-999	0.82
MDCL	5-9	0-599	0.48
MDCL	10-19	0-599	0.52
MDCL	20-29	0-599	0.56
MDCL	30-39	0-599	0.61
MDCL	40-49	0-599	0.67
MDCL	50-59	0-599	0.73
MDCL	60-69	0-599	0.80
MDCL	70-79	0-599	0.85
MDCL	80-85	0-599	0.91
MDCL	86-89	0-599	0.93
MDCL	90-94	0-599	0.96
MDCL	95-100	0-599	1.00
MDCL	993	0-599	1.00
MDCL	998	1-6	0.73
MDCL	998	7-10	0.71

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Coverage	Financial Responsibility Code	Policy Insured Term	Financial Responsibility Rate Factor
MDCL	998	11-999	0.69
MDCL	999	1-6	0.73
MDCL	999	7-10	0.71
MDCL	999	11-999	0.69

98 = Exclusion (Thin file)
99 = No-hit

RX03TE88: PLCY At Fault Accidents Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Sub-chart	Accident Forgiven Indicator	At Fault Accidents	At Fault Accidents Factor	At Fault Accidents Factor Plus
Time Since Last Accident is 0-12 Months.	Yes	0	0.00	0.00
	No, Space	0	0.00	0.00
	Yes	1	0.00	0.00
	No, Space	1	0.47	0.00
	Yes	2	0.47	0.00
	No, Space	2	1.10	0.00
	Yes	3	1.10	0.00
	No, Space	3	1.99	0.00
	Yes	4	1.99	0.00
	No, Space	4	3.04	0.00
	Yes	>4	1.99	1.05
	No, Space	>4	3.04	1.05
Time Since Last accident is 13-24 Months.	Yes	0	0.00	0.00
	No, Space	0	0.00	0.00
	Yes	1	0.00	0.00
	No, Space	1	0.40	0.00
	Yes	2	0.40	0.00
	No, Space	2	1.00	0.00
	Yes	3	1.00	0.00
	No, Space	3	1.85	0.00
	Yes	4	1.85	0.00
	No, Space	4	2.85	0.00
	Yes	>4	1.85	1.00
	No, Space	>4	2.85	1.00
Time Since Last Accident is 35-35 Months.	Yes	0	0.00	0.00
	No, Space	0	0.00	0.00
	Yes	1	0.00	0.00
	No, Space	1	0.33	0.00
	Yes	2	0.33	0.00
	No, Space	2	0.90	0.00
	Yes	3	0.90	0.00
	No, Space	3	1.71	0.00
	Yes	4	1.71	0.00
	No, Space	4	2.66	0.00

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Sub-chart	Accident Forgiven Indicator	At Fault Accidents	At Fault Accidents Factor	At Fault Accidents Factor Plus
	Yes	>4	1.71	0.95
	No, Space	>4	2.66	0.95

RX03TE89: PLCY Violation Surcharge Factor
Effective Date: DEC-04-2002

Sub-chart	Violation Points	Violation Surcharge Factor	Violation Surcharge Factor Plus	Violation Points	Violation Surcharge Factor	Violation Surcharge Factor Plus
Time Since Last Incident is 0-12 Months	0	0.00	0.00	1	0.26	0.00
	2	0.47	0.00	3	0.68	0.00
	4	0.89	0.00	5	1.10	0.00
	6	1.31	0.00	7	1.52	0.00
	8	1.73	0.00	9	1.94	0.00
	10	2.15	0.00	11	2.36	0.00
	12	2.57	0.00	>12	2.57	0.21
Time Since Last Incident is 13-24 Months	0	0.00	0.00	1	0.20	0.00
	2	0.40	0.00	3	0.60	0.00
	4	0.80	0.00	5	1.00	0.00
	6	1.20	0.00	7	1.40	0.00
	8	1.60	0.00	9	1.80	0.00
	10	2.00	0.00	11	2.20	0.00
	12	2.40	0.00	>12	2.40	0.20
Time Since Last Incident is 25-35 Months	0	0.00	0.00	1	0.14	0.00
	2	0.33	0.00	3	0.52	0.00
	4	0.71	0.00	5	0.90	0.00
	6	1.09	0.00	7	1.28	0.00
	8	1.47	0.00	9	1.66	0.00
	10	1.85	0.00	11	2.04	0.00
	12	2.23	0.00	>12	2.23	0.19

RX03TE90: PLCY Major Violation Points
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Major Violations	Major Violation Points	Major Violation Points Plus	Major Violations	Major Violation Points	Major Violation Points Plus
0	0.00	0.00	1	6.00	0.00
2	9.00	0.00	3	12.00	0.00
4	15.00	0.00	5	18.00	0.00
6	21.00	0.00	7	24.00	0.00
8	27.00	0.00	9	30.00	0.00
10	33.00	0.00	>10	33.00	3.00

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RX03TE91: PLCY Minor Violation Points
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Minor Violations	Minor Violation Points	Minor Violation Points Plus	Minor Violations	Minor Violation Points	Minor Violation Points Plus
0	0.00	0.00	1	1.00	0.00
2	2.00	0.00	>2	2.00	1.00

RX03TE98: COMP OEM Endorsement Factor
Effective Date: NOV-22-2001

Option Code	OEM Endorsement Factor	Option Code	OEM Endorsement Factor	Option Code	OEM Endorsement Factor
OEM Endorsment (500)	1.06	Not OEM Endorsment (500)	1.00		

RX03TE99: COLL OEM Endorsement Factor
Effective Date: NOV-22-2001

Option Code	OEM Endorsement Factor	Option Code	OEM Endorsement Factor	Option Code	OEM Endorsement Factor
OEM Endorsment (500)	1.08	Not OEM Endorsment (500)	1.00		

RX03TF01: PLCY Policy UOA Endorsement Amount 1
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Policy UOA Endorsement Code	Policy UOA Endorsement Amount 1	Policy UOA Endorsement Code	Policy UOA Endorsement Amount 1	Policy UOA Endorsement Code	Policy UOA Endorsement Amount 1
Limited Form	1.60	Broad Form	3.20	Gov't Employee	0.00
Not Broad Form, Not Gov't Employee, Not Limited Form	0.00				

RX03TF28: PLCY Policy UOA Endorsement Factor 1
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Policy UOA Endorsement Code	Policy UOA Endorsement Factor 1	Policy UOA Endorsement Code	Policy UOA Endorsement Factor 1	Policy UOA Endorsement Code	Policy UOA Endorsement Factor 1
Gov't Employee	0.40	Broad Form	0.00	Limited Form	0.00
Not Broad Form, Not Gov't Employee,	0.00				

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Policy UOA Endorsement Code	Policy UOA Endorsement Factor 1	Policy UOA Endorsement Code	Policy UOA Endorsement Factor 1	Policy UOA Endorsement Code	Policy UOA Endorsement Factor 1
Not Limited Form					

RX03TF73: PLCY Policy Expense Fee
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

First Veh PD Flag	Vehicle Type	Policy Expense Fee	First Veh PD Flag	Vehicle Type	Policy Expense Fee
Y	Automobile	0.0	N	Automobile	0.0
Y	Motorcycle	0.0	N	Motorcycle	0.0
Y	Recreational Vehicle	0.0	N	Recreational Vehicle	0.0
Y	Motorhome	0.0	N	Motorhome	0.0
Y	Named Non Owner	0.0	N	Named Non Owner	0.0
Y	Classics	0.0	N	Classics	0.0
Y	Antique	0.0	N	Antique	0.0

RX03TF77: PLCY Unverifiable Driving Record Surcharge Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Driver Age	Driver License Status Code	Unverifiable Driving Record Surcharge Factor	Driver Age	Driver License Status Code	Unverifiable Driving Record Surcharge Factor
0-18	Unverifiable	1.00	>18	Unverifiable	1.40
0-18	Inexperienced	1.00	>18	Inexperienced	1.40
	Experienced	1.00			

RX03TF78: PLCY Coverage Expense Fee **
Effective Date: JUL-14-2009

Coverage	Vehicle Type	Vehicle Use	Coverage Expense Fee
BI	Automobile		28.60
PD	Automobile		25.60
MDCL	Automobile		7.00
COLL	Automobile		45.40
COMP	Automobile		20.30
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

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Coverage	Vehicle Type	Vehicle Use	Coverage Expense Fee
PD	Named Non Owner		0.00
MDCL	Named Non Owner		0.00
COLL	Named Non Owner		0.00
COMP	Named Non Owner		0.00
BI	Classics	Not Restricted	28.60
PD	Classics	Not Restricted	25.60
MDCL	Classics	Not Restricted	7.00
COLL	Classics	Not Restricted	0.00
COMP	Classics	Not Restricted	0.00
BI	Antique	Not Restricted	28.60
PD	Antique	Not Restricted	25.60
MDCL	Antique	Not Restricted	7.00
COLL	Antique	Not Restricted	0.00
COMP	Antique	Not Restricted	0.00
BI	Classics	Restricted	0.00
PD	Classics	Restricted	0.00
MDCL	Classics	Restricted	0.00
COMP	Classics	Restricted	0.00
COLL	Classics	Restricted	0.00
BI	Antique	Restricted	0.00
PD	Antique	Restricted	0.00
MDCL	Antique	Restricted	0.00
COMP	Antique	Restricted	0.00
COLL	Antique	Restricted	0.00

No expense fees are applicable on Annual Policies

RX03TF91: PLCY Terms with Prior Carrier Factor **

Effective Date: JUL-14-2009

Sub-chart - High Level	Pricing-OSU-Eff-Date	Prior Carrier Company Code
Renewal	<20070801	
Group A		077 (Progressive non-std)
		777 (Newly Purchased Vehicle)
		888 (No Previous Insurance w/Reason)
		999 (Owned/Drove Vehicle w/o Prior Insurance)
		163 (AIG-All Companies)
		000 (Nationwide Mutual and Nationwide P & C)
		082 (Nationwide General Insurance)
		122 (Nationwide Mutual Fire)
		130 (Allied Insurance)
		142 (Nationwide Property & Casualty)
		144 (Nationwide Insurance Company of America)
		156(Amco Insurance Company)
		157(Colonial County Mutual Company)
		128(Depositors Insurance Company)
Group C		002 ('all-other' non-std companies)

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Sub-chart - High Level	Pricing-OSU-Eff-Date	Prior Carrier Company Code
		005 (Dairyland Insurance - NSA)
		013 (American Ambassador - NSA)
		031 (Nationwide Class Plan M NSA)
		049 (Globe American - NSA)
		059 (Integon Casualty - NSA)
		068 (Maryland AIF)
		094 (Republic Mutual - NSA)
		112 (Viking of WI - NSA)
		118 (Allstate Indemnity)
		120 (Atlanta Casualty - NSA)
		141 (Nationwide Assurance Company)
		143 (Titan)
		145 (Bankers Insurance - NSA)
		146 (Nationwide Affinity Company)
		161(Country Casualty Insurance Company)
		165 (Permanent General Assurance)
Group B		Not(000, 002, 005, 013, 031, 049, 059, 068, 077, 082, 094, 112, 118, 120, 122, 128, 130, 141, 142, 143, 144, 145, 146, 156, 157, 161, 163, 165, 777, 888, 999)

Sub-chart	Policy Insured Term	Prior Insurance Code	Terms with Prior Carrier	Terms with Prior Carrier Factor
Renewal	0-999			1.00
Group A	0-999			1.00
Group C		Lapse > 30 Days		1.00
	1-2		0-2	1.20
	3-4		0-2	1.10
	1-2		>2	1.10
	3-4		>2	1.00
	5-999			1.00
Group B		Lapse > 30 Days		1.00
	0-99		0-5	1.00
	1, 2		>5	0.90
	3		>5	0.92
	4		>5	0.94
	5		>5	0.96
	6		>5	0.98
	7-99		>5	1.00
	501(Intra Agency Transfer Discount)			0.90
	502(Intra Agency Transfer Discount)			0.92
	503(Intra Agency Transfer Discount)			0.93
	504(Intra Agency Transfer Discount)			0.95

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Sub-chart	Policy Insured Term	Prior Insurance Code	Terms with Prior Carrier	Terms with Prior Carrier Factor
	505(Intra Agency Transfer Discount)			0.96
	506(Intra Agency Transfer Dicount)			0.98
	507-999			1.00

RX03TI06: CFL CFL Additional Rate
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Per Claimant Limit	Per Occurrence Limit	CFL Additional Rate	Per Claimant Limit	Per Occurrence Limit	CFL Additional Rate
25000	500	2.00	50000	500	2.50
100000	750	3.00			

RX03TI12: PLCY Accident Prevention Course Discount Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Coverage	Defensive Driver Code	Accident Prevention Course Discount Factor	Coverage	Defensive Driver Code	Accident Prevention Course Discount Factor
COMP	Does Not Apply	1.00	COMP	Applies	0.95
COLL	Does Not Apply	1.00	COLL	Applies	0.95
PD	Does Not Apply	1.00	PD	Applies	0.95
BI	Does Not Apply	1.00	BI	Applies	0.95
PIP	Does Not Apply	1.00	PIP	Applies	0.95
MDCL	Does Not Apply	1.00	MDCL	Applies	0.95

RX03TI29: PLCY Passive Occupant Restraint Discount Factor
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Passive Restraint Code	Passive Occupant Restraint Discount Factor	Passive Restraint Code	Passive Occupant Restraint Discount Factor	Passive Restraint Code	Passive Occupant Restraint Discount Factor
Not Applicable	1.00	Air Bag	0.70	Air Bag (Driver Side)	0.80
Seat Belt Passive	1.00				

RX03TI33: PLCY Long Term Policyholder Discount Factor
Effective Date: JUL-28-2003

Full Term Policy Months	Policy Insured Term	Long Term Policyholder Discount Factor	Full Term Policy Months	Policy Insured Term	Long Term Policyholder Discount Factor
Semi-Annual	001-006	1.00	Semi-Annual	7-10	0.90
Semi-Annual	11-20	0.85	Semi-Annual	501(Intra Agency Transfer Discount)	0.92

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Full Term Policy Months	Policy Insured Term	Long Term Policyholder Discount Factor	Full Term Policy Months	Policy Insured Term	Long Term Policyholder Discount Factor
Semi-Annual	502(Intra Agency Transfer Discount)	0.92	Semi-Annual	503(Intra Agency Transfer Discount)	0.92
Semi-Annual	504(Intra Agency Transfer Discount)	0.92	Semi-Annual	505(Intra Agency Transfer Discount)	0.92
Semi-Annual	506(Intra Agency Transfer Dicount)	0.92	Semi-Annual	507-510	0.90
Semi-Annual	511-520	0.85	Semi-Annual	21-999	0.85
Annual	1-3	1.00	Annual	4, 5	0.90
Annual	6-10	0.85	Annual	501(Intra Agency Transfer Discount)	0.92
Annual	502(Intra Agency Transfer Discount)	0.92	Annual	503(Intra Agency Transfer Discount)	0.92
Annual	504(Intra Agency Transfer Discount)	0.90	Annual	505(Intra Agency Transfer Discount)	0.90
Annual	506(Intra Agency Transfer Dicount)	0.85	Annual	507-599	0.85
Annual	11-999	0.85			

RX03TI35: PLCY Home and Car Discount Factor

Effective Date: JUL-29-2004

Home and Car Discount Code	Homeowner Policy Form Code	Vehicle Type	Vehicle Use	Home and Car Discount Factor
			Corporate Business	1.00
Future (add at renewal), No		Automobile		1.00
Remove (at renewal), Yes	Condo, Mobile Home , Tenent	Automobile		0.95
Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Automobile		1.00
Remove (at renewal), Yes	not Condo, not Elite, not Extended, not Golden Blanket, not Homeowner, not Market Value, not	Automobile		1.00

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Home and Car Discount Code	Homeowner Policy Form Code	Vehicle Type	Vehicle Use	Home and Car Discount Factor
	Mobile Home, not Tenent			
not Future (add at renewal), not No, not Remove (at renewal), not Yes		Automobile		1.00
Future (add at renewal), No		Antique(11), Classic(09)	Not Restricted	1.00
Remove (at renewal), Yes	Condo, Mobile Home , Tenent	Antique(11), Classic(09)	Not Restricted	0.95
Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Antique(11), Classic(09)	Not Restricted	1.00
Remove (at renewal), Yes	not Condo, not Elite, not Extended, not Golden Blanket, not Homeowner, not Market Value, not Mobile Home, not Tenent	Antique(11), Classic(09)	Not Restricted	1.00
not Future (add at renewal), not No, not Remove (at renewal), not Yes		Antique(11), Classic(09)	Not Restricted	1.00
Future (add at renewal), No		Antique(11), Classic(09)	Restricted	1.00
Remove (at renewal), Yes	Condo, Mobile Home , Tenent	Antique(11), Classic(09)	Restricted	0.95
Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Antique(11), Classic(09)	Restricted	0.90
Remove (at renewal), Yes	not Condo, not Elite, not Extended, not Golden Blanket, not Homeowner, not Market Value, not Mobile Home, not Tenent	Antique(11), Classic(09)	Restricted	1.00
not Future (add at renewal), not No, not Remove (at renewal), not Yes		Antique(11), Classic(09)	Restricted	1.00
Future (add at renewal), No		Motorhome(06), Trailer(04)		1.00
Remove (at renewal), Yes	Condo, Mobile Home , Tenent	Motorhome(06), Trailer(04)		0.95
Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Motorhome(06), Trailer(04)		0.90

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Home and Car Discount Code	Homeowner Policy Form Code	Vehicle Type	Vehicle Use	Home and Car Discount Factor
Remove (at renewal), Yes	not Condo, not Elite, not Extended, not Golden Blanket, not Homeowner, not Market Value, not Mobile Home, not Tenent	Motorhome(06), Trailer(04)		1.00
not Future (add at renewal), not No, not Remove (at renewal), not Yes		Motorhome(06), Trailer(04)		1.00

RX03TI73: PLCY Accident Free Discount Factor
Effective Date: DEC-15-2000

Chargeable Accidents in Past Five Years (Count)	Driver License Status Code	Major Violations in Past Five Years (Count)	Prior Insurance Code	Years Driving Experience	Accident Free Discount Factor
				0-4	1.00
>0				>4	1.00
		>0		>4	1.00
			No Prev Ins, Surcharge 6 Months (3)	>4	1.00
			No Previous Ins. Surcharge-Policy Anniv.-No Prior Ins-1-30 Days (6)	>4	1.00
	Unverifiable			>4	1.00
	Inexperienced			>4	1.00
0		0		>4	0.90

RX03TI83: PLCY Auto Financial Discount Factor
Effective Date: JAN-11-2004

Auto Financial Discount Indicator	Home and Car Discount Code	Homeowner Policy Form Code	Auto Financial Discount Factor
Yes		Non Nationwide Homeowner	0.95
Yes		Non Nationwider Mobile Homeowner	0.95
Yes		Non Nationwide Condo	0.95
Yes		Non Nationwide Farm	0.95
No		Non Nationwide Homeowner	1.00
No		Non Nationwider Mobile Homeowner	1.00
No		Non Nationwide Condo	1.00
No		Non Nationwide Farm	1.00
	Remove (at renewal), Yes		1.00
Yes	Future (add at renewal), No		0.95

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Auto Financial Discount Indicator	Home and Car Discount Code	Homeowner Policy Form Code	Auto Financial Discount Factor
	Future (add at renewal), No		1.00

RX03TI84: COMP Driver's Age Percent
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent
<25	1.00	>24	1.00		

Under 25 Classification applies if an individual under the age of 25 is a principal or occasional operator, whether or not this individual's classification is also applied to an automobile.

RX03TI85: COLL Driver's Age Percent
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent
<25	1.50	>24	1.00		

Under 25 Classification applies if an individual under the age of 25 is a principal or occasional operator, whether or not this individual's classification is also applied to an automobile.

RX03TI86: BI Driver's Age Percent
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent
<25	1.30	>24	1.00		

Under 25 Classification applies if an individual under the age of 25 is a principal or occasional operator, whether or not this individual's classification is also applied to an automobile.

RX03TI87: PD Driver's Age Percent
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent
<25	1.30	>24	1.00		

Under 25 Classification applies if an individual under the age of 25 is a principal or occasional operator, whether or not this individual's classification is also applied to an automobile.

RX03TI88: MDCL Driver's Age Percent
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent
<25	1.00	>24	1.00		

Under 25 Classification applies if an individual under the age of 25 is a principal or occasional operator, whether or not this individual's classification is also applied to an automobile.

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RX03TI89: COMP Engine Size Percent
Effective Date: AUG-01-2008

Engine Size	Engine Size Percent	Engine Size	Engine Size Percent	Engine Size	Engine Size Percent
0-100	0.32	101-200	0.59	201-350	1.00
351-500	1.32	501-650	1.62	651-800	1.62
801-950	1.62	951-99999	1.62		

Engine Size = Cubic Centimeters.
0-100 cc engine size applies to Mopeds, Motorscooters, Minibikes and Motorbikes.

RX03TI90: COLL Engine Size Percent
Effective Date: AUG-01-2008

Engine Size	Engine Size Percent	Engine Size	Engine Size Percent	Engine Size	Engine Size Percent
0-100	0.22	101-200	0.44	201-350	0.66
351-500	0.96	501-650	1.12	651-800	1.12
801-950	1.12	951-99999	1.12		

Engine Size = Cubic Centimeters.
0-100 cc engine size applies to Mopeds, Motorscooters, Minibikes and Motorbikes.

RX03TI91: BI Engine Size Percent
Effective Date: AUG-01-2008

Engine Size	Engine Size Percent	Engine Size	Engine Size Percent	Engine Size	Engine Size Percent
0-100	0.43	101-200	0.56	201-350	0.64
351-500	0.71	501-650	0.71	651-800	0.71
801-950	0.71	951-99999	0.71		

Engine Size = Cubic Centimeters.
0-100 cc engine size applies to Mopeds, Motorscooters, Minibikes and Motorbikes.

RX03TI92: PD Engine Size Percent
Effective Date: AUG-01-2008

Engine Size	Engine Size Percent	Engine Size	Engine Size Percent	Engine Size	Engine Size Percent
0-100	0.46	101-200	0.60	201-350	0.69
351-500	0.88	501-650	0.91	651-800	0.91
801-950	0.91	951-99999	0.91		

Engine Size = Cubic Centimeters.
0-100 cc engine size applies to Mopeds, Motorscooters, Minibikes and Motorbikes.

RX03TM12: BI BI Matrix Factor **
Effective Date: JUL-14-2009

Sub-chart - High Level	Rated Threshold
Rated Threshold G	G (Greater Than =100/300)
Rated Threshold H or K (>25/50,<100/300)	H, K
Rated Threshold O (<=25/50)	O (Less Than = 25/50)

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
Rated Threshold G	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.78
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.78
	5-9	Future (add at renewal), No		Applies	1-2	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.78
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.78
	10-19	Future (add at renewal), No		Applies	1-2	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	20-29	Future (add at renewal), No		Applies	1-2	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.56
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	30-39	Future (add at renewal), No		Applies	1-2	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.56
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.82
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.82
	40-49	Future (add at renewal), No		Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.82
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.82
	50-59	Future (add at renewal), No		Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	60-69	Future (add at renewal), No		Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	80-85	Future (add at renewal), No		Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	86-89	Future (add at renewal), No		Applies	1-2	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	90-94	Future (add at renewal), No		Applies	1-2	0.70
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	95-100	Future (add at renewal), No		Applies	1-2	0.70
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	1-2	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	993	Future (add at renewal), No		Applies	1-2	0.70
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	998	Future (add at renewal), No		Does Not Apply	1-2	0.87
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	998	Future (add at renewal), No		Applies	1-2	0.70
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	999	Future (add at renewal), No		Does Not Apply	1-2	0.87
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	999	Future (add at renewal), No		Applies	1-2	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.78
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.78
	5-9	Future (add at renewal), No		Applies	3-6	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.78
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.78
	10-19	Future (add at renewal), No		Applies	3-6	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.66

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80
	20-29	Future (add at renewal), No		Applies	3-6	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.56
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80
	30-39	Future (add at renewal), No		Applies	3-6	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.56
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.82
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.82

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.82
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.82
	50-59	Future (add at renewal), No		Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	60-69	Future (add at renewal), No		Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	70-79	Future (add at renewal), No		Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	80-85	Future (add at renewal), No		Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	86-89	Future (add at renewal), No		Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	90-94	Future (add at renewal), No		Applies	3-6	0.70
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	95-100	Future (add at renewal), No		Applies	3-6	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	993	Future (add at renewal), No		Does Not Apply	3-6	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	993	Future (add at renewal), No		Applies	3-6	0.70
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	998	Future (add at renewal), No		Does Not Apply	3-6	0.87
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	998	Future (add at renewal), No		Applies	3-6	0.70
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	999	Future (add at renewal), No		Does Not Apply	3-6	0.87
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	999	Future (add at renewal), No		Applies	3-6	0.70
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.78
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.78
	5-9	Future (add at renewal), No		Applies	501-506	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.78
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	501-506	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	20-29	Future (add at renewal), No		Applies	501-506	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.56
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	30-39	Future (add at renewal), No		Applies	501-506	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.56
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.82
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.82
	40-49	Future (add at renewal), No		Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.82
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.82
	50-59	Future (add at renewal), No		Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	60-69	Future (add at renewal), No		Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	70-79	Future (add at renewal), No		Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	80-85	Future (add at renewal), No		Applies	501-506	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	86-89	Future (add at renewal), No		Applies	501-506	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	90-94	Future (add at renewal), No		Applies	501-506	0.70
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	95-100	Future (add at renewal), No		Applies	501-506	0.70
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	993	Future (add at renewal), No		Does Not Apply	501-506	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	993	Future (add at renewal), No		Applies	501-506	0.70
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	998	Future (add at renewal), No		Does Not Apply	501-506	0.87
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	501-506	0.70
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	999	Future (add at renewal), No		Does Not Apply	501-506	0.87
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	999	Future (add at renewal), No		Applies	501-506	0.70
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.78
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.78
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.78
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.78
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.56

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.56
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.82
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.82
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.82
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.82
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value)			
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.78
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.78
	5-9	Future (add at renewal), No		Applies	11-999	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.78
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.78
	10-19	Future (add at renewal), No		Applies	11-999	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	20-29	Future (add at renewal), No		Applies	11-999	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.56
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	30-39	Future (add at renewal), No		Applies	11-999	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.56
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.82
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.82
	40-49	Future (add at renewal), No		Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.82
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.82
	50-59	Future (add at renewal), No		Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	60-69	Future (add at renewal), No		Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	80-85	Future (add at renewal), No		Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	86-89	Future (add at renewal), No		Applies	11-999	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	90-94	Future (add at renewal), No		Applies	11-999	0.70
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	95-100	Future (add at renewal), No		Applies	11-999	0.70
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	11-999	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	993	Future (add at renewal), No		Applies	11-999	0.70
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	998	Future (add at renewal), No		Does Not Apply	11-999	0.87
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	998	Future (add at renewal), No		Applies	11-999	0.70
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	999	Future (add at renewal), No		Does Not Apply	11-999	0.87
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	999	Future (add at renewal), No		Applies	11-999	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
Rated Threshold H or K (>25/50,<100/300)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.81
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	5-9	Future (add at renewal), No		Applies	1-2	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.70
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.53
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.81
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	10-19	Future (add at renewal), No		Applies	1-2	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.53
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.82
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.82
	20-29	Future (add at renewal), No		Applies	1-2	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.82
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.82
	30-39	Future (add at renewal), No		Applies	1-2	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.84
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.84
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	50-59	Future (add at renewal), No		Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	60-69	Future (add at renewal), No		Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	70-79	Future (add at renewal), No		Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	80-85	Future (add at renewal), No		Applies	1-2	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	86-89	Future (add at renewal), No		Applies	1-2	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.88
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.88
	90-94	Future (add at renewal), No		Applies	1-2	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.88
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.88
	95-100	Future (add at renewal), No		Applies	1-2	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	993	Future (add at renewal), No		Does Not Apply	1-2	0.88
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.88
	993	Future (add at renewal), No		Applies	1-2	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	998	Future (add at renewal), No		Does Not Apply	1-2	0.90
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.90
	998	Future (add at renewal), No		Applies	1-2	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	999	Future (add at renewal), No		Does Not Apply	1-2	0.90
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.90
	999	Future (add at renewal), No		Applies	1-2	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.81
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	5-9	Future (add at renewal), No		Applies	3-6	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.70
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.53
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.81
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.81

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	3-6	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.70
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.53
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.82
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.82
	20-29	Future (add at renewal), No		Applies	3-6	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.82
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.82
	30-39	Future (add at renewal), No		Applies	3-6	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.84
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	40-49	Future (add at renewal), No		Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.84
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	50-59	Future (add at renewal), No		Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	60-69	Future (add at renewal), No		Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	70-79	Future (add at renewal), No		Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	80-85	Future (add at renewal), No		Applies	3-6	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	86-89	Future (add at renewal), No		Applies	3-6	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.88
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.88
	90-94	Future (add at renewal), No		Applies	3-6	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.88
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.88
	95-100	Future (add at renewal), No		Applies	3-6	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	993	Future (add at renewal), No		Does Not Apply	3-6	0.88
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.88
	993	Future (add at renewal), No		Applies	3-6	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	998	Future (add at renewal), No		Does Not Apply	3-6	0.90
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.90

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	3-6	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	999	Future (add at renewal), No		Does Not Apply	3-6	0.90
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.90
	999	Future (add at renewal), No		Applies	3-6	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.81
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	5-9	Future (add at renewal), No		Applies	501-506	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.70
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.53
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.81
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	10-19	Future (add at renewal), No		Applies	501-506	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.70
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.53
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.82
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.82
	20-29	Future (add at renewal), No		Applies	501-506	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.82
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.82
	30-39	Future (add at renewal), No		Applies	501-506	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.84
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	40-49	Future (add at renewal), No		Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.84
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	50-59	Future (add at renewal), No		Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	60-69	Future (add at renewal), No		Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	70-79	Future (add at renewal), No		Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	80-85	Future (add at renewal), No		Applies	501-506	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	86-89	Future (add at renewal), No		Applies	501-506	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.88
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.88

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value)			
	90-94	Future (add at renewal), No		Applies	501-506	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.88
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.88
	95-100	Future (add at renewal), No		Applies	501-506	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	993	Future (add at renewal), No		Does Not Apply	501-506	0.88
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.88
	993	Future (add at renewal), No		Applies	501-506	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	998	Future (add at renewal), No		Does Not Apply	501-506	0.90
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.90
	998	Future (add at renewal), No		Applies	501-506	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	999	Future (add at renewal), No		Does Not Apply	501-506	0.90
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.90
	999	Future (add at renewal), No		Applies	501-506	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.70
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.53
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.70
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.53
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.82
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.82
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.62

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.82
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.82
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.88
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.88
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.88
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.88
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.88
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.88
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.90
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.90
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.90
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.90
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.81
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	5-9	Future (add at renewal), No		Applies	11-999	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.70
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.53
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.81
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	10-19	Future (add at renewal), No		Applies	11-999	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.53
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.82
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.82
	20-29	Future (add at renewal), No		Applies	11-999	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.82
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.82
	30-39	Future (add at renewal), No		Applies	11-999	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.84
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.84
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	50-59	Future (add at renewal), No		Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	60-69	Future (add at renewal), No		Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	70-79	Future (add at renewal), No		Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	80-85	Future (add at renewal), No		Applies	11-999	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	86-89	Future (add at renewal), No		Applies	11-999	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.88
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.88
	90-94	Future (add at renewal), No		Applies	11-999	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.88
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.88
	95-100	Future (add at renewal), No		Applies	11-999	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	993	Future (add at renewal), No		Does Not Apply	11-999	0.88
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.88
	993	Future (add at renewal), No		Applies	11-999	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	998	Future (add at renewal), No		Does Not Apply	11-999	0.90
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.90
	998	Future (add at renewal), No		Applies	11-999	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
	999	Future (add at renewal), No		Does Not Apply	11-999	0.90
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.90
	999	Future (add at renewal), No		Applies	11-999	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
Rated Threshold O (<=25/50)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	5-9	Future (add at renewal), No		Applies	1-2	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.62
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	1-2	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.62
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.86
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	20-29	Future (add at renewal), No		Applies	1-2	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.86
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	30-39	Future (add at renewal), No		Applies	1-2	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.88
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.88
	40-49	Future (add at renewal), No		Applies	1-2	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.88
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.88
	50-59	Future (add at renewal), No		Applies	1-2	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.90
	60-69	Future (add at renewal), No		Applies	1-2	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.90
	70-79	Future (add at renewal), No		Applies	1-2	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.92
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.92
	80-85	Future (add at renewal), No		Applies	1-2	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.66
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.92
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.92
	86-89	Future (add at renewal), No		Applies	1-2	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.66
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.94
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.94
	90-94	Future (add at renewal), No		Applies	1-2	0.76
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.68
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.94
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.94
	95-100	Future (add at renewal), No		Applies	1-2	0.76
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.68
	993	Future (add at renewal), No		Does Not Apply	1-2	0.94
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.94
	993	Future (add at renewal), No		Applies	1-2	0.76
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.68
	998	Future (add at renewal), No		Does Not Apply	1-2	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	1.01

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	1-2	0.80
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.80
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.71
	999	Future (add at renewal), No		Does Not Apply	1-2	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	1.01
	999	Future (add at renewal), No		Applies	1-2	0.80
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.80
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.71
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	5-9	Future (add at renewal), No		Applies	3-6	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.62
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	10-19	Future (add at renewal), No		Applies	3-6	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.62
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.86
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	20-29	Future (add at renewal), No		Applies	3-6	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.86
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	30-39	Future (add at renewal), No		Applies	3-6	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.88
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.88
	40-49	Future (add at renewal), No		Applies	3-6	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.88
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.88
	50-59	Future (add at renewal), No		Applies	3-6	0.72

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.90
	60-69	Future (add at renewal), No		Applies	3-6	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.90
	70-79	Future (add at renewal), No		Applies	3-6	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.77

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.92
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.92
	80-85	Future (add at renewal), No		Applies	3-6	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.66
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.92
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.92
	86-89	Future (add at renewal), No		Applies	3-6	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.66
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.94
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.94

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value)			
	90-94	Future (add at renewal), No		Applies	3-6	0.76
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.68
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.94
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.94
	95-100	Future (add at renewal), No		Applies	3-6	0.76
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.68
	993	Future (add at renewal), No		Does Not Apply	3-6	0.94
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.94
	993	Future (add at renewal), No		Applies	3-6	0.76
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.76

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.68
	998	Future (add at renewal), No		Does Not Apply	3-6	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01
	998	Future (add at renewal), No		Applies	3-6	0.80
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.80
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.71
	999	Future (add at renewal), No		Does Not Apply	3-6	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01
	999	Future (add at renewal), No		Applies	3-6	0.80
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.80
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.71

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	5-9	Future (add at renewal), No		Applies	501-506	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.62
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	10-19	Future (add at renewal), No		Applies	501-506	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.62
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.86
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	20-29	Future (add at renewal), No		Applies	501-506	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.86
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	30-39	Future (add at renewal), No		Applies	501-506	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.88
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.88
	40-49	Future (add at renewal), No		Applies	501-506	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.88
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.88
	50-59	Future (add at renewal), No		Applies	501-506	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.90
	60-69	Future (add at renewal), No		Applies	501-506	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.90

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	501-506	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.92
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.92
	80-85	Future (add at renewal), No		Applies	501-506	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.66
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.92
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.92
	86-89	Future (add at renewal), No		Applies	501-506	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.66
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.94
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.94
	90-94	Future (add at renewal), No		Applies	501-506	0.76
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.68
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.94
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.94
	95-100	Future (add at renewal), No		Applies	501-506	0.76
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	501-506	0.94
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.94
	993	Future (add at renewal), No		Applies	501-506	0.76
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.68
	998	Future (add at renewal), No		Does Not Apply	501-506	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01
	998	Future (add at renewal), No		Applies	501-506	0.80
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.80
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.71
	999	Future (add at renewal), No		Does Not Apply	501-506	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01
	999	Future (add at renewal), No		Applies	501-506	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.80
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.71
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.62
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.62
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.88
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.88

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.88
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.88
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.90
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.90
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.92
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.92
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.66

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.92
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.92
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.66
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.94
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.94
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.76
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.68
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.94
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.94
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.76

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.68
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.94
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.94
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.76
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.68
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.80
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.80
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.71
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.80
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.80
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.71
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	5-9	Future (add at renewal), No		Applies	11-999	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.62
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	11-999	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.62
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.86
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	20-29	Future (add at renewal), No		Applies	11-999	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.86
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	30-39	Future (add at renewal), No		Applies	11-999	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.88
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.88
	40-49	Future (add at renewal), No		Applies	11-999	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.88
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.88
	50-59	Future (add at renewal), No		Applies	11-999	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.90
	60-69	Future (add at renewal), No		Applies	11-999	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.90
	70-79	Future (add at renewal), No		Applies	11-999	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.92
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.92
	80-85	Future (add at renewal), No		Applies	11-999	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.66
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.92
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.92
	86-89	Future (add at renewal), No		Applies	11-999	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.66
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.94
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.94
	90-94	Future (add at renewal), No		Applies	11-999	0.76
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.68
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.94
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.94
	95-100	Future (add at renewal), No		Applies	11-999	0.76
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.68
	993	Future (add at renewal), No		Does Not Apply	11-999	0.94
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.94
	993	Future (add at renewal), No		Applies	11-999	0.76
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.68
	998	Future (add at renewal), No		Does Not Apply	11-999	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	1.01

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	11-999	0.80
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.80
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.71
	999	Future (add at renewal), No		Does Not Apply	11-999	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	1.01
	999	Future (add at renewal), No		Applies	11-999	0.80
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.80
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.71

RX03TM13: COLL COLL Matrix Factor **

Effective Date: JUL-14-2009

Sub-chart - High Level	Rated Threshold
Rated Threshold G	G (Greater Than =100/300)
Rated Threshold H or K (>25/50,<100/300)	H, K
Rated Threshold O (<=25/50)	O (Less Than = 25/50)

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
Rated Threshold G	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.82
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.82
	5-9	Future (add at renewal), No		Applies	1-2	0.68
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.82
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.82
	10-19	Future (add at renewal), No		Applies	1-2	0.68
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.83
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	20-29	Future (add at renewal), No		Applies	1-2	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.83
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	30-39	Future (add at renewal), No		Applies	1-2	0.68
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	40-49	Future (add at renewal), No		Applies	1-2	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	50-59	Future (add at renewal), No		Applies	1-2	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	60-69	Future (add at renewal), No		Applies	1-2	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	1-2	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	80-85	Future (add at renewal), No		Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	86-89	Future (add at renewal), No		Applies	1-2	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	90-94	Future (add at renewal), No		Applies	1-2	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	95-100	Future (add at renewal), No		Applies	1-2	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	1-2	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	993	Future (add at renewal), No		Applies	1-2	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	998	Future (add at renewal), No		Does Not Apply	1-2	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	998	Future (add at renewal), No		Applies	1-2	0.68
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	999	Future (add at renewal), No		Does Not Apply	1-2	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	999	Future (add at renewal), No		Applies	1-2	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.82
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.82
	5-9	Future (add at renewal), No		Applies	3-6	0.68
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.82
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.82
	10-19	Future (add at renewal), No		Applies	3-6	0.68
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.83
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	20-29	Future (add at renewal), No		Applies	3-6	0.68
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.83
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	30-39	Future (add at renewal), No		Applies	3-6	0.68
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	3-6	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	50-59	Future (add at renewal), No		Applies	3-6	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	60-69	Future (add at renewal), No		Applies	3-6	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	70-79	Future (add at renewal), No		Applies	3-6	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	80-85	Future (add at renewal), No		Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	86-89	Future (add at renewal), No		Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	90-94	Future (add at renewal), No		Applies	3-6	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	95-100	Future (add at renewal), No		Applies	3-6	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	993	Future (add at renewal), No		Does Not Apply	3-6	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	993	Future (add at renewal), No		Applies	3-6	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	998	Future (add at renewal), No		Does Not Apply	3-6	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	998	Future (add at renewal), No		Applies	3-6	0.68
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	999	Future (add at renewal), No		Does Not Apply	3-6	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	999	Future (add at renewal), No		Applies	3-6	0.68
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.82
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.82
	5-9	Future (add at renewal), No		Applies	501-506	0.68
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.82
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.82

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	501-506	0.68
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.83
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	20-29	Future (add at renewal), No		Applies	501-506	0.68
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.83
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	30-39	Future (add at renewal), No		Applies	501-506	0.68
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	40-49	Future (add at renewal), No		Applies	501-506	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	50-59	Future (add at renewal), No		Applies	501-506	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	60-69	Future (add at renewal), No		Applies	501-506	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	70-79	Future (add at renewal), No		Applies	501-506	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	80-85	Future (add at renewal), No		Applies	501-506	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	86-89	Future (add at renewal), No		Applies	501-506	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	90-94	Future (add at renewal), No		Applies	501-506	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	95-100	Future (add at renewal), No		Applies	501-506	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	993	Future (add at renewal), No		Does Not Apply	501-506	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	993	Future (add at renewal), No		Applies	501-506	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	998	Future (add at renewal), No		Does Not Apply	501-506	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	501-506	0.68
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	999	Future (add at renewal), No		Does Not Apply	501-506	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	999	Future (add at renewal), No		Applies	501-506	0.68
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.82
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.82
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.82
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.82
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.82
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.82
	5-9	Future (add at renewal), No		Applies	11-999	0.68
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.82
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.82
	10-19	Future (add at renewal), No		Applies	11-999	0.68
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.83
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	20-29	Future (add at renewal), No		Applies	11-999	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.83
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	30-39	Future (add at renewal), No		Applies	11-999	0.68
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	40-49	Future (add at renewal), No		Applies	11-999	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	50-59	Future (add at renewal), No		Applies	11-999	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	60-69	Future (add at renewal), No		Applies	11-999	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	11-999	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	80-85	Future (add at renewal), No		Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	86-89	Future (add at renewal), No		Applies	11-999	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	90-94	Future (add at renewal), No		Applies	11-999	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	95-100	Future (add at renewal), No		Applies	11-999	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	11-999	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	993	Future (add at renewal), No		Applies	11-999	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	998	Future (add at renewal), No		Does Not Apply	11-999	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	998	Future (add at renewal), No		Applies	11-999	0.68
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	999	Future (add at renewal), No		Does Not Apply	11-999	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	999	Future (add at renewal), No		Applies	11-999	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
Rated Threshold H or K (>25/50,<100/300)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	5-9	Future (add at renewal), No		Applies	1-2	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	10-19	Future (add at renewal), No		Applies	1-2	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	20-29	Future (add at renewal), No		Applies	1-2	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	30-39	Future (add at renewal), No		Applies	1-2	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.85
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.85
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	50-59	Future (add at renewal), No		Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	60-69	Future (add at renewal), No		Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	70-79	Future (add at renewal), No		Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	80-85	Future (add at renewal), No		Applies	1-2	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	86-89	Future (add at renewal), No		Applies	1-2	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	90-94	Future (add at renewal), No		Applies	1-2	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	95-100	Future (add at renewal), No		Applies	1-2	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	993	Future (add at renewal), No		Does Not Apply	1-2	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	993	Future (add at renewal), No		Applies	1-2	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	998	Future (add at renewal), No		Does Not Apply	1-2	0.88
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.88
	998	Future (add at renewal), No		Applies	1-2	0.72
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	999	Future (add at renewal), No		Does Not Apply	1-2	0.88
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.88
	999	Future (add at renewal), No		Applies	1-2	0.72
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	5-9	Future (add at renewal), No		Applies	3-6	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	3-6	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	20-29	Future (add at renewal), No		Applies	3-6	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	30-39	Future (add at renewal), No		Applies	3-6	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.85
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	40-49	Future (add at renewal), No		Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.85
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	50-59	Future (add at renewal), No		Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	60-69	Future (add at renewal), No		Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	70-79	Future (add at renewal), No		Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	80-85	Future (add at renewal), No		Applies	3-6	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	86-89	Future (add at renewal), No		Applies	3-6	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	90-94	Future (add at renewal), No		Applies	3-6	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	95-100	Future (add at renewal), No		Applies	3-6	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	993	Future (add at renewal), No		Does Not Apply	3-6	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	993	Future (add at renewal), No		Applies	3-6	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	998	Future (add at renewal), No		Does Not Apply	3-6	0.88
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.88

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	3-6	0.72
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	999	Future (add at renewal), No		Does Not Apply	3-6	0.88
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.88
	999	Future (add at renewal), No		Applies	3-6	0.72
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	5-9	Future (add at renewal), No		Applies	501-506	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	10-19	Future (add at renewal), No		Applies	501-506	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	20-29	Future (add at renewal), No		Applies	501-506	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	30-39	Future (add at renewal), No		Applies	501-506	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.85
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	40-49	Future (add at renewal), No		Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.85
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	50-59	Future (add at renewal), No		Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	60-69	Future (add at renewal), No		Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	70-79	Future (add at renewal), No		Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	80-85	Future (add at renewal), No		Applies	501-506	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	86-89	Future (add at renewal), No		Applies	501-506	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	90-94	Future (add at renewal), No		Applies	501-506	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	95-100	Future (add at renewal), No		Applies	501-506	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	993	Future (add at renewal), No		Does Not Apply	501-506	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	993	Future (add at renewal), No		Applies	501-506	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	998	Future (add at renewal), No		Does Not Apply	501-506	0.88
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.88
	998	Future (add at renewal), No		Applies	501-506	0.72
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	999	Future (add at renewal), No		Does Not Apply	501-506	0.88
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.88
	999	Future (add at renewal), No		Applies	501-506	0.72
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.88
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.88
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.72
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.88
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.88
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.72

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	5-9	Future (add at renewal), No		Applies	11-999	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	10-19	Future (add at renewal), No		Applies	11-999	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	20-29	Future (add at renewal), No		Applies	11-999	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	30-39	Future (add at renewal), No		Applies	11-999	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.85
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.85
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	50-59	Future (add at renewal), No		Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	60-69	Future (add at renewal), No		Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	70-79	Future (add at renewal), No		Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	80-85	Future (add at renewal), No		Applies	11-999	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	86-89	Future (add at renewal), No		Applies	11-999	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	90-94	Future (add at renewal), No		Applies	11-999	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	95-100	Future (add at renewal), No		Applies	11-999	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	993	Future (add at renewal), No		Does Not Apply	11-999	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	993	Future (add at renewal), No		Applies	11-999	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	998	Future (add at renewal), No		Does Not Apply	11-999	0.88
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.88
	998	Future (add at renewal), No		Applies	11-999	0.72
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	999	Future (add at renewal), No		Does Not Apply	11-999	0.88
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.88
	999	Future (add at renewal), No		Applies	11-999	0.72
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
Rated Threshold O (<=25/50)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.89
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	5-9	Future (add at renewal), No		Applies	1-2	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.89
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.89

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	1-2	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.89
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	20-29	Future (add at renewal), No		Applies	1-2	0.73
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.89
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	30-39	Future (add at renewal), No		Applies	1-2	0.73
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.89
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	40-49	Future (add at renewal), No		Applies	1-2	0.74
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.89
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	50-59	Future (add at renewal), No		Applies	1-2	0.74
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.91
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.91
	60-69	Future (add at renewal), No		Applies	1-2	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.91
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.91
	70-79	Future (add at renewal), No		Applies	1-2	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.93
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	80-85	Future (add at renewal), No		Applies	1-2	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.66
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.93
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	86-89	Future (add at renewal), No		Applies	1-2	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.66
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	90-94	Future (add at renewal), No		Applies	1-2	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	95-100	Future (add at renewal), No		Applies	1-2	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	993	Future (add at renewal), No		Does Not Apply	1-2	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	993	Future (add at renewal), No		Applies	1-2	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	998	Future (add at renewal), No		Does Not Apply	1-2	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	1.01

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	1-2	0.78
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.70
	999	Future (add at renewal), No		Does Not Apply	1-2	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	1.01
	999	Future (add at renewal), No		Applies	1-2	0.78
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.70
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.89
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	5-9	Future (add at renewal), No		Applies	3-6	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.89
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	10-19	Future (add at renewal), No		Applies	3-6	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.89
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	20-29	Future (add at renewal), No		Applies	3-6	0.73
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.89
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	30-39	Future (add at renewal), No		Applies	3-6	0.73
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.89
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	40-49	Future (add at renewal), No		Applies	3-6	0.74
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.89
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	50-59	Future (add at renewal), No		Applies	3-6	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.91
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.91
	60-69	Future (add at renewal), No		Applies	3-6	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.91
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.91
	70-79	Future (add at renewal), No		Applies	3-6	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.93
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	80-85	Future (add at renewal), No		Applies	3-6	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.66
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.93
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	86-89	Future (add at renewal), No		Applies	3-6	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.66
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.93

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	90-94	Future (add at renewal), No		Applies	3-6	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	95-100	Future (add at renewal), No		Applies	3-6	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	993	Future (add at renewal), No		Does Not Apply	3-6	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	993	Future (add at renewal), No		Applies	3-6	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	998	Future (add at renewal), No		Does Not Apply	3-6	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01
	998	Future (add at renewal), No		Applies	3-6	0.78
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.70
	999	Future (add at renewal), No		Does Not Apply	3-6	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01
	999	Future (add at renewal), No		Applies	3-6	0.78
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.89
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	5-9	Future (add at renewal), No		Applies	501-506	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.89
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	10-19	Future (add at renewal), No		Applies	501-506	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.89
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	20-29	Future (add at renewal), No		Applies	501-506	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.89
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	30-39	Future (add at renewal), No		Applies	501-506	0.73
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.89
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	40-49	Future (add at renewal), No		Applies	501-506	0.74
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.89
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	50-59	Future (add at renewal), No		Applies	501-506	0.74
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.91
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.91
	60-69	Future (add at renewal), No		Applies	501-506	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.91
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.91

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	501-506	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.93
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	80-85	Future (add at renewal), No		Applies	501-506	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.66
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.93
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	86-89	Future (add at renewal), No		Applies	501-506	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.66
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	90-94	Future (add at renewal), No		Applies	501-506	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	95-100	Future (add at renewal), No		Applies	501-506	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	501-506	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	993	Future (add at renewal), No		Applies	501-506	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67
	998	Future (add at renewal), No		Does Not Apply	501-506	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01
	998	Future (add at renewal), No		Applies	501-506	0.78
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.70
	999	Future (add at renewal), No		Does Not Apply	501-506	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01
	999	Future (add at renewal), No		Applies	501-506	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.70
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.89

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.91
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.91
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.91
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.91
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.66

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.66
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.78
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.70
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.78
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.70
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.89
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	5-9	Future (add at renewal), No		Applies	11-999	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.89
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.89

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	11-999	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.89
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	20-29	Future (add at renewal), No		Applies	11-999	0.73
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.89
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	30-39	Future (add at renewal), No		Applies	11-999	0.73
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.89
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	40-49	Future (add at renewal), No		Applies	11-999	0.74
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.89
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	50-59	Future (add at renewal), No		Applies	11-999	0.74
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.91
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.91
	60-69	Future (add at renewal), No		Applies	11-999	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.91
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.91
	70-79	Future (add at renewal), No		Applies	11-999	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.93
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	80-85	Future (add at renewal), No		Applies	11-999	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.66
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.93
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	86-89	Future (add at renewal), No		Applies	11-999	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.66
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	90-94	Future (add at renewal), No		Applies	11-999	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	95-100	Future (add at renewal), No		Applies	11-999	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	993	Future (add at renewal), No		Does Not Apply	11-999	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	993	Future (add at renewal), No		Applies	11-999	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	998	Future (add at renewal), No		Does Not Apply	11-999	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	1.01

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	11-999	0.78
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.70
	999	Future (add at renewal), No		Does Not Apply	11-999	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	1.01
	999	Future (add at renewal), No		Applies	11-999	0.78
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.70

RX03TM14: COMP COMP Matrix Factor **

Effective Date: JUL-14-2009

Sub-chart - High Level	Rated Threshold
Rated Threshold G	G (Greater Than =100/300)
Rated Threshold H or K (>25/50,<100/300)	H, K
Rated Threshold O (<=25/50)	O (Less Than = 25/50)

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
Rated Threshold G	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.82
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.82
	5-9	Future (add at renewal), No		Applies	1-2	0.68
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.82
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.82
	10-19	Future (add at renewal), No		Applies	1-2	0.68
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.83
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	20-29	Future (add at renewal), No		Applies	1-2	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.83
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	30-39	Future (add at renewal), No		Applies	1-2	0.68
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	40-49	Future (add at renewal), No		Applies	1-2	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	50-59	Future (add at renewal), No		Applies	1-2	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	60-69	Future (add at renewal), No		Applies	1-2	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	1-2	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	80-85	Future (add at renewal), No		Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	86-89	Future (add at renewal), No		Applies	1-2	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	90-94	Future (add at renewal), No		Applies	1-2	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	95-100	Future (add at renewal), No		Applies	1-2	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	1-2	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	993	Future (add at renewal), No		Applies	1-2	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	998	Future (add at renewal), No		Does Not Apply	1-2	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	998	Future (add at renewal), No		Applies	1-2	0.68
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	999	Future (add at renewal), No		Does Not Apply	1-2	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	999	Future (add at renewal), No		Applies	1-2	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.82
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.82
	5-9	Future (add at renewal), No		Applies	3-6	0.68
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.82
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.82
	10-19	Future (add at renewal), No		Applies	3-6	0.68
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.83
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	20-29	Future (add at renewal), No		Applies	3-6	0.68
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.83
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	30-39	Future (add at renewal), No		Applies	3-6	0.68
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	3-6	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	50-59	Future (add at renewal), No		Applies	3-6	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	60-69	Future (add at renewal), No		Applies	3-6	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	70-79	Future (add at renewal), No		Applies	3-6	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	80-85	Future (add at renewal), No		Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	86-89	Future (add at renewal), No		Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	90-94	Future (add at renewal), No		Applies	3-6	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	95-100	Future (add at renewal), No		Applies	3-6	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	993	Future (add at renewal), No		Does Not Apply	3-6	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	993	Future (add at renewal), No		Applies	3-6	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	998	Future (add at renewal), No		Does Not Apply	3-6	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	998	Future (add at renewal), No		Applies	3-6	0.68
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	999	Future (add at renewal), No		Does Not Apply	3-6	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	999	Future (add at renewal), No		Applies	3-6	0.68
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.82
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.82
	5-9	Future (add at renewal), No		Applies	501-506	0.68
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.82
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.82

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	501-506	0.68
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.83
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	20-29	Future (add at renewal), No		Applies	501-506	0.68
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.83
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	30-39	Future (add at renewal), No		Applies	501-506	0.68
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	40-49	Future (add at renewal), No		Applies	501-506	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	50-59	Future (add at renewal), No		Applies	501-506	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	60-69	Future (add at renewal), No		Applies	501-506	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	70-79	Future (add at renewal), No		Applies	501-506	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	80-85	Future (add at renewal), No		Applies	501-506	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	86-89	Future (add at renewal), No		Applies	501-506	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	90-94	Future (add at renewal), No		Applies	501-506	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	95-100	Future (add at renewal), No		Applies	501-506	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	993	Future (add at renewal), No		Does Not Apply	501-506	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	993	Future (add at renewal), No		Applies	501-506	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	998	Future (add at renewal), No		Does Not Apply	501-506	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	501-506	0.68
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	999	Future (add at renewal), No		Does Not Apply	501-506	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	999	Future (add at renewal), No		Applies	501-506	0.68
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.82
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.82
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.82
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.82
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.82
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.82
	5-9	Future (add at renewal), No		Applies	11-999	0.68
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.82
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.82
	10-19	Future (add at renewal), No		Applies	11-999	0.68
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.83
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	20-29	Future (add at renewal), No		Applies	11-999	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.83
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	30-39	Future (add at renewal), No		Applies	11-999	0.68
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	40-49	Future (add at renewal), No		Applies	11-999	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	50-59	Future (add at renewal), No		Applies	11-999	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	60-69	Future (add at renewal), No		Applies	11-999	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	11-999	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	80-85	Future (add at renewal), No		Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	86-89	Future (add at renewal), No		Applies	11-999	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	90-94	Future (add at renewal), No		Applies	11-999	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	95-100	Future (add at renewal), No		Applies	11-999	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	11-999	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	993	Future (add at renewal), No		Applies	11-999	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	998	Future (add at renewal), No		Does Not Apply	11-999	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	998	Future (add at renewal), No		Applies	11-999	0.68
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	999	Future (add at renewal), No		Does Not Apply	11-999	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	999	Future (add at renewal), No		Applies	11-999	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
Rated Threshold H or K (>25/50,<100/300)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	5-9	Future (add at renewal), No		Applies	1-2	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	10-19	Future (add at renewal), No		Applies	1-2	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	20-29	Future (add at renewal), No		Applies	1-2	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	30-39	Future (add at renewal), No		Applies	1-2	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.85
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.85
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	50-59	Future (add at renewal), No		Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	60-69	Future (add at renewal), No		Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	70-79	Future (add at renewal), No		Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	80-85	Future (add at renewal), No		Applies	1-2	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	86-89	Future (add at renewal), No		Applies	1-2	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	90-94	Future (add at renewal), No		Applies	1-2	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	95-100	Future (add at renewal), No		Applies	1-2	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	993	Future (add at renewal), No		Does Not Apply	1-2	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	993	Future (add at renewal), No		Applies	1-2	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	998	Future (add at renewal), No		Does Not Apply	1-2	0.88
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.88
	998	Future (add at renewal), No		Applies	1-2	0.72
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	999	Future (add at renewal), No		Does Not Apply	1-2	0.88
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.88
	999	Future (add at renewal), No		Applies	1-2	0.72
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	5-9	Future (add at renewal), No		Applies	3-6	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	3-6	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	20-29	Future (add at renewal), No		Applies	3-6	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	30-39	Future (add at renewal), No		Applies	3-6	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.85
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	40-49	Future (add at renewal), No		Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.85
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	50-59	Future (add at renewal), No		Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	60-69	Future (add at renewal), No		Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	70-79	Future (add at renewal), No		Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	80-85	Future (add at renewal), No		Applies	3-6	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	86-89	Future (add at renewal), No		Applies	3-6	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	90-94	Future (add at renewal), No		Applies	3-6	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	95-100	Future (add at renewal), No		Applies	3-6	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	993	Future (add at renewal), No		Does Not Apply	3-6	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	993	Future (add at renewal), No		Applies	3-6	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	998	Future (add at renewal), No		Does Not Apply	3-6	0.88
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.88

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	3-6	0.72
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	999	Future (add at renewal), No		Does Not Apply	3-6	0.88
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.88
	999	Future (add at renewal), No		Applies	3-6	0.72
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	5-9	Future (add at renewal), No		Applies	501-506	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	10-19	Future (add at renewal), No		Applies	501-506	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	20-29	Future (add at renewal), No		Applies	501-506	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	30-39	Future (add at renewal), No		Applies	501-506	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.85
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	40-49	Future (add at renewal), No		Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.85
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	50-59	Future (add at renewal), No		Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	60-69	Future (add at renewal), No		Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	70-79	Future (add at renewal), No		Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	80-85	Future (add at renewal), No		Applies	501-506	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	86-89	Future (add at renewal), No		Applies	501-506	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	90-94	Future (add at renewal), No		Applies	501-506	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	95-100	Future (add at renewal), No		Applies	501-506	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	993	Future (add at renewal), No		Does Not Apply	501-506	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	993	Future (add at renewal), No		Applies	501-506	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	998	Future (add at renewal), No		Does Not Apply	501-506	0.88
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.88
	998	Future (add at renewal), No		Applies	501-506	0.72
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	999	Future (add at renewal), No		Does Not Apply	501-506	0.88
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.88
	999	Future (add at renewal), No		Applies	501-506	0.72
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.88
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.88
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.72
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.88
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.88
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.72

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	5-9	Future (add at renewal), No		Applies	11-999	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	10-19	Future (add at renewal), No		Applies	11-999	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	20-29	Future (add at renewal), No		Applies	11-999	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	30-39	Future (add at renewal), No		Applies	11-999	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.85
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.85
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	50-59	Future (add at renewal), No		Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	60-69	Future (add at renewal), No		Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	70-79	Future (add at renewal), No		Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	80-85	Future (add at renewal), No		Applies	11-999	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	86-89	Future (add at renewal), No		Applies	11-999	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	90-94	Future (add at renewal), No		Applies	11-999	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	95-100	Future (add at renewal), No		Applies	11-999	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	993	Future (add at renewal), No		Does Not Apply	11-999	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	993	Future (add at renewal), No		Applies	11-999	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	998	Future (add at renewal), No		Does Not Apply	11-999	0.88
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.88
	998	Future (add at renewal), No		Applies	11-999	0.72
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	999	Future (add at renewal), No		Does Not Apply	11-999	0.88
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.88
	999	Future (add at renewal), No		Applies	11-999	0.72
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
Rated Threshold O (<=25/50)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.89
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	5-9	Future (add at renewal), No		Applies	1-2	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.89
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.89

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	1-2	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.89
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	20-29	Future (add at renewal), No		Applies	1-2	0.73
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.89
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	30-39	Future (add at renewal), No		Applies	1-2	0.73
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.89
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	40-49	Future (add at renewal), No		Applies	1-2	0.74
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.89
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	50-59	Future (add at renewal), No		Applies	1-2	0.74
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.91
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.91
	60-69	Future (add at renewal), No		Applies	1-2	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.91
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.91
	70-79	Future (add at renewal), No		Applies	1-2	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.93
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	80-85	Future (add at renewal), No		Applies	1-2	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.66
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.93
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	86-89	Future (add at renewal), No		Applies	1-2	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.66
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	90-94	Future (add at renewal), No		Applies	1-2	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	95-100	Future (add at renewal), No		Applies	1-2	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	993	Future (add at renewal), No		Does Not Apply	1-2	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	993	Future (add at renewal), No		Applies	1-2	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	998	Future (add at renewal), No		Does Not Apply	1-2	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	1.01

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	1-2	0.78
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.70
	999	Future (add at renewal), No		Does Not Apply	1-2	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	1.01
	999	Future (add at renewal), No		Applies	1-2	0.78
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.70
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.89
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	5-9	Future (add at renewal), No		Applies	3-6	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.89
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	10-19	Future (add at renewal), No		Applies	3-6	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.89
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	20-29	Future (add at renewal), No		Applies	3-6	0.73
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.89
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	30-39	Future (add at renewal), No		Applies	3-6	0.73
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.89
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	40-49	Future (add at renewal), No		Applies	3-6	0.74
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.89
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	50-59	Future (add at renewal), No		Applies	3-6	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.91
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.91
	60-69	Future (add at renewal), No		Applies	3-6	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.91
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.91
	70-79	Future (add at renewal), No		Applies	3-6	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.93
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	80-85	Future (add at renewal), No		Applies	3-6	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.66
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.93
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	86-89	Future (add at renewal), No		Applies	3-6	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.66
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.93

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	90-94	Future (add at renewal), No		Applies	3-6	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	95-100	Future (add at renewal), No		Applies	3-6	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	993	Future (add at renewal), No		Does Not Apply	3-6	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	993	Future (add at renewal), No		Applies	3-6	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	998	Future (add at renewal), No		Does Not Apply	3-6	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01
	998	Future (add at renewal), No		Applies	3-6	0.78
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.70
	999	Future (add at renewal), No		Does Not Apply	3-6	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01
	999	Future (add at renewal), No		Applies	3-6	0.78
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.89
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	5-9	Future (add at renewal), No		Applies	501-506	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.89
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	10-19	Future (add at renewal), No		Applies	501-506	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.89
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	20-29	Future (add at renewal), No		Applies	501-506	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.89
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	30-39	Future (add at renewal), No		Applies	501-506	0.73
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.89
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	40-49	Future (add at renewal), No		Applies	501-506	0.74
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.89
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	50-59	Future (add at renewal), No		Applies	501-506	0.74
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.91
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.91
	60-69	Future (add at renewal), No		Applies	501-506	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.91
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.91

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	501-506	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.93
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	80-85	Future (add at renewal), No		Applies	501-506	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.66
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.93
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	86-89	Future (add at renewal), No		Applies	501-506	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.66
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	90-94	Future (add at renewal), No		Applies	501-506	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	95-100	Future (add at renewal), No		Applies	501-506	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	501-506	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	993	Future (add at renewal), No		Applies	501-506	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67
	998	Future (add at renewal), No		Does Not Apply	501-506	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01
	998	Future (add at renewal), No		Applies	501-506	0.78
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.70
	999	Future (add at renewal), No		Does Not Apply	501-506	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01
	999	Future (add at renewal), No		Applies	501-506	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.70
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.89

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.91
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.91
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.91
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.91
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.66

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.66
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.78
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.70
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.78
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.70
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.89
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	5-9	Future (add at renewal), No		Applies	11-999	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.89
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.89

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	11-999	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.89
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	20-29	Future (add at renewal), No		Applies	11-999	0.73
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.89
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	30-39	Future (add at renewal), No		Applies	11-999	0.73
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.89
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	40-49	Future (add at renewal), No		Applies	11-999	0.74
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.89
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	50-59	Future (add at renewal), No		Applies	11-999	0.74
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.91
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.91
	60-69	Future (add at renewal), No		Applies	11-999	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.91
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.91
	70-79	Future (add at renewal), No		Applies	11-999	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.93
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	80-85	Future (add at renewal), No		Applies	11-999	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.66
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.93
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	86-89	Future (add at renewal), No		Applies	11-999	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.66
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	90-94	Future (add at renewal), No		Applies	11-999	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	95-100	Future (add at renewal), No		Applies	11-999	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	993	Future (add at renewal), No		Does Not Apply	11-999	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	993	Future (add at renewal), No		Applies	11-999	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	998	Future (add at renewal), No		Does Not Apply	11-999	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	1.01

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	11-999	0.78
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.70
	999	Future (add at renewal), No		Does Not Apply	11-999	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	1.01
	999	Future (add at renewal), No		Applies	11-999	0.78
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.70

RX03TM15: MDCL MP Matrix Factor **

Effective Date: JUL-14-2009

Sub-chart - High Level	Rated Threshold
Rated Threshold G	G (Greater Than =100/300)
Rated Threshold H or K (>25/50,<100/300)	H, K
Rated Threshold O (<=25/50)	O (Less Than = 25/50)

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
Rated Threshold G	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.77
	5-9	Future (add at renewal), No		Applies	1-2	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.77
	10-19	Future (add at renewal), No		Applies	1-2	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	20-29	Future (add at renewal), No		Applies	1-2	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	30-39	Future (add at renewal), No		Applies	1-2	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	40-49	Future (add at renewal), No		Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	50-59	Future (add at renewal), No		Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	60-69	Future (add at renewal), No		Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.84
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	80-85	Future (add at renewal), No		Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.84
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	86-89	Future (add at renewal), No		Applies	1-2	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	90-94	Future (add at renewal), No		Applies	1-2	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	95-100	Future (add at renewal), No		Applies	1-2	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	1-2	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	993	Future (add at renewal), No		Applies	1-2	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	998	Future (add at renewal), No		Does Not Apply	1-2	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	998	Future (add at renewal), No		Applies	1-2	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	999	Future (add at renewal), No		Does Not Apply	1-2	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	999	Future (add at renewal), No		Applies	1-2	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.77
	5-9	Future (add at renewal), No		Applies	3-6	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.77
	10-19	Future (add at renewal), No		Applies	3-6	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.66

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80
	20-29	Future (add at renewal), No		Applies	3-6	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.55
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80
	30-39	Future (add at renewal), No		Applies	3-6	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.55
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.81

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	50-59	Future (add at renewal), No		Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	60-69	Future (add at renewal), No		Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67

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	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	70-79	Future (add at renewal), No		Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.84
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	80-85	Future (add at renewal), No		Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
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	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	86-89	Future (add at renewal), No		Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	90-94	Future (add at renewal), No		Applies	3-6	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	95-100	Future (add at renewal), No		Applies	3-6	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	993	Future (add at renewal), No		Does Not Apply	3-6	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	993	Future (add at renewal), No		Applies	3-6	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	998	Future (add at renewal), No		Does Not Apply	3-6	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	998	Future (add at renewal), No		Applies	3-6	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	999	Future (add at renewal), No		Does Not Apply	3-6	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	999	Future (add at renewal), No		Applies	3-6	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.77
	5-9	Future (add at renewal), No		Applies	501-506	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.77

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	501-506	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	20-29	Future (add at renewal), No		Applies	501-506	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	30-39	Future (add at renewal), No		Applies	501-506	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	40-49	Future (add at renewal), No		Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	50-59	Future (add at renewal), No		Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	60-69	Future (add at renewal), No		Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	70-79	Future (add at renewal), No		Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.84
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	80-85	Future (add at renewal), No		Applies	501-506	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.84
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	86-89	Future (add at renewal), No		Applies	501-506	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	90-94	Future (add at renewal), No		Applies	501-506	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	95-100	Future (add at renewal), No		Applies	501-506	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	993	Future (add at renewal), No		Does Not Apply	501-506	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	993	Future (add at renewal), No		Applies	501-506	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	998	Future (add at renewal), No		Does Not Apply	501-506	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	501-506	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	999	Future (add at renewal), No		Does Not Apply	501-506	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	999	Future (add at renewal), No		Applies	501-506	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.77
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.77
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.77
	5-9	Future (add at renewal), No		Applies	11-999	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.77
	10-19	Future (add at renewal), No		Applies	11-999	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	20-29	Future (add at renewal), No		Applies	11-999	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	30-39	Future (add at renewal), No		Applies	11-999	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	40-49	Future (add at renewal), No		Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	50-59	Future (add at renewal), No		Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	60-69	Future (add at renewal), No		Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.84
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	80-85	Future (add at renewal), No		Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.84
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	86-89	Future (add at renewal), No		Applies	11-999	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	90-94	Future (add at renewal), No		Applies	11-999	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	95-100	Future (add at renewal), No		Applies	11-999	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	11-999	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	993	Future (add at renewal), No		Applies	11-999	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	998	Future (add at renewal), No		Does Not Apply	11-999	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	998	Future (add at renewal), No		Applies	11-999	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	999	Future (add at renewal), No		Does Not Apply	11-999	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	999	Future (add at renewal), No		Applies	11-999	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
Rated Threshold H or K (>25/50,<100/300)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	5-9	Future (add at renewal), No		Applies	1-2	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.53
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	10-19	Future (add at renewal), No		Applies	1-2	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.53
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	20-29	Future (add at renewal), No		Applies	1-2	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	30-39	Future (add at renewal), No		Applies	1-2	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	50-59	Future (add at renewal), No		Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.84
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	60-69	Future (add at renewal), No		Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.84
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	70-79	Future (add at renewal), No		Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.86
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	80-85	Future (add at renewal), No		Applies	1-2	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.86
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	86-89	Future (add at renewal), No		Applies	1-2	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	90-94	Future (add at renewal), No		Applies	1-2	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	95-100	Future (add at renewal), No		Applies	1-2	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	993	Future (add at renewal), No		Does Not Apply	1-2	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	993	Future (add at renewal), No		Applies	1-2	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	998	Future (add at renewal), No		Does Not Apply	1-2	0.89
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	998	Future (add at renewal), No		Applies	1-2	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	999	Future (add at renewal), No		Does Not Apply	1-2	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	999	Future (add at renewal), No		Applies	1-2	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80
	5-9	Future (add at renewal), No		Applies	3-6	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.53
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	3-6	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.53
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	20-29	Future (add at renewal), No		Applies	3-6	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	30-39	Future (add at renewal), No		Applies	3-6	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	40-49	Future (add at renewal), No		Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	50-59	Future (add at renewal), No		Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.84
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	60-69	Future (add at renewal), No		Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.84
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	70-79	Future (add at renewal), No		Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.86
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	80-85	Future (add at renewal), No		Applies	3-6	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.86
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	86-89	Future (add at renewal), No		Applies	3-6	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	90-94	Future (add at renewal), No		Applies	3-6	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	95-100	Future (add at renewal), No		Applies	3-6	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	993	Future (add at renewal), No		Does Not Apply	3-6	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	993	Future (add at renewal), No		Applies	3-6	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	998	Future (add at renewal), No		Does Not Apply	3-6	0.89
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.89

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	3-6	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	999	Future (add at renewal), No		Does Not Apply	3-6	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	999	Future (add at renewal), No		Applies	3-6	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	5-9	Future (add at renewal), No		Applies	501-506	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.53
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	10-19	Future (add at renewal), No		Applies	501-506	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.53
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	20-29	Future (add at renewal), No		Applies	501-506	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	30-39	Future (add at renewal), No		Applies	501-506	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	40-49	Future (add at renewal), No		Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	50-59	Future (add at renewal), No		Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.84
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	60-69	Future (add at renewal), No		Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.84
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	70-79	Future (add at renewal), No		Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.86
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	80-85	Future (add at renewal), No		Applies	501-506	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.86
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	86-89	Future (add at renewal), No		Applies	501-506	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	90-94	Future (add at renewal), No		Applies	501-506	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	95-100	Future (add at renewal), No		Applies	501-506	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	993	Future (add at renewal), No		Does Not Apply	501-506	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	993	Future (add at renewal), No		Applies	501-506	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	998	Future (add at renewal), No		Does Not Apply	501-506	0.89
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	998	Future (add at renewal), No		Applies	501-506	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	999	Future (add at renewal), No		Does Not Apply	501-506	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	999	Future (add at renewal), No		Applies	501-506	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.53
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.53
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.62

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	5-9	Future (add at renewal), No		Applies	11-999	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.53
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	10-19	Future (add at renewal), No		Applies	11-999	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.53
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	20-29	Future (add at renewal), No		Applies	11-999	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	30-39	Future (add at renewal), No		Applies	11-999	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	50-59	Future (add at renewal), No		Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.84
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	60-69	Future (add at renewal), No		Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.84
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	70-79	Future (add at renewal), No		Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.86
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	80-85	Future (add at renewal), No		Applies	11-999	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.86
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	86-89	Future (add at renewal), No		Applies	11-999	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	90-94	Future (add at renewal), No		Applies	11-999	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	95-100	Future (add at renewal), No		Applies	11-999	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	993	Future (add at renewal), No		Does Not Apply	11-999	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	993	Future (add at renewal), No		Applies	11-999	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	998	Future (add at renewal), No		Does Not Apply	11-999	0.89
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	998	Future (add at renewal), No		Applies	11-999	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
	999	Future (add at renewal), No		Does Not Apply	11-999	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	999	Future (add at renewal), No		Applies	11-999	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
Rated Threshold O (<=25/50)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	5-9	Future (add at renewal), No		Applies	1-2	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.62
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	1-2	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.62
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	20-29	Future (add at renewal), No		Applies	1-2	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	30-39	Future (add at renewal), No		Applies	1-2	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.87
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	40-49	Future (add at renewal), No		Applies	1-2	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.87
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	50-59	Future (add at renewal), No		Applies	1-2	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.90
	60-69	Future (add at renewal), No		Applies	1-2	0.73
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.90
	70-79	Future (add at renewal), No		Applies	1-2	0.73
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.91
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.91
	80-85	Future (add at renewal), No		Applies	1-2	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.66
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.91
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.91
	86-89	Future (add at renewal), No		Applies	1-2	0.74
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.66
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	90-94	Future (add at renewal), No		Applies	1-2	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	95-100	Future (add at renewal), No		Applies	1-2	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	993	Future (add at renewal), No		Does Not Apply	1-2	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	993	Future (add at renewal), No		Applies	1-2	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	998	Future (add at renewal), No		Does Not Apply	1-2	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	1.01

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	1-2	0.79
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.84
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.71
	999	Future (add at renewal), No		Does Not Apply	1-2	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	1.01
	999	Future (add at renewal), No		Applies	1-2	0.79
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.71
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	5-9	Future (add at renewal), No		Applies	3-6	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.62
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	10-19	Future (add at renewal), No		Applies	3-6	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.62
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	20-29	Future (add at renewal), No		Applies	3-6	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	30-39	Future (add at renewal), No		Applies	3-6	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.87
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	40-49	Future (add at renewal), No		Applies	3-6	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.87
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	50-59	Future (add at renewal), No		Applies	3-6	0.72

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.90
	60-69	Future (add at renewal), No		Applies	3-6	0.73
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.90
	70-79	Future (add at renewal), No		Applies	3-6	0.73
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.77

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.91
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.91
	80-85	Future (add at renewal), No		Applies	3-6	0.74
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.66
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.91
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.91
	86-89	Future (add at renewal), No		Applies	3-6	0.74
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.66
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.93

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	90-94	Future (add at renewal), No		Applies	3-6	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	95-100	Future (add at renewal), No		Applies	3-6	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	993	Future (add at renewal), No		Does Not Apply	3-6	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	993	Future (add at renewal), No		Applies	3-6	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	998	Future (add at renewal), No		Does Not Apply	3-6	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01
	998	Future (add at renewal), No		Applies	3-6	0.79
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.84
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.71
	999	Future (add at renewal), No		Does Not Apply	3-6	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01
	999	Future (add at renewal), No		Applies	3-6	0.79
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.71

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	5-9	Future (add at renewal), No		Applies	501-506	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.62
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	10-19	Future (add at renewal), No		Applies	501-506	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.62
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	20-29	Future (add at renewal), No		Applies	501-506	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	30-39	Future (add at renewal), No		Applies	501-506	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.87
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	40-49	Future (add at renewal), No		Applies	501-506	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.87
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	50-59	Future (add at renewal), No		Applies	501-506	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.90
	60-69	Future (add at renewal), No		Applies	501-506	0.73
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.90

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	501-506	0.73
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.91
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.91
	80-85	Future (add at renewal), No		Applies	501-506	0.74
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.66
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.91
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.91
	86-89	Future (add at renewal), No		Applies	501-506	0.74
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.66
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	90-94	Future (add at renewal), No		Applies	501-506	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	95-100	Future (add at renewal), No		Applies	501-506	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	501-506	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	993	Future (add at renewal), No		Applies	501-506	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67
	998	Future (add at renewal), No		Does Not Apply	501-506	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01
	998	Future (add at renewal), No		Applies	501-506	0.79
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.84
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.71
	999	Future (add at renewal), No		Does Not Apply	501-506	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01
	999	Future (add at renewal), No		Applies	501-506	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.71
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.62
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.62
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.90
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.90
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.91
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.91
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.66

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.91
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.91
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.66
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.79
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.71
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.79
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.71
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	5-9	Future (add at renewal), No		Applies	11-999	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.62
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	11-999	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.62
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	20-29	Future (add at renewal), No		Applies	11-999	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	30-39	Future (add at renewal), No		Applies	11-999	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.87
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	40-49	Future (add at renewal), No		Applies	11-999	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.87
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	50-59	Future (add at renewal), No		Applies	11-999	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.90
	60-69	Future (add at renewal), No		Applies	11-999	0.73
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.90
	70-79	Future (add at renewal), No		Applies	11-999	0.73
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.91
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.91
	80-85	Future (add at renewal), No		Applies	11-999	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.66
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.91
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.91
	86-89	Future (add at renewal), No		Applies	11-999	0.74
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.66
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	90-94	Future (add at renewal), No		Applies	11-999	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	95-100	Future (add at renewal), No		Applies	11-999	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	993	Future (add at renewal), No		Does Not Apply	11-999	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	993	Future (add at renewal), No		Applies	11-999	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	998	Future (add at renewal), No		Does Not Apply	11-999	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	1.01

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	11-999	0.79
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.84
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.71
	999	Future (add at renewal), No		Does Not Apply	11-999	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	1.01
	999	Future (add at renewal), No		Applies	11-999	0.79
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.71

RX03TM16: PD PD Matrix Factor **

Effective Date: JUL-14-2009

Sub-chart - High Level	Rated Threshold
Rated Threshold G	G (Greater Than =100/300)
Rated Threshold H or K (>25/50,<100/300)	H, K
Rated Threshold O (<=25/50)	O (Less Than = 25/50)

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
Rated Threshold G	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.77
	5-9	Future (add at renewal), No		Applies	1-2	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.77
	10-19	Future (add at renewal), No		Applies	1-2	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	20-29	Future (add at renewal), No		Applies	1-2	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	30-39	Future (add at renewal), No		Applies	1-2	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	40-49	Future (add at renewal), No		Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	50-59	Future (add at renewal), No		Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	60-69	Future (add at renewal), No		Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.84
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	80-85	Future (add at renewal), No		Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.84
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	86-89	Future (add at renewal), No		Applies	1-2	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	90-94	Future (add at renewal), No		Applies	1-2	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	95-100	Future (add at renewal), No		Applies	1-2	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	1-2	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	993	Future (add at renewal), No		Applies	1-2	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	998	Future (add at renewal), No		Does Not Apply	1-2	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	998	Future (add at renewal), No		Applies	1-2	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	999	Future (add at renewal), No		Does Not Apply	1-2	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	999	Future (add at renewal), No		Applies	1-2	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.77
	5-9	Future (add at renewal), No		Applies	3-6	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.77
	10-19	Future (add at renewal), No		Applies	3-6	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.66

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80
	20-29	Future (add at renewal), No		Applies	3-6	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.55
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80
	30-39	Future (add at renewal), No		Applies	3-6	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.55
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.81

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	50-59	Future (add at renewal), No		Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	60-69	Future (add at renewal), No		Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	70-79	Future (add at renewal), No		Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.84
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	80-85	Future (add at renewal), No		Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.84
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	86-89	Future (add at renewal), No		Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	90-94	Future (add at renewal), No		Applies	3-6	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	95-100	Future (add at renewal), No		Applies	3-6	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	993	Future (add at renewal), No		Does Not Apply	3-6	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	993	Future (add at renewal), No		Applies	3-6	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	998	Future (add at renewal), No		Does Not Apply	3-6	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	998	Future (add at renewal), No		Applies	3-6	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	999	Future (add at renewal), No		Does Not Apply	3-6	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	999	Future (add at renewal), No		Applies	3-6	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.77
	5-9	Future (add at renewal), No		Applies	501-506	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.77

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	501-506	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	20-29	Future (add at renewal), No		Applies	501-506	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	30-39	Future (add at renewal), No		Applies	501-506	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	40-49	Future (add at renewal), No		Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	50-59	Future (add at renewal), No		Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	60-69	Future (add at renewal), No		Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	70-79	Future (add at renewal), No		Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.84
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	80-85	Future (add at renewal), No		Applies	501-506	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.84
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	86-89	Future (add at renewal), No		Applies	501-506	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	90-94	Future (add at renewal), No		Applies	501-506	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	95-100	Future (add at renewal), No		Applies	501-506	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	993	Future (add at renewal), No		Does Not Apply	501-506	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	993	Future (add at renewal), No		Applies	501-506	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	998	Future (add at renewal), No		Does Not Apply	501-506	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	501-506	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	999	Future (add at renewal), No		Does Not Apply	501-506	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	999	Future (add at renewal), No		Applies	501-506	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.77
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.77
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.77
	5-9	Future (add at renewal), No		Applies	11-999	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.77
	10-19	Future (add at renewal), No		Applies	11-999	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	20-29	Future (add at renewal), No		Applies	11-999	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	30-39	Future (add at renewal), No		Applies	11-999	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	40-49	Future (add at renewal), No		Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	50-59	Future (add at renewal), No		Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	60-69	Future (add at renewal), No		Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.84
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	80-85	Future (add at renewal), No		Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.84
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	86-89	Future (add at renewal), No		Applies	11-999	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	90-94	Future (add at renewal), No		Applies	11-999	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	95-100	Future (add at renewal), No		Applies	11-999	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	11-999	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	993	Future (add at renewal), No		Applies	11-999	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	998	Future (add at renewal), No		Does Not Apply	11-999	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	998	Future (add at renewal), No		Applies	11-999	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	999	Future (add at renewal), No		Does Not Apply	11-999	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	999	Future (add at renewal), No		Applies	11-999	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
Rated Threshold H or K (>25/50,<100/300)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	5-9	Future (add at renewal), No		Applies	1-2	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.53
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	10-19	Future (add at renewal), No		Applies	1-2	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.53
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	20-29	Future (add at renewal), No		Applies	1-2	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	30-39	Future (add at renewal), No		Applies	1-2	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	50-59	Future (add at renewal), No		Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.84
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	60-69	Future (add at renewal), No		Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.84
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	70-79	Future (add at renewal), No		Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.86
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	80-85	Future (add at renewal), No		Applies	1-2	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.86
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	86-89	Future (add at renewal), No		Applies	1-2	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	90-94	Future (add at renewal), No		Applies	1-2	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	95-100	Future (add at renewal), No		Applies	1-2	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	993	Future (add at renewal), No		Does Not Apply	1-2	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	993	Future (add at renewal), No		Applies	1-2	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	998	Future (add at renewal), No		Does Not Apply	1-2	0.89
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	998	Future (add at renewal), No		Applies	1-2	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	999	Future (add at renewal), No		Does Not Apply	1-2	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	999	Future (add at renewal), No		Applies	1-2	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80
	5-9	Future (add at renewal), No		Applies	3-6	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.53
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	3-6	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.53
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	20-29	Future (add at renewal), No		Applies	3-6	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	30-39	Future (add at renewal), No		Applies	3-6	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	40-49	Future (add at renewal), No		Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	50-59	Future (add at renewal), No		Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.84
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	60-69	Future (add at renewal), No		Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.84
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	70-79	Future (add at renewal), No		Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.86
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	80-85	Future (add at renewal), No		Applies	3-6	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.86
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	86-89	Future (add at renewal), No		Applies	3-6	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	90-94	Future (add at renewal), No		Applies	3-6	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	95-100	Future (add at renewal), No		Applies	3-6	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	993	Future (add at renewal), No		Does Not Apply	3-6	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	993	Future (add at renewal), No		Applies	3-6	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	998	Future (add at renewal), No		Does Not Apply	3-6	0.89
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.89

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	3-6	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	999	Future (add at renewal), No		Does Not Apply	3-6	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	999	Future (add at renewal), No		Applies	3-6	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	5-9	Future (add at renewal), No		Applies	501-506	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.53
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	10-19	Future (add at renewal), No		Applies	501-506	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.53
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	20-29	Future (add at renewal), No		Applies	501-506	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	30-39	Future (add at renewal), No		Applies	501-506	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	40-49	Future (add at renewal), No		Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	50-59	Future (add at renewal), No		Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.84
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	60-69	Future (add at renewal), No		Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.84
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	70-79	Future (add at renewal), No		Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.86
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	80-85	Future (add at renewal), No		Applies	501-506	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.86
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	86-89	Future (add at renewal), No		Applies	501-506	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	90-94	Future (add at renewal), No		Applies	501-506	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	95-100	Future (add at renewal), No		Applies	501-506	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	993	Future (add at renewal), No		Does Not Apply	501-506	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	993	Future (add at renewal), No		Applies	501-506	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	998	Future (add at renewal), No		Does Not Apply	501-506	0.89
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	998	Future (add at renewal), No		Applies	501-506	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	999	Future (add at renewal), No		Does Not Apply	501-506	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	999	Future (add at renewal), No		Applies	501-506	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.53
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.53
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.62

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	5-9	Future (add at renewal), No		Applies	11-999	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.53
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	10-19	Future (add at renewal), No		Applies	11-999	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.53
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	20-29	Future (add at renewal), No		Applies	11-999	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	30-39	Future (add at renewal), No		Applies	11-999	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	50-59	Future (add at renewal), No		Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.84
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	60-69	Future (add at renewal), No		Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.84
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	70-79	Future (add at renewal), No		Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.86
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	80-85	Future (add at renewal), No		Applies	11-999	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.86
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	86-89	Future (add at renewal), No		Applies	11-999	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	90-94	Future (add at renewal), No		Applies	11-999	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	95-100	Future (add at renewal), No		Applies	11-999	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	993	Future (add at renewal), No		Does Not Apply	11-999	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	993	Future (add at renewal), No		Applies	11-999	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	998	Future (add at renewal), No		Does Not Apply	11-999	0.89
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	998	Future (add at renewal), No		Applies	11-999	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
	999	Future (add at renewal), No		Does Not Apply	11-999	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	999	Future (add at renewal), No		Applies	11-999	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
Rated Threshold O (<=25/50)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	5-9	Future (add at renewal), No		Applies	1-2	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.62
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	1-2	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.62
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	20-29	Future (add at renewal), No		Applies	1-2	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	30-39	Future (add at renewal), No		Applies	1-2	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.87
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	40-49	Future (add at renewal), No		Applies	1-2	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.87
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	50-59	Future (add at renewal), No		Applies	1-2	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.90
	60-69	Future (add at renewal), No		Applies	1-2	0.73
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.90
	70-79	Future (add at renewal), No		Applies	1-2	0.73
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.91
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.91
	80-85	Future (add at renewal), No		Applies	1-2	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.66
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.91
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.91
	86-89	Future (add at renewal), No		Applies	1-2	0.74
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.66
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	90-94	Future (add at renewal), No		Applies	1-2	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	95-100	Future (add at renewal), No		Applies	1-2	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	993	Future (add at renewal), No		Does Not Apply	1-2	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	993	Future (add at renewal), No		Applies	1-2	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	998	Future (add at renewal), No		Does Not Apply	1-2	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	1.01

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	1-2	0.79
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.84
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.71
	999	Future (add at renewal), No		Does Not Apply	1-2	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	1.01
	999	Future (add at renewal), No		Applies	1-2	0.79
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.71
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	5-9	Future (add at renewal), No		Applies	3-6	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.62
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	10-19	Future (add at renewal), No		Applies	3-6	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.62
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	20-29	Future (add at renewal), No		Applies	3-6	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	30-39	Future (add at renewal), No		Applies	3-6	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.87
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	40-49	Future (add at renewal), No		Applies	3-6	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.87
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	50-59	Future (add at renewal), No		Applies	3-6	0.72

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.90
	60-69	Future (add at renewal), No		Applies	3-6	0.73
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.90
	70-79	Future (add at renewal), No		Applies	3-6	0.73
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.77

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.91
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.91
	80-85	Future (add at renewal), No		Applies	3-6	0.74
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.66
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.91
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.91
	86-89	Future (add at renewal), No		Applies	3-6	0.74
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.66
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.93

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	90-94	Future (add at renewal), No		Applies	3-6	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	95-100	Future (add at renewal), No		Applies	3-6	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	993	Future (add at renewal), No		Does Not Apply	3-6	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	993	Future (add at renewal), No		Applies	3-6	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	998	Future (add at renewal), No		Does Not Apply	3-6	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01
	998	Future (add at renewal), No		Applies	3-6	0.79
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.84
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.71
	999	Future (add at renewal), No		Does Not Apply	3-6	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01
	999	Future (add at renewal), No		Applies	3-6	0.79
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.71

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	5-9	Future (add at renewal), No		Applies	501-506	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.62
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	10-19	Future (add at renewal), No		Applies	501-506	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.62
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	20-29	Future (add at renewal), No		Applies	501-506	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	30-39	Future (add at renewal), No		Applies	501-506	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.87
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	40-49	Future (add at renewal), No		Applies	501-506	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.87
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	50-59	Future (add at renewal), No		Applies	501-506	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.90
	60-69	Future (add at renewal), No		Applies	501-506	0.73
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.90

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	70-79	Future (add at renewal), No		Applies	501-506	0.73
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.91
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.91
	80-85	Future (add at renewal), No		Applies	501-506	0.74
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.66
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.91
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.91
	86-89	Future (add at renewal), No		Applies	501-506	0.74
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.66
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	90-94	Future (add at renewal), No		Applies	501-506	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	95-100	Future (add at renewal), No		Applies	501-506	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	501-506	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	993	Future (add at renewal), No		Applies	501-506	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67
	998	Future (add at renewal), No		Does Not Apply	501-506	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01
	998	Future (add at renewal), No		Applies	501-506	0.79
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.84
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.71
	999	Future (add at renewal), No		Does Not Apply	501-506	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01
	999	Future (add at renewal), No		Applies	501-506	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.71
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.62
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.62
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.90
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.90
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.91
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.91
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.66

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.91
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.91
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.66
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.79
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.71
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.79
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.71
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	5-9	Future (add at renewal), No		Applies	11-999	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.62
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	10-19	Future (add at renewal), No		Applies	11-999	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.62
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	20-29	Future (add at renewal), No		Applies	11-999	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	30-39	Future (add at renewal), No		Applies	11-999	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.87
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	40-49	Future (add at renewal), No		Applies	11-999	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.87
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	50-59	Future (add at renewal), No		Applies	11-999	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.90
	60-69	Future (add at renewal), No		Applies	11-999	0.73
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.90
	70-79	Future (add at renewal), No		Applies	11-999	0.73
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.91
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.91
	80-85	Future (add at renewal), No		Applies	11-999	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.66
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.91
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.91
	86-89	Future (add at renewal), No		Applies	11-999	0.74
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.66
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	90-94	Future (add at renewal), No		Applies	11-999	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	95-100	Future (add at renewal), No		Applies	11-999	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	993	Future (add at renewal), No		Does Not Apply	11-999	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	993	Future (add at renewal), No		Applies	11-999	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	998	Future (add at renewal), No		Does Not Apply	11-999	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	1.01

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value)			
	998	Future (add at renewal), No		Applies	11-999	0.79
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.84
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.71
	999	Future (add at renewal), No		Does Not Apply	11-999	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	1.01
	999	Future (add at renewal), No		Applies	11-999	0.79
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.71

RX03TM20: PLCY Advance Quote Discount Factor

Effective Date: AUG-01-2007

Policy Insured Term	Pricing-OSU-Eff-Date	Prior Carrier Company Code	Shopping Days	Advance Quote Discount Factor
	<20060130			1.000
		Nationwide Prior Carriers incl Titan		1.000
			0-7	1.000
001	>20070731		8	0.920
001	>20070731		>8	0.920
002	>20070731		8	0.930
002	>20070731		>8	0.930

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Policy Insured Term	Pricing-OSU-Eff-Date	Prior Carrier Company Code	Shopping Days	Advance Quote Discount Factor
3	>20070731		8	0.940
3	>20070731		>8	0.940
4	>20070731		8	0.960
4	>20070731		>8	0.960
5	>20070731		8	0.970
5	>20070731		>8	0.970
6	>20070731		8	0.980
6	>20070731		>8	0.980
>6	>20070731			1.000
001	>20060129		8	0.950
001	>20060129		>8	0.950
002	>20060129		8	0.975
002	>20060129		>8	0.975
Not(1, 2)	>20060129			1.000

RX03TM22: PLCY Preferred Discount

Effective Date: JUL-28-2006

Preferred Discount Flag	Preferred Discount	Preferred Discount Flag	Preferred Discount	Preferred Discount Flag	Preferred Discount
08	0.85	09	1.00	Not(08, 09)	1.00

RX03TM29: PLCY Feature : Accident Forgiveness Factor **

Effective Date: JUL-14-2009

Accident Forgiven Feature Code	Feature : Accident Forgiveness Factor	Accident Forgiven Feature Code	Feature : Accident Forgiveness Factor	Accident Forgiven Feature Code	Feature : Accident Forgiveness Factor
Yes(Y)	1.052	No(N)	1.000		

RX03TM30: PLCY Feature : Minor Violation Forgiveness Factor **

Effective Date: JUL-14-2009

Minor Violation Forgiven Selected Ind	Feature : Minor Violation Forgiveness Factor	Minor Violation Forgiven Selected Ind	Feature : Minor Violation Forgiveness Factor	Minor Violation Forgiven Selected Ind	Feature : Minor Violation Forgiveness Factor
Yes	1.019	No	1.000		

RX03TM33: COMP Feature:Diminishing COMP Deductible Factor **

Effective Date: JUL-14-2009

Deductible	Feature:Diminishing Deductible Flag	Feature:Diminishing COMP Deductible Factor	Deductible	Feature:Diminishing Deductible Flag	Feature:Diminishing COMP Deductible Factor
	No	1.000	0	Yes	1.000
50	Yes	1.080	100	Yes	1.160
250	Yes	1.350	500	Yes	1.460

RX03TM34: COLL Feature:Diminshing COLL Deductible Factor **

Effective Date: JUL-14-2009

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Deductible	Feature:Diminishing Deductible Flag	Feature:Diminshing COLL Deductible Factor	Deductible	Feature:Diminishing Deductible Flag	Feature:Diminshing COLL Deductible Factor
	No	1.000	50	Yes	1.030
100	Yes	1.050	150	Yes	1.070
200	Yes	1.090	250	Yes	1.110
500	Yes	1.170	1000	Yes	1.130

RX03TM35: COMP Feature: Total Loss Comp Ded Waiver Factor **

Effective Date: JUL-14-2009

Deductible	Feature: Total Loss Deductible Waive Flag	Feature: Total Loss Comp Ded Waiver Factor	Deductible	Feature: Total Loss Deductible Waive Flag	Feature: Total Loss Comp Ded Waiver Factor
	No	1.000	0	Yes	1.000
50	Yes	1.030	100	Yes	1.030
250	Yes	1.030	500	Yes	1.030

RX03TM36: COLL Feature: Total Loss Coll Ded Waiver Factor **

Effective Date: JUL-14-2009

Deductible	Feature: Total Loss Deductible Waive Flag	Feature: Total Loss Coll Ded Waiver Factor	Deductible	Feature: Total Loss Deductible Waive Flag	Feature: Total Loss Coll Ded Waiver Factor
	No	1.000	50	Yes	1.050
100	Yes	1.050	150	Yes	1.050
200	Yes	1.050	250	Yes	1.050
500	Yes	1.050	1000	Yes	1.120

RX03TM37: TL Feature : RoadSide Assistance Cov Prem **

Effective Date: JUL-14-2009

First RoadSide Assistance Flag	Number of Drivers in Household	Option Code	Feature : RoadSide Assistance Cov Prem
Yes	1	200(Basic Roadside Assistance)	5.00
Yes	>1	200(Basic Roadside Assistance)	10.00
Yes	1	201(Plus Roadside Assistance)	10.00
Yes	>1	201(Plus Roadside Assistance)	20.00
No			0.00

RX03TM62: PLCY Nationwide Associate Discount Factor

Effective Date: DEC-21-2008

Nationwide Associate Discount Flag	Nationwide Associate Discount Factor	Nationwide Associate Discount Flag	Nationwide Associate Discount Factor	Nationwide Associate Discount Flag	Nationwide Associate Discount Factor
Yes	0.900	No	1.000		

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NAIC LOSS COST DATA ENTRY DOCUMENT (EFFECTIVE AUG. 16, 2004)

1.	This filing transmittal is part of Company Tracking #	**09A-6352AR-JGD**

2.	If filing is an adoption of an advisory organization loss cost filing, give name of advisory organization and Reference/Item Filing Number	**N/A**

		Company Name		Company NAIC Number
3.	**A.**	**Nationwide Mutual Insurance Company**	**B.**	**23787**

		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	**A.**	**Personal Auto**	**B.**	**Private Passenger Auto**

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change (Auto only)	(C) Requested % Rate Level Change (Auto, Trailer and Motorcycles Combined)	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	9.7%	6.0%					
Property Damage	8.2%	7.0%					
Medical Benefits/Excess Medical	10.9%	7.8%					
Comprehensive	4.3%	4.0%					
Collision	3.5%	3.2%					
UM/UIM – Bodily Injury	12.1%	8.3%					
UM/UIM – Property Damage	-7.2%	0.0%					
Loss of Use	16.4%	15.8%					
TOTAL OVERALL EFFECT	**6.8%**	**5.3%**					

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	**43,122**	**3.0%**	**8/1/2008**	**62,537**	**37,819**	**60.5%**	**55.5%**
2007	**43,232**	**0.0%**	**8/1/2007**	**62,386**	**34,000**	**54.5%**	**53.8%**
2006	**42,491**	**-0.3%**	**9/15/2006**	**61,966**	**34,433**	**55.6%**	**53.4%**
		0.0%	**7/28/2006**				
		-2.1%	**4/14/2006**				
		0.0%	**1/30/2006**				
2005	**42,472**	**2.5%**	**7/30/2005**	**63,050**	**35,947**	**57.0%**	**53.9%**
		3.8%	**1/30/2005**				
2004	**44,261**	**3.3%**	**1/11/2004**	**64,723**	**36,909**	**57.0%**	**54.0%**
2003	**46,437**	**6.0%**	**6/19/2003**	**65,789**	**42,068**	**63.9%**	**59.1%**

7.

Expense Constants	Selected Provisions
A. Total Production Expense (Commissions)	**12.3%**
B. General Expense	**16.1%**
C. Taxes, License & Fees	**3.2%**
D. Underwriting Profit & Contingencies	**3.2%**
E. Other (explain)	**-2.1%** **Underwriting Expense Offsets**
F. TOTAL	**32.7%**

8. **N/A** Apply Lost Cost Factors to Future filings? (Y or N)

9. **26.9%** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): **65**
10. **-20.5%** Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): **24**