Filing at a Glance

Company: State Farm Fire and Casualty Company

Product Name: PV-25265f	SERFF Tr Num: SFMA-126234159	State: Arkansas
TOI: 19.0 Personal Auto	SERFF Status: Closed-Filed	State Tr Num: EFT $100
Sub-TOI: 19.0001 Private Passenger Auto (PPA)	Co Tr Num: PV-25265F	State Status: Fees verified and received
Filing Type: Rate/Rule		Reviewer(s): Betty Montesi, Alexa Grissom
	Authors: Julie Davis, Carol Limer, Robin Dunagan	Disposition Date: 09/21/2009
	Date Submitted: 07/22/2009	Disposition Status: Filed
Effective Date Requested (New): 10/19/2009		Effective Date (New): 10/19/2009
Effective Date Requested (Renewal): 10/19/2009		Effective Date (Renewal):

State Filing Description:

General Information

Project Name: PV-25265f
Project Number: PV-25265f
Reference Organization: N/A
Reference Title: N/A
Filing Status Changed: 09/21/2009
State Status Changed: 07/23/2009
Created By: Robin Dunagan
Corresponding Filing Tracking Number:

Status of Filing in Domicile: Not Filed
Domicile Status Comments:
Reference Number: N/A
Advisory Org. Circular: N/A

Deemer Date:
Submitted By: Robin Dunagan

Filing Description:

We respectfully submit a revision to our independent Private Passenger Auto program, which results in a rate level increase of 4.8%. The details of and support for the change are outlined in the attached Filing Memorandum and supporting exhibits.

The rate level changes contained in this filing specifically consider the expected effect that any prior changes in policy language will have on our future underwriting experience. The changes detailed in this filing reflect our best efforts to recognize our actuarially suggested income needs and have premiums that are as competitive as possible.

We do not rely solely on rate activity to achieve our objective of continued financial stability. We also concentrate on

continued improvements in the way we service the business we write. These improvements range from internal expense controls to ongoing enhancements in the loss settlement process. We also invest and participate in many loss prevention and control activities. Attached is an exhibit that outlines some of these activities.

We submit this filing to be effective on new and renewal policies dated October 19, 2009 and later.

Sincerely,

Steve Harr, F.C.A.S., MAAA
Actuary and Assistant Secretary-Treasurer
(309) 766-3568
steve.harr.bb5b@statefarm.com

Jeff Clinch
Pricing Manager
(309) 766-9940
jeff.clinch.gfdl@statefarm.com

Company and Contact

Filing Contact Information

Jeff Clinch,	jeff.clinch.gfdl@statefarm.com
One State Farm Plaza	309-766-9940 [Phone]
Bloomington, IL 61710	309-766-0225 [FAX]

Filing Company Information

State Farm Fire and Casualty Company	CoCode: 25143	State of Domicile: Illinois
1 State Farm Plaza	Group Code: 176	Company Type:
Bloomington, IL 61710	Group Name:	State ID Number:
(309) 735-0649 ext. [Phone]	FEIN Number: 37-0533080	

Filing Fees

Fee Required?	Yes
Fee Amount:	$100.00
Retaliatory?	No
Fee Explanation:	$100 per filing X 1 filing = $100.
Per Company:	No

SERFF Tracking Number:	*SFMA-126234159*	*State:*	*Arkansas*
Filing Company:	*State Farm Fire and Casualty Company*	*State Tracking Number:*	*EFT $100*
Company Tracking Number:	*PV-25265F*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*PV-25265f*		
Project Name/Number:	*PV-25265f/PV-25265f*		

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
State Farm Fire and Casualty Company	$100.00	07/22/2009	29363058

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	09/21/2009	09/21/2009

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	09/03/2009	09/03/2009	Robin Dunagan	09/16/2009	09/17/2009
Pending Industry Response	Alexa Grissom	08/20/2009	08/20/2009	Robin Dunagan	08/28/2009	08/28/2009
Pending Industry Response	Alexa Grissom	08/10/2009	08/10/2009	Robin Dunagan	08/11/2009	08/11/2009
Pending Industry Response	Alexa Grissom	07/23/2009	07/23/2009	Robin Dunagan	08/05/2009	08/05/2009

Disposition

Disposition Date: 09/21/2009
Effective Date (New): 10/19/2009
Effective Date (Renewal):
Status: Filed
Comment:

Company Name:	**Overall % Indicated Change:**	**Overall % Rate Impact:**	**Written Premium Change for this Program:**	**# of Policy Holders Affected for this Program:**	**Written Premium for this Program:**	**Maximum % Change (where required):**	**Minimum % Change (where required):**
State Farm Fire and Casualty Company	%	4.800%	$1,327,293	29,184	$27,651,930	%	%

SERFF Tracking Number:	*SFMA-126234159*	*State:*	*Arkansas*
Filing Company:	*State Farm Fire and Casualty Company*	*State Tracking Number:*	*EFT $100*
Company Tracking Number:	*PV-25265F*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*PV-25265f*		
Project Name/Number:	*PV-25265f/PV-25265f*		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Filing Memo and Exhibits	Filed	Yes
Supporting Document	Response to DOI Inquiry	Filed	Yes
Supporting Document	RF-1	Filed	Yes
Supporting Document	Response to DOI Inquiry 08/28	Filed	Yes
Supporting Document	Response to 09-03 Inquiry	Filed	Yes
Rate	Manual Pages	Filed	Yes

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	09/03/2009
Submitted Date	09/03/2009
Respond By Date	

Dear Jeff Clinch,

This will acknowledge receipt of the captioned filing. Please provide a worksheet displaying the policy factors impacting the proposed increases for the policies that would receive above a 20 percent increase.

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

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	09/16/2009
Submitted Date	09/17/2009

Dear Alexa Grissom,

Comments:
The following is in response to your inquiry dated 09/03/2009:

Response 1

Comments: Please see "Response to 09-03 Inquiry" under supporting documents.

Changed Items:

Supporting Document Schedule Item Changes
Satisfied -Name: Response to 09-03 Inquiry
Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

SERFF Tracking Number:	*SFMA-126234159*	*State:*	*Arkansas*
Filing Company:	*State Farm Fire and Casualty Company*	*State Tracking Number:*	*EFT $100*
Company Tracking Number:	*PV-25265F*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*PV-25265f*		
Project Name/Number:	*PV-25265f/PV-25265f*		

Sincerely,
Jeff Clinch
Pricing Manager

Sincerely,
Carol Limer, Julie Davis, Robin Dunagan

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	08/20/2009
Submitted Date	08/20/2009
Respond By Date	

Dear Jeff Clinch,

This will acknowledge receipt of the captioned filing. The RF-1 indicates insureds will receive over 30 percent rate increases. Please cap these at 20 percent.

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

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/28/2009
Submitted Date	08/28/2009

Dear Alexa Grissom,

Comments:
Dear Alexa Grissom,

Response 1

Comments: Please see "Response to DOI Inquiry 08/28" under supporting documents fo rour response.

Changed Items:

Supporting Document Schedule Item Changes
Satisfied -Name: Response to DOI Inquiry 08/28
Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

SERFF Tracking Number:	*SFMA-126234159*	*State:*	*Arkansas*
Filing Company:	*State Farm Fire and Casualty Company*	*State Tracking Number:*	*EFT $100*
Company Tracking Number:	*PV-25265F*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*PV-25265f*		
Project Name/Number:	*PV-25265f/PV-25265f*		

Sincerely,
Jeff Clinch
Pricing Manager

Sincerely,
Carol Limer, Julie Davis, Robin Dunagan

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	08/10/2009
Submitted Date	08/10/2009
Respond By Date	

Dear Jeff Clinch,

This will acknowledge receipt of the captioned filing. I could not locate 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	08/11/2009
Submitted Date	08/11/2009

Dear Alexa Grissom,

Comments:
Dear Alexa Grissom,

Response 1

Comments: Attached is the RF-1 Form. We neglected to include it in our last response and apologize for the oversight.

Changed Items:

Supporting Document Schedule Item Changes
Satisfied -Name: RF-1
Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Jeff Clinch

SERFF Tracking Number:	*SFMA-126234159*	*State:*	*Arkansas*
Filing Company:	*State Farm Fire and Casualty Company*	*State Tracking Number:*	*EFT $100*
Company Tracking Number:	*PV-25265F*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*PV-25265f*		
Project Name/Number:	*PV-25265f/PV-25265f*		

Sincerely,

Carol Limer, Julie Davis, Robin Dunagan

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	07/23/2009
Submitted Date	07/23/2009
Respond By Date	

Dear Jeff Clinch,

This will acknowledge receipt of the captioned filing. The RF-1 must be submitted as a separate document under the supporting information tab, as it will be transferred to the Department's web site. Data supporting the requested increase must be submitted. Lastly, the we ask that you cap any increases greater than 20 percent.

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

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/05/2009
Submitted Date	08/05/2009

Dear Alexa Grissom,

Comments:
Dear Alexa Grissom,

Response 1

Comments: As you requested, we are providing the Rf-1 as a separate document so that it can be transferred to the Department’s web site.

We have attached Exhibits 1-10 that provide rate indications for State Farm Fire and Casualty. The indications support a rate change of 17.1%. Due to the relatively small volume of insurance written in State Farm Fire and Casualty (SFFC), experience has tended to be erratic and thus we don’t solely rely on the SFFC indication. We have also considered experience from the parent company, State Farm Mutual (SFM), since it provides a more credible base. Based on these considerations, we have filed for a rate increase of 4.8%.

Whenever possible, we try to limit the number of policies that receive larger rate increases. We estimate less than five private passenger State Farm Fire and Casualty (SFFC) policies will receive an increase over 20% due to the changes

in this filing. We estimate that only one private passenger policy will receive an increase over 25%. This policy only has comprehensive coverage and the amount of the increase is less than $1. We estimate that less than 25 motorcycles will receive an increase over 20% due to the changes in this filing. Less than 10 would receive an increase over 25%. If we capped the rate increases for individual policies at 20%, we'd end up needing to adjust the proposed rating factors, which would impact policies receiving smaller changes as well. Because of the very limited number of policies receiving an increase over 20%, we request your approval of the changes proposed in the filing.

We have also submitted the revised rules and rate manual pages with this response.

Changed Items:

Supporting Document Schedule Item Changes
Satisfied -Name: Response to DOI Inquiry
Comment:

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
Manual Pages	See Attached	Replacement	

Sincerely,
Jeff Clinch

Sincerely,
Carol Limer, Julie Davis, Robin Dunagan

Rate Information

Rate data applies to filing.

Filing Method:	File and Use
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	3.600%
Effective Date of Last Rate Revision:	01/05/2009
Filing Method of Last Filing:	File and Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
State Farm Fire and Casualty Company	%	4.800%	$1,327,293	29,184	$27,651,930	%	%

Rate/Rule Schedule

Schedule Item Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed 09/21/2009	Manual Pages	See Attached	Replacement	AR 10-19-2009.pdf

SUMMARY OF REVISIONS

The following table summarizes the changes contained in this revision.

Item	Description
Accident Record Rating Plan (ARRP)	Rule edited for clarity.
Customer Rating Index (CRI)	Rule revised to remove the maximum CRI Factor, changed the minimum CRI Factors, include motorcycles, Exception listing ineligible vehicles revised for clarification, and edited for clarity.
Defensive Driving Course Discount	Rule edited for clarity and Exception listing ineligible vehicles revised for clarification.
Driver Training Discount	Rule edited for clarity and Exception listing ineligible vehicles revised for clarification.
Good Driving Discount	Rule edited for clarity.
Good Student Discount	Rule edited for clarity and Exception listing ineligible vehicles revised for clarification.
Liability Rating Group	Rule revised to include motorcycles for Liability Rating Group and edited for clarity.
Multiple Automobiles Discount	Rule edited for clarity and Exception listing ineligible vehicles revised for clarification.
Multiple Line Discount	Rule edited for clarity and Exception listing ineligible vehicles revised for clarification.
Passive Restraint Discount	Rule edited for clarity.
Standard Tier Automobile Rating (STAR) Plan	Rule edited for clarity.
Steer Clear Safe Driver Discount	Exception listing ineligible vehicles revised for clarification.
Vehicle Safety Discount	Rule edited for clarity.
Rule 110	Rule edited for clarity.
Rule 205	Rule revised to apply age adjustment factors to Student Away at School classes and edited for clarity.
Rule 204 and 205 Exceptions	Rule revised to remove classification exceptions for Student Away at School and Occasional Operator classes.
Rule 206	Rule revised to apply age adjustment factors to Utility Vehicles and edited for clarity.
Rule 209	Rule revised to apply Model Year Rating to bodily injury and property damage liability and medical payments, no longer adjust the factors for the 14th preceding model year on October 1 of each year, vary the percentages for the next higher model year by coverage, and edited for clarity.
Rule 210	Rule revised to apply age adjustment factors to additional classes.
Rule 301	Rule edited for clarity.
Rule 305	Rule edited for clarity.
Rule 307	Rule edited for clarity.
Rule 401	Rule edited for clarity.

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Item	Description
Rule 404	Rule revised to include Age Base Rating and Model Year Rating and edited for clarity.
Rule 406	Rule edited for clarity.
Rule 408	Rule edited for clarity.
Rule 410	Rule edited for clarity.
Rule 411	Rule edited for clarity.
Rule 502	Rule edited for clarity.
Rule 506	Rule edited for clarity.
Rule 602	Rule edited for clarity.
Rule 651	Rule re-titled.
Rule 705	Rule edited for clarity.
Rule 706	Rule edited for clarity.
Rule 708	Rule edited for clarity.
Rule 709	Rule edited for clarity.
Rule 851	Rule revised to remove the 25% stabilization adjustment and edited for clarity.
Rule 901	Rule edited for clarity.
Private Passenger Age Adjustment Factors	SFM and SFF&C age adjustment factors revised to vary for bodily injury and property damage liability, collision, comprehensive, and medical payments coverages.
Private Passenger Base Rates	SFM and SFF&C base rates revised for bodily injury and property damage liability, collision, comprehensive, and medical payments coverages.
Private Passenger Class Code Chart	Rule edited for clarity.
Private Passenger Class Factors	SFM and SFF&C class factors revised to vary for bodily injury and property damage liability, collision, comprehensive, and medical payments coverages.
Private Passenger IRG/Deductible	SFM and SFF&C IRG/deductible factors revised for collision and comprehensive coverages.
Private Passenger Limit Factors	SFM and SFF&C limit factors revised for bodily injury and property damage liability and medical payments coverages.
Private Passenger Model Year Factors	SFM and SFF&C model year factors revised for bodily injury and property damage liability, collision, comprehensive, and medical payments coverages.
Private Passenger Other Rates and Factors	SFM experience rated fleet factor added for bodily injury and property damage liability, collision, comprehensive, and medical payments coverages.
Private Passenger Territory Rating Factors	SFM and SFF&C territory rating factors revised.
Commercial Limits	SFM and SFF&C limit factors revised for bodily injury lability.
Antique and Classic Automobiles and Replicas	SFM and SFF&C percentages revised.
Motorcycles and Motorscooters	SFM and SFF&C motorcycles and motorscooters separate age adjustment factors, base rates, deductible factors, model year factors, liability rating group percentages, and territory rating factors added and motorcycle percentages revised.

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Item	Description
Motor Homes, Truck or Van Campers	SFM and SFF&C percentages revised.

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RULES

The rules in this section govern the writing of all auto policies.

RATE SECTION RULES

ACCIDENT RECORD RATING PLAN (ARRP) (SFM Only)

The base premiums for the bodily injury and property damage liability, medical payments, and collision coverages, applicable to a private passenger automobile shall be subject to adjustments determined in accordance with the following provisions:

A. **Discounts/Charges Reference Table**

The adjustments in the table below will be used to develop the discount or surcharge applicable to each policy:

Category	Adjustment
Category 5	-25%
Category 4	-20%
Category 3	-15%
Category 9	0%
Category Z	5%
Category A	10%
Category B	30%
Category D	50%

B. **New Business Rating**

A Category A adjustment shall apply if, in the three year period prior to the date of application, there are any chargeable accidents. The adjustment shall apply for a period of not more than three years, but it will not apply to any policy period that begins more than three years from the date of the accident.

An accident shall be considered chargeable if it resulted in damage to any property in the amount of $750 or more.

C. **Subsequent Rating**

1. **Chargeable Accidents**

An accident shall be chargeable as of the date the Company has recorded payments totaling $750 or more (for accidents occurring on or after April 1, 1999) under property damage liability coverage and collision coverage combined. In the event of a multiple vehicle accident, property damage liability payment must be present for a claim to be considered chargeable.

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Note: Accidents occurring prior to April 1, 1999, are considered chargeable as of the date the Company has recorded payments totaling $400 or more under property damage liability coverage or, in the event of a one car collision, under collision coverage.

2. **Premium Surcharge**

   The surcharge applicable during a policy period is determined by totaling the separate charges for the individual accidents which became chargeable during the three year period ending two months prior to the current expiration date.

3. **Accident Charges**

   The charge for a specific accident shall be:

   a. Category A if there were no other chargeable accidents during the three years preceding the date this accident became chargeable;

   b. Category B if there was only one other chargeable accident during this period and its charge was Category A;

   c. Category D in all other instances.

   Except as set forth in the Miscellaneous Provisions section of this rule, the accident charge shall apply to the policy providing the coverage under which the claim payment has been made and each charge shall apply for a period of three years from the renewal date on which it was originally applied.

D. **Chargeable Accident Exceptions**: An accident shall not be considered at-fault, nor chargeable, if the Company is furnished sufficient evidence:

   1. that the driver involved in the accident was less than 50% at fault,

   2. that the accident was caused by contact with birds, animals, missiles, or falling objects; or

   3. that the operator involved in the accident was:

      a. lawfully parked; or,

      b. 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,

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e. not convicted of a moving traffic violation in connection with the accident, but the operator of the other automobile involved in the accident was convicted of a moving traffic violation; or,

f. operating a vehicle of a type not eligible for rating under this rule.

Note: The term "convicted" includes a plea of guilty or forfeiture of bond.

E. **Miscellaneous Provisions**

1. The premium surcharge shall be unaffected by changes requiring a policy transfer or by changes in the territory, use, or driver classification of the policy.

2. If the Company is furnished evidence during the three year period subsequent to the date the accident became chargeable, that the driver involved in the chargeable accident will no longer be a resident of the named insured's household, or will not be a driver of the automobile insured under the policy, then that accident will no longer be used in determining the current accident charge or accident-free discount on the policy. However, if the driver continues to be insured with the Company on another policy, the accident will be considered in the rating of that policy.

3. For initial rating under the New Business provisions of this rule, operators will be assigned to the automobile they most frequently operate and the accident record for each automobile will be thus determined. If a new driver is added after the policy has been initially written, that driver's prior record will be considered in the subsequent rating of the automobile.

4. If the driver involved in a chargeable accident is currently an assigned driver of an automobile insured in State Farm Fire and Casualty Company, that accident shall not be used in determining the current accident surcharge, but shall be reflected in that person's driving record for the purpose of determining the Driver Record Charges on the State Farm Fire and Casualty Company policy.

5. If a driver is involved in a chargeable accident while driving an automobile insured with State Farm Fire and Casualty Company, and is not an assigned driver of an automobile insured in State Farm Fire and Casualty Company, that accident will be considered in determining the current premium surcharge applicable to the automobile insured in State Farm Mutual Automobile Insurance Company which is most frequently driven by that driver.

6. A driver previously insured in State Farm Fire and Casualty Company and now being insured in State Farm Mutual Automobile Insurance Company shall be considered as renewal business subject to the provisions of this rule, provided the effective date of the insurance coverage is within three years of the termination date in the State Farm Fire and Casualty Company.

F. **Accident-Free Discount**

A Category 3 adjustment shall apply to the base premiums for the bodily injury and property damage liability, medical payments, and collision coverages, applicable to a private passenger automobile if the policy has been in force with the State Farm Mutual Automobile Insurance Company for at least three years and there have been no chargeable accidents during the three year period ending two months prior to the current expiration date.

This discount increases to:

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- Category 4 if the policy has been in force for six years,
- Category 5 if the policy has been in force for ten years,

and there have been no chargeable accidents during these time periods.

Note: The time in force provision shall include the time an insured was rated continuously at the 3-Star Discount rate level in State Farm Fire and Casualty Company immediately prior to transferring to State Farm Mutual Automobile Insurance Company.

This discount applies so long as the policy remains in force and there are no chargeable accidents. If there has been a chargeable accident and the policy has been in force for at least nine years and there have been no chargeable accidents during the nine years preceding the date the accident becomes chargeable, the discount will continue. Otherwise, the occurrence of a chargeable accident results in the loss of the discount; however, the normal charge for that accident will be:

- waived (Category 9) if the discount being received was Category 4 or Category 5,
- reduced to Category Z if the discount was Category 3,

so long as there are no other chargeable accidents during the three year experience period.

A chargeable accident which occurs within nine years of one that was forgiven will be subject to the latter provisions.

G. **Reinstatements**

1. A reinstated policy shall be subject to the New Business provisions of this rule, except that the developed premium surcharge percentages shall be no lower than that which would have been applicable had the policy remained in force.
2. Any accident-free discount applicable at the time of expiration or cancellation will be applied, provided the reinstatement occurs within five years and there have been no accidents during this period which the Company determines to have been the fault of the owner or operator of the automobile being insured. This provision does not apply if the applicant has been insured in the State Farm Fire and Casualty Company during all or part of the intervening time.

H. **Exception:** The following vehicles are not eligible for the Accident Record Rating Plan (ARRP):

1. Motor homes as defined in Rule 401(A) - Motor Homes, Truck or Van Campers (Recreational Use)
2. Trailers insured under Rule 402 - Trailers Designed for Use with Private Passenger Automobiles
3. Vehicles insured under Rule 404 - Motorcycles, Motorscooters, and Motorized Bicycles
4. Automobiles insured under Rule 406 - Antique and Classic Automobiles and Replicas
5. Automobiles insured under Rule 410 - Driver Training Automobiles

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6. Automobiles insured under Rule 411 - Funeral Directors' Automobiles
7. Automobiles insured under Rule 709 - Automobiles Leased To United States Government Agencies
8. Fleets insured under Rule 851 - Experience Rating Plan (SFM Only)
9. Vehicles insured under Rule 901 - Recreational Vehicles (SFM Only)

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CUSTOMER RATING INDEX (CRI)

The base premiums for the bodily injury and property damage liability, medical payments, comprehensive, and collision coverages, applicable to a private passenger automobile as defined in Rule 201 - Private Passenger Automobile Defined or motorcycle as defined in Rule 404 - Motorcycles, Motorscooters, and Motorized Bicycles shall be adjusted by the CRI Factor in accordance with the following provisions:

A. **New Business and Subsequent Rating**

A CRI will be used to determine the CRI Factor at the inception of each policy term. That CRI will continue to be used in determination of the CRI Factor for the entire policy term.

B. **Factors**

The CRI Factor is determined by the following formula: $1.003^{(1600 - CRI)}$. The CRI Factor shall be rounded to 3 decimal places and is subject to a minimum factor as outlined below:

Private Passenger Automobile	
Category	**Minimum**
SFM 10-Year Accident-Free Discount	0.760
SFM 6-Year Accident-Free Discount	0.730
SFM 3-Year Accident-Free Discount	0.700
SFM Good Driving Discount	0.670
SFM No Accident-Free Discount or Good Driving Discount	0.670
SFF&C 3-STAR	0.670
SFF&C 2-STAR	0.670
SFF&C 1-STAR	0.670

Motorcycle	
Category	**Minimum**
SFM	0.670
SFF&C	0.670

C. **Exception:** The following vehicles are not eligible for the Customer Rating Index (CRI):

1. Motor homes as defined in Rule 401(A) - Motor Homes, Truck or Van Campers (Recreational Use)
2. Trailers insured under Rule 402 - Trailers Designed for Use with Private Passenger Automobiles
3. Automobiles insured under Rule 406 - Antique and Classic Automobiles and Replicas

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4. Automobiles insured under Rule 410 - Driver Training Automobiles
5. Automobiles insured under Rule 411 - Funeral Directors' Automobiles
6. Automobiles insured under Rule 709 - Automobiles Leased To United States Government Agencies
7. Fleets insured under Rule 801 - Fleet Rating Plan (SFM Only)
8. Fleets insured under Rule 851 - Experience Rating Plan (SFM Only)
9. Vehicles insured under Rule 901 - Recreational Vehicles (SFM Only)

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DEFENSIVE DRIVING COURSE DISCOUNT

The base premiums for bodily injury and property damage liability, medical payments, comprehensive, and collision coverages applicable to a private passenger automobile rated as Class 1, Class 2 or Class 6 shall be reduced by:

Percentage
5%

provided the principal operator is at least 55 years of age and has successfully completed an approved Motor Vehicle Accident Prevention course taught by an approved instructor for a minimum number of hours of actual classroom or field driving instruction as determined by the Department of Motor Vehicles (Office of Driver Services). A certificate is presented to the Company signifying the above course was successfully completed within the three years prior to the inception or renewal date of the policy term to which this rule applies. After this three year period, the course must be successfully repeated and evidence presented in order to again qualify for the discount.

If the operator is a principal operator of two or more qualifying vehicles insured with the State Farm Mutual Automobile Insurance Company or the State Farm Fire and Casualty Company, the discount shall apply to the vehicle most frequently operated by that operator. If there is more than one principal operator of the vehicle, all must qualify for the discount to apply.

Exception: The following vehicles are not eligible for the Defensive Driving Course Discount:

A. Motor homes as defined in Rule 401(A) - Motor Homes, Truck or Van Campers (Recreational Use)

B. Trailers insured under Rule 402 - Trailers Designed for Use with Private Passenger Automobiles

C. Vehicles insured under Rule 404 - Motorcycles, Motorscooters, and Motorized Bicycles

D. Automobiles insured under Rule 406 - Antique and Classic Automobiles and Replicas

E. Automobiles insured under Rule 410 - Driver Training Automobiles

F. Automobiles insured under Rule 411 - Funeral Directors' Automobiles

G. Automobiles insured under Rule 709 - Automobiles Leased To United States Government Agencies

H. Fleets insured under Rule 851 - Experience Rating Plan (SFM Only)

I. Vehicles insured under Rule 901 - Recreational Vehicles (SFM Only)

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DRIVER TRAINING DISCOUNT

The bodily injury and property damage liability, medical payments, comprehensive, and collision coverage premiums applicable to a private passenger automobile are reduced for risks classified with first digit class code of 4, 5, 7, 8, or 9 and second digit class code of 1, 2, B, C, D, K, P, or Q. Evidence must be presented that each owner or driver, other than a married female, who is under 21 years of age, and who is a resident in the same household as the applicant, or who customarily drives the automobile, has successfully completed an acceptable driver education course. The minimum requirements of an "acceptable" driver education course are that it:

A. be conducted by an instructor who is licensed or certified to conduct such a course; and,

B. include classroom instruction in basic traffic and safety rules, plus driving experience under actual road and traffic conditions or in a mechanical device simulating such conditions;

however, in the event the State requirements for such a course are more stringent than the requirements above, the State requirements shall be the minimum.

This reduction is reflected in the appropriate Class Rating Factor for the various discount combinations.

Exception: The following vehicles are not eligible for the Driver Training Discount:

A. Motor homes as defined in Rule 401(A) - Motor Homes, Truck or Van Campers (Recreational Use)

B. Trailers insured under Rule 402 - Trailers Designed for Use with Private Passenger Automobiles

C. Vehicles insured under Rule 404 - Motorcycles, Motorscooters, and Motorized Bicycles

D. Automobiles insured under Rule 406 - Antique and Classic Automobiles and Replicas

E. Automobiles insured under Rule 410 - Driver Training Automobiles

F. Automobiles insured under Rule 411 - Funeral Directors' Automobiles

G. Automobiles insured under Rule 709 - Automobiles Leased To United States Government Agencies

H. Fleets insured under Rule 851 - Experience Rating Plan (SFM Only)

I. Vehicles insured under Rule 901 - Recreational Vehicles (SFM Only)

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GOOD DRIVING DISCOUNT (SFM Only)

A. **Requirements**

The base premiums for the bodily injury and property damage liability, medical payments, and collision coverages, applicable to a private passenger automobile are reduced by:

Percentage
10%

if the following requirements are met:

1. New Business Policies - Each of the drivers in the household has had no moving violations and no at-fault accidents during the past three years.

2. Newly Acquired Added Car Policies (All other added car policies must meet the requirements for new business policies in A.1 of this rule.)

    a. At least one car in the household is receiving the Good Driving Discount or an Accident-Free Discount.

    b. Each of the drivers in the household has had no at-fault accidents during the past three years.

    c. There are no added drivers within 60 days before or after the application.

Note: If any of the above requirements are not met for a newly acquired added car, the requirements for new business policies in A.1 of this rule must be met.

B. **Miscellaneous Provisions**

1. The Good Driving Discount will continue to apply until the policy qualifies for the Accident-Free Discount, so long as the policy remains in force with no additional drivers and there are no chargeable accidents as defined in the Accident Record Rating rule. Additional drivers must also satisfy Requirement A.1 above in order for the Good Driving Discount to continue.

2. If the Company is furnished evidence that the driver who prevented a Good Driving Discount from initially being applied (because of Requirements A.1 or A.2.b above) is no longer a member of the named insured's household or will no longer be a driver of the car insured under the policy, then the discount may be added, if all of the requirements are met at the time the driver moves.

3. If a policy that has been in force for less than three years initially qualified for the Good Driving Discount, but the discount was subsequently removed due to a chargeable accident, the discount can be reapplied to the policy if the Company is furnished evidence that the driver involved in the chargeable accident will no longer be a resident of the named insured's household or will no longer be a driver of the car insured under the policy, provided there are no other chargeable accidents on the policy.

C. **Definitions**

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1. At-Fault Accident - an at-fault accident is one that results in death or bodily injury or in damage to any property. An accident shall not be considered at-fault if the Company is furnished evidence that the driver involved in the accident was less than 50% at fault.

2. Moving Violations - include minor driving violations for speeding, stop sign and signal infractions, improper turns, failure to yield right of way, and similar offenses, as well as major driving violations as defined in Section E of the Standard Tier Automobile Rating Plan Rule.

D. **Reinstatements**

1. Policies which are reinstated within 39 days shall not be eligible for the Good Driving Discount unless the discount applied to the policy at the time of expiration or cancellation. In that case the discount will be applied, provided there have been no moving violations or at-fault accidents during this period.

2. Policies reinstated after 39 days shall be treated as New Business for purposes of the Good Driving Discount.

E. **Exception:** The following vehicles are not eligible for the Good Driving Discount:

1. Motor homes as defined in Rule 401(A) - Motor Homes, Truck or Van Campers (Recreational Use)

2. Trailers insured under Rule 402 - Trailers Designed for Use with Private Passenger Automobiles

3. Vehicles insured under Rule 404 - Motorcycles, Motorscooters, and Motorized Bicycles

4. Automobiles insured under Rule 406 - Antique and Classic Automobiles and Replicas

5. Automobiles insured under Rule 410 - Driver Training Automobiles

6. Automobiles insured under Rule 411 - Funeral Directors' Automobiles

7. Automobiles insured under Rule 709 - Automobiles Leased To United States Government Agencies

8. Fleets insured under Rule 851 - Experience Rating Plan (SFM Only)

9. Vehicles insured under Rule 901 - Recreational Vehicles (SFM Only)

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GOOD STUDENT DISCOUNT

The bodily injury and property damage liability, medical payments, comprehensive, and collision coverage premiums applicable to a private passenger automobile are reduced for risks classified with first digit class code of 4, 5, 7, 8, or 9, except classes 8L and 8M, provided that they meet the qualifications described below. This reduction is reflected in the appropriate Class Rating Factor for the various discount combinations.

A. **Initial Qualifications:** all male and unmarried female drivers under 25 years of age, whose use of the automobile was considered in determining the applicable classification code, must meet the qualifications of one of the sections below:

1. **Students Enrolled in Public or Private Schools:** The driver(s) who is enrolled as a full time student in high school or academic courses in a college or university must submit scholastic records for the immediately preceding school semester, or comparable segment, or a statement certified by a responsible official of the school showing that each was a full time student and:

    a. ranked scholastically among the upper 20% of their class; or,

    b. in schools designating grades by letter (such as A, B, C, D and F), had a grade average of at least a B or its equivalent (If the system of grading by letter is not susceptible to averaging no grade shall be below "B" or its equivalent.); or,

    c. in schools where numbers are used to designate grade "points" (such as 4, 3, 2 and 1), had an average of at least three points for all subjects combined, or its equivalent; or,

    d. in schools that maintain a "Dean's List", "Honor Roll", or comparable listing for scholastic achievement, was included in such a list.

2. **Students Enrolled in Home Study:** The driver(s) who is enrolled as a full time student in an academic home study program must submit evidence that each ranked in the upper 20% on one of the following national standardized tests, administered within the past twelve months:

    a. PSAT (Preliminary Scholastic Aptitude Test)

    b. PLAN (Preliminary American College Test)

    c. SAT-I (Scholastic Aptitude Test-I)

    d. ACT (American College Test)

    e. TAP (Tests of Achievement and Proficiency)

    f. ITED (Iowa Tests for Educational Development)

    g. California Achievement Test

3. **College Graduates:** The driver(s) has graduated from a college or university and must submit a cumulative scholastic record meeting one of the following scholastic requirements:

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a. ranked scholastically among the upper 20% of their class; or,

b. in schools designating grades by letter (such as A, B, C, D and F), had a grade average of at least a B or its equivalent (If the system of grading by letter is not susceptible to averaging no grade shall be below "B" or its equivalent.); or,

c. in schools where numbers are used to designate grade "points" (such as 4, 3, 2 and 1), had an average of at least three points for all subjects combined, or its equivalent.

B. **Subsequent Qualifications:** Except for persons who qualify under section 3 of the Initial Qualifications, the Company must be furnished evidence each 12 months indicating that the driver(s) continues to meet the qualifications described under Initial Qualifications.

C. **Extended Discount:** Drivers currently receiving the Good Student Discount may have the discount continued after completion of their undergraduate work provided they:

1. graduated from a four year college; or,

2. attended college on a full-time basis for at least two consecutive years and had a scholastic record meeting the above requirements during the last two of these years; and,

continues to be the controlling factor in the classification of the automobile.

D. The Good Student Discount terminates when the driver(s) reaches age 25 or is rated as Class 1.

E. **Exception:** The following vehicles are not eligible for the Good Student Discount:

1. Motor homes as defined in Rule 401(A) - Motor Homes, Truck or Van Campers (Recreational Use)

2. Trailers insured under Rule 402 -Trailers Designed for Use with Private Passenger Automobiles

3. Vehicles insured under Rule 404 - Motorcycles, Motorscooters, and Motorized Bicycles

4. Automobiles insured under Rule 406 - Antique and Classic Automobiles and Replicas

5. Automobiles insured under Rule 410 - Driver Training Automobiles

6. Automobiles insured under Rule 411 - Funeral Directors' Automobiles

7. Automobiles insured under Rule 709 - Automobiles Leased To United States Government Agencies

8. Fleets insured under Rule 851 - Experience Rating Plan (SFM Only)

9. Vehicles insured under Rule 901 - Recreational Vehicles (SFM Only)

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LIABILITY RATING GROUP

A. **1998 and Newer Model Years**

The bodily injury and property damage liability base premium applicable to a private passenger automobile shall be adjusted by the following premium adjustment factor if the automobile is identified in the Insurance Rating Group, Vehicle Safety Discount and Liability Rating Group Section with one of the following codes:

Liability Rating Group Code	Premium Adjustment Factor
01	0.800
02	0.850
03	0.900
04	0.950
05	1.000
06	1.050
07	1.100
08	1.150
09	1.200

B. **Motorcycles** - For Liability Rating Group codes and factors applicable to Motorcycles see the Rate Page.

Exception: The following vehicles are not eligible for the Liability Rating Group:

A. Motor homes as defined in Rule 401(A) - Motor Homes, Truck or Van Campers (Recreational Use)

B. Vehicles insured under Rule 413 - Kit Cars and Replica Automobiles - Regular Use

C. Vehicles insured under Rule 901 - Recreational Vehicles (SFM Only)

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MULTIPLE AUTOMOBILES DISCOUNT

The bodily injury and property damage liability, medical payments, comprehensive, and collision coverage premiums applicable to a private passenger automobile are reduced when two or more private passenger automobiles, used principally by persons residing in the same household, are insured with State Farm Mutual Automobile Insurance Company or State Farm Fire and Casualty Company. The automobiles must be owned by one or more individuals in the household who are related by blood, marriage, or adoption. An automobile whose use, sale, or replacement is controlled by an individual shall be considered as owned by that individual.

These factors also apply if the automobiles are jointly owned by two unrelated residents and both are designated as named insureds on the policies insuring the cars they jointly own.

This discount also applies to an owned private passenger automobile if the insured has a motor home rated under the provisions of Rule 401 - Motor Homes, Truck or Van Campers, and meets the above requirements. This reduction is reflected in the appropriate Class Rating Factor for the various discount combinations.

Note: An automobile which is ordinarily not readily available for use by the insured or by other residents of the same household shall not qualify for the discount afforded by this section; neither shall such an automobile qualify another automobile for such discount.

Exception: The following vehicles are not eligible for the Multiple Automobiles Discount, nor are they counted, except for motor homes, in determining the applicability of the Multiple Automobiles Discount:

A. Motor homes as defined in Rule 401(A) - Motor Homes, Truck or Van Campers (Recreational Use)

B. Trailers insured under Rule 402 - Trailers Designed for Use with Private Passenger Automobiles

C. Vehicles insured under Rule 404 - Motorcycles, Motorscooters, and Motorized Bicycles

D. Automobiles insured under Rule 406 - Antique and Classic Automobiles and Replicas

E. Automobiles insured under Rule 410 - Driver Training Automobiles

F. Automobiles insured under Rule 411 - Funeral Directors' Automobiles

G. Automobiles insured under Rule 709 - Automobiles Leased To United States Government Agencies

H. Fleets insured under Rule 851 - Experience Rating Plan (SFM Only)

I. Vehicles insured under Rule 901 - Recreational Vehicles (SFM Only)

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MULTIPLE LINE DISCOUNT

The base premiums for bodily injury and property damage liability, medical payments, comprehensive, and collision coverages, applicable to a private passenger automobile shall be reduced by the percentage shown below if the person(s) who is the named insured on the automobile policy is also the named insured or owner of another policy as follows:

Qualifier	Percentage
An individual life insurance policy with a face value of less than $125,000 (excluding all annuities, all tax qualified life insurance products, and paid-up life insurance with a face value of less than $5,000)	5%
An individual life insurance policy with a face value of $125,000 or greater (excluding all annuities and all tax qualified life insurance products)	5%
An individual health insurance policy (excluding Disability Income Payment Protection Plan, Individual Credit Disability Income, Short Term Hospital Surgical, and Medicare Part D Prescription Drug Plan)	5%
A manufactured home policy covering the named insured's principal residence	10%
A renter's policy covering the named insured's principal residence	10%
A manufactured home policy covering the named insured's principal residence plus a personal liability umbrella policy	15%
A renter's policy covering the named insured's principal residence plus a personal liability umbrella policy	15%
A condominium policy covering the named insured's principal residence	17%
A homeowner's policy covering the named insured's principal residence	17%
A farm/ranch policy covering the named insured's principal residence	17%
A homeowner's policy covering the named insured's principal residence plus a personal liability umbrella policy	22%
A farm/ranch policy covering the named insured's principal residence plus a personal liability umbrella policy	22%
A condominium policy covering the named insured's principal residence plus a personal liability umbrella policy	22%

Such additional policies must be written in one of the State Farm affiliated companies or by an insurer that has entered into a strategic alliance with a State Farm affiliated company. If the named insured qualifies for more than one of the discounts, only the largest discount applies.

Exception: The following vehicles are not eligible for the Multiple Line Discount:

A. Motor homes as defined in Rule 401(A) - Motor Homes, Truck or Van Campers (Recreational Use)

B. Trailers insured under Rule 402 - Trailers Designed for Use with Private Passenger Automobiles

C. Vehicles insured under Rule 404 - Motorcycles, Motorscooters, and Motorized Bicycles

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D. Automobiles insured under Rule 406 - Antique and Classic Automobiles and Replicas

E. Automobiles insured under Rule 410 - Driver Training Automobiles

F. Automobiles insured under Rule 411 - Funeral Directors' Automobiles

G. Automobiles insured under Rule 709 - Automobiles Leased To United States Government Agencies

H. Fleets insured under Rule 851 - Experience Rating Plan (SFM Only)

I. Vehicles insured under Rule 901 - Recreational Vehicles (SFM Only)

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PASSIVE RESTRAINT DISCOUNT

1993 and Prior Model Years and All Model Years of Motor Homes, Kit Cars, and Replicas

The medical payments base premium applicable to a private passenger automobile shall be reduced by the following percentage if the automobile is equipped with a factory-installed air bag or other passive restraint system which meets federal safety standards.

Category	Type of System	Percentage
1	Automatic Front Seat Belts	10%
2	Air Bag on Driver Side Only	20%
3	Air Bags on both Driver and Front Passenger Sides	30%
4	Air Bags and Automatic Seat Belts on both Driver and Front Passenger Sides	40%

Exception: The following vehicles are not eligible for the Passive Restraint Discount:

A. Vehicles insured under Rule 404 - Motorcycles, Motorscooters, and Motorized Bicycles

B. Vehicles insured under Rule 901 - Recreational Vehicles (SFM Only)

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STANDARD TIER AUTOMOBILE RATING (STAR) PLAN (SFF&C Only)

A. **Driver Record Charges**

The base premiums for the bodily injury and property damage liability, medical payments, and collision coverages, applicable to a private passenger automobile shall be adjusted for the individual driving records of the operators assigned to the vehicle, in accordance with the following provisions. If more than one driver is assigned to the vehicle, the Driver Record Charges for each driver are added together and applied to the base premiums.

The Driver Record Charges for each individual driver are based upon the Driver Record Level and the following table:

Driver Record Level	Driver Record Charge
1	0%
2	0%
3	0%
4	15%
5	50%
6	60%
7	70%
8	90%
9	110%
10*	140%

*Plus 50% for each additional level above 10.

B. **Driver Record Levels**

1. **New Business Rating:** Each new operator's Driver Record Level is based upon their accidents and violations during the three-year period ending on the effective date of the initial policy period. If there were no chargeable accidents or violations during the three-year period, the Driver Record Level shall be Level 1. Otherwise, the Driver Record Level is increased by

    a. 3 levels for each chargeable accident

    b. 2 levels for each minor violation

    c. 5 levels for each major violation.

2. **Subsequent Renewal Rating:** Each assigned operator's Driver Record Level is based upon the accidents and violations which became chargeable during the three-year experience period ending on the effective date of the policy period. If there were no chargeable accidents or violations during the three-year experience period, the Driver Record Level shall be Level 1.

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The Driver Record Level adjustment for each chargeable accident will be:

a. +3 levels during the first year after it was first considered, and

b. +2 levels during the second year, and

c. +1 level during the third year.

The Driver Record Level adjustment for each chargeable minor violation will be:

a. +2 levels during the first year after it was first considered, and

b. +1 level during the second year, and

c. +0 levels during the third year.

The Driver Record Level adjustment for each chargeable major violation will be:

a. +5 levels during the first year after it was first considered, and

b. +4 levels during the second year, and

c. +3 levels during the third year.

C. **At-Fault and Chargeable Accidents**

1. **New Business Rating**

a. **At-Fault Accidents:** An accident shall be considered at-fault if it resulted in death or bodily injury or damage to any property.

b. **Chargeable Accidents:** An at-fault accident shall be considered chargeable if it resulted in death or bodily injury or in damage to any property in the amount of $750 or more.

2. **Subsequent Rating**

a. **At-Fault Accidents:** An accident shall be considered at-fault as of the date the Company has recorded any payments under property damage liability or collision coverage. In the event of a multiple vehicle accident, property damage liability payment must be present for a claim to be considered at-fault.

b. **Chargeable Accidents:** An at-fault accident shall be considered chargeable as of the date the Company has recorded payments totaling $750 or more under property damage liability coverage and collision coverage combined.

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3. **Exceptions:** An accident shall not be considered at-fault, nor chargeable, if the Company is furnished sufficient evidence:

    a. that the driver involved in the accident was less than 50% at fault; or

    b. that the accident was caused by contact with birds, animals, missiles, or falling objects; or

    c. that the operator involved in the accident was:

        i. lawfully parked; or,

        ii. reimbursed by, or on behalf of, a person responsible for the accident or has judgment against such person; or,

        iii. struck in the rear by another vehicle and has not been convicted of a moving traffic violation in connection with the accident; or,

        iv. hit by a "hit-and-run" driver if the accident is reported to the proper authorities within 24 hours; or,

        v. not convicted of a moving traffic violation in connection with the accident, but the operator of the other automobile involved in the accident was convicted of a moving traffic violation; or,

        vi. operating a vehicle of a type not eligible for rating under this rule.

    Note: The term "convicted" includes a plea of guilty or forfeiture of bond.

D. **Minor Violations**

Minor violations include traffic law offenses for speeding, stop sign and traffic signal infractions, improper turns, failure to yield right of way, and similar offenses.

A minor violation shall not be counted as a separate incident if it occurred in connection with a chargeable accident.

If any violation is subsequently dismissed, it will no longer be considered a chargeable violation.

E. **Major Violations:**

For purposes of this rule, major violations include:

1. Driving a motor vehicle under the influence of intoxicants or drugs, or having a driver's license suspended or revoked due to refusing to submit to a test for such substances.

2. Manslaughter (whether or not "voluntary"), reckless homicide or assault arising out of the use of a motor vehicle.

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3. Reckless driving, or using a vehicle in the commission of a felony or any other crime punishable as a felony.

4. Failure to stop and report or identify oneself when involved in a motor vehicle accident, or fleeing a law enforcement official.

5. Operating a motor vehicle without a valid driver's license or during a period of revocation or suspension of a motor vehicle registration or operator's license.

6. Operating a motor vehicle without the owner's authority.

7. Racing or engaging in a highway speed contest.

8. Lending a registration or operator's license to another person.

F. **Base Rates:** Each vehicle is rated with the 3-Star Discount, the 2-Star Discount, or the 1-Star rates. The 1-Star rates are the base rates and are used if the vehicle does not qualify for the 3-Star Discount nor the 2-Star Discount.

1. **3-Star Discount**: In order for the insured vehicle to initially qualify for the 3-Star Discount, all other listed requirements for the 2-Star Discount must be satisfied, and the vehicle must also satisfy the following conditions:

   a. All drivers assigned to the insured vehicle must have no accidents that became chargeable and no minor violations during the applicable three-year experience period and no major violations during the five-year period.

   b. All drivers assigned to the insured vehicle must have no non-chargeable at-fault accidents during the applicable three-year experience period.

   c. If the insured vehicle (or the vehicle it replaced) or any other vehicle in the household was previously rated with the 1-Star Rates, because it was driven without liability insurance in violation of any financial responsibility or compulsory insurance requirement, the insured vehicle will not qualify for the 3-Star Discount until that vehicle has not been driven without liability insurance for two years.

   d. If the insured vehicle does not have at least one assigned driver who has been licensed in the United States or Canada for at least three years, there must be another vehicle in the household which is already rated with the 3-Star Discount. Furthermore, the other household vehicle must have at least one driver assigned who has been licensed in the United States or Canada for at least three years.

   The 3-Star Discount will continue to apply, so long as there are no assigned drivers with any chargeable accidents or minor violations during the applicable three-year experience period or any major violations during the five-year period. If the 3-Star Discount is lost due to a chargeable accident or violation, in order to re-qualify the vehicle must again meet the requirements listed above.

2. **2-Star Discount:** The 2-Star Discount applies if the insured vehicle does not qualify for the 3-Star Discount and the insured vehicle (or the vehicle it replaced) has not been driven without liability insurance in violation of any financial responsibility or compulsory insurance requirement during the past 12 months.

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For vehicles which did not qualify for the 2-Star Discount as new business because they were driven without liability insurance, the 1-Star Rates will apply for a period of one year from the effective date of coverage for that vehicle. After that, the 2-Star Discount will apply for at least one year.

3. **1-Star Rates:** The 1-Star Rate applies if the insured vehicle does not qualify for the 3-Star Discount nor the 2-Star Discount as new business.

G. **Miscellaneous Provisions**

1. For purposes of determining a Driver Record Charge, drivers are assigned to the car they most frequently operate and in accordance with Rule 205 - Classification of Private Passenger Type Automobiles. Each driver is assigned to only one vehicle. Drivers may not be moved from one vehicle to another for the purposes of affecting the total premium.

2. If no drivers are assigned to a vehicle, that vehicle shall be rated as if all of its operators were at Driver Record Level 1.

3. For existing business in force prior to January 1, 1999, minor violations that occurred prior to January 1, 1998 will not be considered in the determination of the Driver Record Level. However, all minor violations that occurred during the last three years, as well as all major violations that occurred during the last five years, will be considered in the qualification for the 3-Star discount.

H. **Exception:** The following vehicles are not eligible for the Standard Tier Automobile Rating (STAR) Plan:

1. Motor homes as defined in Rule 401(A) - Motor Homes, Truck or Van Campers (Recreational Use)

2. Trailers insured under Rule 402 - Trailers Designed for Use with Private Passenger Automobiles

3. Vehicles insured under Rule 404 - Motorcycles, Motorscooters, and Motorized Bicycles

4. Automobiles insured under Rule 406 - Antique and Classic Automobiles and Replicas

5. Automobiles insured under Rule 410 - Driver Training Automobiles

6. Automobiles insured under Rule 411 - Funeral Directors' Automobiles

7. Automobiles insured under Rule 709 - Automobiles Leased To United States Government Agencies

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STEER CLEAR® SAFE DRIVER DISCOUNT

The bodily injury and property damage liability, medical payments, comprehensive, and collision coverage premiums applicable to a private passenger automobile are reduced for risks classified with first digit class code of 4, 5, 7, 8, or 9. In order to initially qualify for this discount, the following requirements must be met:

A. All male and unmarried female drivers under 25 years of age who are assigned to the automobile must:

   1. have no at-fault accidents or moving violations in the three year period prior to the time the discount is initially applied, and

   2. have completed the State Farm Steer Clear program.

B. All private passenger automobiles in the household must be insured with State Farm Mutual Automobile Insurance Company or State Farm Fire and Casualty Company (however, none can be written under an assigned risk plan).

The discount shall continue so long as the qualifying operator(s) continues to have no violations and no at-fault accidents. The occurrence of a violation or an at-fault accident by this operator(s) results in the loss of the discount. Additional drivers who are later assigned to the automobile must meet the initial qualifications in order for the Steer Clear Safe Driver Discount to continue.

An operator who initially qualifies for the discount prior to age 21 must complete the second education program before age 21 in order to continue the discount. The discount terminates when the operator reaches 25 years of age or is rated as Class 1.

This reduction is reflected in the appropriate Class Rating Factor for the various discount combinations.

Notes:

A. An at-fault accident is one that results in damage to any property. In the State Farm Fire and Casualty Company, an at-fault accident involving death or bodily injury subject to the New Business Rating provision of the Standard Tier Automobile Rating rule shall also prevent a driver from qualifying for this discount. An accident shall not be considered at-fault if the Company is furnished sufficient evidence that the driver involved in the accident was less than 50% at fault.

B. For new business to qualify, acceptable verification of prior accident-free history will be required.

C. Drivers who initially qualify for the discount prior to age 21 are not required to complete the second education program if they turn 21 within 1 year of initial qualification.

Exception: The following vehicles are not eligible for the Steer Clear Safe Driver Discount:

A. Motor homes as defined in Rule 401(A) - Motor Homes, Truck or Van Campers (Recreational Use)

B. Trailers insured under Rule 402 - Trailers Designed for Use with Private Passenger Automobiles

C. Vehicles insured under Rule 404 - Motorcycles, Motorscooters, and Motorized Bicycles

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D. Automobiles insured under Rule 406 - Antique and Classic Automobiles and Replicas

E. Automobiles insured under Rule 410 - Driver Training Automobiles

F. Automobiles insured under Rule 411 - Funeral Directors' Automobiles

G. Automobiles insured under Rule 709 - Automobiles Leased To United States Government Agencies

H. Fleets insured under Rule 851 - Experience Rating Plan (SFM Only)

I. Vehicles insured under Rule 901 - Recreational Vehicles (SFM Only)

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VEHICLE SAFETY DISCOUNT

1994 and Newer Model Years Except Motor Homes, Kit Cars, and Replicas

The medical payments base premium applicable to a private passenger automobile shall be reduced by the following percentage if the automobile is identified in the Insurance Rating Group, Vehicle Safety Discount, and Liability Rating Group Section with one of the following codes:

Vehicle Safety Discount Code	Vehicle Safety Discount
A	40%
B	30%
C	20%
D	10%
E	0%

Exception: The following vehicles are not eligible for the Vehicle Safety Discount:

A. Motor homes as defined in Rule 401(A) - Motor Homes, Truck or Van Campers (Recreational Use)

B. Vehicles insured under Rule 404 - Motorcycles, Motorscooters, and Motorized Bicycles

C. Vehicles insured under Rule 413 - Kit Cars and Replica Automobiles - Regular Use

D. Vehicles insured under Rule 901 - Recreational Vehicles (SFM Only)

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100 GENERAL RULES

101. COVERAGES

The coverages to which the rates and rules of this manual apply are as described in the insuring agreements of the automobile policy form of the company underwriting the coverage and are subject to the policy exclusions and conditions and to any endorsements which may be attached to such policy.

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102. POLICY TERM

Unless otherwise indicated, manual premiums are for a six months policy term. (See Rule 105 - Changes)

A policy term greater than that represented by the manual premium may not be written except under the following conditions when a policy term up to twice as long may be written:

A. when the insured is subject to a statutory or contractual requirement that coverage be written for a longer policy term, or

B. when the Company operating procedures authorize writing a longer policy term.

When a policy subject to one of the above conditions is written, the premiums applicable to each period or portion thereof comprising the extended policy term are determined from manual rules, classifications, and premiums in effect at the inception of the policy with each period independently classified and rated on the basis of factual information available at the beginning of the period, except that any surcharge developed under Rate Section Rules - Accident Record Rating or Standard Tier Automobile Rating Plan shall apply for the entire period of the policy.

If the insurance under an extended term policy is transferred to another policy, the new policy is subject to the manual rules, classifications, and premiums in effect at the time of transfer.

Post Dated Coverages: Provided at least one coverage of insurance is effective at the inception of the term shown in the policy period, a policy may be written to provide for a subsequent effective date for specified coverages.

The pro rata premium for the period of coverage is charged for post dated coverages.

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104. RENEWAL OF POLICY

Note: The exception to this rule does not apply to vehicles insured under Rule 851 - Experience Rating Plan.

A policy may be renewed for a succeeding policy term. The renewal premium is due on or before the expiration of the current policy term.

Exception: Payment of the renewal premium may be satisfied by paying 50% of such premium plus a service charge of $2.00 within the above allotted time and paying the remaining 50% of the renewal premium within sixty days after the renewal due date.

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105. CHANGES

Changes that affect the coverage provided by the policy, or the territory, use, description or rating classification of the risk, may require transfer of the insurance to a new policy or endorsement of the present policy.

If a different premium is required by the Company for the remainder of the current policy term, any additional premium or premium credit shall be computed pro rata.

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106. SUSPENSION OF COVERAGE, SEASONAL USE

Note: See Rule 901 - Recreational Vehicles for special provisions applicable to such vehicles.

A. **Suspension of Coverage**

Coverage afforded under a policy insuring a motor vehicle may be suspended during the time the vehicle is withdrawn from service. The coverages suspended afford no protection under the policy during the period of suspension. The following rules govern suspensions:

1. Any coverage may be suspended unless it is required by statute to remain in force.

2. Coverage will be reinstated on the date designated by the insured. In the absence of such designation, coverages suspended for the winter season will be automatically reinstated the succeeding April 1.

3. Premium credits on suspended coverages will be computed pro rata for the period of suspension and

    a. will be applied against the next renewal premium if other policy coverages remain in force, or

    b. will be retained by the Company pending reinstatement of such coverages if no policy coverages remain in force. After six months, if the coverages have not been reinstated or a definite reinstatement date has not been established, the policy will be cancelled and the premium credits refunded.

4. Policies covering vehicles rated in accordance with the following rules may not be suspended unless the vehicle has been stolen, destroyed, or sold:

    a. Section B of this rule - Seasonally Used Farm Trucks.

    b. Section A of Rule 401 - Motor Homes, Truck or Van Campers - Recreational Use.

    c. Rule 406 - Antique and Classic Automobiles and Replicas - Limited Use.

B. **Seasonally Used Farm Trucks**

Note: Policies covering vehicles rated in accordance with this section of the rule may not be suspended.

The premium for bodily injury and property damage liability, medical payments, and collision coverage on a commercial-rated farm truck insured under a fleet policy or as part of a multiple vehicle risk* and used only seasonally during the year shall be reduced to reflect such seasonal use. The reduced premium will be determined by multiplying the otherwise applicable premiums for these coverages by the pro rata factor corresponding to the annual use, subject to a minimum of 0.500. If the policy period is semiannual, the same factor, representing the annual use of the vehicle, applies to each period.

*Five or more self-propelled vehicles, other than motorcycles, recreational vehicles, limited use antique or classic automobiles, for the same named insured.

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107. CANCELLATIONS

Note: If other rules in this manual contain cancellation provisions which are not compatible with this rule, this rule applies only to the extent that it does not conflict with such other rules.

The policy may be cancelled either by the Company or at the request of the insured in accordance with the cancellation provisions of the policy.

Cancellation, whether by the Company or the policyholder, shall not affect any valid claim originating prior to the effective date of cancellation.

The return premium for any cancellation effective after the end of the initial policy period will be computed via the following pro rata table.

The return premium for any cancellation during the initial policy period will be computed using the short rate table, except the pro rata table shall be used when:

A. The named insured continues to carry other automobile insurance with this or an affiliated Company.

   Important - Notice must be given that such other insurance is carried.

B. The automobile is stolen, destroyed, junked or sold.

C. The policy is replaced by one issued by this or an affiliated Company and covering the same risk. If the new policy is issued to a new owner, unearned premium credit may be transferred to such new owner with the agreement of the insured.

D. The cancellation is due to the death of a named insured.

E. The Company initiated the cancellation.

The following tables are used to determine the portion of premium to be charged or retained. The computation assumes each month has 30 days, except when the cancellation is within 30 days of the beginning (or end) of the policy period in which case the exact number of days in force (or remaining in the term) are used.

	SEMIANNUAL PRO RATA TABLE						SEMIANNUAL SHORT RATE TABLE					
	Month						Month					
Day	0	1	2	3	4	5	0	1	2	3	4	5
1	0.006	0.172	0.339	0.506	0.672	0.839	0.060	0.270	0.440	0.600	0.740	0.870
2	0.011	0.178	0.344	0.511	0.678	0.844	0.070	0.280	0.440	0.610	0.740	0.870
3	0.017	0.183	0.350	0.517	0.683	0.850	0.080	0.290	0.450	0.610	0.740	0.880
4	0.022	0.189	0.356	0.522	0.689	0.856	0.090	0.290	0.460	0.620	0.750	0.880
5	0.028	0.194	0.361	0.528	0.694	0.861	0.100	0.300	0.460	0.620	0.750	0.880
6	0.033	0.200	0.367	0.533	0.700	0.867	0.110	0.300	0.470	0.630	0.760	0.890
7	0.039	0.206	0.372	0.539	0.706	0.872	0.120	0.310	0.470	0.630	0.760	0.890

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	SEMIANNUAL PRO RATA TABLE						SEMIANNUAL SHORT RATE TABLE					
	Month						Month					
Day	0	1	2	3	4	5	0	1	2	3	4	5
8	0.044	0.211	0.378	0.544	0.711	0.878	0.130	0.310	0.480	0.630	0.770	0.900
9	0.050	0.217	0.383	0.550	0.717	0.883	0.140	0.320	0.480	0.640	0.770	0.900
10	0.056	0.222	0.389	0.556	0.722	0.889	0.150	0.320	0.490	0.640	0.770	0.910
11	0.061	0.228	0.394	0.561	0.728	0.894	0.160	0.330	0.490	0.650	0.780	0.910
12	0.067	0.233	0.400	0.567	0.733	0.900	0.170	0.340	0.500	0.650	0.780	0.920
13	0.072	0.239	0.406	0.572	0.739	0.906	0.180	0.340	0.500	0.660	0.790	0.920
14	0.078	0.244	0.411	0.578	0.744	0.911	0.180	0.350	0.510	0.660	0.790	0.920
15	0.083	0.250	0.417	0.583	0.750	0.917	0.190	0.350	0.520	0.670	0.800	0.930
16	0.089	0.256	0.422	0.589	0.756	0.922	0.190	0.360	0.520	0.670	0.800	0.930
17	0.094	0.261	0.428	0.594	0.761	0.928	0.200	0.360	0.530	0.670	0.810	0.940
18	0.100	0.267	0.433	0.600	0.767	0.933	0.200	0.370	0.530	0.680	0.810	0.940
19	0.106	0.272	0.439	0.606	0.772	0.939	0.210	0.370	0.540	0.680	0.810	0.950
20	0.111	0.278	0.444	0.611	0.778	0.944	0.210	0.380	0.540	0.690	0.820	0.950
21	0.117	0.283	0.450	0.617	0.783	0.950	0.220	0.380	0.550	0.690	0.820	0.950
22	0.122	0.289	0.456	0.622	0.789	0.956	0.230	0.390	0.550	0.700	0.830	0.960
23	0.128	0.294	0.461	0.628	0.794	0.961	0.230	0.400	0.560	0.700	0.830	0.960
24	0.133	0.300	0.467	0.633	0.800	0.967	0.240	0.400	0.570	0.700	0.840	0.970
25	0.139	0.306	0.472	0.639	0.806	0.972	0.240	0.410	0.570	0.710	0.840	0.970
26	0.144	0.311	0.478	0.644	0.811	0.978	0.250	0.410	0.580	0.710	0.850	0.980
27	0.150	0.317	0.483	0.650	0.817	0.983	0.250	0.420	0.580	0.720	0.850	0.980
28	0.156	0.322	0.489	0.656	0.822	0.989	0.260	0.420	0.590	0.720	0.850	0.990
29	0.161	0.328	0.494	0.661	0.828	0.994	0.260	0.430	0.590	0.730	0.860	0.990
30	0.167	0.333	0.500	0.667	0.833	1.000	0.270	0.430	0.600	0.730	0.860	1.000

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108. REINSTATEMENTS

A policy which has expired or been terminated by cancellation may be reinstated by payment of the necessary premium and completion of any required forms if the risk is acceptable to the Company.

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110. FINANCIAL RESPONSIBILITY CERTIFICATION

The bodily injury and property damage liability premium for a risk on which a certificate of insurance is filed to comply with the requirements of an automobile financial responsibility law shall be surcharged in accordance with the following schedule:

Cause of Certificate Requirement	Surcharge
Driving a motor vehicle while intoxicated, or failing to stop and report when involved in an accident, or homicide or assault arising out of the operation of a motor vehicle	50%
Driving a motor vehicle at an excessive rate of speed or in a reckless manner, where an injury to person or damage to property actually results therefrom	25%
All Other Causes	10%

OWNERS

The surcharge shall apply to the bodily injury and property damage liability premium for the highest rated car owned by the insured and insured in this Company.

NON-OWNERS

Named Non-Owner Policy - The surcharge for a policy written in accordance with this rule shall apply to the required bodily injury and property damage liability premium.

If an individual is required to file evidence of financial responsibility for owned automobiles and also for the operation of automobiles which are not owned, the surcharge shall apply only to the premium for the owned automobiles.

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111. MANUFACTURER'S SUGGESTED RETAIL PRICE (MSRP)

Where used in this manual, the term "MSRP" refers to the Manufacturer's Suggested Retail Price, exclusive of transportation charges and state or local taxes.

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112. AGE GROUP SYMBOLS

Age Groups change as of the first renewal on or after January 1st. An automobile purchased in the calendar year prior to the model year will remain in Age Group 1 for the balance of that year plus one full calendar year. If the model year cannot be readily determined, the year in which the vehicle was purchased new shall be considered the model year.

Age Group 1 represents vehicles of the current model year, Age Group 2 represents vehicles of the first preceding model year, Age Group 3 represents vehicles of the second preceding model year, etc. In addition, where X represents the oldest age group for which rates are available, Age Group X also represents vehicles of the Xth preceding and older model years.

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200 PRIVATE PASSENGER AUTOMOBILE RULES

201. PRIVATE PASSENGER AUTOMOBILE DEFINED

For classification and rating purposes, a private passenger automobile is defined as:

A. an automobile of the private passenger type, including a station wagon; or

B. a utility vehicle (i.e. pickup, van, or sport wagon/sport utility vehicle); and

used for personal pleasure, family and business use.

Exceptions: The following are not included in this definition:

A. an automobile used for renting or livery work or for carrying passengers for a consideration unless so provided by other rules in this manual; or

B. a motorcycle, motorscooter, snowmobile, or other off-road vehicle; or

C. utility vehicle:

1. with a Gross Vehicle Weight (GVW) of more than 10,000 lbs. (or if GVW is not available, a load capacity of more than one ton) that is used in a business other than farming; or

2. that is used for the delivery or transporting of goods and materials, or has been structurally altered for business purposes, unless such use or alteration is incidental to the insured's occupation in the installation, maintenance or repair of furnishings or equipment; or

3. that is used for wholesale or retail delivery.

Note: Trucks that are specifically designed and primarily used to tow recreational trailers, but not meeting the above definition of a private passenger automobile, shall be classified and rated as private passenger provided the vehicle is not used for commercial or business purposes.

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204. DEFINITIONS AND INTERPRETATIONS

Note: See Classification Exceptions.

The following words and phrases are defined for use in the private passenger automobile classification rules.

Age: The procedures below apply to determine the driver's age for use in calculating private passenger premiums. The driver whose age should be determined is the driver whose use was considered in determining the applicable classification code in accordance with Rule 205 - Classification of Private Passenger Type Automobiles.

A. To rate the policy for the upcoming term, use the driver's age as of the effective date of the policy.

B. For newly added drivers, use the driver's age as of the effective date the driver was added to the policy.

C. If the driver's age at the beginning of the policy term is greater than or equal to 25, the age and associated class code will be used for the entire policy term.

D. If the driver's age at the beginning of the policy term is less than 25, the age will be recalculated on the driver's birthday and the associated class code will be determined. The pro rata premium will be recalculated for the remainder of the term using this age and class code.

Driving to and from work: When the average weekly use of the automobile (including its use in a car pool or other ride-sharing agreement):

A. in driving to and from work, or

B. in driving to and from school, or

C. in driving part way to and from work or school,

is more than 30 miles, the automobile will be considered as used for "driving to and from work."

Estimated average total annual mileage: The exact mileage an automobile will be driven in any year cannot be forecast precisely. The miles an automobile will be driven will vary from year to year. Odometer readings, factual information secured from the applicant or the insured, and knowledge possessed by the agent or the Company should be pooled to arrive at the annual estimated mileage to be driven in the ensuing year. With respect to automobiles "used for business" the estimated annual mileage shall be the sum of "business use" and "pleasure" mileage.

Farm automobile: Farm automobile means an automobile:

A. principally garaged on a farm or ranch,

B. that is not ordinarily used in going to and from work, other than farming or ranching, and

C. is not used in any occupation other than farming or ranching.

An automobile owned by a farm or ranch employee, other than an employee in a supervisory position, and used primarily for pleasure shall not be considered a "farm automobile."

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Subject to the definition of "driving to and from work" use of an automobile for driving to and from school shall be considered as used for "driving to and from work."

Married: For classification purposes, an individual is considered married if living together with his or her spouse or if a widow or widower. Single persons shall be classified as married if they have custody of a minor child residing in their household. A married couple temporarily living apart for reasons of health, occupation, military service or similar circumstance shall be considered as living together.

Military service: An individual under 25 years of age in military service shall not be considered an operator of the automobile if located far enough from home so that he or she is only "at home" for short leaves.

Occasional operator: For the purposes of determining if private passenger automobile class 4 or 8 applies, an occasional operator is:

A. an unmarried individual,

B. under 21 years of age,

C. whose operation of the car constitutes less than 25% of its time or mileage use, and

D. the operator does not own the car.

Principal operator: A principal operator is an individual whose operation of the automobile constitutes 50% or more of its time or mileage.

Notes regarding cars with more than one operator:

A. Each individual who does not qualify as a principal operator as defined above but whose aggregate operation of all private passenger automobiles in the household equals 50% or more of the total time or mileage use of one insured automobile is considered a principal operator for one such automobile.

B. If two or more unmarried males under 25 years of age (or two or more unmarried females under 25 years of age):

   1. do not individually qualify as principal operators, but

   2. their combined use of the automobile constitutes 50% or more of its total time or mileage use,

   then the automobile is considered as having a principal operator of the same age as the unmarried male (or female) under 25 years of age who is the most frequent operator.

C. If two or more unmarried males who are at least 25 years of age but under 30 years of age:

   1. do not individually qualify as principal operators, but

   2. their combined use of the automobile constitutes 50% or more of its total time or mileage use,

   then the automobile is considered as having a principal operator who is an unmarried male at least 25 years of age but under 30 years of age who is the most frequent operator.

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D. If the combined use of the automobile by two or more unmarried males under 21 years of age (or two or more unmarried females under 21 years of age):

   1. do not individually operate the auto at least 25% of the time, but

   2. their combined use constitutes 25% or more of its total time or mileage use,

   then the automobile shall not be classified as having an occasional operator. The car shall be classified using the age of the most frequent operator.

Note: The above definitions are subject to classifications assigned under Rule 205 - Classification of Private Passenger Type Automobiles which recognize the individual exposure of each operator.

Student away at school: For the purposes of private passenger automobile classification, a student away at school is:

A. an individual under 25 years of age,

B. who resides at school over 100 miles from home,

C. who operates the car only while home during the school vacation or holiday periods.

This classification applies only if the car remains at home while the student is at school and the classification results in a lower premium than would otherwise be applicable.

Note: A son or daughter who resides away from home during both the school year and summer vacation but who operates the car when home on short infrequent visits shall be disregarded as an operator for the purpose of classifying the automobile.

Used for business: When 50% or more of the time or mileage use of the automobile is involved in the duties of the applicant's or any other regular operator's occupation, profession or business, other than in going to and from the principal place of occupation, profession or business, the vehicle will be considered as used for business purposes.

Vehicles owned or used by clergy in the performance of duties associated with their occupation shall not be considered as used for business.

If an automobile is used in the performance of the insured's duties as a federal government employee, refer to Rule 708 - Federal Government Employee - Use of Private Passenger Automobile.

An automobile qualifying for "farm automobile" rates shall not be considered as used for business.

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205. CLASSIFICATION OF PRIVATE PASSENGER TYPE AUTOMOBILES

Note: See Classification Exceptions.

Subject to other rules of this manual which may provide a specific classification for automobiles as described in those rules, automobiles as defined in Rule 201 - Private Passenger Automobile Defined shall be classified and rated in accordance with the classification plan set forth below.

Refer to Rule 204 - Definitions and Interpretations for clarification of many of the words and phrases used in this rule.

This plan groups the various rating elements into broad classification categories such as **age, sex, and marital status of the operators of the automobile; use of the automobile; and estimated annual mileage driven.**

Notes:

A. An owner's or operator's actual age, sex, and marital status shall be used as controlling classification factors for not more than one automobile in the household which is insured in this Company or an affiliated Company. These factors shall be applied to the car which is most frequently operated by the individual unless he or she is the owner or principal operator of two or more cars, in which case the classification shall apply to the car having the highest total base premium. Such owners or operators shall be considered as qualifying for Class 1 for the purpose of classifying other automobiles in the household. However, Age Adjustment Factors will apply to all automobiles (Rule 210 - Age Adjustment Factors For Private Passenger Type Automobiles).

   Exception: Class 2 or 6 applies to all cars owned or operated by the named insured provided they otherwise qualify for the classification.

B. With the exception of drivers under the age of 25 at the beginning of the policy term, reclassification to a different class code or to a different age within a classification will be made at the first renewal following the driver's birthday.

C. If an automobile could be properly assigned to more than one of the driver classes, use the class code and age for the driver that produces the highest premium including any applicable discounts.

A. **First Position of Class Code - Classification as to age, sex, or marital status of the operator:**

1. **If there are no Unmarried Operators Under 25:**

   a. **Class 1:** The car is:

      i. principally operated by individuals under 50 years of age, and

      ii. if they are male and unmarried are at least 30 years of age, and

      iii. if they are male and married are at least 25 years of age.

   b. **Class 2:** The car is principally operated by individuals at least 75 years of age.

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c. **Class 3:** The car is principally operated by unmarried males 25 through 29 years of age.

d. **Class 6:** The car is principally operated by individuals 50 through 74 years of age.

e. **Class 7:** The car is operated by married males under 25 years of age.

2. **If there are Unmarried Operators Under 25:** (Also see Section C - Student Away at School.)

a. **Class 4:** The car is operated but not owned by an unmarried female under 21 years of age who meets the definition of occasional operator.

b. **Class 5:** The car is owned or operated by:

i. unmarried females between 21 and 24 years of age, or

ii. unmarried females under 21 years of age who do not meet the definition of occasional operator.

c. **Class 8:** The car is operated but not owned by an unmarried male under 21 years of age who meets the definition of occasional operator.

d. **Class 9:** The car is owned or operated by:

i. unmarried males between 21 and 24 years of age, or

ii. unmarried males under 21 years of age who do not meet the definition of occasional operator.

B. **Second Position of Class Code:**

1. When used with first position of class code 1, 3, or 6 - Classification as to use, mileage to and from work, and annual mileage:

	The estimated average total annual mileage the automobile is driven is:	
	7500 Miles or Less	**More Than 7500 Miles**
The automobile is used for pleasure and in driving to and from work an average distance of not more than 30 miles per week and is not used for business	A	B
The automobile is not used for business but is used in driving to and from work an average distance of more than 30 miles but not more than 100 miles per week	C	D
The automobile is not used for business but is used in driving to and from work an average distance of more than 100 miles per week	E	F
The automobile is a farm automobile	J	K

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	The estimated average total annual mileage the automobile is driven is:	
	12,000 Miles or Less	More Than 12,000 Miles
The automobile is used for business purposes	G	H

2. When used with first position of class code 2 - Classification as to use and age:

	Non-Farm*		Farm	
Age	Short	Long	Short	Long
75-79	1	2	J	K
80-84	3	4	P	Q
85-89	5	6	R	T
90 and Older	7	8	U	V

Short: The estimated average total annual mileage the automobile is driven is 7,500 miles or less.

Long: The estimated average total annual mileage the automobile is driven is more than 7,500 miles.

*Non-farm means the automobile is used for pleasure, to and from work, or business.

3. When used with first position of class code 7 - Classification as to use and age:

	The Married Male Operator Under 25 Years of Age is:				
	Under 17	17-18	19-20	21-22	23-24
Non-farm*	D	C	B	E	F
Farm	Q	P	K	R	X

*Non-farm means the automobile is used for pleasure, to and from work, or business.

4. When used with first position of class code 4 or 8 - Classification as to use and age:

	The Unmarried Operator Under 21 Years of Age is:		
	Under 17	17-18	19-20
Non-farm*	D	C	B
Farm	Q	P	K

*Non-farm means the automobile is used for pleasure, to and from work, or business.

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5. When used with first position of class code 5 or 9 - Classification as to use and age:

	The Unmarried Operator Under 25 Years of Age is:			
	Under 17	17-18	19-20	21-24
Non-farm*	D	C	B	A
Farm	Q	P	K	J

*Non-farm means the automobile is used for pleasure, to and from work, or business.

C. **Student Away At School - First and Second Positions of Class:** The car is owned or operated by an individual under 25 years of age who qualifies as a student away at school. First and second position of class:

	Under Age 21		21 to 24 Years of Age	
	Female	Male	Female	Male
Non-farm*	41	81	43	83
Farm	42	82	44	84

*Non-farm means the automobile is used for pleasure, to and from work, or business.

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PRIVATE PASSENGER AUTOMOBILE CLASSIFICATION EXCEPTIONS TO RULES 204 AND 205

RENEWAL AND TRANSFERS ONLY

Spouses under age 50 who qualified for Class 6 under the following definition prior to August 15, 2002 will continue to qualify for as long as they are married to the initial qualifying spouse and the other conditions of this definition continue to be met:

The principal operator or spouse is 50 years of age or older and all unmarried operators in the insured's household:

A. are at least 25 years of age, or

B. seldom operate this car and are rated as principal operators of another car insured by State Farm.

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206. CLASSIFICATION OF UTILITY VEHICLES

A utility vehicle as described in Rule 201 - Private Passenger Automobile Defined shall be classified and rated as follows:

A. If the vehicle is used for business and in a manner essential to the performance of the insured's occupation - Code and classify in accordance with the following:

   1. No unmarried male operator under 25 years of age - Code 1L

   2. Unmarried male operator under 25 years of age - Code 8L

B. If the vehicle is principally garaged on a farm and used mostly by the insured in the operation or maintenance of farm premises - Code and classify in accordance with the following:

   1. No unmarried male operator under 25 years of age - Code 1M

   2. Unmarried male operator under 25 years of age - Code 8M

C. If the vehicle is used for other purposes, code and classify as a private passenger vehicle in accordance with Rule 205 - Classification of Private Passenger Type Automobiles.

   Note: For model years 1980 and prior pickups insured under Part C, the applicable IRG number for physical damage coverage shall be two less than that otherwise applicable.

D. **Notes:**

   1. Utility Vehicles not included in the definition of a private passenger automobile under Rule 201 - Private Passenger Automobile Defined are subject to classification and rating under the Commercial Automobile Rules.

   2. Merely driving to and from work is not considered as "essential to the performance of the insured's occupation." If a private passenger type automobile could be used as readily as a utility vehicle, Part C of this rule applies. For example, a pickup or van used by a salesperson not involved primarily with delivery is subject to Part C.

   3. If under Rule 205 - Classification of Private Passenger Type Automobiles a numeric code of 8 or 9 is assigned to another automobile in the household because of such operator, that operator shall be assigned a numeric code of 1 for the purposes of Part A or B of this rule. However, Age Adjustment Factors will apply to all automobiles (Rule 210 - Age Adjustment Factors For Private Passenger Automobiles).

   4. With the exception of drivers under the age of 25 at the beginning of the policy term, reclassification to a different class code or to a different age within a classification will be made at the first renewal following the driver's birthday in accordance with the procedures for determining a driver's age outlined in Rule 204 - Definitions and Interpretations.

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207. AUTOMOBILES 1970 AND PRIOR MODEL YEARS

The following rating procedures apply when insuring 1970 and prior model year private passenger automobiles. Private passenger premium determination procedures for the appropriate classifications are applicable to all coverages. For the rating of physical damage coverages, determine the base premiums for the applicable model year using the Insurance Rating Group specified below.

Note: The current value is the value of vehicle at time of initial rating or latest subsequent renewal of coverage under this rule.

A. **1970 and Prior Model Year Avanti, Corvette, Lotus and TVR Models**

Current Value	IRG	Current Value	IRG
$0 - $2,200	4	$14,001 - $15,000	19
2,201 - 3,000	5	15,001 - 16,000	20
3,001 - 4,000	6	16,001 - 18,000	21
4,001 - 5,000	7	18,001 - 20,000	22
5,001 - 6,000	8	20,001 - 23,000	23
6,001 - 7,000	10	23,001 - 26,000	24
7,001 - 8,000	11	26,001 - 29,000	25
8,001 - 9,000	12	29,001 - 31,000	26
9,001 - 10,000	13	31,001 - 34,000	27
10,001 - 11,000	14	34,001 - 36,000	28
11,001 - 12,000	15	36,001 - 39,000	29
12,001 - 13,000	17	39,001 - 41,000	30
13,001 - 14,000	18	41,001 - 44,000	31
For vehicles with a current value in excess of $44,000, refer to Company.			

B. **1970 and Prior Model Year Kit Cars and Replicas - Regular Use**

Rate in accordance with Rule 413 - Kit Cars and Replica Automobiles - Regular Use.

Note: Rate limited use Antique, Classic, and Replica automobiles in accordance with Rule 406 - Antique and Classic Automobiles and Replicas - Limited Use.

C. **All Other 1970 and Prior Year Models**

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Current Value	IRG	Current Value	IRG
$0 - $2,200	1	$16,001 - $18,000	14
2,201 - 3,000	2	18,001 - 20,000	15
3,001 - 4,000	3	20,001 - 22,000	16
4,001 - 5,000	4	22,001 - 24,000	17
5,001 - 6,000	5	24,001 - 26,000	18
6,001 - 7,000	6	26,001 - 28,000	19
7,001 - 8,000	7	28,001 - 30,000	20
8,001 - 9,000	8	30,001 - 33,000	21
9,001 - 10,000	9	33,001 - 36,000	22
10,001 - 11,000	10	36,001 - 40,000	23
11,001 - 12,000	11	40,001 - 45,000	24
12,001 - 14,000	12	45,001 - 50,000	25
14,001 - 16,000	13	Above $50,000 increase IRG 25 by one for each additional $5,000 (or fraction) of value.	

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208. CUSTOMIZED PANEL AND VAN TYPE VEHICLES

Customized sport vans and utility vans which are classified as:

A. utility vehicles and owned by individuals, or

B. private passenger automobiles (irrespective of ownership),

shall be rated for physical damage coverages by increasing the otherwise applicable insurance rating group number by one for each $2,000 of customization or fraction thereof, in excess of $1,000.

Note: 1970 and prior model year customized panel and van type vehicles shall be rated under Rule 207 - Automobiles 1970 and Prior Model Years.

For purposes of this rule, customization refers to interior or exterior alteration designed to personalize or better facilitate use of the vehicle for non-business purposes and specifically includes elaborate interior furnishings and exterior paint, glass and body modifications. Customization, however, does not include equipment commonly installed on these vehicles such as heater, air conditioning, tires, customary music options, power steering and power brakes, nor modifications designed to increase the usefulness of the vehicle for business purposes.

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209. MODEL YEAR RATING

The following procedure applies to determine the model year factors for private passenger automobiles for the coverages shown in the table below:

Unless shown otherwise in the Private Passenger Model Year Factors Table, factors for the current model year shall be increased by the percentage shown in the table below to obtain the factors for the next subsequent model year. Round to the nearest hundredth.

Coverage	Percentage
BIPD	0%
COLL	5%
COMP	3%
MPC	0%

Note: The model year of the vehicle is the year assigned to the vehicle by the automobile manufacturer. For structurally altered or rebuilt vehicles, the model year of the chassis will determine the model year of the vehicle.

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210. AGE ADJUSTMENT FACTORS FOR PRIVATE PASSENGER TYPE AUTOMOBILES

Age Adjustment Factors using the age as determined in Rule 204 - Definitions and Interpretations apply to automobiles as defined in Rule 201 - Private Passenger Automobile Defined and Rule 401 - Motor Homes, Truck or Van Campers except as noted below. For the noted exceptions, the Age Adjustment Factor will be 0.00:

A. Automobiles insured under Rule 406 - Antique and Classic Automobiles and Replicas

B. Automobiles insured under Rule 410 - Driver Training Automobiles

C. Automobiles insured under Rule 411 - Funeral Directors' Automobiles

D. Automobiles insured under Rule 709 - Automobiles Leased To United States Government Agencies

See the Rate Section for factors. To determine the premium for risks with first digit of class 1, 2, 3, or 6, the Age Adjustment Factor is added to the applicable private passenger class factor. For risks with first digit of class 4, 5, 7, 8, or 9 the private passenger class factors shown in the rate section include the Age Adjustment Factors.

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300 COMMERCIAL AUTOMOBILE RULES

301. COMMERCIAL AUTOMOBILE DEFINED

For classification and rating purposes a commercial automobile is generally defined as a motor vehicle of the truck type. Specific commercial vehicle types are defined and classified elsewhere in this section under Rules 305 - Classification as to Use; 306 - Truckers; and 307 - Tractors, Trailers and Semitrailers.

Exception: The following are not included in this definition:

A. An automobile used for public or livery conveyance or for carrying passengers for a consideration; or

B. a utility vehicle as defined in Rule 201 - Private Passenger Automobile Defined.

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303. WEIGHT CLASSIFICATION

Unless otherwise specified trucks are classified according to gross vehicle weight (GVW) or gross combined weight (GCW) as follows:*

Weight Class	GVW OR GCW
Light (L)	0 - 10,000 lbs.
Medium (M)	10,001 - 20,000 lbs.
Heavy (H)	Over 20,000 lbs.

*If GVW (or GCW) is not available, determine the weight classification from the following table:

Weight Class	Manufacturer's Load or Tank Capacity
Light (L)	not over 1 1/2 tons or 450 gallons
Medium (M)	over 1 1/2 tons or 450 gallons but not over 3 1/2 tons or 1000 gallons
Heavy (H)	over 3 1/2 tons or 1000 gallons

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305. CLASSIFICATION AS TO USE

The bodily injury and property damage liability, medical payments, comprehensive, and collision coverage premiums for commercial automobiles designated as class 3, 4 or 5 in the Commercial Automobile Classification Table, but excluding class 5 Farm Trucks and Truckers as defined in Rule 306 - Truckers, shall be surcharged as follows when the operation of such automobiles is regularly or frequently beyond a 50-mile radius (but not over a 200-mile radius) of the place where principally garaged:

Surcharge
25%

If operated over 100 miles, submit to the Company for consideration.

COMMERCIAL AUTO CLASSIFICATION TABLE

Notes:

A. If premiums are not published for a class designated in this table (for example class 3), the Company will, upon request, quote such premiums subject to other instructions which may govern eligibility or the authority to bind coverage.

B. If a use is marked by an asterisk (*) instead of a class number, a vehicle so used is generally ineligible for insurance; except that such a vehicle may be considered for insurance if it is a part of an automobile fleet which is otherwise eligible and acceptable for rating under Rule 801 - Fleet Rating Plan.

C. Commercial automobiles which have only incidental use in connection with the insured's business or occupation, such as the service, repair or maintenance of equipment used in the business, shall be classified and rated according to such incidental use and not necessarily at the same classification which is indicated in the classification table for trucks used in the business operations.

D. Retail operations are those activities which deal primarily with sales or deliveries to individuals and individual households. Wholesale operations are those which deal primarily with other businesses.

A. **USE (CLASS)**

1. **Ambulances (*)**

   Exception: See Rule 411 - Funeral Directors' Automobiles for ambulances operated by funeral directors.

2. **Amusement Devices (*)**

3. **Anhydrous Ammonia -** Trucks used to transport, distribute, deliver (See Liquefied Fertilizer)

4. **Appliance Repair (5)**

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5. **Apron, Coat, Towel and Linen Supply (5)**

6. **Armored Cars (4)**

7. **Ash and Garbage Trucks (*)**

8. **Automobile Dismantlers (4)**

B. **USE (CLASS)**

1. **Baggage Transfer** (See Rule 306 - Truckers) **(3)**

   Exception: Baggage transfer trucks owned by hotels, camps or clubs and used to carry baggage of guests **(5)**

2. **Bakeries or Bakery Products Distributors (4)**

   Exception: Trucks operated from retail stores, but not used on bakery route **(5)**

3. **Bottlers or Bottled Beverage Distributors** (non-alcoholic beverage dealers other than milk dealers, dairies and distributors) **(4)**

4. **Breweries and Wineries, Distillers and Distributors** of beer, ale or wine and other alcoholic beverages (See Appendix)

   Exception: Trucks operated by distributors or wholesalers whose principal business is the distribution of other products but whose distribution of beer, ale or wine is incidental to and a minor part of such business, will be considered. If acceptable the classification for the principal wholesale operations applies.

5. **Butane, Propane, other Liquefied Gas or Naphtha (*)**

   Exception: Vehicles used to carry cylinders of liquefied gas **(3)**

C. **USE (CLASS)**

1. **Canneries (4)**

2. **Carnivals and Circuses (*)**

3. **Carpenters (5)**

4. **Carpet Cleaning** (Trucks equipped with attached vacuum canister) **(5)**

5. **Cattle Dealers and Haulers** (Rate same as Fruit, Vegetable or Poultry Dealers)

6. **Cleaners and Dyers (5)**

7. **Coal Dealers -** Trucks used to deliver coal or coke **(5)**

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Note: The otherwise applicable bodily injury and property damage liability coverage premium shall be multiplied by:

Factor
1.15

if the policy is not endorsed to exclude property damage claims for accidents on customers' premises resulting in damage to property, any part of which is owned by, rented by, leased to or in charge of such customer.

8. **Coal Haulers** (See Rule 306 - Truckers)

   Exception: Trucks used to haul coal from the mine for distribution to consumers **(4)**

9. **Coat, Apron, Towel and Linen Supply (5)**

10. **Concrete Mixers -** Trucks equipped with a device for agitating or mixing concrete in transit **(3H)**

11. **Contractors engaged in General Hauling,** excluding excavation contractors (See Rule 306 - Truckers) **(3)**

12. **Cotton Haulers** (See Rule 306 - Truckers) **(3)**

13. **Creamery (4)**

D. **USE (CLASS)**

1. **Dairies** (See Milk Dealers and Dairies)

2. **Delivery** (other than retail, wholesale, or for-hire, and not otherwise classified) **(5)**

E. **USE (CLASS)**

1. **Electricians (5)**

2. **Emergency Vehicles** (See Fire Apparatus)

3. **Excavating Contractors (3)**

4. **Explosives Manufacturers or Dealers** (Trucks used to transport or haul explosives) **(*)**

5. **Express Delivery and Collection** (See Rule 306 - Truckers) **(3)**

6. **Exterminator** (Pest Control) **(5)**

F. **USE (CLASS)**

1. **Farm Trucks**

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a. Trucks used in connection with the operation or maintenance of farm premises including

i. pleasure use

ii. occasional exchange hauling for neighbors

iii. local hauling of farm produce under contract with, and exclusively for, a single food-processing plant provided

- such hauling does not exceed 4 weeks a year, and
- the named insured maintains complete control over the operations of the truck

If not of the tractor-semitrailer type **(1)**

If a tractor-semitrailer type truck **(5)**

b. Trucks used regularly to transport the insured's own farm products and to transport the farm products of neighbors to and from a city, market or terminal for accommodation but not used at any time for hauling for hire **(5)**

c. Trucks with Feed Mills or Hammer Mills (operation of mills excluded) **(5)**

d. Trucks used regularly to transport cotton, tobacco or livestock to and from city, market or terminal, or used for hauling for hire must be submitted to the Company for rating.

Notes:

a. See Rule 201 - Private Passenger Automobile Defined as applicable to farm utility type trucks.

b. The bodily injury and property damage liability coverages on farm trucks and semitrailer tractors classified above extend to attached farm implements and trailers/semitrailers, other than passenger, office, store or display types. Coverage does not extend to the operation of attached farm implements, equipment or machinery.

2. **Film Delivery -** Commercial Motion Pictures **(3)**

3. **Fire Apparatus, Fire Patrol or Salvage Corps (*)**

   Exception: See Rule 407 - Volunteer Fire Department Automobiles.

4. **Fish and Sea Food Dealers -** Rate same as Fruit, Vegetable or Poultry Dealers

5. **Freight Handlers** (See Rule 306 - Truckers) **(3)**

6. **Fruit, Vegetable or Poultry Dealers**

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a. Trucks used exclusively within a 50-mile radius of the place of principal garaging or place of principal business **(4).**

A policy written at class 4 rates must describe the insured's operations in accordance with the preceding paragraph.

Exception: Any trucks owned or operated by retail fruit, vegetable or poultry stores **(5)**

b. Trucks used regularly and frequently within but occasionally beyond a 50-mile radius of the place of principal garaging or place of principal business **(3)**

Note: Trucks operated regularly and frequently to or through a higher rated territory than the territory where such trucks are garaged shall be written at the rate for the highest rated territory, to or through which such trucks are operated.

c. Trucks operated regularly and frequently beyond a 50-mile radius of the place of principal garaging or place of principal business. See Rule 306 - Truckers as applicable to long-haul truckers.

7. **Fuel Oil Dealers -** Tank Trucks used to deliver fuel oil for heating or power purposes **(5)**

Note: The otherwise applicable bodily injury and property damage liability coverage premium shall be multiplied by the factor shown in the Note under "Coal Dealers" above if the policy is not endorsed to exclude property damage claims for accidents on customers' premises resulting in damage to property, any part of which is owned by, rented by, leased to or in charge of such customer.

8. **Funeral Vehicles** (See Hearses)

G. **USE (CLASS)**

1. **Garbage Trucks (*)**

2. **Gasoline and Oil -** Trucks used to transport, distribute, deliver **(*)**

Exception: Locally operated retail delivery trucks **(5)**

3. **Grain Haulers** (See Rule 306 - Truckers)

4. **Grocers**

a. Wholesale **(4)**

b. Retail **(5)**

H. **USE (CLASS)**

1. **Haulers** (See Rule 306 - Truckers) **(3)**

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2. **Hearses** (See Rule 411 - Funeral Directors' Automobiles)

I. **USE (CLASS)**

1. **Ice Cream Manufacturers and Dealers** (See Milk Dealers and Dairies)

2. **Industrial Trucks and Commercial Automobiles** and specially constructed trucks or tractors used only on the insured's premises and on the ways contiguous thereto: Refer to the Company for the premium to be charged. The policy will be endorsed accordingly but coverage is included while the vehicle is operated to and from the place of garaging or servicing.

   Trailers or semitrailers used as attachments to such commercial automobiles or industrial trucks shall be written for bodily injury and property damage liability at 25% of the industrial truck coverage premium.

J. **USE (CLASS)**

1. **Junk and Rag Dealers (4)**

K. **USE (CLASS)**

L. **USE (CLASS)**

1. **Landscape Contractors (5)**

2. **Laundries (5)**

3. **Law Enforcement Vehicles (*)**

4. **Liquefied Fertilizer**

   a. Tank Trucks Transporting Liquefied Fertilizer Under High Pressure **(*)**

      Exception: An automobile owned and used by a farmer to transport liquid fertilizer for application on the insured's own farm or the farms of a few neighboring farmers; but not included in this exception is a farmer who engages in the business of application of such fertilizers (See Farm Trucks)

   b. All Other Vehicles **(5)**

5. **Liquefied Gas (*)**

   Exception: Vehicles used to carry cylinders of liquefied gas **(3)**

6. **Liquor Dealers, Distributors or Distillers** (See Appendix)

7. **Livestock Dealers** (Rate same as Fruit, Vegetable or Poultry Dealers)

8. **Logging and Lumbering** (including pulpwood) **(*)**

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Exceptions:

a. Retail lumber trucks **(5)**

b. Farm Trucks exclusive of tractor-trailer units, owned or operated by farmers for the purpose of harvesting wood products on a limited basis. (See Farm Trucks)

c. Cordwood and Mine Timbers (See Appendix)

M. **USE (CLASS)**

1. **Magazine or News Dealers** (Not subject to Newspaper Delivery Classification) **(4)**

2. **Mail and Parcel Post Delivery Trucks**

Note: Rate utility vehicles of not over 10,000 lbs. GVW as private passenger automobiles.

a. Trucks hauling mail or parcel post on a contract basis for not more than one business concern or institution (no other use) **(5)**

Note: If other use in addition to above, rate according to such other use.

b. Trucks leased or under contract to a post office to haul, distribute or deliver mail or parcel post locally within a 50-mile radius **(4)**

c. Rural Free Delivery (No passenger Hauling) **(4)**

d. Trucks operated by business concerns, institutions, etc., to pick up and deliver their mail or parcel post to the local post office **(5)**

3. **Meat Dealers -** Butchers or Packers - Wholesale **(4)**

4. **Meat Dealers -** Trucks operated from Retail Stores **(5)**

5. **Metal Dealers -** Junk **(4)**

6. **Milk Dealers and Dairies -** Including Ice Cream Manufacturers and Dealers, excluding trucks used by retailers for house-to-house delivery **(4)**

a. Commercial automobiles used to peddle ice cream sticks, small ice cream bricks, ice cream cups, etc. (See Appendix)

7. **Milk Haulers**

a. Hauling own produced milk wholesale (See Farm Trucks)

b. Hauling own produced milk and picking up milk for a few neighbors

i. Principal occupation farming and milk hauled for neighbors a mere accommodation **(5)**

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ii. If applicant has a regular milk route, or more than one truck is used, or principal occupation is other than farming, but no other for-hire hauling is permitted **(4)**

c. House-to-house delivery of milk **(5)**

d. Milk haulers not qualifying under 1, 2 or 3 - (See Rule 306 - Truckers)

8. **Mobile Units used for Display, Educational, Office, or Sales Purposes**

a. Automobiles used as mobile display units **(5)**

b. Automobiles used as mobile classrooms, or for other similar purposes **(5)**

c. Automobiles used as mobile offices **(5)**

d. Automobiles used as mobile sales unit for dispensing food or beverage direct to consumer, other than those used solely for delivery purposes, or for other merchandise **(4)**

9. **Moving Vans or Trucks** (Moving household goods and office furniture only) **(4)**

Exceptions:

a. Vans or trucks used exclusively within a radius of 50 miles of the place of principal garaging or place of principal business **(5)**

b. Long distance moving vans or trucks principally operating beyond a radius of 50 miles from the place of principal garaging or place of principal business - Rate as long-haul truckers.

N. **USE (CLASS)**

1. **Naphtha** (See Butane)

2. **Newspaper Delivery, Newspaper Distributors** (See Appendix)

Exceptions:

a. Trucks used for house-to-house and tube-route deliveries with operations confined to a local limited area **(4)**

b. Pickup and panel trucks of not more than 10,000 lbs. GVW used to deliver or distribute newspapers (if speed not regularly an important factor) - rate as Magazine or News Dealer.

O. **USE (CLASS)**

1. **Oil Field Equipment Dealers (4)**

P. **USE (CLASS)**

1. **Packing Plants -** Fruit, Vegetable or Poultry **(4)**

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2. **Parcel and Package Delivery and Delivery Services for Hire (*)**

3. **Parcel Post Delivery** (See Mail and Parcel Post Delivery Trucks)

4. **Pest Control** (Exterminators) **(5)**

5. **Phosphoric Acid** (See Liquefied Fertilizer)

6. **Plumbers (5)**

7. **Police Department Automobile (*)**

8. **Produce Dealers** (See Fruit, Vegetable or Poultry Dealers)

9. **Propane** (See Butane)

Q. **USE (CLASS)**

R. **USE (CLASS)**

1. **Radio and T.V. Repair (5)**

2. **Railway Companies** (Trucks used for forwarding, hauling or handling freight) - (See Rule 306 - Truckers) **(3)**

3. **Recycle Collection**

   a. Trucks used for residential collection **(3)**

   b. Trucks used to pickup from a central collection area **(4)**

4. **Rescue Vehicles** (See Fire Apparatus)

5. **Rolling Stores -** See Mobile Units for Display, Educational, Office, or Sales Purposes

6. **Rural Free Delivery -** (See Mail and Parcel Post Delivery Trucks)

S. **USE (CLASS)**

1. **Sand, Gravel, and other loose Mineral Products and Limestone Dealers or Haulers (3)**

   Exception: For haulers see Rule 306 - Truckers

2. **Service cars,** including utility vehicle types, used for maintenance, repair, towing and servicing of automobiles **(5)**

   Exceptions:

   a. Service and tow cars equipped with a crane (See Appendix)

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b. Service and emergency automobiles such as Fire Salvage, Rescue, etc. **(*)**

3. **State-Owned Trucks -** Drivers of some state-owned trucks may be insured under a named non-owner policy or by the use of a non-owned automobile (broad form) endorsement attached to a policy covering an owned automobile.

4. **Steamship Companies** (Trucks used for forwarding, hauling or handling freight) - (See Rule 306 - Truckers) **(3)**

5. **Stevedore Engaged in General Trucking** (See Rule 306 - Truckers) **(3)**

6. **Stockyards (4)**

7. **Structural Iron and Steel Manufacturers or Dealers (4)**

T. **USE (CLASS)**

1. **Television Repair (5)**

2. **Tow Trucks** (See Appendix)

3. **Town, Township, City, County or State-Owned Maintenance and Special Equipment** including tractors (farm and caterpillar type), road graders, scrapers, snow plows, etc., capable of moving under its own power, submit to Company for rating.

4. **Transfer Companies** (See Rule 306 - Truckers) **(3)**

5. **Transportation Companies** (See Rule 306 - Truckers) **(3)**

6. **Truckers** (See Rule 306 - Truckers) **(3)**

U. **USE (CLASS)**

V. **USE (CLASS)**

1. **Vending Machine Supply Delivery (4)**

W. **USE (CLASS)**

1. **Warehouse Distribution and Storage** (See Rule 306 - Truckers) **(3)**

2. **Waste Paper Dealers (4)**

3. **Wholesale distribution of goods or products** - Not otherwise classified **(4)**

X. **USE (CLASS)**

Y. **USE (CLASS)**

Z. **USE (CLASS)**

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ALL THOSE NOT LISTED ABOVE (5)

APPENDIX

The following vehicles are generally ineligible for insurance in State Farm Mutual Automobile Insurance Company except as covered under Note B above. They are, however, eligible for insurance in the State Farm Fire and Casualty Company at the classifications indicated.

USE (CLASS)

A. **Breweries and Wineries, Distillers, and Distributors** of beer, ale, wine or other alcoholic beverages **(4)**

B. **Commercial automobiles** used to peddle ice cream sticks, small ice cream bricks, ice cream cups, etc. **(4)**

C. **Cordwood and Mine Timbers (4)**

D. **Liquor Dealers, Distributors or Distillers (4)**

E. **Newspaper Delivery, Newspaper Distributors (4)**

F. **Service and Tow Cars** equipped with a crane (rate up one weight classification) **(5)**

G. **Tow Trucks and Wreckers** (rate up one weight classification) **(5)**

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306. TRUCKERS

A "trucker" is a person, firm or corporation that undertakes to haul or transport goods, material or commodities for another. If the risk is engaged in hauling goods for another, the fact that it may call itself a contractor of some type does not remove the risk from the truckers classification.

A. **Local Trucker:** A trucker whose operations are described and limited as follows:

1. The customary use of the commercial automobiles is confined to the area within a 50-mile radius from the place of principal garaging of such automobiles.

2. The automobiles are used only occasionally for trips to locations beyond a 50-mile radius from the place of principal garaging of such automobiles.

3. The trucker does not advertise or solicit the hauling of goods, materials or commodities to a location beyond a 50-mile radius from the place of principal garaging of such automobiles.

These are rated as class 3 for the highest rated territory within a radius of 50 miles of the place of principal garaging of such automobiles.

Exceptions:

1. A "local trucker" who regularly operates over a route no portion of which includes the highest rated territory within 50 miles of the place of principal garaging of the commercial automobiles may be insured at the rates for the highest rated territory in which such automobiles are used or garaged.

2. If all of the commercial automobiles owned or operated by a "local trucker" are used EXCLUSIVELY FOR ONE CONCERN, such automobiles shall be rated at the classifications applicable to such concern provided the policy stipulates that ALL such owned automobiles are and will be used during the entire policy period in hauling for such concern only. Otherwise, all automobiles must be rated at class 3 rates.

B. **Long-Haul Trucker:** A trucker whose operations are not limited and cannot properly be described in accordance with the above description of operations of a "local trucker". Such risks must be referred to the Company for acceptance and rating.

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307. TRACTORS, TRAILERS AND SEMITRAILERS

A. **Bodily Injury and Property Damage Liability and Medical Payments**

1. A tractor is an automotive vehicle without a load-carrying body used as a motive unit for the locomotion of trailers, semitrailers, implements and machinery.

   a. **Tractors of the truck type** are equipped with a coupling device for trailers or semitrailers and are commonly used for rapid transit on streets and highways. The premium for a truck-type tractor shall be the same as for a truck with a load capacity equal to the load capacity of the largest semitrailer or trailer towed.

   b. **Tractors which are not of the truck type** are powerful, slow-moving vehicles sometimes equipped with caterpillar treads. Such tractors are commonly used for towing or propelling implements, machinery, trailers or wagons. Tractors of this type are classified in accordance with Rule 305 - Classification as to Use and rated as "light" commercial automobiles.

      Refer to the Company for the rating of these types of vehicles which are **not** licensed/registered for use on public roads.

      Note: Coverage applies on these vehicles while agricultural or other implements are attached thereto, but coverage does not extend to the operation of such implements.

2. A trailer is a vehicle (usually with two axles) not equipped with automotive power, constructed for attachment to another vehicle, usually an automotive vehicle, by means of a short tongue or hitch.

3. A semitrailer is a trailer (usually with one axle) for attachment to a tractor or to a truck without a body. If the insured has a dolly for the purpose of converting a semitrailer into a trailer, such a semitrailer shall be rated as a trailer.

TRAILER AND SEMITRAILER PREMIUM TABLE

Bodily injury and property damage liability and medical payments coverages on a truck or tractor may be extended to each trailer and semitrailer towed by such unit at the percentages given in the following table:

Over-all Length of Trailer	Load Capacity of Trailer	Premium to which Percentage is Applied*	Percentage
15 Feet or Less and	3.5 Tons or Less	Premium for truck of trailer's load capacity	10%
Over 15 Feet or	Over 3.5 Tons	Heavy truck premium	25%

***Note:** The percentages are applied at the same coverage limits of the truck or tractor that primarily pulls the described trailer.

Exception: The above coverages are extended without charge to trailers and semitrailers attached to farm trucks and tractors.

B. **Physical Damage Coverages**

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Subject to other manual rules, tractors, trailers and semitrailers may be insured for the same physical damage coverages as available to regular commercial automobiles. The commercial automobile premium schedules apply. Each trailer or semitrailer, including its body, shall be rated separately from the motive unit and from any other trailer or semitrailer. If a deductible form of collision or comprehensive is written, the amount deductible shall apply separately to each unit.

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400 MISCELLANEOUS VEHICLE RULES

401. MOTOR HOMES, TRUCK OR VAN CAMPERS

A **Motor Home** is an owned, self-propelled vehicle which is permanently equipped for use as living quarters.

A **Truck or Van Camper** is an owned, utility vehicle of the pickup or van type on or into which a portable camper unit or similar detachable living quarters has been mounted or installed. Canopy-covered pickup trucks will not be considered as truck campers unless also equipped with sleeping and cooking facilities.

A. **Recreational Use**

Note: Policies covering vehicles rated in accordance with this section of the rule may not be suspended.

If the vehicle is principally used as a recreational vehicle it may be insured for coverages available on private passenger automobiles. The policy term shall be twelve months. Unless otherwise indicated, Rate Section Rules do not apply. However, these vehicles do serve to qualify an insured private passenger automobile for the multiple automobile discount under the provisions of the Multiple Automobiles Discount Rule. Age Adjustment Factors do apply (Rule 210 - Age Adjustment Factors For Private Passenger Type Automobiles). Refer to Rate Section for determining premiums.

Exception: The vehicle shall be rated under the provisions of Section B if the insured does not have a private passenger automobile (as defined in Rule 201 - Private Passenger Automobile Defined) insured with either the State Farm Mutual Automobile Insurance Company or the State Farm Fire and Casualty Company.

B. **Other**

1. A motor home shall be insured as a private passenger type automobile and be subject to all rules applicable to such vehicles including application of premium adjustments shown in the Rate Section Rules when:

    a. the motor home is principally used as a private passenger type automobile for pleasure and business purposes including driving to and from work or school, and only occasionally used as a motor home for recreational travel and camping purposes, or

    b. the motor home is not eligible for Recreational Use rates due to the exception in Section A.

    The policy term shall be six months.

2. A truck or van camper shall be rated in accordance with its normal usage when recreational use is incidental to its regular use. The policy term shall be six months. The physical damage coverages may be extended to the camper unit at the premiums shown in the Rate Section for camper units.

C. **Rental Provisions**

1. The non-owned car provisions of a policy insuring a private passenger automobile apply to a rented motor home or truck/van camper. If, as a condition for renting a motor home or truck/van camper, higher limits of bodily injury and property damage liability and medical payments coverages or lower physical damage

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deductibles are required, the necessary coverages may be extended by endorsement for an additional premium payment, subject to such limits or deductibles being written by the Company. Refer to Extension of Coverages for daily and minimum premiums.

2. Coverage on an owned insured motor home, truck camper, van camper or camper unit may be extended by endorsement to apply while it is rented to others. The additional premium for this extension of the insured's coverage shall be:

Vehicle Type	Rate Per Day	Minimum Premium
Motor Home, Truck Camper, Van Camper	6.00	10.00
Camper Unit	1.00	5.00

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402. TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOMOBILES

Note: Trailers used solely for camping and other recreational purposes are subject to Rule 901 - Recreational Vehicles.

A. **Bodily Injury and Property Damage Liability and Medical Payments Coverages:** Bodily injury and property damage liability and medical payments coverages afforded on an owned private passenger or utility type automobile (as defined in Rule 201 - Private Passenger Automobile Defined) are extended without additional charge to a trailer designed for use with such automobile provided it is not:

   1. a passenger trailer,

   2. a trailer used for business purposes with another type of automobile, or

   3. a trailer used as premises for office, store, or display purposes.

B. **Physical Damage Coverages:** Physical damage coverages may be written on owned trailers qualifying for extended coverage under this rule.

C. **Emergency Road Service Coverage:** For emergency road service coverage on trailers see Rule 604 - Emergency Road Service Coverage.

D. See the Rate Section for premium determination of applicable coverages. A policy written for a short term (less than six months) is subject to a minimum premium equal to one-third of the semiannual premium.

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403. AMPHIBIOUS, DUNE BUGGY, AND RELATED SELF-PROPELLED VEHICLES

Amphibious vehicles, dune buggies, and related miscellaneous vehicles (including all-terrain vehicles, golfmobiles, and snowmobiles) which are licensed/registered for use on public roads shall be classified and rated according to such use. Vehicles designed for off-road use and not licensed/registered for use on public roads are subject to Rule 901 - Recreational Vehicles.

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404. MOTORCYCLES, MOTORSCOOTERS, AND MOTORIZED BICYCLES

A. The following are insurable under this rule:

1. Factory-built motorcycles and motorscooters designed or licensed/registered for use on public roads.

   Note: Motorcycles and motorscooters not designed and not licensed/registered for use on public roads are rated under Rule 901 - Recreational Vehicles.

2. Factory-built motorized bicycles (mopeds) regardless of use or licensing/registration requirements.

Such vehicles (hereafter referred to as motorcycles) may be insured for the coverages and at the premiums shown in the Rate Section. Except for Customer Rating Index, premium adjustment rules in the Rate Section Rules shall not apply.

B. **Classification**

1. A youthful motorcycle owner or principal operator qualifies for the reduced Youthful Rates shown on the rate page if he or she is rated as a youthful operator on an automobile insured with either the State Farm Mutual Automobile Insurance Company or the State Farm Fire and Casualty Company.

2. A person designated as the youthful owner or principal operator of one insured motorcycle shall be considered as an adult operator of any other motorcycle owned or operated. The youthful classification shall apply to the motorcycle most frequently operated by that person. However, Age Adjustment Factors will apply to all motorcycles.

C. **Age Adjustment Factors** - Age adjustment factors using age as determined in Section D apply to motorcycles. See the Rate Section for the factors.

D. **Age Determination** - The driver whose age should be determined is the driver whose use was considered in determining the applicable classification in Section B.

1. To rate the policy for the upcoming term, use the driver's age as of the effective date of the policy.

2. For newly added drivers, use the driver's age as of the effective date the driver was added to the policy.

3. If the driver's age at the beginning of the policy term is greater than or equal to 25, the age and associated classification will be used for the entire policy term.

4. If the driver's age at the beginning of the policy term is less than 25, the age will be recalculated on the driver's birthday and the associated classification determined. The pro rata premium will be recalculated for the remainder of the policy term.

E. **Model Year Rating**

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1. The model year of the motorcycle is the year assigned to it by the motorcycle manufacturer.

2. Unless shown otherwise in the Motorcycle Model Year Factors Table, factors for the current model year shall be increased by the percentage shown in the table below to obtain the factors for the next subsequent model year. Round to the nearest hundredth.

Coverage	Percentage
BIPD	6%
COLL	10%
COMP	6%
MPC	6%

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406. ANTIQUE AND CLASSIC AUTOMOBILES AND REPLICAS - LIMITED USE

Note: Policies covering vehicles rated in accordance with this rule may not be suspended.

Vehicles of the type described below which are used on a very limited basis, such as exhibitions, club activities, parades, or similar functions of public interest, shall be rated in accordance with this rule. Vehicles which are regularly used for personal, pleasure, and business purposes shall be classified and rated in accordance with the regular rules and rates applying to the type of vehicle insured.

A. A **Classic Automobile** is a motor vehicle which is ten or more years old and which because of limited production or exceptionally fine workmanship is a rarity or of historic interest and which has been restored, maintained, or preserved by classic automobile hobbyists. If the vehicle is 25 or more years old, rate as an antique.

B. An **Antique Automobile** is a motor vehicle which is 25 or more years old and which has been restored, maintained, or preserved by antique automobile hobbyists.

C. A **Replica** is a reproduction of an antique or classic automobile. If the vehicle is 25 or more years old, rate as an antique.

Age of the vehicle shall be determined as of the first renewal on or after January 1st of each calendar year.

Refer to the Rate Section for premium determination. Unless otherwise indicated, Rate Section Rules do not apply.

Age Adjustment Factors do not apply (Rule 210 - Age Adjustment Factors For Private Passenger Type Automobiles).

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407. VOLUNTEER FIRE DEPARTMENT AUTOMOBILES

A motor vehicle equipped for fire fighting and used to service a municipality of not more than 5,000 population or a single fire district within which there is no municipality of more than 5,000 population may be written at light class 4 commercial premiums.

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408. SCHOOL BUSSES

Note: School busses qualifying for insurance under this rule shall be written in the State Farm Mutual Automobile Insurance Company.

A school bus is a bus-type motor vehicle* used for the transportation of persons in connection with

A. school attendance, and

B. school activities.

*A private passenger type automobile used exclusively as a school bus shall be classified and rated as a school bus. (See Rule 705 - Transportation of School Children, Church Groups, Friends, Neighbors or Fellow Employees - Private Passenger Automobiles for a private passenger automobile used to transport school children in addition to its use for personal pleasure and business).

School busses may be insured for the coverages indicated in the Rate Section. A single multi-bus annual term policy shall be issued covering all busses being insured by the school or school district. School busses shall be individually rated for coverage according to class and seating capacity as follows:

Class 1: School busses used in accordance with this rule for a school term of 200 or less school days.

Class 2: School busses used in accordance with this rule for a school term of more than 200 school days.

Seating Capacity - If seating capacity has not been established it is determined as follows:

> If the length of the seating space excluding the driver's seat is 22" or less, the seating capacity is 1; if more than 22" but not more than 38", the seating capacity is 2. Each additional 15" or fraction thereof shall be considered an additional seat.

Coverage on a regularly used school bus is extended to a temporary substitute school bus while such regularly used school bus is withdrawn from service for a short time.

Coverage for other school bus uses may be provided for an additional charge as follows:

A. **Approved Other Use Coverage**: A school bus policy issued to a school or school district may be used to insure busses used in connection with activities sponsored by church, civic, charitable, fraternal or welfare organizations. Such other use of a school bus must be approved by the school board, principal or other authorized person of the school or school district. A premium applying to the policy rather than to each school bus individually shall be charged based on the total other use mileage of all busses insured under the policy. Refer to the Rate Section for the determination of such premium.

B. **Use of a Spare or Substitute School Bus**: An owned school bus, held in reserve for use as a temporary replacement of a regularly used school bus while such school bus is withdrawn from service, may be insured for school use other than as a temporary substitute school bus provided such use is not regular nor frequent. Refer to the Rate Section for premium determination.

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409. CHURCH BUSSES

Note: Church busses qualifying for insurance under this rule shall be written in the State Farm Mutual Automobile Insurance Company. For rules applicable to busses which are used as school busses as well as for church bus use, refer to Rule 408 - School Busses.

A church bus is a bus-type motor vehicle* used to transport persons to and from services and other church related activities.

*A private passenger type automobile used exclusively as a church bus shall be classified and rated as a church bus. (See Rule 705 - Transportation of School Children, Church Groups, Friends, Neighbors or Fellow Employees - Private Passenger Automobiles for a private passenger automobile used to transport church groups in addition to its use for personal pleasure and business).

Coverages available to school busses are available to church busses. The policy term shall be six months. A single multi-bus policy shall be issued covering all busses being insured by the church. Refer to the Rate Section for premium determination.

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410. DRIVER TRAINING AUTOMOBILES

A. **School Driver Training Course Automobiles**

Note: Vehicles insured under this section shall be written in the State Farm Mutual Automobile Insurance Company.

Private passenger automobiles owned by, or leased or loaned to, a school board that are equipped with dual control brakes and used in a driver training course for students and for other purposes shall be rated at the private passenger 1H classification for all coverages. Automobiles that are not equipped with dual control brakes are ineligible.

If use of the automobile is restricted to driver training purposes, subtract

Factor
0.35

from the otherwise applicable class 1H rating factor before applying it to the base premiums of the coverages involved.

A motorized scooter, motorized bicycle or motorcycle owned by, or leased or loaned to, a school board for exclusive use in a driver training course for students may be insured at the adult motorcycle classification for the coverages shown in the Rate Section.

B. **Driver Training School Automobiles**

Note: Vehicles insured under this section shall be written in the State Farm Fire and Casualty Company.

Private passenger automobiles owned by automobile driver training schools that are equipped with dual control brakes and used for driver training purposes may be insured at the private passenger 1H classification Ineligible for STAR Plan Rates for all coverages, except that Car Rental and Travel Expenses - Coverage R1 is not available. Automobiles that are not equipped with dual control brakes are ineligible.

Except for Passive Restraint Discount, Vehicle Safety Discount, and Liability Rating Group, Rate Section Rules do not apply to vehicles insured under Part A and B of this rule. Age Adjustment Factors also do not apply (Rule 210 - Age Adjustment Factors For Private Passenger Type Automobiles).

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411. FUNERAL DIRECTORS' AUTOMOBILES

A. **Private Passenger Type Automobiles**

A private passenger type automobile used by a funeral director for personal and pleasure use as well as for carrying persons in funeral processions (to or from cemeteries or burial grounds), including other operations incidental to the insured's business, shall be written at the applicable private passenger automobile classification premiums for all coverages.

If use of the automobile is restricted to funeral purposes, coverage may be written at the private passenger 1A classification. Except for Passive Restraint Discount, Vehicle Safety Discount, and Liability Rating Group, Rate Section Rules do not apply. Age Adjustment Factors do not apply (Rule 210 - Age Adjustment Factors For Private Passenger Type Automobiles). In the State Farm Fire and Casualty Company, Ineligible for STAR Plan Rates apply.

Automobiles that are used at any time for ambulance service are not eligible for coverage under this section of the rule.

B. **Commercial Automobiles**

1. Definitions

   a. **A Hearse or Service Car** is an automobile designed and used for the transportation of a corpse.

   b. **An Ambulance** is an automobile which is subject to call for the transportation of ill or injured persons.

   c. **A Hearse - Ambulance** is a hearse or service car which is also used as an ambulance.

2. Bodily Injury and Property Damage Liability

   a. **Hearse or Service Car Not Normally Subject to or Available for Use as an Ambulance:** Classify and rate as commercial light class 5.

   b. **Ambulance or Hearse - Ambulance**

      i. If ambulance use is primarily restricted to private individual calls only and the vehicle is not normally subject to police, fire department, rescue squad or other public agency use - Classify and rate as commercial light class 4.

      ii. Ambulances or Hearse - Ambulances which are not restricted to the extent required under B.2.b.i. are ineligible except when written as a part of a fleet that includes other types of automobiles which are eligible. When so written, classify and rate as commercial light class 3.

   c. **Other Automobiles Including Vehicles Used Primarily as Flower Cars:** Classify and rate as commercial light class 5.

3. Medical Payments: Medical Payments coverage may be written, but as respects the use of the automobile as an ambulance, coverage will not apply to any ill or injured person entering into or

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occupying the ambulance because of such illness or injury. The commercial medical payments premium schedules apply.

4. Physical Damage Coverage: Classify and rate as non-farm commercial automobiles.

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413. KIT CARS AND REPLICA AUTOMOBILES - REGULAR USE

Kit cars are vehicles usually constructed of fiberglass and assembled on a chassis (or modified chassis) of another regular production car. A replica is a reproduction of an antique or classic automobile. Vehicles of this type which are regularly used for personal, pleasure, and business purposes shall be classified and rated in accordance with the regular rules and rates applying to the type of vehicle insured. The model year of the chassis will determine the model year of the vehicle.

Exception: Insurance Rating Group (IRG) assignments for regular use Kit Cars and Replicas will be determined according to the following table based on the original cost new of the vehicle to the initial retail purchaser.

Original Cost New	IRG	Original Cost New	IRG	Original Cost New	IRG
$0-$2,200	4	$9,001-$10,000	13	$18,001-$20,000	22
2,201-3,000	5	10,001-11,000	14	20,001-21,000	24
3,001-4,000	6	11,001-12,000	15	21,001-24,000	25
4,001-5,000	7	12,001-13,000	17	24,001-27,000	26
5,001-6,000	8	13,001-14,000	18	27,001-29,000	27
6,001-7,000	10	14,001-15,000	19	29,001-32,000	28
7,001-8,000	11	15,001-16,000	20	Over $32,000 - Refer to Company	
8,001-9,000	12	16,001-18,000	21		

Note: Vehicles of the above type which have limited use or are designed for off-road use and not licensed/registered for use on public roads shall be classified and rated in accordance with the limited use or off-road vehicle rules and rates applying to the type of vehicle insured. See Rule 406 - Antique and Classic Automobiles and Replicas - Limited Use or Rule 901 - Recreational Vehicles.

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500 NON-OWNED VEHICLE RULES

501. USE OF NON-OWNED CARS (Limited Form)

If the insured automobile is rated as a private passenger automobile or as a commercial farm use automobile, the limited use of non-owned automobiles provisions of the policy apply to named insureds, the spouse of the first named insured, and resident relatives of the first named insured.

The bodily injury and property damage liability coverage afforded by such a policy may be extended to also cover the limited use of non-owned automobiles by additional persons who are resident relatives of named insureds other than the first named insured or who are joint owners or partners. The coverage also extends to the spouse of such additional person(s) who is a resident of his or her household. The named additional person and his or her resident spouse are afforded the same coverage as a named insured under the coverages specified in the endorsement. The premiums in the Rate Section for Use of Non-Owned Cars - Limited Form apply to each such additional person.

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502. USE OF NON-OWNED CARS (Broad Form)

If the use of non-owned automobiles is not or cannot be insured under the limited use of non-owned automobiles provisions, a broad form of coverage may be written.

A. **Classifications:** the following classifications apply to individuals insured under Parts B and C of this rule.

1. **Class A:** Persons not subject to Class B, C or D.

2. **Class B:** Law enforcement personnel who require the use of a motor vehicle (other than a motor vehicle owned by the United States Government) when responding to emergencies which are normally associated with their duties.

3. **Class C:** Persons employed in the business of selling, repairing, servicing, storing or parking of automobiles other than such persons who are civilian employees of the government.

4. **Class D:** Persons who operate public livery conveyances, trucks that are frequently operated beyond a 50-mile radius of garage location, trucks used for hauling for hire, or any vehicle used for emergency purposes other than those within Class B or owned by the United States Government.

B. **Broad Form Endorsement:** The bodily injury and property damage liability coverage afforded under a policy insuring a described automobile may be extended to cover the regular or frequent use of non-owned automobiles by a named individual and spouse resident in the same household provided such individual is

1. the named insured,

2. a relative of the named insured and resident in the same household or

3. an employee of the named insured and an automobile described in the policy is furnished for the regular use of such employee.

Any medical payments coverage afforded under the policy must be extended to apply to the use of non-owned automobiles. The premiums in the Rate Section for Use of Non-Owned Cars - Broad Form apply to each named individual.

C. **Named Non-Owner Policy:** If a described automobile is not insured or if an individual is not eligible for broad form non-owner coverage under a policy insuring a described automobile, such coverage may be afforded an individual, their spouse, and relatives of either, residing in the same household by means of a named non-owner policy. Such a policy may be written for bodily injury and property damage liability, medical payments, and uninsured motor vehicle coverages.

Note: Additional coverages as specified in the Named Non-Owner Policy schedules in the Rate Section may be included in policies insuring Class A Persons.

The bodily injury and property damage liability and medical payments coverages premiums are determined in accordance with Named Non-Owner Policy Schedule I in the Rate Section except that Schedule II shall apply when the policy must be certified under the provisions of a financial responsibility law.

The premium for uninsured motor vehicle coverage is determined from the Rate Section.

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503. EMPLOYERS' NON-OWNED CAR LIABILITY

Note: This rule applies in the State Farm Mutual Automobile Insurance Company only.

An employer's non-owned car liability policy, including medical payments coverage, may be written to insure an employer for the operation by employees in the business of such employer of automobiles not owned in whole or in part, nor hired or leased by, nor registered in the name of the employer. The premium is based on the number of employees that regularly operate such automobiles in the business of the named insured. Rates and minimum premium are set forth in the Rate Section.

No automobile is described in the policy.

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504. HIRED CARS

Note: This rule applies in the State Farm Mutual Automobile Insurance Company only.

An automobile that is hired or leased on a long-term basis shall be insured by the lessee as an owned automobile and is not subject to the provisions of this rule.

A policy providing Employers' Non-Owned Car liability coverage may be endorsed to provide liability coverage for the operation of vehicles used under contract in behalf of, or loaned to, the named insured while such vehicles are engaged in the business of the insured. Such vehicles must not be owned or registered in the name of the insured, an executive officer or partner (if a firm), or an employee or agent of the named insured.

A policy providing Hired Car liability coverage may also be endorsed to provide physical damage (comprehensive and collision) coverage to hired vehicles of the private passenger type, in accordance with the provisions set forth in Rule 506 - Use of Non-Owned Cars - Physical Damage.

Coverage(s) as stated above are available on the cost-of-hire basis and covers all eligible vehicles hired by the named insured or by any employee of the named insured.

Under the cost-of-hire rating, the total policy premium shall be determined as follows:

The insured shall maintain and submit to the Company upon request a chronological record for each business location showing:

A. the number and type of each automobile and trailer hired,

B. the names of the concerns or owners from whom the vehicles were hired,

C. the cost-of-hire by type of automobile and trailer, and

D. complete information as to any liability and physical damage insurance coverage carried for these vehicles by the owners of the vehicles or trailers.

The rates per $100 cost-of-hire are set forth in the Rate Section.

Cost-of-hire is the total amount incurred over a twelve month period for the hire of automobiles and trailers (including wages of hired operators) but not including charges for services performed by motor carriers subject to the security requirements of any motor carrier law or ordinance.

The premium shall be determined by applying the rate per $100 to the appropriate total twelve month cost-of-hire amount at each business location as estimated by the insured for the current policy term.

The cost-of-hire amount shall be subject to adjustment by audit upon request of the Company.

The total premium for Employers' Non-Owned Car and Hired Car liability coverage and the total premium for the associated physical damage coverage are subject to the minimum premiums specified in the Rate Section.

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505. USE OF NON-OWNED RECREATIONAL TRAVEL AND CAMPING VEHICLES AND TRAILERS - Extension of Coverage

A policy insuring an owned private passenger automobile may be endorsed to provide for the extension of additional coverage to a rented camper unit, or travel/camping trailer beyond that provided by the policy for non-owned automobiles.

Subject to an additional premium, policy coverages may be extended to a rented trailer or camper unit by endorsement to provide for:

A. physical damage coverage in excess of the $2,500 policy limits,

B. emergency road service coverage, and

C. lower physical damage deductibles if such deductible is required as a condition for renting and such deductible is being offered by the Company.

Note that the policy limits for bodily injury and property damage liability and medical payments coverages offered on the owned automobile are extended to the rented trailer or camper without additional charge.

Any insurance extended to a rented camper unit or travel/camping trailer shall be excess over other collectible insurance and is subject to a further provision that the underlying policy will remain in force for the entire period specified in the endorsement.

Refer to the Rate Section for rates and minimum premiums.

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506. USE OF NON-OWNED CARS - PHYSICAL DAMAGE COVERAGE

A. A policy insuring a private passenger automobile for bodily injury and property damage liability coverage may be endorsed to provide additional physical damage (comprehensive and collision) coverage for the use of non-owned cars by a named individual and resident spouse provided such individual is the named insured or a relative of the named insured and resident in the same household. This endorsement will extend the comprehensive and collision coverage of a policy insuring a described private passenger automobile to non-owned cars. If the policy does not provide comprehensive or collision coverage, physical damage coverage is provided to non-owned cars subject to a deductible of $250 and a limit of $30,000.

   This endorsement does not extend coverage to non-owned cars which are owned by the named insured's employer or those that are used

   1. by persons while employed in the business of selling, repairing, servicing, storing, or parking of automobiles, or

   2. by persons while employed in public or private delivery or transportation.

B. A policy providing Hired Car liability coverage may be endorsed to provide physical damage (comprehensive and collision) coverage to vehicles of the private passenger type, as defined in Rule 201 - Private Passenger Automobile Defined, but excluding any utility vehicle with a Gross Vehicle Weight of more than 10,000 pounds, and to commercial vehicles of the pickup, panel or van body type with a Gross Vehicle Weight of not more than 10,000 pounds. Such vehicles must be rented or leased for use in the insured's business. The physical damage coverage provided is subject to a $250 deductible and a limit of $30,000. Coverage is available on a cost-of-hire basis, in accordance with the provisions set forth in Rule 504 - Hired Cars.

See Rate Section for the premiums for these endorsements.

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600 ADDITIONAL COVERAGE RULES

601. MEDICAL PAYMENTS COVERAGE

Unless specifically prohibited by other rules medical payments coverage may be written under a policy that provides bodily injury and property damage liability insurance.

When medical payments coverage is written on a policy insuring

A. an individual named insured or husband and wife resident in the same household, or multiple individuals, or

B. a partnership, company, corporation, association, etc., and one individual is designated as the named insured with respect to medical payments coverages

and such individual named insured or designated individual also is named in a broad form use of non-owned automobiles endorsement, the broad form use of non-owned automobiles medical payments premium also applies.

Additional Persons - Private Passenger and Class 1 Commercial Classes Only

Medical payments coverage is required as respects additional persons named in a use of non-owned automobiles endorsement attached to a policy that includes medical payments coverage.

The full medical payments premium applies to each such additional person who is

A. not a resident in the same household as the individual named insured or designated individual, or

B. a resident in the same household but not a relative of the individual named insured or designated individual.

The use of non-owned automobiles medical payments premium applies to each additional person who is a relative of, and who is a resident in the same household as the individual named insured or designated individual.

Refer to the Rate Section for available limits of liability and rates for all forms of medical payments coverage.

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602. UNINSURED MOTOR VEHICLE COVERAGE AND UNDERINSURED MOTOR VEHICLE COVERAGE

Bodily Injury (Coverage UBI and WBI) - Unless rejected, each policy providing liability coverage on motor vehicles licensed for highway use must include uninsured (UBI) and underinsured (WBI) motor vehicle coverage for bodily injury with limits equal to the financial responsibility limits. Increased limits up to, but not to exceed, the bodily injury liability limits of the policy are available at the option of the policyholder. The insured may choose to reject both UBI and WBI, or just WBI. The insured may not reject just UBI. If both UBI and WBI are purchased, their limits must be the same.

Property Damage (Coverage UPD) - Each policy providing Coverage UBI shall include uninsured motor vehicle coverage for property damage liability (UPD) with limits equal to the financial responsibility limits unless rejected by the named insured in writing.

Increased limits up to the property damage liability limits of the policy are available at the option of the policyholder.

Only damage to the insured vehicle is covered. A $200 deductible shall apply unless (1) at the time of the loss the same insurer provides collision, and; (2) the operator of the other vehicle has been positively identified and is solely at fault.

The phrase "uninsured motor vehicle coverage" in other rules of this manual may include the underinsured motor vehicle coverage as described above.

See the Rate Section for the available limits of coverage and premiums.

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603. CAR RENTAL AND TRAVEL EXPENSES - Coverage R1

Coverage R1 may be provided if the policy insures a private passenger car, as defined in Rule 201 - Private Passenger Automobile Defined, for comprehensive and/or collision coverage.

Subject to the provisions of the coverage, Car Rental and Travel Expense, Coverage R1 reimburses the named insured for:

A. Rental charges of not more than the selected limit per day, subject to the maximum limit of liability per occurrence, for a substitute automobile rented from a car rental agency or a garage as a result of a loss as defined.

   See the Rate Section for the per day/maximum per occurrence limits available.

B. Any deductible amount for which the insured is legally liable that applies to the comprehensive and collision coverages in effect on a rented car, subject to a $500 limit of liability per occurrence.

C. If the loss occurs more than 50 miles from the named insured's residence, commercial transportation, meals, and lodging expenses as specified in the coverage, subject to a $500 limit of liability per occurrence.

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604. EMERGENCY ROAD SERVICE COVERAGE

Emergency road service coverage may be included in a policy which affords bodily injury and property damage liability or physical damage coverages on

A. an automobile which is within the manual definition of a private passenger automobile, or

B. an automobile designed as an auto home, or

C. a class 1 farm truck.

A trailer designed for use with a private passenger automobile may be insured for emergency road service provided the policy describing the trailer also affords either comprehensive or collision coverage on such trailer.

The emergency road service premiums for private passenger vehicles in the Rate Section shall apply to an automobile designed as an auto home and to a trailer designed for use with a private passenger automobile.

Note: See policy for the extension of emergency road service coverage written on private passenger or utility type automobiles to non-owned trailers.

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651. NO-FAULT COVERAGE

All automobile liability insurance policies written on a private passenger motor vehicle, as defined below, issued or renewed on or after July 1, 1974,* must provide the following minimum coverages:

A. Medical payments coverage $5,000 minimum per person.

B. No-fault total disability coverage - Up to $140 per week.

C. No-fault death indemnity, dismemberment, and loss of sight coverage - $5,000 per person.

Any or all of these coverages may be rejected at the option of the named insured. Premiums for the no-fault coverages are shown in the Rate Section.

This rule applies when an automobile liability insurance policy is written on:

A. Motor vehicles of the private passenger type licensed for use on public highways including utility, amphibious, dune buggy, jeep types and antique or classic automobiles used as private passenger automobiles.

B. A motor home and, if subject to motor home or private passenger classification, a truck/van camper.

C. Motorcycles and motorscooters rated as private passenger vehicles when licensed for use on public highways.

*Required Medical Payments limit changed from $2,000 to $5,000 June 17, 1981.

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700 MISCELLANEOUS RATING RULES

703. OVERSIZE OR OVERWEIGHT VEHICLES - Bodily Injury and Property Damage Liability

As respects a vehicle which exceeds the limitations on width, length, height or weight specified by law and as a result of which the owner or operator must secure a special permit and possibly file a certificate of insurance, the applicable bodily injury and property damage liability premium shall be increased in accordance with the following:

A. **Single Trip Permit:**

If the permit is issued for and limited to a single trip a separate charge applies for each trip. The required premium together with a notice of intent to make such trip must be received by the Company prior to the date it is actually made. Such notice shall specify the date of the trip and describe the kind of load, dimensions and weight which make the permit mandatory. Refer to the Company for the additional charge.

B. **Permits not Limited to Single Trips:**

If the permit does not limit operations to a single trip, the required additional semiannual charge together with a general description of the kind of loads, dimensions and weight which make the permit mandatory must be received by the Company. Refer to the Company for the additional charge.

Note: Coverage will be afforded on a "per occurrence" basis when the statute governing overweight and oversize vehicles so requires. Vehicles insured hereunder shall not be subject to a charge for "per occurrence" coverage specified by any other manual rule.

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704. MOTOR CARRIER CERTIFICATE FILING

Risks which require the filing of (1) a Federal Highway Administration (formerly Interstate Commerce Commission) certificate, or (2) a public utility commission or state commerce commission certificate which binds the Company on all vehicles owned, operated, or hired by the insured and used under the insured's permit, shall be subject to the following provisions:

A. All owned, rented or leased vehicles must be insured for bodily injury and property damage liability by this Company. A policy on which a prescribed certificate is filed cannot be cancelled prior to the effective date of the cancellation of the certificate.

B. **Employers' Non-Owned Car Liability and Hired Car Coverage:** The policy shall be endorsed to provide employer's non-owned car liability and hired car coverages, subject to the following rating provisions:

   1. If the insured expects to hire vehicles or to have employees use non-owned vehicles in the operation of the insured's business, the premium charge shall be determined in accordance with Rule 503 - Employers' Non-Owned Car Liability and Rule 504 - Hired Cars.

   2. If the insured does not anticipate hiring vehicles or having employees use non-owned vehicles in the operation of the insured's business, the bodily injury and property damage liability premium charge is $10.00.

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705. TRANSPORTATION OF SCHOOL CHILDREN, CHURCH GROUPS, FRIENDS, NEIGHBORS OR FELLOW EMPLOYEES - Private Passenger Automobiles

A private passenger type automobile used to transport

A. school children, or

B. persons to and from church services or other activities incidental to church functions, or

C. friends, neighbors or fellow employees

for a consideration, in addition to use for personal pleasure, family and business shall be classified in accordance with Rule 205 - Classification of Private Passenger Type Automobiles.

Private passenger premium determination procedures for the appropriate classification shall apply for all coverages except the base premiums for the bodily injury and property damage liability and medical payments coverages shall be increased by:

Number of Passengers Transported, excluding the driver	Percentage
8 or less	20%
Greater than 8	50%

Note: Coverage for such use on a share-expense basis in a private passenger or station wagon type vehicle is provided under the policy contract at no additional charge.

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706. TRANSPORTATION OF PERSONS INCIDENTAL TO OCCUPATIONAL DUTIES

A private passenger automobile used to transport persons as an incidental part of the occupational duties of an insured is classified as a private passenger automobile. The regular private passenger premium determination procedures for the applicable classification shall apply to all coverages except where the insured's compensation for transporting persons exceeds the local area standard for non-profit reimbursement for automobile operational costs, in which event the otherwise applicable bodily injury and property damage liability base premium shall be multiplied by:

Factor
1.20

If the compensation for transporting persons exceeds the local area standards for non-profit reimbursement for automobile operational costs, the application must be accompanied by a statement of the complete facts relative to the transportation of passengers and the form, basis and rate of compensation.

Under no circumstance does this rule extend to the insuring of any automobile which is used for public livery or private livery purposes.

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708. FEDERAL GOVERNMENT EMPLOYEE - Use of Private Passenger Automobile

A private passenger automobile used by an insured in performance of duties as a federal government employee shall be written at the 1H classification premium applicable to all coverages except that the otherwise applicable bodily injury and property damage liability base premium shall be multiplied by:

Factor
0.60

when a certificate of financial responsibility filing is not required; otherwise, the full bodily injury and property damage liability base premium is applicable.

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709. AUTOMOBILES LEASED TO UNITED STATES GOVERNMENT AGENCIES - Owner's Interest

Automobiles which are leased or rented out for full-time use by a United States government agency for use in the performance of governmental functions may be written for insurance covering only the owner's interest in such automobiles. Coverage will also apply as respects the operation of the described automobiles by the named insured or by employees of the named insured for the purpose of testing and servicing and for delivering such automobiles to the lessee and for returning them to the regular storage location.

Automobiles classified as private passenger shall be written at the private passenger 1H classification for all coverages except the bodily injury and property damage liability base premium shall be multiplied by:

Factor
0.25

In the State Farm Fire and Casualty Company, Ineligible for STAR Plan Rates apply.

Except for Passive Restraint Discount, Vehicle Safety Discount, and Liability Rating Group, Rate Section Rules do not apply. Age Adjustment Factors do not apply (Rule 210 - Age Adjustment Factors For Private Passenger Type Automobiles).

Automobiles classified as commercial shall be written at the commercial class 5 classification for all coverages except the otherwise applicable bodily injury and property damage liability premium shall be multiplied by:

Factor
0.25

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800 FLEET AND EXPERIENCE RATING PLAN

801. FLEET RATING PLAN

Note: Vehicles rated under the provisions of this rule shall be insured in the State Farm Mutual Automobile Insurance Company.

A. **Fleet Defined**

A fleet is defined as five or more self-propelled vehicles owned by or under the direct control of one insured or management and covered under one policy with a single expiration date applying to all vehicles.

Notes:

1. Vehicles of any type rented or leased by the insured and operated as though owned by the insured shall be considered as owned vehicles for the purpose of this rule.

2. Motorcycles, motorscooters, motorized bicycles, golfmobiles, snowmobiles, trailers and semitrailers, and limited use antique and classic automobiles may be included in a fleet policy but shall not be counted as self-propelled vehicles for the purpose of determining fleet eligibility.

3. If a company is solely owned by an individual and part of the vehicles are titled in the name of the company and the balance in the name of the sole owner, all may be insured on the same fleet policy.

4. Vehicles owned by employees of the insured (including salespeople), by partners, or by officers of the corporation, whether or not used in the insured's business, shall not be included in a fleet policy.

5. As respects non-farm business use private passenger automobiles insured under the provisions of this rule, class 1H rates (or class 1L if a utility rated vehicle) shall apply regardless of the actual ages of the operators or the total annual miles driven. Age Adjustment Factors do not apply (Rule 210 - Age Adjustment Factors For Private Passenger Type Automobiles). As respects all other vehicles, regular rating classifications pertaining to such vehicles apply.

6. A fleet of 25 or more self-propelled vehicles is subject to Rule 851 - Experience Rating Plan. A fleet of less than 25 self-propelled vehicles will be rated under the Experience Rating Plan provided the applicable annual premium prior to experience rating is $3,000 or more.

B. **Application of Manual Rules and Rates**

A fleet is subject to other manual rules and rates to the extent such rules and rates are not precluded from applying to fleets.

Notes:

1. A multiple vehicle risk already insured with the Company on separate policies may, at the election of the insured and with the consent of the Company, be insured as a fleet under this rule at a subsequent renewal date.

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2. A fleet insured under the provisions of this rule may not be moved from under the rating provisions of this rule except with the approval of the Company.

C. **Policy Term**

A fleet policy of six or twelve months term may be issued except that a fleet subject to Experience Rating must be insured on an annual term policy. A fleet may not change policy term options without the consent of the Company.

Note: Premiums for a twelve month policy term shall be twice the premiums applying for a six month policy term when twelve month policy term premiums for vehicles being insured with a policy term of twelve months are not designated in the manual.

D. **Uniform Limits**

Limits applying to bodily injury and property damage liability, uninsured motor vehicle and underinsured motor vehicle (where available) coverages shall be the same for each vehicle insured for such coverage. Limits for medical payments or personal injury protection coverages (where available) shall be the same for each vehicle insured for such coverage unless a variation, for reasons submitted, is approved by the Company.

Exception: If certain vehicles because of governmental authority require higher limits than are desired on other vehicles variation will be permitted.

E. **Accident or Occurrence Basis for Liability Coverage**

The bodily injury and property damage liability coverage provided by the policy is on a "per accident" basis. Bodily injury and property damage liability coverage on a "per occurrence" basis is available by endorsement at a 1% increase in the otherwise applicable bodily injury and property damage liability premium. This adjustment shall be treated as a limits adjustment for purposes of determining the premium.

F. **Automatic Coverage**

1. At the request of the insured, an automatic coverage endorsement may be issued if all owned, rented or leased vehicles are insured by this Company. If all vehicles are not insured by this Company, it may be made applicable if all vehicles of a given class are insured by this Company.

    a. This endorsement supersedes the automatic insurance provision of the policy. It applies to the coverages in force on all private passenger automobiles and all other vehicles separately on the date that a vehicle is purchased, rented or leased by the insured. The most restricted coverage shall apply separately for private passenger automobiles and all other vehicles. The status of the policy in force at the time a vehicle is added shall determine the coverage(s) to which the endorsement applies.

    b. If the automatic coverage endorsement is not issued, the automatic coverage provision of the policy applies.

2. The insured shall maintain for each location a record of vehicles showing:

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a. A description of each vehicle purchased, the date of purchase, the cost and other data necessary for the rating thereof.

b. A description of each vehicle disposed of and date of disposition.

This record shall be available to this Company upon request.

3. Proper notice to this Company is required to add coverages not provided for by the automatic coverage endorsement.

G. **Audit**

The Company shall have the right to audit the insured's records, at any time during the policy period and within three years after the termination of the policy, with respect to the premium basis or the subject matter of the policy.

H. **Deposit Premium**

At the option of the Company a premium deposit may be required.

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851. EXPERIENCE RATING PLAN

A. Vehicles rated under the provisions of this rule are subject to Rule 801 - Fleet Rating Plan.

B. The experience rating provisions of this rule shall apply to a fleet, as defined in Rule 801 - Fleet Rating Plan, provided it consists of 25 or more self-propelled vehicles. Experience rating shall also apply on a fleet which was experience rated for the term just expiring, but temporarily has fewer than 25 vehicles, and it is anticipated that there will again be 25 or more self-propelled vehicles within the coming year.

A fleet of less than 25 self-propelled vehicles will be rated under the provisions of this rule provided the applicable annual premium prior to experience rating is $3,000 or more.

Note: Motorcycles, motorscooters, motorized bicycles, golfmobiles, snowmobiles, trailers and semitrailers, and limited use antique and classic automobiles shall not be counted in determining a fleet's eligibility for experience rating. However, if these vehicles are self-propelled, they will be used to determine the number of car years in the experience period.

C. This plan provides for the modification of the total policy premium by the application of a premium modification factor.

D. The premium modification factor is determined from experience incurred by the fleet during the past five years ending with the initial effective date of the policy or the three months preceding the renewal of the policy. If five years experience is not available, such experience as is available shall be used subject to a minimum experience period of one year ending as specified above. If less than one year's experience is available the premium modification factor shall be 1.00 for the upcoming policy term.

If the fleet has been insured with a company from which experience is not obtainable, experience may be used that is submitted to the Company in the form of a statement signed by the insured. Experience in such form shall be given credence in accordance with its apparent credibility.

E. The premium modification factor shall be determined and applied as follows:

1. Determine the number of car years in the experience period represented by the self-propelled vehicles of the fleet.

   Note: A single self-propelled vehicle develops five car years of experience for a five year experience period.

2. Determine the total fleet incurred losses (paid losses plus reserves on pending claims) for the experience period after:

   a. Multiplying individual coverage incurred losses by the indicated factor below to provide for the inclusion of allocated claim adjustment expense in the loss amount, and

Allocated Adjustment Expense Factors	
Bodily Injury Liability	1.10
Uninsured Motor Vehicle Coverage and Underinsured Motor Vehicle Coverage	1.06

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Allocated Adjustment Expense Factors	
Personal Injury Protection	1.03
Medical Payments	1.01
All Other Coverages	1.00

b. Limiting the amount of loss resulting from any single accident (after providing for allocated claim adjustment expense in the amount) to the "maximum single loss" amount specified in the table below:

Number of Car Years in Experience Period	Maximum Single Loss*
5-21	135%
22-49	67%
50-85	45%
86-132	34%
133-199	27%
200-299	22%
300-466	19%
Over 466	17%
*Percent of adjusted written premium for the experience period.	

3. Determine the total fleet premium collected by the Company for the experience period adjusted to eliminate the effect of any fleet rating modification. If the fleet was insured with another company during any part of the experience period, use the applicable premiums charged by that company. To the extent the applicable premium information for any policy periods is not available from the other company, do not use those policy periods for experience rating.

4. Develop an Actual Limited Loss Ratio by dividing the results of step 2 by the results of step 3.

5. Select the premium modification factor from the table below which corresponds to the developed Actual Limited Loss Ratio from step 4 and the number of car years in the experience period from step 1.

Actual Limited Loss Ratio	Number of Car Years in Experience Period							
	5-21	22-49	50-85	86-132	133-199	200-299	300-466	Over 466
0-.050	0.91	0.83	0.74	0.66	0.57	0.48	0.40	0.31
.051-.100	0.92	0.85	0.77	0.69	0.62	0.54	0.46	0.39
.101-.150	0.93	0.87	0.80	0.73	0.66	0.60	0.53	0.46
.151-.200	0.94	0.88	0.83	0.77	0.71	0.65	0.59	0.53
.201-.250	0.95	0.90	0.85	0.80	0.76	0.71	0.66	0.61

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Actual Limited Loss Ratio	Number of Car Years in Experience Period							
	5-21	22-49	50-85	86-132	133-199	200-299	300-466	Over 466
.251-.300	0.96	0.92	0.88	0.84	0.80	0.76	0.72	0.68
.301-.350	0.97	0.94	0.91	0.88	0.85	0.82	0.79	0.76
.351-.400	0.98	0.96	0.94	0.92	0.89	0.87	0.85	0.83
.401-.450	0.99	0.98	0.96	0.95	0.94	0.93	0.92	0.91
.451-.500	1.00	1.00	0.99	0.99	0.99	0.99	0.98	0.98
.501-.550	1.01	1.01	1.02	1.03	1.03	1.04	1.05	1.05
.551-.600	1.02	1.03	1.05	1.06	1.08	1.10	1.11	1.13
.601-.650	1.03	1.05	1.08	1.10	1.13	1.15	1.18	1.20
.651-.700	1.03	1.07	1.10	1.14	1.17	1.21	1.24	1.28
.701-.750	1.04	1.09	1.13	1.18	1.22	1.26	1.31	1.35
.751-.800	1.05	1.11	1.16	1.21	1.27	1.32	1.37	1.43
.801-.850	1.06	1.12	1.19	1.25	1.31	1.37	1.44	1.50
.851-.900	1.07	1.14	1.22	1.29	1.36	1.43	1.50	1.57
.901-.950	1.08	1.16	1.24	1.32	1.41	1.49	1.57	1.65
.951-1.000	1.09	1.18	1.27	1.36	1.45	1.54	1.63	1.72
1.001-1.050	1.10	1.20	1.30	1.40	1.50	1.60	1.70	1.80
1.051-1.100	1.11	1.22	1.33	1.44	1.54	1.65	1.76	1.87
1.101-1.150	1.12	1.24	1.35	1.47	1.59	1.71	1.83	1.95
1.151-1.200	1.13	1.25	1.38	1.51	1.64	1.76	1.89	2.02
1.201-1.250	1.14	1.27	1.41	1.55	1.68	1.82	1.96	2.09
1.251-1.300	1.15	1.29	1.44	1.58	1.73	1.88	2.02	2.17
1.301-1.350	1.16	1.31	1.47	1.62	1.78	1.93	2.09	2.24
1.351-1.400	1.16	1.33	1.49	1.66	1.82	1.99	2.15	2.32
1.401-1.450	1.17	1.35	1.52	1.70	1.87	2.04	2.22	2.39
1.451-1.500	1.18	1.37	1.55	1.73	1.92	2.10	2.28	2.47
Add for each additional .05 or fraction of	0.01	0.02	0.03	0.04	0.05	0.06	0.06	0.07

6. Adjust the total premium applicable to the fleet for the upcoming policy term by the premium modification factor determined above.

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900 RECREATIONAL VEHICLES

901. RECREATIONAL VEHICLES

Note: Vehicles rated under the provisions of this rule shall be insured in the State Farm Mutual Automobile Insurance Company. Motor homes and truck or van campers are not subject to the provisions of this rule. See Rule 401 - Motor Homes, Truck or Van Campers.

A. **Recreational Vehicles Defined**

1. **Off-Road Vehicles**

a. **All-Terrain Vehicle:** A self-propelled vehicle, equipped with balloon tires or crawler tracks, capable of traveling over rugged terrain (some are also amphibious) and used principally off public roads.

b. **Dune Buggy:** A four-wheeled, self-propelled vehicle used principally off public roads.

c. **Golfmobile:** A self-propelled vehicle used principally to afford transportation on a golf course or private premises.

d. **Minibike:** A small motorcycle, motorscooter, or other small motorized vehicle not otherwise defined in this rule used principally off public roads.

e. **Snowmobile:** A self-propelled vehicle, equipped with crawler tracks and skis, capable of traveling over ice and snow and used principally off public roads.

f. **Trail Bike:** A motorcycle capable of traveling over rugged terrain and used principally off public roads.

Note: Vehicles of the above types which are licensed/registered for use on public roads are not subject to the provisions of this rule. See Rule 403 - Amphibious, Dune Buggy and Related Self-Propelled Vehicles or Rule 404 - Motorcycles, Motorscooters, and Motorized Bicycles.

Refer to Section D of this rule for the rating of Off-Road Vehicles.

2. **Travel and Camping Trailers**

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

b. **Camping Trailer:** A trailer designed for use with a private passenger automobile which expands into temporary living quarters. These differ from travel trailers in their collapsed, low-profile towing position. It also includes a trailer which is not equipped as living quarters, but which is used solely for camping and similar recreational purposes.

Refer to Section E of this rule for the rating of Travel and Camping Trailers.

B. **Coverage and Policy Term**

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Except as indicated below, factory-built recreational vehicles as defined in this rule, which are owned by individuals, may be insured under the Company's recreational vehicle policy for bodily injury and property damage liability, medical payments, and physical damage (comprehensive and collision combined) coverages.

A recreational vehicle policy shall be written for a twelve months' term. It may be renewed for succeeding twelve months' terms provided the premium for each subsequent term is paid on or before the expiration of the current policy term.

C. **Suspension, Changes and Cancellation**

Snowmobiles and Travel or Camping Trailers: Any suspension, change or cancellation of coverage shall be subject to an earned premium calculated in accord with the following table. The earned premium will be based on the sum of the premium earned percentages, or the pro-rata portion thereof, for those months in which coverage was provided.

PREMIUM EARNED PERCENTAGES					
Month	**Snowmobiles***	**Travel/Camping Trailers**	**Month**	**Snowmobiles***	**Travel/Camping Trailers**
Jan.	25%	2%	July	2%	16%
Feb.	20%	2%	Aug.	2%	16%
Mar.	8%	4%	Sept.	2%	12%
Apr.	8%	8%	Oct.	6%	8%
May	2%	12%	Nov.	8%	2%
June	2%	16%	Dec.	15%	2%

*Applicable also to trailers used for transporting snowmobiles.

Other Recreational Vehicles: Pro rata premium credit will be allowed for any suspension, change or cancellation of coverage.

Policy cancellations at the request of the insured are subject to a minimum retained premium of $5.00.

D. **Rating of Off-Road Recreational Vehicles**

1. Off-road vehicles insured under this rule are not subject to the Rate Section Rules, nor shall the rules applicable to private passenger automobiles apply.

2. **Bodily injury and property damage liability, medical payments, and physical damage coverages:** Refer to the Rate Section for the annual premiums.

3. Miscellaneous Provisions:

   a. **Uninsured motor vehicle coverage:** Uninsured motor vehicle coverage for bodily injury may be written with limits up to $250,000/$500,000 or the bodily injury liability limits of the policy, whichever are less. Refer to the "Off-Road Vehicles" Rate Section for the premium determination.

   b. **Towed cutters and sleds:** The physical damage coverage afforded on the insured off-road vehicle may be extended to an owned, factory-built trailer, sled, or cutter designed for towing

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behind the vehicle. Its MSRP (See Rule 111) will be included with that of the recreational vehicle for the purpose of determining the premium for the physical damage coverage on the entire unit. The liability and medical payments coverages afforded on the insured off-road vehicle are included on the towed vehicle without additional charge.

c. **Trailers used for transporting off-road vehicles:** The physical damage coverage afforded on the insured off-road vehicle may be extended to an owned, factory-built trailer designed for use with a private passenger automobile and used for transporting the vehicle. Refer to the Rate Section for the additional premium for the extension of physical damage coverage. This extension includes emergency road service coverage on the trailer. The liability and medical payments coverages afforded on the owned private passenger automobile are included on the trailer without additional charge.

E. **Rating of Travel and Camping Trailers**

1. Rate Section Rules do not apply to travel and camping trailers insured under this rule, nor shall the rules applicable to private passenger automobiles apply.

2. **Bodily injury and property damage liability and medical payments coverages:** Bodily injury and property damage liability and medical payments coverages afforded on the owned private passenger automobile are extended to the trailer without additional charge.

3. **Physical damage coverage including emergency road service:** Refer to the Rate Section for the annual premiums.

F. **Rental Provisions**

1. Coverage on rented recreational travel and camping trailers used by the insured: See Rule 505 - Use of Non-Owned Recreational Travel and Camping Vehicles and Trailers.

2. Coverage on owned recreational travel and camping trailers rented to others: Physical damage coverage on an insured travel or camping trailer may be extended by endorsement to apply while it is rented to others at the rate of $1.00 for each day of rental coverage desired, subject to a minimum premium of $5.00 for each rental period.

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PRIVATE PASSENGER RATES

This section provides details on rating for private passenger auto policies.

PRIVATE PASSENGER

Semiannual Premiums

Round to the nearest penny after each sequence step; Multiply unless otherwise indicated

Sequence Steps	BIPD	COLL	COMP	MPC
01. Base Rate				
02. Star Factor (SFF&C only)				
03. Ineligible for CRI but Eligible for ARRP (Non-Experience Rated Fleets only)				
04. Limits (BI + PD Limit for BIPD)				
05. IRG/Deductible				
06. Model Year				
07. Financial Responsibility Certification				
08. ARRP, Good Driving Discount (SFM only)				
09. Driver Record Charge (SFF&C only)				
10. Customer Rating Index				
11. Defensive Driving Course Discount				
12. Liability Rating Group				
13. Passive Restraint Discount				
14. Vehicle Safety Discount				
15. Multiple Line Discount				
16. Experience Rated Fleet				
17. Autos Leased to U.S. Government				
18. Transportation of Friends, Transportation Incidental to Occupation				
19. Federal Government Employee				
20. Territory				
21. Youthful Class				
22. Adult Class (Include Age Adjustment Factors; include Driver Training Automobile Adjustment for SFM only)				
23. Policy Term (Rule 102, Rule 801C)				
24. Fleet Modification				
Total Coverage Premium				

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Sequence Steps	ERS	R1	S	T
01. Base Rate				
02. Star Factor (SFF&C only)				
03. Farm				
04. Policy Term (Rule 102, Rule 801C)				
05. Fleet Modification				
Total Coverage Premium				

Sequence Steps	UBI	UPD	WBI
01. Base Rate			
02. Star Factor (SFF&C only)			
03. Limits			
04. Multiple Automobile Discount			
05. Policy Term (Rule 102, Rule 801C)			
06. Fleet Modification			
Total Coverage Premium			

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PRIVATE PASSENGER AGE FACTORS

See Rule 210

BIPD				
	First Position of Class			
Age	1	2	3	6
16	0.30	N/A	N/A	0.39
17	0.30	N/A	N/A	0.39
18	0.30	N/A	N/A	0.39
19	0.30	N/A	N/A	0.39
20	0.30	N/A	N/A	0.39
21	0.25	N/A	N/A	0.34
22	0.20	N/A	N/A	0.29
23	0.15	N/A	N/A	0.24
24	0.10	N/A	N/A	0.19
25	0.07	N/A	-0.01	0.16
26	0.05	N/A	-0.01	0.14
27	0.03	N/A	-0.02	0.12
28	0.01	N/A	-0.02	0.10
29	0.00	N/A	-0.03	0.09
30	-0.02	N/A	N/A	0.07
31	-0.02	N/A	N/A	0.07
32	-0.02	N/A	N/A	0.07
33	-0.02	N/A	N/A	0.07
34	-0.02	N/A	N/A	0.07
35	-0.02	N/A	N/A	0.07
36	-0.02	N/A	N/A	0.07
37	-0.02	N/A	N/A	0.07
38	-0.02	N/A	N/A	0.07
39	-0.02	N/A	N/A	0.07
40	-0.02	N/A	N/A	0.07
41	-0.03	N/A	N/A	0.06
42	-0.04	N/A	N/A	0.05
43	-0.05	N/A	N/A	0.04
44	-0.06	N/A	N/A	0.03
45	-0.07	N/A	N/A	0.02

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BIPD				
	First Position of Class			
Age	1	2	3	6
46	-0.07	N/A	N/A	0.02
47	-0.07	N/A	N/A	0.02
48	-0.08	N/A	N/A	0.01
49	-0.08	N/A	N/A	0.01
50	-0.08	N/A	N/A	0.00
51	-0.09	N/A	N/A	0.00
52	-0.10	N/A	N/A	-0.01
53	-0.10	N/A	N/A	-0.02
54	-0.10	N/A	N/A	-0.03
55	-0.10	N/A	N/A	-0.04
56	-0.10	N/A	N/A	-0.06
57	-0.10	N/A	N/A	-0.07
58	-0.10	N/A	N/A	-0.07
59	-0.10	N/A	N/A	-0.08
60	-0.10	N/A	N/A	-0.08
61	-0.10	N/A	N/A	-0.08
62	-0.10	N/A	N/A	-0.08
63	-0.10	N/A	N/A	-0.08
64	-0.10	N/A	N/A	-0.08
65	-0.10	N/A	N/A	-0.07
66	-0.10	N/A	N/A	-0.07
67	-0.10	N/A	N/A	-0.07
68	-0.10	N/A	N/A	-0.05
69	-0.09	N/A	N/A	-0.03
70	-0.07	N/A	N/A	0.00
71	-0.05	N/A	N/A	0.02
72	-0.04	N/A	N/A	0.04
73	-0.03	N/A	N/A	0.06
74	-0.02	N/A	N/A	0.07
75	0.00	-0.15	N/A	N/A
76	0.01	-0.13	N/A	N/A
77	0.01	-0.10	N/A	N/A
78	0.02	-0.09	N/A	N/A

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BIPD				
	First Position of Class			
Age	1	2	3	6
79	0.02	-0.07	N/A	N/A
80	0.04	-0.01	N/A	N/A
81	0.04	-0.01	N/A	N/A
82	0.05	0.00	N/A	N/A
83	0.05	0.02	N/A	N/A
84	0.05	0.02	N/A	N/A
85	0.06	-0.01	N/A	N/A
86	0.06	-0.01	N/A	N/A
87	0.06	0.00	N/A	N/A
88	0.07	0.02	N/A	N/A
89	0.07	0.02	N/A	N/A
90	0.07	-0.01	N/A	N/A
91	0.07	-0.01	N/A	N/A
92	0.08	0.00	N/A	N/A
93	0.08	0.02	N/A	N/A
94	0.08	0.04	N/A	N/A
95	0.08	0.04	N/A	N/A
96	0.09	0.04	N/A	N/A
97	0.09	0.04	N/A	N/A
98	0.09	0.04	N/A	N/A
99	0.09	0.04	N/A	N/A

Note: To determine the premium for these classes, add the age factors to the private passenger class factors. For classes not listed above, the private passenger class factors include age adjustment factors.

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PRIVATE PASSENGER AGE FACTORS

See Rule 210

Collision				
	First Position of Class			
Age	1	2	3	6
16	0.26	N/A	N/A	0.36
17	0.26	N/A	N/A	0.36
18	0.26	N/A	N/A	0.36
19	0.26	N/A	N/A	0.36
20	0.26	N/A	N/A	0.36
21	0.24	N/A	N/A	0.34
22	0.20	N/A	N/A	0.30
23	0.15	N/A	N/A	0.25
24	0.10	N/A	N/A	0.20
25	0.06	N/A	-0.01	0.16
26	0.05	N/A	-0.01	0.15
27	0.03	N/A	-0.02	0.13
28	0.01	N/A	-0.03	0.11
29	0.00	N/A	-0.05	0.10
30	-0.01	N/A	N/A	0.09
31	-0.02	N/A	N/A	0.08
32	-0.03	N/A	N/A	0.07
33	-0.03	N/A	N/A	0.07
34	-0.03	N/A	N/A	0.07
35	-0.03	N/A	N/A	0.07
36	-0.03	N/A	N/A	0.07
37	-0.03	N/A	N/A	0.07
38	-0.03	N/A	N/A	0.07
39	-0.03	N/A	N/A	0.07
40	-0.03	N/A	N/A	0.07
41	-0.04	N/A	N/A	0.06
42	-0.05	N/A	N/A	0.05
43	-0.06	N/A	N/A	0.04
44	-0.07	N/A	N/A	0.03
45	-0.07	N/A	N/A	0.03

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Collision				
	First Position of Class			
Age	1	2	3	6
46	-0.07	N/A	N/A	0.03
47	-0.07	N/A	N/A	0.03
48	-0.08	N/A	N/A	0.02
49	-0.08	N/A	N/A	0.02
50	-0.08	N/A	N/A	0.01
51	-0.09	N/A	N/A	0.01
52	-0.10	N/A	N/A	0.00
53	-0.10	N/A	N/A	-0.01
54	-0.10	N/A	N/A	-0.02
55	-0.10	N/A	N/A	-0.03
56	-0.10	N/A	N/A	-0.05
57	-0.10	N/A	N/A	-0.06
58	-0.10	N/A	N/A	-0.06
59	-0.10	N/A	N/A	-0.07
60	-0.10	N/A	N/A	-0.07
61	-0.10	N/A	N/A	-0.07
62	-0.10	N/A	N/A	-0.07
63	-0.10	N/A	N/A	-0.07
64	-0.10	N/A	N/A	-0.07
65	-0.10	N/A	N/A	-0.06
66	-0.10	N/A	N/A	-0.06
67	-0.10	N/A	N/A	-0.05
68	-0.10	N/A	N/A	-0.04
69	-0.09	N/A	N/A	-0.03
70	-0.08	N/A	N/A	-0.02
71	-0.06	N/A	N/A	0.00
72	-0.04	N/A	N/A	0.02
73	-0.03	N/A	N/A	0.04
74	-0.02	N/A	N/A	0.05
75	0.00	-0.14	N/A	N/A
76	0.01	-0.12	N/A	N/A
77	0.01	-0.10	N/A	N/A
78	0.02	-0.08	N/A	N/A

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Collision				
	First Position of Class			
Age	1	2	3	6
79	0.02	-0.06	N/A	N/A
80	0.04	-0.02	N/A	N/A
81	0.04	-0.01	N/A	N/A
82	0.05	0.00	N/A	N/A
83	0.05	0.02	N/A	N/A
84	0.05	0.02	N/A	N/A
85	0.06	-0.01	N/A	N/A
86	0.06	-0.01	N/A	N/A
87	0.06	0.00	N/A	N/A
88	0.07	0.02	N/A	N/A
89	0.07	0.02	N/A	N/A
90	0.07	0.02	N/A	N/A
91	0.07	0.02	N/A	N/A
92	0.08	0.03	N/A	N/A
93	0.08	0.05	N/A	N/A
94	0.08	0.07	N/A	N/A
95	0.08	0.07	N/A	N/A
96	0.09	0.07	N/A	N/A
97	0.09	0.07	N/A	N/A
98	0.09	0.07	N/A	N/A
99	0.09	0.07	N/A	N/A

Note: To determine the premium for these classes, add the age factors to the private passenger class factors. For classes not listed above, the private passenger class factors include age adjustment factors.

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PRIVATE PASSENGER AGE FACTORS

See Rule 210

Comprehensive				
	First Position of Class			
Age	1	2	3	6
16	0.26	N/A	N/A	0.27
17	0.24	N/A	N/A	0.25
18	0.21	N/A	N/A	0.22
19	0.19	N/A	N/A	0.20
20	0.18	N/A	N/A	0.19
21	0.18	N/A	N/A	0.19
22	0.15	N/A	N/A	0.16
23	0.12	N/A	N/A	0.13
24	0.11	N/A	N/A	0.12
25	0.06	N/A	0.04	0.07
26	0.06	N/A	0.02	0.07
27	0.06	N/A	0.00	0.07
28	0.05	N/A	-0.02	0.06
29	0.04	N/A	-0.04	0.05
30	0.02	N/A	N/A	0.03
31	0.02	N/A	N/A	0.03
32	0.02	N/A	N/A	0.03
33	0.02	N/A	N/A	0.03
34	0.02	N/A	N/A	0.03
35	0.02	N/A	N/A	0.03
36	0.02	N/A	N/A	0.03
37	0.02	N/A	N/A	0.03
38	0.01	N/A	N/A	0.02
39	0.01	N/A	N/A	0.02
40	0.00	N/A	N/A	0.01
41	-0.01	N/A	N/A	0.00
42	-0.02	N/A	N/A	-0.01
43	-0.03	N/A	N/A	-0.02
44	-0.04	N/A	N/A	-0.03
45	-0.05	N/A	N/A	-0.04

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Comprehensive				
	First Position of Class			
Age	1	2	3	6
46	-0.06	N/A	N/A	-0.05
47	-0.07	N/A	N/A	-0.06
48	-0.08	N/A	N/A	-0.07
49	-0.08	N/A	N/A	-0.07
50	-0.09	N/A	N/A	-0.08
51	-0.09	N/A	N/A	-0.08
52	-0.10	N/A	N/A	-0.09
53	-0.10	N/A	N/A	-0.10
54	-0.10	N/A	N/A	-0.11
55	-0.10	N/A	N/A	-0.11
56	-0.10	N/A	N/A	-0.12
57	-0.10	N/A	N/A	-0.12
58	-0.10	N/A	N/A	-0.13
59	-0.10	N/A	N/A	-0.14
60	-0.10	N/A	N/A	-0.15
61	-0.10	N/A	N/A	-0.16
62	-0.10	N/A	N/A	-0.16
63	-0.10	N/A	N/A	-0.16
64	-0.10	N/A	N/A	-0.16
65	-0.10	N/A	N/A	-0.15
66	-0.10	N/A	N/A	-0.15
67	-0.10	N/A	N/A	-0.15
68	-0.10	N/A	N/A	-0.14
69	-0.09	N/A	N/A	-0.13
70	-0.08	N/A	N/A	-0.12
71	-0.07	N/A	N/A	-0.10
72	-0.06	N/A	N/A	-0.08
73	-0.05	N/A	N/A	-0.06
74	-0.04	N/A	N/A	-0.06
75	-0.04	-0.04	N/A	N/A
76	-0.03	-0.02	N/A	N/A
77	-0.03	0.00	N/A	N/A
78	-0.02	0.02	N/A	N/A

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Comprehensive				
	First Position of Class			
Age	1	2	3	6
79	-0.02	0.02	N/A	N/A
80	0.00	-0.01	N/A	N/A
81	0.00	-0.01	N/A	N/A
82	0.01	0.00	N/A	N/A
83	0.01	0.02	N/A	N/A
84	0.01	0.02	N/A	N/A
85	0.02	-0.01	N/A	N/A
86	0.02	-0.01	N/A	N/A
87	0.02	0.00	N/A	N/A
88	0.03	0.00	N/A	N/A
89	0.03	0.00	N/A	N/A
90	0.03	-0.01	N/A	N/A
91	0.03	-0.01	N/A	N/A
92	0.04	0.00	N/A	N/A
93	0.04	0.02	N/A	N/A
94	0.04	0.04	N/A	N/A
95	0.04	0.04	N/A	N/A
96	0.05	0.04	N/A	N/A
97	0.05	0.04	N/A	N/A
98	0.05	0.04	N/A	N/A
99	0.05	0.04	N/A	N/A

Note: To determine the premium for these classes, add the age factors to the private passenger class factors. For classes not listed above, the private passenger class factors include age adjustment factors.

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PRIVATE PASSENGER AGE FACTORS

See Rule 210

MPC				
	First Position of Class			
Age	1	2	3	6
16	0.28	N/A	N/A	0.38
17	0.28	N/A	N/A	0.38
18	0.28	N/A	N/A	0.38
19	0.28	N/A	N/A	0.38
20	0.28	N/A	N/A	0.38
21	0.27	N/A	N/A	0.37
22	0.23	N/A	N/A	0.33
23	0.18	N/A	N/A	0.28
24	0.13	N/A	N/A	0.23
25	0.08	N/A	0.00	0.18
26	0.06	N/A	0.00	0.16
27	0.03	N/A	-0.01	0.13
28	0.01	N/A	-0.03	0.11
29	0.00	N/A	-0.05	0.10
30	0.00	N/A	N/A	0.10
31	0.00	N/A	N/A	0.10
32	0.00	N/A	N/A	0.10
33	0.00	N/A	N/A	0.10
34	0.00	N/A	N/A	0.10
35	0.00	N/A	N/A	0.10
36	0.00	N/A	N/A	0.10
37	0.00	N/A	N/A	0.10
38	0.00	N/A	N/A	0.10
39	0.00	N/A	N/A	0.10
40	0.00	N/A	N/A	0.10
41	-0.01	N/A	N/A	0.09
42	-0.02	N/A	N/A	0.08
43	-0.03	N/A	N/A	0.07
44	-0.04	N/A	N/A	0.06
45	-0.04	N/A	N/A	0.06

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MPC				
	First Position of Class			
Age	1	2	3	6
46	-0.04	N/A	N/A	0.06
47	-0.05	N/A	N/A	0.05
48	-0.06	N/A	N/A	0.04
49	-0.07	N/A	N/A	0.03
50	-0.10	N/A	N/A	0.01
51	-0.10	N/A	N/A	0.01
52	-0.10	N/A	N/A	0.00
53	-0.10	N/A	N/A	-0.01
54	-0.10	N/A	N/A	-0.02
55	-0.10	N/A	N/A	-0.03
56	-0.10	N/A	N/A	-0.05
57	-0.10	N/A	N/A	-0.06
58	-0.10	N/A	N/A	-0.06
59	-0.10	N/A	N/A	-0.06
60	-0.10	N/A	N/A	-0.06
61	-0.10	N/A	N/A	-0.06
62	-0.10	N/A	N/A	-0.06
63	-0.10	N/A	N/A	-0.06
64	-0.10	N/A	N/A	-0.06
65	-0.10	N/A	N/A	-0.06
66	-0.10	N/A	N/A	-0.06
67	-0.10	N/A	N/A	-0.06
68	-0.10	N/A	N/A	-0.05
69	-0.09	N/A	N/A	-0.04
70	-0.08	N/A	N/A	-0.03
71	-0.07	N/A	N/A	-0.01
72	-0.06	N/A	N/A	0.01
73	-0.05	N/A	N/A	0.03
74	-0.04	N/A	N/A	0.03
75	-0.04	-0.08	N/A	N/A
76	-0.03	-0.06	N/A	N/A
77	-0.03	-0.04	N/A	N/A
78	-0.02	-0.02	N/A	N/A

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MPC				
	First Position of Class			
Age	1	2	3	6
79	-0.01	-0.02	N/A	N/A
80	0.02	-0.02	N/A	N/A
81	0.05	0.01	N/A	N/A
82	0.08	0.03	N/A	N/A
83	0.08	0.05	N/A	N/A
84	0.08	0.06	N/A	N/A
85	0.09	0.04	N/A	N/A
86	0.09	0.04	N/A	N/A
87	0.09	0.05	N/A	N/A
88	0.10	0.07	N/A	N/A
89	0.10	0.07	N/A	N/A
90	0.10	0.08	N/A	N/A
91	0.10	0.08	N/A	N/A
92	0.11	0.08	N/A	N/A
93	0.11	0.10	N/A	N/A
94	0.11	0.12	N/A	N/A
95	0.11	0.14	N/A	N/A
96	0.12	0.14	N/A	N/A
97	0.12	0.14	N/A	N/A
98	0.12	0.14	N/A	N/A
99	0.12	0.14	N/A	N/A

Note: To determine the premium for these classes, add the age factors to the private passenger class factors. For classes not listed above, the private passenger class factors include age adjustment factors.

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PRIVATE PASSENGER BASE RATES

Coverage	SFM	SFF&C
BIPD	160.10	160.10
COLL	199.70	199.70
COMP	106.20	106.20
ERS	2.20	2.20
MPC	36.20	36.20
S (5,000)	2.20	2.20
S (10,000)	4.40	4.40
UBI	9.00	9.00
WBI	11.30	11.30

Car Rental and Travel Expenses - Coverage R1			
SFM			
Limits (Per Day / Max Per Occurrence)	Status	Class 8 or 9	All Other
$16/$400	Renewal or Transfer of Coverage Only	11.90	7.60
80%/$500		14.20	9.00
80%/$1000		17.80	11.30
80%/$1500		21.40	13.30

Car Rental and Travel Expenses - Coverage R1			
SFF&C			
Limits (Per Day / Max Per Occurrence)	Status	Class 8 or 9	All Other
$16/$400	Renewal or Transfer of Coverage Only	11.90	7.60
80%/$500		14.20	9.00
80%/$1000		17.80	11.30
80%/$1500		21.40	13.30

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SFM		
No-Fault Total Disability - Coverage T Rate Per Automobile		
Maximum Weekly Indemnity	First Auto	Each Add.
$140	3.00	0.40
$250	6.00	0.60
$500	15.00	1.60

SFF&C		
No-Fault Total Disability - Coverage T Rate Per Automobile		
Maximum Weekly Indemnity	First Auto	Each Add.
$140	3.00	0.40
$250	6.00	0.60
$500	15.00	1.60

UPD		
Collision Coverage	SFM	SFF&C
With Collision	3.50	3.50
Without Collision	8.80	8.80

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Private Passenger Automobile Classification Code Chart

For complete class definitions see Rule 205 - Classification of Private Passenger Type Automobiles.

ADULT OPERATORS UNDER AGE 75

	Age 25-49 Incl. Married Females <25		Unmarried Male Age 25-29		Age 50-74	
	Short	Long	Short	Long	Short	Long
Pleasure	1A	1B	3A	3B	6A	6B
Avg. weekly mileage to and from work:						
Over 30 to 100	1C	1D	3C	3D	6C	6D
Over 100	1E	1F	3E	3F	6E	6F
Business Use	1G	1H	3G	3H	6G	6H
Farm Automobile	1J	1K	3J	3K	6J	6K

Short: means estimated average total annual mileage 7,500 miles or less for non-business classifications and 12,000 miles or less if the business classification applies.

Long: means estimated average total annual mileage over 7,500 miles for non-business classifications and over 12,000 miles if the business classification applies.

OPERATORS AGE 75 AND OLDER

	Non-Farm		Farm Automobile	
	Short	Long	Short	Long
Age 75-79	21	22	2J	2K
Age 80-84	23	24	2P	2Q
Age 85-89	25	26	2R	2T
Age 90+	27	28	2U	2V

Short: means estimated average total annual mileage 7,500 or less.

Long: means estimated average total annual mileage over 7,500.

MARRIED MALE OPERATORS UNDER AGE 25

	Under Age 17	Age 17-18	Age 19-20	Age 21-22	Age 23-24
Non-Farm	7D	7C	7B	7E	7F
Farm Automobile	7Q	7P	7K	7R	7X

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UNMARRIED OPERATORS UNDER AGE 25

	Under Age 17		Age 17-18		Age 19-20		Age 21-24
	O	N/O	O	N/O	O	N/O	All
Unmarried Females							
Non-Farm	4D	5D	4C	5C	4B	5B	5A
Farm Automobile	4Q	5Q	4P	5P	4K	5K	5J
Unmarried Males							
Non-Farm	8D	9D	8C	9C	8B	9B	9A
Farm Automobile	8Q	9Q	8P	9P	8K	9K	9J

O = Occasional Operator; N/O = Not Occasional Operator.

STUDENT AWAY AT SCHOOL

	Under Age 21		Age 21-24	
	Female	Male	Female	Male
Non-Farm	41	81	43	83
Farm Automobile	42	82	44	84

UTILITY VEHICLE CODES

	Non-Farm (Artisans)	Farm
No Unmarried Male Operator Under 25 Years of Age	1L	1M
Unmarried Male Operator Under 25 Years of Age	8L	8M

Note: See Classification Exceptions of the rules section for exceptions.

IDENTIFICATION OF CLASS BY CODE

A two-position code system is used to identify the private passenger classification characteristics associated with a risk. The code is significant in identifying the classification of the risk and in developing the rates for that risk.

The numerical first position of the class code is the primary identification for the age, sex, and marital status of the risk.

For youthful drivers (first position of class 4, 5, 7, 8, or 9), the alphabetic second position of the code indicates the age of the owner or operator who was responsible for the first position of the class code.

For students away at school (first position of class 4 or 8), the numeric second position of the code indicates the age of the operator and whether or not the car qualifies as a farm automobile.

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For drivers 75 years of age and older (first position of class 2), a numeric second position of the code indicates the age of the owner or operator responsible for the first position of the class code for a non-farm automobile. It also indicates the estimated annual mileage driven. An alphabetical second position indicates the same for a farm automobile.

For other classes, the alphabetic second position of the code indicates the estimated annual mileage driven and whether the automobile is used:

A. for pleasure,

B. for commuting and if so, whether it is driven an average of over or under 100 miles per week for this purpose,

C. in business, or

D. qualifies as a farm automobile.

For example, code 9B identifies a risk with the following rating characteristics:

A. Age, sex, and marital status: Operator is an unmarried male between 19 and 20

B. Use and annual mileage: Not an occasional operator; not a farm automobile

The following words and phrases affecting classification are defined in Rule 204 - Definitions and Interpretations:

Age

Driving to and from work

Estimated annual mileage

Farm automobile

Married

Military service

Occasional operator

Principal operator

Student away at school

Used for business

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PRIVATE PASSENGER CLASS FACTORS

BIPD

	Multiple Automobiles Discount	
Class	Yes	No
1A	0.82	1.02
1B	1.00	1.20
1C	0.88	1.08
1D	1.00	1.20
1E	1.02	1.22
1F	1.05	1.25
1G	1.07	1.17
1H	1.19	1.29
1J	0.74	0.94
1K	0.90	1.10
1L	1.07	1.17
1M	0.81	0.91
21	0.99	1.19
22	1.17	1.37
23	0.96	1.16
24	1.16	1.36
25	1.00	1.20
26	1.24	1.44
27	1.06	1.26
28	1.28	1.48
2J	0.90	1.10
2K	1.06	1.26
2P	0.87	1.07
2Q	1.00	1.20
2R	0.90	1.10
2T	1.03	1.23
2U	0.93	1.13
2V	1.07	1.27
3A	1.01	1.17
3B	1.20	1.36

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	Multiple Automobiles Discount	
Class	Yes	No
3C	1.12	1.28
3D	1.28	1.44
3E	1.32	1.48
3F	1.35	1.51
3G	1.40	1.50
3H	1.55	1.65
3J	0.92	1.08
3K	1.08	1.24
6A	0.73	0.93
6B	0.91	1.11
6C	0.79	0.99
6D	0.91	1.11
6E	0.90	1.10
6F	0.96	1.16
6G	0.96	1.06
6H	1.08	1.18
6J	0.66	0.86
6K	0.82	1.02

Notes:

A. The following apply:

1. Rule 204
2. Rule 205
3. Rule 206
4. Classification Code Chart

B. The class factors may be adjusted for the following:

1. Rule 210 - Age Adjustment Factors for Private Passenger Type Automobiles
2. Rule 410 - Driver Training Automobile Adjustment (SFM Only)

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PRIVATE PASSENGER CLASS FACTORS

Collision

	Multiple Automobiles Discount	
Class	Yes	No
1A	0.82	1.02
1B	1.00	1.20
1C	0.91	1.11
1D	1.02	1.22
1E	1.03	1.23
1F	1.08	1.28
1G	1.03	1.13
1H	1.14	1.24
1J	0.74	0.94
1K	0.90	1.10
1L	1.03	1.13
1M	0.78	0.88
21	0.96	1.16
22	1.14	1.34
23	0.96	1.16
24	1.16	1.36
25	1.00	1.20
26	1.24	1.44
27	1.03	1.23
28	1.24	1.44
2J	0.87	1.07
2K	1.03	1.23
2P	0.87	1.07
2Q	0.99	1.19
2R	0.90	1.10
2T	1.02	1.22
2U	0.90	1.10
2V	1.04	1.24
3A	1.10	1.26
3B	1.25	1.41

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	Multiple Automobiles Discount	
Class	Yes	No
3C	1.20	1.36
3D	1.35	1.51
3E	1.35	1.51
3F	1.40	1.56
3G	1.45	1.55
3H	1.55	1.65
3J	0.99	1.15
3K	1.13	1.29
6A	0.72	0.92
6B	0.90	1.10
6C	0.78	0.98
6D	0.90	1.10
6E	0.93	1.13
6F	0.95	1.15
6G	0.93	1.03
6H	1.05	1.15
6J	0.65	0.85
6K	0.81	1.01

Notes:

A. The following apply:

1. Rule 204
2. Rule 205
3. Rule 206
4. Classification Code Chart

B. The class factors may be adjusted for the following:

1. Rule 210 - Age Adjustment Factors for Private Passenger Type Automobiles
2. Rule 410 - Driver Training Automobile Adjustment (SFM Only)

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PRIVATE PASSENGER CLASS FACTORS

Comprehensive

	Multiple Automobiles Discount	
Class	Yes	No
1A	0.81	1.01
1B	1.00	1.20
1C	0.88	1.08
1D	1.03	1.23
1E	1.02	1.22
1F	1.08	1.28
1G	1.06	1.16
1H	1.17	1.27
1J	0.74	0.94
1K	0.90	1.10
1L	1.04	1.14
1M	0.78	0.88
21	0.81	1.01
22	0.97	1.17
23	0.88	1.08
24	1.06	1.26
25	0.93	1.13
26	1.15	1.35
27	0.96	1.16
28	1.16	1.36
2J	0.74	0.94
2K	0.88	1.08
2P	0.79	0.99
2Q	0.91	1.11
2R	0.84	1.04
2T	0.95	1.15
2U	0.85	1.05
2V	0.97	1.17
3A	1.05	1.21
3B	1.20	1.36

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	Multiple Automobiles Discount	
Class	Yes	No
3C	1.12	1.28
3D	1.30	1.46
3E	1.30	1.46
3F	1.30	1.46
3G	1.40	1.50
3H	1.50	1.60
3J	0.95	1.11
3K	1.08	1.24
6A	0.81	1.01
6B	0.99	1.19
6C	0.87	1.07
6D	0.99	1.19
6E	0.98	1.18
6F	1.04	1.24
6G	1.04	1.14
6H	1.15	1.25
6J	0.74	0.94
6K	0.90	1.10

Notes:

A. The following apply:

1. Rule 204
2. Rule 205
3. Rule 206
4. Classification Code Chart

B. The class factors may be adjusted for the following:

1. Rule 210 - Age Adjustment Factors for Private Passenger Type Automobiles
2. Rule 410 - Driver Training Automobile Adjustment (SFM Only)

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PRIVATE PASSENGER CLASS FACTORS

MPC

	Multiple Automobiles Discount	
Class	Yes	No
1A	0.78	0.98
1B	1.00	1.20
1C	0.88	1.08
1D	1.00	1.20
1E	1.00	1.20
1F	1.05	1.25
1G	0.95	1.05
1H	1.04	1.14
1J	0.72	0.92
1K	0.90	1.10
1L	0.83	0.93
1M	0.62	0.72
21	0.85	1.05
22	1.06	1.26
23	0.88	1.08
24	1.08	1.28
25	0.92	1.12
26	1.14	1.34
27	0.94	1.14
28	1.16	1.36
2J	0.77	0.97
2K	0.95	1.15
2P	0.79	0.99
2Q	0.96	1.16
2R	0.82	1.02
2T	0.98	1.18
2U	0.83	1.03
2V	0.97	1.17
3A	1.00	1.16
3B	1.15	1.31

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	Multiple Automobiles Discount	
Class	Yes	No
3C	1.10	1.26
3D	1.24	1.40
3E	1.28	1.44
3F	1.28	1.44
3G	1.40	1.50
3H	1.50	1.60
3J	0.91	1.07
3K	1.03	1.19
6A	0.70	0.90
6B	0.90	1.10
6C	0.78	0.98
6D	0.90	1.10
6E	0.92	1.12
6F	0.95	1.15
6G	0.86	0.96
6H	0.96	1.06
6J	0.64	0.84
6K	0.81	1.01

Notes:

A. The following apply:

1. Rule 204
2. Rule 205
3. Rule 206
4. Classification Code Chart

B. The class factors may be adjusted for the following:

1. Rule 210 - Age Adjustment Factors for Private Passenger Type Automobiles
2. Rule 410 - Driver Training Automobile Adjustment (SFM Only)

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PRIVATE PASSENGER CLASS FACTORS

Includes Age Adjustment Factors for Private Passenger Type Automobiles (Rule 210)

BIPD												
			Age									
Class	Multiple Automobiles Discount	Discount	16	17	18	19	20	21	22	23	24
4	No	No Discount	2.99	2.80	2.59	2.41	2.21	N/A	N/A	N/A	N/A
4	No	Driver Training Discount	2.71	2.54	2.35	2.19	2.01	N/A	N/A	N/A	N/A
4	No	Good Student Discount	2.57	2.41	2.23	2.08	1.91	N/A	N/A	N/A	N/A
4	No	Steer Clear Discount	2.57	2.41	2.23	2.08	1.91	N/A	N/A	N/A	N/A
4	No	Student Away at School	1.53	1.53	1.53	1.53	1.53	1.27	1.27	1.27	1.27
4	No	Good Student and Driver Training Discounts	2.33	2.19	2.03	1.89	1.74	N/A	N/A	N/A	N/A
4	No	Steer Clear and Driver Training Discounts	2.33	2.19	2.03	1.89	1.74	N/A	N/A	N/A	N/A
4	No	Good Student and Steer Clear Discounts	2.22	2.08	1.93	1.80	1.65	N/A	N/A	N/A	N/A
4	No	Student Away at School with Driver Training Discount	1.40	1.40	1.40	1.40	1.40	N/A	N/A	N/A	N/A
4	No	Student Away at School with Good Student Discount	1.40	1.40	1.40	1.40	1.40	1.27	1.27	1.27	1.27
4	No	Student Away at School with Steer Clear Discount	1.33	1.33	1.33	1.33	1.33	1.27	1.27	1.27	1.27
4	No	Good Student, Steer Clear and Driver Training Discounts	2.01	1.89	1.75	1.64	1.51	N/A	N/A	N/A	N/A
4	No	Student Away at School with Driver Training and Good Student Discounts	1.28	1.28	1.28	1.28	1.28	N/A	N/A	N/A	N/A
4	No	Student Away at School with Driver Training and Steer Clear Discounts	1.27	1.27	1.27	1.27	1.27	N/A	N/A	N/A	N/A
4	No	Student Away at School with Good Student and Steer Clear Discounts	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27
4	No	Student Away at School with Driver Training, Good Student and Steer Clear Discounts	1.27	1.27	1.27	1.27	1.27	N/A	N/A	N/A	N/A

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BIPD											
			Age								
Class	Multiple Automobiles Discount	Discount	16	17	18	19	20	21	22	23	24
4	Yes	No Discount	2.79	2.60	2.39	2.21	2.01	N/A	N/A	N/A	N/A
4	Yes	Driver Training Discount	2.51	2.34	2.15	1.99	1.81	N/A	N/A	N/A	N/A
4	Yes	Good Student Discount	2.37	2.21	2.03	1.88	1.71	N/A	N/A	N/A	N/A
4	Yes	Steer Clear Discount	2.37	2.21	2.03	1.88	1.71	N/A	N/A	N/A	N/A
4	Yes	Student Away at School	1.33	1.33	1.33	1.33	1.33	1.07	1.07	1.07	1.07
4	Yes	Good Student and Driver Training Discounts	2.13	1.99	1.83	1.69	1.54	N/A	N/A	N/A	N/A
4	Yes	Steer Clear and Driver Training Discounts	2.13	1.99	1.83	1.69	1.54	N/A	N/A	N/A	N/A
4	Yes	Good Student and Steer Clear Discounts	2.02	1.88	1.73	1.60	1.45	N/A	N/A	N/A	N/A
4	Yes	Student Away at School with Driver Training Discount	1.20	1.20	1.20	1.20	1.20	N/A	N/A	N/A	N/A
4	Yes	Student Away at School with Good Student Discount	1.20	1.20	1.20	1.20	1.20	1.07	1.07	1.07	1.07
4	Yes	Student Away at School with Steer Clear Discount	1.13	1.13	1.13	1.13	1.13	1.07	1.07	1.07	1.07
4	Yes	Good Student, Steer Clear and Driver Training Discounts	1.81	1.69	1.55	1.44	1.31	N/A	N/A	N/A	N/A
4	Yes	Student Away at School with Driver Training and Good Student Discounts	1.08	1.08	1.08	1.08	1.08	N/A	N/A	N/A	N/A
4	Yes	Student Away at School with Driver Training and Steer Clear Discounts	1.07	1.07	1.07	1.07	1.07	N/A	N/A	N/A	N/A
4	Yes	Student Away at School with Good Student and Steer Clear Discounts	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07
4	Yes	Student Away at School with Driver Training, Good Student and Steer Clear Discounts	1.07	1.07	1.07	1.07	1.07	N/A	N/A	N/A	N/A

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BIPD											
			Age								
Class	Multiple Automobiles Discount	Discount	16	17	18	19	20	21	22	23	24
5	No	No Discount	3.69	3.29	3.00	2.60	2.25	1.88	1.75	1.57	1.53
5	No	Driver Training Discount	3.34	2.98	2.72	2.36	2.05	N/A	N/A	N/A	N/A
5	No	Good Student Discount	3.17	2.83	2.58	2.24	1.94	1.63	1.52	1.36	1.33
5	No	Steer Clear Discount	3.17	2.83	2.58	2.24	1.94	1.63	1.52	1.36	1.33
5	No	Good Student and Driver Training Discounts	2.87	2.56	2.34	2.04	1.77	N/A	N/A	N/A	N/A
5	No	Steer Clear and Driver Training Discounts	2.87	2.56	2.34	2.04	1.77	N/A	N/A	N/A	N/A
5	No	Good Student and Steer Clear Discounts	2.72	2.43	2.22	1.93	1.68	1.45	1.40	1.35	1.30
5	No	Good Student, Steer Clear and Driver Training Discounts	2.47	2.21	2.02	1.76	1.53	N/A	N/A	N/A	N/A

BIPD											
			Age								
Class	Multiple Automobiles Discount	Discount	16	17	18	19	20	21	22	23	24
5	Yes	No Discount	3.49	3.09	2.80	2.40	2.05	1.68	1.55	1.37	1.33
5	Yes	Driver Training Discount	3.14	2.78	2.52	2.16	1.85	N/A	N/A	N/A	N/A
5	Yes	Good Student Discount	2.97	2.63	2.38	2.04	1.74	1.43	1.32	1.16	1.13
5	Yes	Steer Clear Discount	2.97	2.63	2.38	2.04	1.74	1.43	1.32	1.16	1.13
5	Yes	Good Student and Driver Training Discounts	2.67	2.36	2.14	1.84	1.57	N/A	N/A	N/A	N/A
5	Yes	Steer Clear and Driver Training Discounts	2.67	2.36	2.14	1.84	1.57	N/A	N/A	N/A	N/A
5	Yes	Good Student and Steer Clear Discounts	2.52	2.23	2.02	1.73	1.48	1.25	1.20	1.15	1.10
5	Yes	Good Student, Steer Clear and Driver Training Discounts	2.27	2.01	1.82	1.56	1.33	N/A	N/A	N/A	N/A

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BIPD											
			Age								
Class	Multiple Automobiles Discount	Discount	16	17	18	19	20	21	22	23	24
7	No	No Discount	2.99	2.75	2.60	2.35	2.10	1.79	1.69	1.50	1.44
7	No	Driver Training Discount	2.71	2.50	2.36	2.14	1.91	N/A	N/A	N/A	N/A
7	No	Good Student Discount	2.71	2.50	2.36	2.14	1.91	1.63	1.54	1.37	1.32
7	No	Steer Clear Discount	2.57	2.37	2.24	2.03	1.82	1.55	1.47	1.35	1.30
7	No	Good Student and Driver Training Discounts	2.46	2.27	2.14	1.94	1.74	N/A	N/A	N/A	N/A
7	No	Steer Clear and Driver Training Discounts	2.33	2.15	2.04	1.84	1.65	N/A	N/A	N/A	N/A
7	No	Good Student and Steer Clear Discounts	2.33	2.15	2.04	1.84	1.65	1.45	1.40	1.35	1.30
7	No	Good Student, Steer Clear and Driver Training Discounts	2.12	1.96	1.85	1.68	1.51	N/A	N/A	N/A	N/A

BIPD											
			Age								
Class	Multiple Automobiles Discount	Discount	16	17	18	19	20	21	22	23	24
7	Yes	No Discount	2.79	2.55	2.40	2.15	1.90	1.59	1.49	1.30	1.24
7	Yes	Driver Training Discount	2.51	2.30	2.16	1.94	1.71	N/A	N/A	N/A	N/A
7	Yes	Good Student Discount	2.51	2.30	2.16	1.94	1.71	1.43	1.34	1.17	1.12
7	Yes	Steer Clear Discount	2.37	2.17	2.04	1.83	1.62	1.35	1.27	1.15	1.10
7	Yes	Good Student and Driver Training Discounts	2.26	2.07	1.94	1.74	1.54	N/A	N/A	N/A	N/A
7	Yes	Steer Clear and Driver Training Discounts	2.13	1.95	1.84	1.64	1.45	N/A	N/A	N/A	N/A
7	Yes	Good Student and Steer Clear Discounts	2.13	1.95	1.84	1.64	1.45	1.25	1.20	1.15	1.10
7	Yes	Good Student, Steer Clear and Driver Training Discounts	1.92	1.76	1.65	1.48	1.31	N/A	N/A	N/A	N/A

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BIPD											
			Age								
Class	Multiple Automobiles Discount	Discount	16	17	18	19	20	21	22	23	24
8	No	No Discount	3.84	3.49	3.33	3.04	2.79	N/A	N/A	N/A	N/A
8	No	Driver Training Discount	3.48	3.16	3.02	2.76	2.53	N/A	N/A	N/A	N/A
8	No	Good Student Discount	2.93	2.67	2.55	2.33	2.14	N/A	N/A	N/A	N/A
8	No	Steer Clear Discount	3.29	3.00	2.86	2.61	2.40	N/A	N/A	N/A	N/A
8	No	Student Away at School	1.65	1.65	1.65	1.65	1.65	1.47	1.47	1.47	1.47
8	No	Utility Classification	2.09	2.09	2.09	2.09	1.98	1.91	1.91	1.91	1.91
8	No	Good Student and Driver Training Discounts	2.66	2.42	2.31	2.12	1.95	N/A	N/A	N/A	N/A
8	No	Steer Clear and Driver Training Discounts	2.98	2.72	2.59	2.37	2.18	N/A	N/A	N/A	N/A
8	No	Good Student and Steer Clear Discounts	2.52	2.30	2.20	2.01	1.85	N/A	N/A	N/A	N/A
8	No	Student Away at School with Driver Training Discount	1.51	1.51	1.51	1.51	1.51	N/A	N/A	N/A	N/A
8	No	Student Away at School with Good Student Discount	1.51	1.51	1.51	1.51	1.51	1.34	1.34	1.34	1.34
8	No	Student Away at School with Steer Clear Discount	1.43	1.43	1.43	1.43	1.43	1.28	1.28	1.28	1.28
8	No	Utility Classification with Steer Clear Discount	1.79	1.79	1.79	1.79	1.70	1.64	1.64	1.64	1.64
8	No	Good Student, Steer Clear and Driver Training Discounts	2.29	2.09	2.00	1.83	1.69	N/A	N/A	N/A	N/A
8	No	Student Away at School with Driver Training and Good Student Discounts	1.37	1.37	1.37	1.37	1.37	N/A	N/A	N/A	N/A
8	No	Student Away at School with Driver Training and Steer Clear Discounts	1.31	1.31	1.31	1.31	1.31	N/A	N/A	N/A	N/A
8	No	Student Away at School with Good Student and Steer Clear Discounts	1.31	1.31	1.31	1.31	1.31	1.27	1.27	1.27	1.27
8	No	Student Away at School with Driver Training, Good Student and Steer Clear Discounts	1.27	1.27	1.27	1.27	1.27	N/A	N/A	N/A	N/A

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BIPD											
			Age								
Class	Multiple Automobiles Discount	Discount	16	17	18	19	20	21	22	23	24
8	Yes	No Discount	3.64	3.29	3.13	2.84	2.59	N/A	N/A	N/A	N/A
8	Yes	Driver Training Discount	3.28	2.96	2.82	2.56	2.33	N/A	N/A	N/A	N/A
8	Yes	Good Student Discount	2.73	2.47	2.35	2.13	1.94	N/A	N/A	N/A	N/A
8	Yes	Steer Clear Discount	3.09	2.80	2.66	2.41	2.20	N/A	N/A	N/A	N/A
8	Yes	Student Away at School	1.45	1.45	1.45	1.45	1.45	1.27	1.27	1.27	1.27
8	Yes	Utility Classification	1.99	1.99	1.99	1.99	1.88	1.81	1.81	1.81	1.81
8	Yes	Good Student and Driver Training Discounts	2.46	2.22	2.11	1.92	1.75	N/A	N/A	N/A	N/A
8	Yes	Steer Clear and Driver Training Discounts	2.78	2.52	2.39	2.17	1.98	N/A	N/A	N/A	N/A
8	Yes	Good Student and Steer Clear Discounts	2.32	2.10	2.00	1.81	1.65	N/A	N/A	N/A	N/A
8	Yes	Student Away at School with Driver Training Discount	1.31	1.31	1.31	1.31	1.31	N/A	N/A	N/A	N/A
8	Yes	Student Away at School with Good Student Discount	1.31	1.31	1.31	1.31	1.31	1.14	1.14	1.14	1.14
8	Yes	Student Away at School with Steer Clear Discount	1.23	1.23	1.23	1.23	1.23	1.08	1.08	1.08	1.08
8	Yes	Utility Classification with Steer Clear Discount	1.69	1.69	1.69	1.69	1.60	1.54	1.54	1.54	1.54
8	Yes	Good Student, Steer Clear and Driver Training Discounts	2.09	1.89	1.80	1.63	1.49	N/A	N/A	N/A	N/A
8	Yes	Student Away at School with Driver Training and Good Student Discounts	1.17	1.17	1.17	1.17	1.17	N/A	N/A	N/A	N/A
8	Yes	Student Away at School with Driver Training and Steer Clear Discounts	1.11	1.11	1.11	1.11	1.11	N/A	N/A	N/A	N/A
8	Yes	Student Away at School with Good Student and Steer Clear Discounts	1.11	1.11	1.11	1.11	1.11	1.07	1.07	1.07	1.07
8	Yes	Student Away at School with Driver Training, Good Student and Steer Clear Discounts	1.07	1.07	1.07	1.07	1.07	N/A	N/A	N/A	N/A

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BIPD											
			Age								
Class	Multiple Automobiles Discount	Discount	16	17	18	19	20	21	22	23	24
9	No	No Discount	4.98	4.29	4.00	3.45	2.96	2.40	2.11	2.05	2.03
9	No	Driver Training Discount	4.50	3.88	3.62	3.13	2.68	N/A	N/A	N/A	N/A
9	No	Good Student Discount	3.79	3.27	3.05	2.64	2.27	1.85	1.63	1.59	1.57
9	No	Steer Clear Discount	4.26	3.68	3.43	2.96	2.55	2.07	1.82	1.77	1.76
9	No	Good Student and Driver Training Discounts	3.43	2.96	2.77	2.39	2.06	N/A	N/A	N/A	N/A
9	No	Steer Clear and Driver Training Discounts	3.86	3.33	3.11	2.69	2.31	N/A	N/A	N/A	N/A
9	No	Good Student and Steer Clear Discounts	3.25	2.81	2.62	2.27	1.96	1.60	1.42	1.39	1.39
9	No	Good Student, Steer Clear and Driver Training Discounts	2.94	2.55	2.38	2.06	1.78	N/A	N/A	N/A	N/A

BIPD											
			Age								
Class	Multiple Automobiles Discount	Discount	16	17	18	19	20	21	22	23	24
9	Yes	No Discount	4.78	4.09	3.80	3.25	2.76	2.20	1.91	1.85	1.83
9	Yes	Driver Training Discount	4.30	3.68	3.42	2.93	2.48	N/A	N/A	N/A	N/A
9	Yes	Good Student Discount	3.59	3.07	2.85	2.44	2.07	1.65	1.43	1.39	1.37
9	Yes	Steer Clear Discount	4.06	3.48	3.23	2.76	2.35	1.87	1.62	1.57	1.56
9	Yes	Good Student and Driver Training Discounts	3.23	2.76	2.57	2.19	1.86	N/A	N/A	N/A	N/A
9	Yes	Steer Clear and Driver Training Discounts	3.66	3.13	2.91	2.49	2.11	N/A	N/A	N/A	N/A
9	Yes	Good Student and Steer Clear Discounts	3.05	2.61	2.42	2.07	1.76	1.40	1.22	1.19	1.19
9	Yes	Good Student, Steer Clear and Driver Training Discounts	2.74	2.35	2.18	1.86	1.58	N/A	N/A	N/A	N/A

Note: The following apply:

A. Rule 204

B. Rule 205

C. Rule 206

D. Classification Code Chart

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PRIVATE PASSENGER CLASS FACTORS

Includes Age Adjustment Factors for Private Passenger Type Automobiles (Rule 210)

Collision											
			Age								
Class	Multiple Automobiles Discount	Discount	16	17	18	19	20	21	22	23	24
4	No	No Discount	2.99	2.80	2.59	2.43	2.18	N/A	N/A	N/A	N/A
4	No	Driver Training Discount	2.71	2.54	2.35	2.21	1.98	N/A	N/A	N/A	N/A
4	No	Good Student Discount	2.57	2.41	2.23	2.10	1.88	N/A	N/A	N/A	N/A
4	No	Steer Clear Discount	2.57	2.41	2.23	2.10	1.88	N/A	N/A	N/A	N/A
4	No	Student Away at School	1.59	1.59	1.59	1.59	1.59	1.26	1.26	1.26	1.26
4	No	Good Student and Driver Training Discounts	2.33	2.19	2.03	1.91	1.71	N/A	N/A	N/A	N/A
4	No	Steer Clear and Driver Training Discounts	2.33	2.19	2.03	1.91	1.71	N/A	N/A	N/A	N/A
4	No	Good Student and Steer Clear Discounts	2.22	2.08	1.93	1.81	1.63	N/A	N/A	N/A	N/A
4	No	Student Away at School with Driver Training Discount	1.45	1.45	1.45	1.45	1.45	N/A	N/A	N/A	N/A
4	No	Student Away at School with Good Student Discount	1.45	1.45	1.45	1.45	1.45	1.26	1.26	1.26	1.26
4	No	Student Away at School with Steer Clear Discount	1.38	1.38	1.38	1.38	1.38	1.26	1.26	1.26	1.26
4	No	Good Student, Steer Clear and Driver Training Discounts	2.01	1.89	1.75	1.65	1.49	N/A	N/A	N/A	N/A
4	No	Student Away at School with Driver Training and Good Student Discounts	1.33	1.33	1.33	1.33	1.33	N/A	N/A	N/A	N/A
4	No	Student Away at School with Driver Training and Steer Clear Discounts	1.26	1.26	1.26	1.26	1.26	N/A	N/A	N/A	N/A
4	No	Student Away at School with Good Student and Steer Clear Discounts	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26
4	No	Student Away at School with Driver Training, Good Student and Steer Clear Discounts	1.26	1.26	1.26	1.26	1.26	N/A	N/A	N/A	N/A

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Collision											
			Age								
Class	Multiple Automobiles Discount	Discount	16	17	18	19	20	21	22	23	24
4	Yes	No Discount	2.79	2.60	2.39	2.23	1.98	N/A	N/A	N/A	N/A
4	Yes	Driver Training Discount	2.51	2.34	2.15	2.01	1.78	N/A	N/A	N/A	N/A
4	Yes	Good Student Discount	2.37	2.21	2.03	1.90	1.68	N/A	N/A	N/A	N/A
4	Yes	Steer Clear Discount	2.37	2.21	2.03	1.90	1.68	N/A	N/A	N/A	N/A
4	Yes	Student Away at School	1.39	1.39	1.39	1.39	1.39	1.06	1.06	1.06	1.06
4	Yes	Good Student and Driver Training Discounts	2.13	1.99	1.83	1.71	1.51	N/A	N/A	N/A	N/A
4	Yes	Steer Clear and Driver Training Discounts	2.13	1.99	1.83	1.71	1.51	N/A	N/A	N/A	N/A
4	Yes	Good Student and Steer Clear Discounts	2.02	1.88	1.73	1.61	1.43	N/A	N/A	N/A	N/A
4	Yes	Student Away at School with Driver Training Discount	1.25	1.25	1.25	1.25	1.25	N/A	N/A	N/A	N/A
4	Yes	Student Away at School with Good Student Discount	1.25	1.25	1.25	1.25	1.25	1.06	1.06	1.06	1.06
4	Yes	Student Away at School with Steer Clear Discount	1.18	1.18	1.18	1.18	1.18	1.06	1.06	1.06	1.06
4	Yes	Good Student, Steer Clear and Driver Training Discounts	1.81	1.69	1.55	1.45	1.29	N/A	N/A	N/A	N/A
4	Yes	Student Away at School with Driver Training and Good Student Discounts	1.13	1.13	1.13	1.13	1.13	N/A	N/A	N/A	N/A
4	Yes	Student Away at School with Driver Training and Steer Clear Discounts	1.06	1.06	1.06	1.06	1.06	N/A	N/A	N/A	N/A
4	Yes	Student Away at School with Good Student and Steer Clear Discounts	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06
4	Yes	Student Away at School with Driver Training, Good Student and Steer Clear Discounts	1.06	1.06	1.06	1.06	1.06	N/A	N/A	N/A	N/A

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Collision											
			Age								
Class	Multiple Automobiles Discount	Discount	16	17	18	19	20	21	22	23	24
5	No	No Discount	3.69	3.29	3.08	2.66	2.45	1.88	1.79	1.71	1.60
5	No	Driver Training Discount	3.34	2.98	2.79	2.41	2.23	N/A	N/A	N/A	N/A
5	No	Good Student Discount	3.17	2.83	2.65	2.29	2.11	1.63	1.55	1.48	1.39
5	No	Steer Clear Discount	3.17	2.83	2.65	2.29	2.11	1.63	1.55	1.48	1.39
5	No	Good Student and Driver Training Discounts	2.87	2.56	2.40	2.08	1.92	N/A	N/A	N/A	N/A
5	No	Steer Clear and Driver Training Discounts	2.87	2.56	2.40	2.08	1.92	N/A	N/A	N/A	N/A
5	No	Good Student and Steer Clear Discounts	2.72	2.43	2.28	1.98	1.83	1.44	1.40	1.35	1.30
5	No	Good Student, Steer Clear and Driver Training Discounts	2.47	2.21	2.07	1.80	1.66	N/A	N/A	N/A	N/A

Collision											
			Age								
Class	Multiple Automobiles Discount	Discount	16	17	18	19	20	21	22	23	24
5	Yes	No Discount	3.49	3.09	2.88	2.46	2.25	1.68	1.59	1.51	1.40
5	Yes	Driver Training Discount	3.14	2.78	2.59	2.21	2.03	N/A	N/A	N/A	N/A
5	Yes	Good Student Discount	2.97	2.63	2.45	2.09	1.91	1.43	1.35	1.28	1.19
5	Yes	Steer Clear Discount	2.97	2.63	2.45	2.09	1.91	1.43	1.35	1.28	1.19
5	Yes	Good Student and Driver Training Discounts	2.67	2.36	2.20	1.88	1.72	N/A	N/A	N/A	N/A
5	Yes	Steer Clear and Driver Training Discounts	2.67	2.36	2.20	1.88	1.72	N/A	N/A	N/A	N/A
5	Yes	Good Student and Steer Clear Discounts	2.52	2.23	2.08	1.78	1.63	1.24	1.20	1.15	1.10
5	Yes	Good Student, Steer Clear and Driver Training Discounts	2.27	2.01	1.87	1.60	1.46	N/A	N/A	N/A	N/A

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Collision											
			Age								
Class	Multiple Automobiles Discount	Discount	16	17	18	19	20	21	22	23	24
7	No	No Discount	2.99	2.75	2.59	2.34	2.14	1.79	1.69	1.54	1.44
7	No	Driver Training Discount	2.71	2.50	2.35	2.13	1.95	N/A	N/A	N/A	N/A
7	No	Good Student Discount	2.71	2.50	2.35	2.13	1.95	1.63	1.54	1.41	1.32
7	No	Steer Clear Discount	2.57	2.37	2.23	2.02	1.85	1.55	1.47	1.35	1.30
7	No	Good Student and Driver Training Discounts	2.46	2.27	2.14	1.93	1.77	N/A	N/A	N/A	N/A
7	No	Steer Clear and Driver Training Discounts	2.33	2.15	2.03	1.84	1.68	N/A	N/A	N/A	N/A
7	No	Good Student and Steer Clear Discounts	2.33	2.15	2.03	1.84	1.68	1.44	1.40	1.35	1.30
7	No	Good Student, Steer Clear and Driver Training Discounts	2.12	1.96	1.85	1.67	1.54	N/A	N/A	N/A	N/A

Collision											
			Age								
Class	Multiple Automobiles Discount	Discount	16	17	18	19	20	21	22	23	24
7	Yes	No Discount	2.79	2.55	2.39	2.14	1.94	1.59	1.49	1.34	1.24
7	Yes	Driver Training Discount	2.51	2.30	2.15	1.93	1.75	N/A	N/A	N/A	N/A
7	Yes	Good Student Discount	2.51	2.30	2.15	1.93	1.75	1.43	1.34	1.21	1.12
7	Yes	Steer Clear Discount	2.37	2.17	2.03	1.82	1.65	1.35	1.27	1.15	1.10
7	Yes	Good Student and Driver Training Discounts	2.26	2.07	1.94	1.73	1.57	N/A	N/A	N/A	N/A
7	Yes	Steer Clear and Driver Training Discounts	2.13	1.95	1.83	1.64	1.48	N/A	N/A	N/A	N/A
7	Yes	Good Student and Steer Clear Discounts	2.13	1.95	1.83	1.64	1.48	1.24	1.20	1.15	1.10
7	Yes	Good Student, Steer Clear and Driver Training Discounts	1.92	1.76	1.65	1.47	1.34	N/A	N/A	N/A	N/A

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Collision											
			Age								
Class	Multiple Automobiles Discount	Discount	16	17	18	19	20	21	22	23	24
8	No	No Discount	3.81	3.49	3.27	3.04	2.83	N/A	N/A	N/A	N/A
8	No	Driver Training Discount	3.45	3.16	2.96	2.76	2.57	N/A	N/A	N/A	N/A
8	No	Good Student Discount	2.91	2.67	2.50	2.33	2.17	N/A	N/A	N/A	N/A
8	No	Steer Clear Discount	3.27	3.00	2.81	2.61	2.44	N/A	N/A	N/A	N/A
8	No	Student Away at School	1.79	1.79	1.79	1.79	1.79	1.59	1.59	1.59	1.59
8	No	Utility Classification	2.09	2.09	2.09	1.91	1.91	1.91	1.91	1.91	1.91
8	No	Good Student and Driver Training Discounts	2.64	2.42	2.27	2.12	1.98	N/A	N/A	N/A	N/A
8	No	Steer Clear and Driver Training Discounts	2.96	2.72	2.55	2.37	2.21	N/A	N/A	N/A	N/A
8	No	Good Student and Steer Clear Discounts	2.50	2.30	2.16	2.01	1.88	N/A	N/A	N/A	N/A
8	No	Student Away at School with Driver Training Discount	1.63	1.63	1.63	1.63	1.63	N/A	N/A	N/A	N/A
8	No	Student Away at School with Good Student Discount	1.63	1.63	1.63	1.63	1.63	1.45	1.45	1.45	1.45
8	No	Student Away at School with Steer Clear Discount	1.55	1.55	1.55	1.55	1.55	1.38	1.38	1.38	1.38
8	No	Utility Classification with Steer Clear Discount	1.79	1.79	1.79	1.64	1.64	1.64	1.64	1.64	1.64
8	No	Good Student, Steer Clear and Driver Training Discounts	2.27	2.09	1.96	1.83	1.71	N/A	N/A	N/A	N/A
8	No	Student Away at School with Driver Training and Good Student Discounts	1.49	1.49	1.49	1.49	1.49	N/A	N/A	N/A	N/A
8	No	Student Away at School with Driver Training and Steer Clear Discounts	1.42	1.42	1.42	1.42	1.42	N/A	N/A	N/A	N/A
8	No	Student Away at School with Good Student and Steer Clear Discounts	1.42	1.42	1.42	1.42	1.42	1.26	1.26	1.26	1.26
8	No	Student Away at School with Driver Training, Good Student and Steer Clear Discounts	1.29	1.29	1.29	1.29	1.29	N/A	N/A	N/A	N/A

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Collision											
			Age								
Class	Multiple Automobiles Discount	Discount	16	17	18	19	20	21	22	23	24
8	Yes	No Discount	3.61	3.29	3.07	2.84	2.63	N/A	N/A	N/A	N/A
8	Yes	Driver Training Discount	3.25	2.96	2.76	2.56	2.37	N/A	N/A	N/A	N/A
8	Yes	Good Student Discount	2.71	2.47	2.30	2.13	1.97	N/A	N/A	N/A	N/A
8	Yes	Steer Clear Discount	3.07	2.80	2.61	2.41	2.24	N/A	N/A	N/A	N/A
8	Yes	Student Away at School	1.59	1.59	1.59	1.59	1.59	1.39	1.39	1.39	1.39
8	Yes	Utility Classification	1.99	1.99	1.99	1.81	1.81	1.81	1.81	1.81	1.81
8	Yes	Good Student and Driver Training Discounts	2.44	2.22	2.07	1.92	1.78	N/A	N/A	N/A	N/A
8	Yes	Steer Clear and Driver Training Discounts	2.76	2.52	2.35	2.17	2.01	N/A	N/A	N/A	N/A
8	Yes	Good Student and Steer Clear Discounts	2.30	2.10	1.96	1.81	1.68	N/A	N/A	N/A	N/A
8	Yes	Student Away at School with Driver Training Discount	1.43	1.43	1.43	1.43	1.43	N/A	N/A	N/A	N/A
8	Yes	Student Away at School with Good Student Discount	1.43	1.43	1.43	1.43	1.43	1.25	1.25	1.25	1.25
8	Yes	Student Away at School with Steer Clear Discount	1.35	1.35	1.35	1.35	1.35	1.18	1.18	1.18	1.18
8	Yes	Utility Classification with Steer Clear Discount	1.69	1.69	1.69	1.54	1.54	1.54	1.54	1.54	1.54
8	Yes	Good Student, Steer Clear and Driver Training Discounts	2.07	1.89	1.76	1.63	1.51	N/A	N/A	N/A	N/A
8	Yes	Student Away at School with Driver Training and Good Student Discounts	1.29	1.29	1.29	1.29	1.29	N/A	N/A	N/A	N/A
8	Yes	Student Away at School with Driver Training and Steer Clear Discounts	1.22	1.22	1.22	1.22	1.22	N/A	N/A	N/A	N/A
8	Yes	Student Away at School with Good Student and Steer Clear Discounts	1.22	1.22	1.22	1.22	1.22	1.06	1.06	1.06	1.06
8	Yes	Student Away at School with Driver Training, Good Student and Steer Clear Discounts	1.09	1.09	1.09	1.09	1.09	N/A	N/A	N/A	N/A

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Collision											
			Age								
Class	Multiple Automobiles Discount	Discount	16	17	18	19	20	21	22	23	24
9	No	No Discount	4.98	4.29	4.08	3.56	3.24	2.40	2.29	2.23	2.05
9	No	Driver Training Discount	4.50	3.88	3.69	3.22	2.94	N/A	N/A	N/A	N/A
9	No	Good Student Discount	3.79	3.27	3.11	2.72	2.48	1.85	1.77	1.72	1.59
9	No	Steer Clear Discount	4.26	3.68	3.50	3.06	2.78	2.07	1.98	1.93	1.77
9	No	Good Student and Driver Training Discounts	3.43	2.96	2.82	2.47	2.25	N/A	N/A	N/A	N/A
9	No	Steer Clear and Driver Training Discounts	3.86	3.33	3.17	2.77	2.53	N/A	N/A	N/A	N/A
9	No	Good Student and Steer Clear Discounts	3.25	2.81	2.67	2.34	2.14	1.60	1.53	1.49	1.44
9	No	Good Student, Steer Clear and Driver Training Discounts	2.94	2.55	2.43	2.13	1.94	N/A	N/A	N/A	N/A

Collision											
			Age								
Class	Multiple Automobiles Discount	Discount	16	17	18	19	20	21	22	23	24
9	Yes	No Discount	4.78	4.09	3.88	3.36	3.04	2.20	2.09	2.03	1.85
9	Yes	Driver Training Discount	4.30	3.68	3.49	3.02	2.74	N/A	N/A	N/A	N/A
9	Yes	Good Student Discount	3.59	3.07	2.91	2.52	2.28	1.65	1.57	1.52	1.39
9	Yes	Steer Clear Discount	4.06	3.48	3.30	2.86	2.58	1.87	1.78	1.73	1.57
9	Yes	Good Student and Driver Training Discounts	3.23	2.76	2.62	2.27	2.05	N/A	N/A	N/A	N/A
9	Yes	Steer Clear and Driver Training Discounts	3.66	3.13	2.97	2.57	2.33	N/A	N/A	N/A	N/A
9	Yes	Good Student and Steer Clear Discounts	3.05	2.61	2.47	2.14	1.94	1.40	1.33	1.29	1.24
9	Yes	Good Student, Steer Clear and Driver Training Discounts	2.74	2.35	2.23	1.93	1.74	N/A	N/A	N/A	N/A

Note: The following apply:

A. Rule 204

B. Rule 205

C. Rule 206

D. Classification Code Chart

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PRIVATE PASSENGER CLASS FACTORS

Includes Age Adjustment Factors for Private Passenger Type Automobiles (Rule 210)

Comprehensive											
			Age								
Class	Multiple Automobiles Discount	Discount	16	17	18	19	20	21	22	23	24
4	No	No Discount	2.73	2.56	2.37	2.24	2.14	N/A	N/A	N/A	N/A
4	No	Driver Training Discount	2.48	2.32	2.15	2.04	1.95	N/A	N/A	N/A	N/A
4	No	Good Student Discount	2.35	2.21	2.04	1.93	1.85	N/A	N/A	N/A	N/A
4	No	Steer Clear Discount	2.35	2.21	2.04	1.93	1.85	N/A	N/A	N/A	N/A
4	No	Student Away at School	1.47	1.47	1.47	1.47	1.47	1.26	1.26	1.26	1.26
4	No	Good Student and Driver Training Discounts	2.14	2.01	1.86	1.76	1.68	N/A	N/A	N/A	N/A
4	No	Steer Clear and Driver Training Discounts	2.14	2.01	1.86	1.76	1.68	N/A	N/A	N/A	N/A
4	No	Good Student and Steer Clear Discounts	2.03	1.91	1.77	1.67	1.60	N/A	N/A	N/A	N/A
4	No	Student Away at School with Driver Training Discount	1.34	1.34	1.34	1.34	1.34	N/A	N/A	N/A	N/A
4	No	Student Away at School with Good Student Discount	1.34	1.34	1.34	1.34	1.34	1.26	1.26	1.26	1.26
4	No	Student Away at School with Steer Clear Discount	1.28	1.28	1.28	1.28	1.28	1.26	1.26	1.26	1.26
4	No	Good Student, Steer Clear and Driver Training Discounts	1.85	1.73	1.61	1.53	1.46	N/A	N/A	N/A	N/A
4	No	Student Away at School with Driver Training and Good Student Discounts	1.26	1.26	1.26	1.26	1.26	N/A	N/A	N/A	N/A
4	No	Student Away at School with Driver Training and Steer Clear Discounts	1.26	1.26	1.26	1.26	1.26	N/A	N/A	N/A	N/A
4	No	Student Away at School with Good Student and Steer Clear Discounts	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26
4	No	Student Away at School with Driver Training, Good Student and Steer Clear Discounts	1.26	1.26	1.26	1.26	1.26	N/A	N/A	N/A	N/A

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Comprehensive											
			Age								
Class	Multiple Automobiles Discount	Discount	16	17	18	19	20	21	22	23	24
4	Yes	No Discount	2.53	2.36	2.17	2.04	1.94	N/A	N/A	N/A	N/A
4	Yes	Driver Training Discount	2.28	2.12	1.95	1.84	1.75	N/A	N/A	N/A	N/A
4	Yes	Good Student Discount	2.15	2.01	1.84	1.73	1.65	N/A	N/A	N/A	N/A
4	Yes	Steer Clear Discount	2.15	2.01	1.84	1.73	1.65	N/A	N/A	N/A	N/A
4	Yes	Student Away at School	1.27	1.27	1.27	1.27	1.27	1.06	1.06	1.06	1.06
4	Yes	Good Student and Driver Training Discounts	1.94	1.81	1.66	1.56	1.48	N/A	N/A	N/A	N/A
4	Yes	Steer Clear and Driver Training Discounts	1.94	1.81	1.66	1.56	1.48	N/A	N/A	N/A	N/A
4	Yes	Good Student and Steer Clear Discounts	1.83	1.71	1.57	1.47	1.40	N/A	N/A	N/A	N/A
4	Yes	Student Away at School with Driver Training Discount	1.14	1.14	1.14	1.14	1.14	N/A	N/A	N/A	N/A
4	Yes	Student Away at School with Good Student Discount	1.14	1.14	1.14	1.14	1.14	1.06	1.06	1.06	1.06
4	Yes	Student Away at School with Steer Clear Discount	1.08	1.08	1.08	1.08	1.08	1.06	1.06	1.06	1.06
4	Yes	Good Student, Steer Clear and Driver Training Discounts	1.65	1.53	1.41	1.33	1.26	N/A	N/A	N/A	N/A
4	Yes	Student Away at School with Driver Training and Good Student Discounts	1.06	1.06	1.06	1.06	1.06	N/A	N/A	N/A	N/A
4	Yes	Student Away at School with Driver Training and Steer Clear Discounts	1.06	1.06	1.06	1.06	1.06	N/A	N/A	N/A	N/A
4	Yes	Student Away at School with Good Student and Steer Clear Discounts	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06
4	Yes	Student Away at School with Driver Training, Good Student and Steer Clear Discounts	1.06	1.06	1.06	1.06	1.06	N/A	N/A	N/A	N/A

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Comprehensive											
			Age								
Class	Multiple Automobiles Discount	Discount	16	17	18	19	20	21	22	23	24
5	No	No Discount	3.37	3.01	2.82	2.44	2.25	1.73	1.65	1.57	1.53
5	No	Driver Training Discount	3.05	2.73	2.56	2.22	2.05	N/A	N/A	N/A	N/A
5	No	Good Student Discount	2.89	2.59	2.43	2.10	1.94	1.50	1.43	1.36	1.33
5	No	Steer Clear Discount	2.89	2.59	2.43	2.10	1.94	1.50	1.43	1.36	1.33
5	No	Good Student and Driver Training Discounts	2.63	2.35	2.20	1.91	1.77	N/A	N/A	N/A	N/A
5	No	Steer Clear and Driver Training Discounts	2.63	2.35	2.20	1.91	1.77	N/A	N/A	N/A	N/A
5	No	Good Student and Steer Clear Discounts	2.49	2.23	2.09	1.82	1.68	1.38	1.35	1.32	1.31
5	No	Good Student, Steer Clear and Driver Training Discounts	2.26	2.03	1.90	1.66	1.53	N/A	N/A	N/A	N/A

Comprehensive											
			Age								
Class	Multiple Automobiles Discount	Discount	16	17	18	19	20	21	22	23	24
5	Yes	No Discount	3.17	2.81	2.62	2.24	2.05	1.53	1.45	1.37	1.33
5	Yes	Driver Training Discount	2.85	2.53	2.36	2.02	1.85	N/A	N/A	N/A	N/A
5	Yes	Good Student Discount	2.69	2.39	2.23	1.90	1.74	1.30	1.23	1.16	1.13
5	Yes	Steer Clear Discount	2.69	2.39	2.23	1.90	1.74	1.30	1.23	1.16	1.13
5	Yes	Good Student and Driver Training Discounts	2.43	2.15	2.00	1.71	1.57	N/A	N/A	N/A	N/A
5	Yes	Steer Clear and Driver Training Discounts	2.43	2.15	2.00	1.71	1.57	N/A	N/A	N/A	N/A
5	Yes	Good Student and Steer Clear Discounts	2.29	2.03	1.89	1.62	1.48	1.18	1.15	1.12	1.11
5	Yes	Good Student, Steer Clear and Driver Training Discounts	2.06	1.83	1.70	1.46	1.33	N/A	N/A	N/A	N/A

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Comprehensive											
			Age								
Class	Multiple Automobiles Discount	Discount	16	17	18	19	20	21	22	23	24
7	No	No Discount	2.73	2.51	2.42	2.19	2.10	1.65	1.56	1.53	1.50
7	No	Driver Training Discount	2.48	2.28	2.20	1.99	1.91	N/A	N/A	N/A	N/A
7	No	Good Student Discount	2.48	2.28	2.20	1.99	1.91	1.51	1.42	1.40	1.37
7	No	Steer Clear Discount	2.35	2.16	2.09	1.89	1.82	1.43	1.36	1.33	1.31
7	No	Good Student and Driver Training Discounts	2.25	2.07	2.00	1.81	1.74	N/A	N/A	N/A	N/A
7	No	Steer Clear and Driver Training Discounts	2.14	1.97	1.90	1.72	1.65	N/A	N/A	N/A	N/A
7	No	Good Student and Steer Clear Discounts	2.14	1.97	1.90	1.72	1.65	1.38	1.35	1.32	1.31
7	No	Good Student, Steer Clear and Driver Training Discounts	1.94	1.79	1.73	1.57	1.51	N/A	N/A	N/A	N/A

Comprehensive											
			Age								
Class	Multiple Automobiles Discount	Discount	16	17	18	19	20	21	22	23	24
7	Yes	No Discount	2.53	2.31	2.22	1.99	1.90	1.45	1.36	1.33	1.30
7	Yes	Driver Training Discount	2.28	2.08	2.00	1.79	1.71	N/A	N/A	N/A	N/A
7	Yes	Good Student Discount	2.28	2.08	2.00	1.79	1.71	1.31	1.22	1.20	1.17
7	Yes	Steer Clear Discount	2.15	1.96	1.89	1.69	1.62	1.23	1.16	1.13	1.11
7	Yes	Good Student and Driver Training Discounts	2.05	1.87	1.80	1.61	1.54	N/A	N/A	N/A	N/A
7	Yes	Steer Clear and Driver Training Discounts	1.94	1.77	1.70	1.52	1.45	N/A	N/A	N/A	N/A
7	Yes	Good Student and Steer Clear Discounts	1.94	1.77	1.70	1.52	1.45	1.18	1.15	1.12	1.11
7	Yes	Good Student, Steer Clear and Driver Training Discounts	1.74	1.59	1.53	1.37	1.31	N/A	N/A	N/A	N/A

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Comprehensive											
			Age								
Class	Multiple Automobiles Discount	Discount	16	17	18	19	20	21	22	23	24
8	No	No Discount	3.50	3.19	3.05	2.78	2.59	N/A	N/A	N/A	N/A
8	No	Driver Training Discount	3.17	2.89	2.77	2.52	2.35	N/A	N/A	N/A	N/A
8	No	Good Student Discount	2.68	2.44	2.34	2.14	1.99	N/A	N/A	N/A	N/A
8	No	Steer Clear Discount	3.01	2.74	2.62	2.39	2.23	N/A	N/A	N/A	N/A
8	No	Student Away at School	1.65	1.65	1.65	1.65	1.65	1.47	1.47	1.47	1.47
8	No	Utility Classification	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91
8	No	Good Student and Driver Training Discounts	2.43	2.22	2.12	1.94	1.81	N/A	N/A	N/A	N/A
8	No	Steer Clear and Driver Training Discounts	2.72	2.49	2.38	2.17	2.03	N/A	N/A	N/A	N/A
8	No	Good Student and Steer Clear Discounts	2.30	2.11	2.02	1.84	1.72	N/A	N/A	N/A	N/A
8	No	Student Away at School with Driver Training Discount	1.51	1.51	1.51	1.51	1.51	N/A	N/A	N/A	N/A
8	No	Student Away at School with Good Student Discount	1.51	1.51	1.51	1.51	1.51	1.34	1.34	1.34	1.34
8	No	Student Away at School with Steer Clear Discount	1.43	1.43	1.43	1.43	1.43	1.28	1.28	1.28	1.28
8	No	Utility Classification with Steer Clear Discount	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64
8	No	Good Student, Steer Clear and Driver Training Discounts	2.09	1.92	1.84	1.68	1.57	N/A	N/A	N/A	N/A
8	No	Student Away at School with Driver Training and Good Student Discounts	1.37	1.37	1.37	1.37	1.37	N/A	N/A	N/A	N/A
8	No	Student Away at School with Driver Training and Steer Clear Discounts	1.31	1.31	1.31	1.31	1.31	N/A	N/A	N/A	N/A
8	No	Student Away at School with Good Student and Steer Clear Discounts	1.31	1.31	1.31	1.31	1.31	1.26	1.26	1.26	1.26
8	No	Student Away at School with Driver Training, Good Student and Steer Clear Discounts	1.26	1.26	1.26	1.26	1.26	N/A	N/A	N/A	N/A

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Comprehensive											
			Age								
Class	Multiple Automobiles Discount	Discount	16	17	18	19	20	21	22	23	24
8	Yes	No Discount	3.30	2.99	2.85	2.58	2.39	N/A	N/A	N/A	N/A
8	Yes	Driver Training Discount	2.97	2.69	2.57	2.32	2.15	N/A	N/A	N/A	N/A
8	Yes	Good Student Discount	2.48	2.24	2.14	1.94	1.79	N/A	N/A	N/A	N/A
8	Yes	Steer Clear Discount	2.81	2.54	2.42	2.19	2.03	N/A	N/A	N/A	N/A
8	Yes	Student Away at School	1.45	1.45	1.45	1.45	1.45	1.27	1.27	1.27	1.27
8	Yes	Utility Classification	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81
8	Yes	Good Student and Driver Training Discounts	2.23	2.02	1.92	1.74	1.61	N/A	N/A	N/A	N/A
8	Yes	Steer Clear and Driver Training Discounts	2.52	2.29	2.18	1.97	1.83	N/A	N/A	N/A	N/A
8	Yes	Good Student and Steer Clear Discounts	2.10	1.91	1.82	1.64	1.52	N/A	N/A	N/A	N/A
8	Yes	Student Away at School with Driver Training Discount	1.31	1.31	1.31	1.31	1.31	N/A	N/A	N/A	N/A
8	Yes	Student Away at School with Good Student Discount	1.31	1.31	1.31	1.31	1.31	1.14	1.14	1.14	1.14
8	Yes	Student Away at School with Steer Clear Discount	1.23	1.23	1.23	1.23	1.23	1.08	1.08	1.08	1.08
8	Yes	Utility Classification with Steer Clear Discount	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54
8	Yes	Good Student, Steer Clear and Driver Training Discounts	1.89	1.72	1.64	1.48	1.37	N/A	N/A	N/A	N/A
8	Yes	Student Away at School with Driver Training and Good Student Discounts	1.17	1.17	1.17	1.17	1.17	N/A	N/A	N/A	N/A
8	Yes	Student Away at School with Driver Training and Steer Clear Discounts	1.11	1.11	1.11	1.11	1.11	N/A	N/A	N/A	N/A
8	Yes	Student Away at School with Good Student and Steer Clear Discounts	1.11	1.11	1.11	1.11	1.11	1.06	1.06	1.06	1.06
8	Yes	Student Away at School with Driver Training, Good Student and Steer Clear Discounts	1.06	1.06	1.06	1.06	1.06	N/A	N/A	N/A	N/A

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Comprehensive											
			Age								
Class	Multiple Automobiles Discount	Discount	16	17	18	19	20	21	22	23	24
9	No	No Discount	4.54	3.91	3.72	3.25	2.96	2.20	2.11	2.05	2.03
9	No	Driver Training Discount	4.11	3.54	3.37	2.95	2.68	N/A	N/A	N/A	N/A
9	No	Good Student Discount	3.46	2.98	2.84	2.49	2.27	1.70	1.63	1.59	1.57
9	No	Steer Clear Discount	3.89	3.35	3.19	2.79	2.55	1.90	1.82	1.77	1.76
9	No	Good Student and Driver Training Discounts	3.13	2.70	2.58	2.26	2.06	N/A	N/A	N/A	N/A
9	No	Steer Clear and Driver Training Discounts	3.52	3.04	2.89	2.53	2.31	N/A	N/A	N/A	N/A
9	No	Good Student and Steer Clear Discounts	2.97	2.57	2.44	2.14	1.96	1.48	1.44	1.44	1.44
9	No	Good Student, Steer Clear and Driver Training Discounts	2.69	2.33	2.22	1.95	1.78	N/A	N/A	N/A	N/A

Comprehensive											
			Age								
Class	Multiple Automobiles Discount	Discount	16	17	18	19	20	21	22	23	24
9	Yes	No Discount	4.34	3.71	3.52	3.05	2.76	2.00	1.91	1.85	1.83
9	Yes	Driver Training Discount	3.91	3.34	3.17	2.75	2.48	N/A	N/A	N/A	N/A
9	Yes	Good Student Discount	3.26	2.78	2.64	2.29	2.07	1.50	1.43	1.39	1.37
9	Yes	Steer Clear Discount	3.69	3.15	2.99	2.59	2.35	1.70	1.62	1.57	1.56
9	Yes	Good Student and Driver Training Discounts	2.93	2.50	2.38	2.06	1.86	N/A	N/A	N/A	N/A
9	Yes	Steer Clear and Driver Training Discounts	3.32	2.84	2.69	2.33	2.11	N/A	N/A	N/A	N/A
9	Yes	Good Student and Steer Clear Discounts	2.77	2.37	2.24	1.94	1.76	1.28	1.24	1.24	1.24
9	Yes	Good Student, Steer Clear and Driver Training Discounts	2.49	2.13	2.02	1.75	1.58	N/A	N/A	N/A	N/A

Note: The following apply:

A. Rule 204

B. Rule 205

C. Rule 206

D. Classification Code Chart

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PRIVATE PASSENGER CLASS FACTORS

Includes Age Adjustment Factors for Private Passenger Type Automobiles (Rule 210)

MPC											
			Age								
Class	Multiple Automobiles Discount	Discount	16	17	18	19	20	21	22	23	24
4	No	No Discount	2.85	2.56	2.37	2.24	2.14	N/A	N/A	N/A	N/A
4	No	Driver Training Discount	2.59	2.32	2.15	2.04	1.95	N/A	N/A	N/A	N/A
4	No	Good Student Discount	2.45	2.21	2.04	1.93	1.85	N/A	N/A	N/A	N/A
4	No	Steer Clear Discount	2.45	2.21	2.04	1.93	1.85	N/A	N/A	N/A	N/A
4	No	Student Away at School	1.47	1.47	1.47	1.47	1.47	1.28	1.28	1.28	1.28
4	No	Good Student and Driver Training Discounts	2.23	2.01	1.86	1.76	1.68	N/A	N/A	N/A	N/A
4	No	Steer Clear and Driver Training Discounts	2.23	2.01	1.86	1.76	1.68	N/A	N/A	N/A	N/A
4	No	Good Student and Steer Clear Discounts	2.11	1.91	1.77	1.67	1.60	N/A	N/A	N/A	N/A
4	No	Student Away at School with Driver Training Discount	1.34	1.34	1.34	1.34	1.34	N/A	N/A	N/A	N/A
4	No	Student Away at School with Good Student Discount	1.34	1.34	1.34	1.34	1.34	1.28	1.28	1.28	1.28
4	No	Student Away at School with Steer Clear Discount	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28
4	No	Good Student, Steer Clear and Driver Training Discounts	1.92	1.73	1.61	1.53	1.48	N/A	N/A	N/A	N/A
4	No	Student Away at School with Driver Training and Good Student Discounts	1.28	1.28	1.28	1.28	1.28	N/A	N/A	N/A	N/A
4	No	Student Away at School with Driver Training and Steer Clear Discounts	1.28	1.28	1.28	1.28	1.28	N/A	N/A	N/A	N/A
4	No	Student Away at School with Good Student and Steer Clear Discounts	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28
4	No	Student Away at School with Driver Training, Good Student and Steer Clear Discounts	1.28	1.28	1.28	1.28	1.28	N/A	N/A	N/A	N/A

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MPC											
			Age								
Class	Multiple Automobiles Discount	Discount	16	17	18	19	20	21	22	23	24
4	Yes	No Discount	2.65	2.36	2.17	2.04	1.94	N/A	N/A	N/A	N/A
4	Yes	Driver Training Discount	2.39	2.12	1.95	1.84	1.75	N/A	N/A	N/A	N/A
4	Yes	Good Student Discount	2.25	2.01	1.84	1.73	1.65	N/A	N/A	N/A	N/A
4	Yes	Steer Clear Discount	2.25	2.01	1.84	1.73	1.65	N/A	N/A	N/A	N/A
4	Yes	Student Away at School	1.27	1.27	1.27	1.27	1.27	1.08	1.08	1.08	1.08
4	Yes	Good Student and Driver Training Discounts	2.03	1.81	1.66	1.56	1.48	N/A	N/A	N/A	N/A
4	Yes	Steer Clear and Driver Training Discounts	2.03	1.81	1.66	1.56	1.48	N/A	N/A	N/A	N/A
4	Yes	Good Student and Steer Clear Discounts	1.91	1.71	1.57	1.47	1.40	N/A	N/A	N/A	N/A
4	Yes	Student Away at School with Driver Training Discount	1.14	1.14	1.14	1.14	1.14	N/A	N/A	N/A	N/A
4	Yes	Student Away at School with Good Student Discount	1.14	1.14	1.14	1.14	1.14	1.08	1.08	1.08	1.08
4	Yes	Student Away at School with Steer Clear Discount	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08
4	Yes	Good Student, Steer Clear and Driver Training Discounts	1.72	1.53	1.41	1.33	1.28	N/A	N/A	N/A	N/A
4	Yes	Student Away at School with Driver Training and Good Student Discounts	1.08	1.08	1.08	1.08	1.08	N/A	N/A	N/A	N/A
4	Yes	Student Away at School with Driver Training and Steer Clear Discounts	1.08	1.08	1.08	1.08	1.08	N/A	N/A	N/A	N/A
4	Yes	Student Away at School with Good Student and Steer Clear Discounts	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08
4	Yes	Student Away at School with Driver Training, Good Student and Steer Clear Discounts	1.08	1.08	1.08	1.08	1.08	N/A	N/A	N/A	N/A

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MPC											
			Age								
Class	Multiple Automobiles Discount	Discount	16	17	18	19	20	21	22	23	24
5	No	No Discount	3.37	3.01	2.82	2.44	2.25	1.73	1.65	1.57	1.53
5	No	Driver Training Discount	3.05	2.73	2.56	2.22	2.05	N/A	N/A	N/A	N/A
5	No	Good Student Discount	2.89	2.59	2.43	2.10	1.94	1.50	1.43	1.38	1.33
5	No	Steer Clear Discount	2.89	2.59	2.43	2.10	1.94	1.50	1.43	1.38	1.33
5	No	Good Student and Driver Training Discounts	2.63	2.35	2.20	1.91	1.77	N/A	N/A	N/A	N/A
5	No	Steer Clear and Driver Training Discounts	2.63	2.35	2.20	1.91	1.77	N/A	N/A	N/A	N/A
5	No	Good Student and Steer Clear Discounts	2.49	2.23	2.09	1.82	1.68	1.47	1.43	1.38	1.33
5	No	Good Student, Steer Clear and Driver Training Discounts	2.26	2.03	1.90	1.66	1.53	N/A	N/A	N/A	N/A

MPC											
			Age								
Class	Multiple Automobiles Discount	Discount	16	17	18	19	20	21	22	23	24
5	Yes	No Discount	3.17	2.81	2.62	2.24	2.05	1.53	1.45	1.37	1.33
5	Yes	Driver Training Discount	2.85	2.53	2.36	2.02	1.85	N/A	N/A	N/A	N/A
5	Yes	Good Student Discount	2.69	2.39	2.23	1.90	1.74	1.30	1.23	1.18	1.13
5	Yes	Steer Clear Discount	2.69	2.39	2.23	1.90	1.74	1.30	1.23	1.18	1.13
5	Yes	Good Student and Driver Training Discounts	2.43	2.15	2.00	1.71	1.57	N/A	N/A	N/A	N/A
5	Yes	Steer Clear and Driver Training Discounts	2.43	2.15	2.00	1.71	1.57	N/A	N/A	N/A	N/A
5	Yes	Good Student and Steer Clear Discounts	2.29	2.03	1.89	1.62	1.48	1.27	1.23	1.18	1.13
5	Yes	Good Student, Steer Clear and Driver Training Discounts	2.06	1.83	1.70	1.46	1.33	N/A	N/A	N/A	N/A

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MPC											
			Age								
Class	Multiple Automobiles Discount	Discount	16	17	18	19	20	21	22	23	24
7	No	No Discount	2.73	2.51	2.42	2.19	2.10	1.65	1.55	1.44	1.44
7	No	Driver Training Discount	2.48	2.28	2.20	1.99	1.91	N/A	N/A	N/A	N/A
7	No	Good Student Discount	2.48	2.28	2.20	1.99	1.91	1.51	1.43	1.38	1.33
7	No	Steer Clear Discount	2.35	2.16	2.09	1.89	1.82	1.47	1.43	1.38	1.33
7	No	Good Student and Driver Training Discounts	2.25	2.07	2.00	1.81	1.74	N/A	N/A	N/A	N/A
7	No	Steer Clear and Driver Training Discounts	2.14	1.97	1.90	1.72	1.65	N/A	N/A	N/A	N/A
7	No	Good Student and Steer Clear Discounts	2.14	1.97	1.90	1.72	1.65	1.47	1.43	1.38	1.33
7	No	Good Student, Steer Clear and Driver Training Discounts	1.94	1.79	1.73	1.57	1.51	N/A	N/A	N/A	N/A

MPC											
			Age								
Class	Multiple Automobiles Discount	Discount	16	17	18	19	20	21	22	23	24
7	Yes	No Discount	2.53	2.31	2.22	1.99	1.90	1.45	1.35	1.24	1.24
7	Yes	Driver Training Discount	2.28	2.08	2.00	1.79	1.71	N/A	N/A	N/A	N/A
7	Yes	Good Student Discount	2.28	2.08	2.00	1.79	1.71	1.31	1.23	1.18	1.13
7	Yes	Steer Clear Discount	2.15	1.96	1.89	1.69	1.62	1.27	1.23	1.18	1.13
7	Yes	Good Student and Driver Training Discounts	2.05	1.87	1.80	1.61	1.54	N/A	N/A	N/A	N/A
7	Yes	Steer Clear and Driver Training Discounts	1.94	1.77	1.70	1.52	1.45	N/A	N/A	N/A	N/A
7	Yes	Good Student and Steer Clear Discounts	1.94	1.77	1.70	1.52	1.45	1.27	1.23	1.18	1.13
7	Yes	Good Student, Steer Clear and Driver Training Discounts	1.74	1.59	1.53	1.37	1.31	N/A	N/A	N/A	N/A

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MPC											
			Age								
Class	Multiple Automobiles Discount	Discount	16	17	18	19	20	21	22	23	24
8	No	No Discount	3.50	3.19	3.05	2.78	2.59	N/A	N/A	N/A	N/A
8	No	Driver Training Discount	3.17	2.89	2.77	2.52	2.35	N/A	N/A	N/A	N/A
8	No	Good Student Discount	2.68	2.44	2.34	2.14	1.99	N/A	N/A	N/A	N/A
8	No	Steer Clear Discount	3.01	2.74	2.62	2.39	2.23	N/A	N/A	N/A	N/A
8	No	Student Away at School	1.65	1.65	1.65	1.65	1.65	1.47	1.47	1.47	1.47
8	No	Utility Classification	1.70	1.70	1.50	1.50	1.40	1.40	1.30	1.30	1.30
8	No	Good Student and Driver Training Discounts	2.43	2.22	2.12	1.94	1.81	N/A	N/A	N/A	N/A
8	No	Steer Clear and Driver Training Discounts	2.72	2.49	2.38	2.17	2.03	N/A	N/A	N/A	N/A
8	No	Good Student and Steer Clear Discounts	2.30	2.11	2.02	1.84	1.72	N/A	N/A	N/A	N/A
8	No	Student Away at School with Driver Training Discount	1.51	1.51	1.51	1.51	1.51	N/A	N/A	N/A	N/A
8	No	Student Away at School with Good Student Discount	1.51	1.51	1.51	1.51	1.51	1.34	1.34	1.34	1.34
8	No	Student Away at School with Steer Clear Discount	1.43	1.43	1.43	1.43	1.43	1.28	1.28	1.28	1.28
8	No	Utility Classification with Steer Clear Discount	1.46	1.46	1.29	1.29	1.21	1.21	1.16	1.12	1.12
8	No	Good Student, Steer Clear and Driver Training Discounts	2.09	1.92	1.84	1.68	1.57	N/A	N/A	N/A	N/A
8	No	Student Away at School with Driver Training and Good Student Discounts	1.37	1.37	1.37	1.37	1.37	N/A	N/A	N/A	N/A
8	No	Student Away at School with Driver Training and Steer Clear Discounts	1.31	1.31	1.31	1.31	1.31	N/A	N/A	N/A	N/A
8	No	Student Away at School with Good Student and Steer Clear Discounts	1.31	1.31	1.31	1.31	1.31	1.28	1.28	1.28	1.28
8	No	Student Away at School with Driver Training, Good Student and Steer Clear Discounts	1.28	1.28	1.28	1.28	1.28	N/A	N/A	N/A	N/A

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MPC											
			Age								
Class	Multiple Automobiles Discount	Discount	16	17	18	19	20	21	22	23	24
8	Yes	No Discount	3.30	2.99	2.85	2.58	2.39	N/A	N/A	N/A	N/A
8	Yes	Driver Training Discount	2.97	2.69	2.57	2.32	2.15	N/A	N/A	N/A	N/A
8	Yes	Good Student Discount	2.48	2.24	2.14	1.94	1.79	N/A	N/A	N/A	N/A
8	Yes	Steer Clear Discount	2.81	2.54	2.42	2.19	2.03	N/A	N/A	N/A	N/A
8	Yes	Student Away at School	1.45	1.45	1.45	1.45	1.45	1.27	1.27	1.27	1.27
8	Yes	Utility Classification	1.60	1.60	1.40	1.40	1.30	1.30	1.20	1.20	1.20
8	Yes	Good Student and Driver Training Discounts	2.23	2.02	1.92	1.74	1.61	N/A	N/A	N/A	N/A
8	Yes	Steer Clear and Driver Training Discounts	2.52	2.29	2.18	1.97	1.83	N/A	N/A	N/A	N/A
8	Yes	Good Student and Steer Clear Discounts	2.10	1.91	1.82	1.64	1.52	N/A	N/A	N/A	N/A
8	Yes	Student Away at School with Driver Training Discount	1.31	1.31	1.31	1.31	1.31	N/A	N/A	N/A	N/A
8	Yes	Student Away at School with Good Student Discount	1.31	1.31	1.31	1.31	1.31	1.14	1.14	1.14	1.14
8	Yes	Student Away at School with Steer Clear Discount	1.23	1.23	1.23	1.23	1.23	1.08	1.08	1.08	1.08
8	Yes	Utility Classification with Steer Clear Discount	1.36	1.36	1.19	1.19	1.11	1.11	1.06	1.02	1.02
8	Yes	Good Student, Steer Clear and Driver Training Discounts	1.89	1.72	1.64	1.48	1.37	N/A	N/A	N/A	N/A
8	Yes	Student Away at School with Driver Training and Good Student Discounts	1.17	1.17	1.17	1.17	1.17	N/A	N/A	N/A	N/A
8	Yes	Student Away at School with Driver Training and Steer Clear Discounts	1.11	1.11	1.11	1.11	1.11	N/A	N/A	N/A	N/A
8	Yes	Student Away at School with Good Student and Steer Clear Discounts	1.11	1.11	1.11	1.11	1.11	1.08	1.08	1.08	1.08
8	Yes	Student Away at School with Driver Training, Good Student and Steer Clear Discounts	1.08	1.08	1.08	1.08	1.08	N/A	N/A	N/A	N/A

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MPC											
			Age								
Class	Multiple Automobiles Discount	Discount	16	17	18	19	20	21	22	23	24
9	No	No Discount	4.54	3.91	3.72	3.25	2.96	2.20	2.11	2.05	2.03
9	No	Driver Training Discount	4.11	3.54	3.37	2.95	2.68	N/A	N/A	N/A	N/A
9	No	Good Student Discount	3.46	2.98	2.84	2.49	2.27	1.70	1.63	1.59	1.57
9	No	Steer Clear Discount	3.89	3.35	3.19	2.79	2.55	1.90	1.82	1.77	1.76
9	No	Good Student and Driver Training Discounts	3.13	2.70	2.58	2.26	2.06	N/A	N/A	N/A	N/A
9	No	Steer Clear and Driver Training Discounts	3.52	3.04	2.89	2.53	2.31	N/A	N/A	N/A	N/A
9	No	Good Student and Steer Clear Discounts	2.97	2.57	2.44	2.14	1.96	1.48	1.43	1.38	1.37
9	No	Good Student, Steer Clear and Driver Training Discounts	2.69	2.33	2.22	1.95	1.78	N/A	N/A	N/A	N/A

MPC											
			Age								
Class	Multiple Automobiles Discount	Discount	16	17	18	19	20	21	22	23	24
9	Yes	No Discount	4.34	3.71	3.52	3.05	2.76	2.00	1.91	1.85	1.83
9	Yes	Driver Training Discount	3.91	3.34	3.17	2.75	2.48	N/A	N/A	N/A	N/A
9	Yes	Good Student Discount	3.26	2.78	2.64	2.29	2.07	1.50	1.43	1.39	1.37
9	Yes	Steer Clear Discount	3.69	3.15	2.99	2.59	2.35	1.70	1.62	1.57	1.56
9	Yes	Good Student and Driver Training Discounts	2.93	2.50	2.38	2.06	1.86	N/A	N/A	N/A	N/A
9	Yes	Steer Clear and Driver Training Discounts	3.32	2.84	2.69	2.33	2.11	N/A	N/A	N/A	N/A
9	Yes	Good Student and Steer Clear Discounts	2.77	2.37	2.24	1.94	1.76	1.28	1.23	1.18	1.17
9	Yes	Good Student, Steer Clear and Driver Training Discounts	2.49	2.13	2.02	1.75	1.58	N/A	N/A	N/A	N/A

Note: The following apply:

A. Rule 204

B. Rule 205

C. Rule 206

D. Classification Code Chart

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PRIVATE PASSENGER IRG/DEDUCTIBLE FACTORS

Collision							
IRG	Deductible						
	50	100	200	250	500	1000	2000
001	0.430	0.400	0.400	0.390	0.340	0.210	0.140
002	0.460	0.440	0.410	0.410	0.360	0.230	0.150
003	0.480	0.460	0.430	0.430	0.380	0.250	0.160
004	0.530	0.510	0.480	0.470	0.400	0.280	0.180
005	0.560	0.550	0.520	0.500	0.440	0.330	0.200
006	0.610	0.600	0.570	0.550	0.480	0.360	0.240
007	0.660	0.630	0.610	0.590	0.520	0.400	0.270
008	0.690	0.680	0.640	0.630	0.560	0.430	0.310
009	0.740	0.720	0.690	0.680	0.600	0.470	0.340
010	0.800	0.770	0.740	0.730	0.650	0.510	0.360
011	0.840	0.830	0.800	0.770	0.700	0.560	0.390
012	0.920	0.910	0.870	0.850	0.770	0.630	0.430
013	1.020	1.000	0.970	0.950	0.860	0.710	0.510
014	1.100	1.070	1.030	1.010	0.930	0.770	0.560
015	1.170	1.150	1.110	1.090	1.000	0.840	0.610
016	1.240	1.230	1.190	1.170	1.070	0.910	0.660
017	1.310	1.290	1.240	1.220	1.130	0.960	0.710
018	1.380	1.360	1.310	1.290	1.190	1.020	0.760
019	1.440	1.410	1.380	1.350	1.250	1.070	0.800
020	1.510	1.480	1.430	1.420	1.310	1.130	0.850
021	1.590	1.560	1.520	1.490	1.390	1.190	0.900
022	1.680	1.670	1.610	1.590	1.480	1.280	0.980
023	1.800	1.780	1.730	1.700	1.590	1.380	1.060
024	1.950	1.930	1.880	1.850	1.730	1.500	1.170
025	2.070	2.050	2.000	1.960	1.840	1.600	1.240

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Collision	
For each additional IRG greater than shown above, add the following factor	
Deductible	Factor
50	0.100
100	0.100
200	0.100
250	0.100
500	0.090
1000	0.080
2000	0.060

Example: The IRG 35 factor is computed as 10 (the difference between 35 and 25) multiplied by the factor above, and added to the IRG 25 factor.

Collision	
The following deductibles are available by renewal or transfer of coverage only	
Company	Deductible
SFM	200
SFF&C	50
SFF&C	100
SFF&C	200

Comprehensive								
IRG	Deductible							
	Full	50	100	200	250	500	1000	2000
001	0.230	0.160	0.140	0.120	0.110	0.080	0.060	0.040
002	0.270	0.210	0.180	0.140	0.140	0.100	0.070	0.050
003	0.330	0.270	0.260	0.190	0.170	0.120	0.080	0.050
004	0.330	0.290	0.260	0.210	0.180	0.130	0.100	0.060
005	0.370	0.330	0.310	0.230	0.210	0.150	0.110	0.070
006	0.420	0.390	0.350	0.280	0.250	0.170	0.120	0.080
007	0.480	0.450	0.410	0.340	0.300	0.200	0.140	0.090
008	0.540	0.500	0.470	0.390	0.350	0.230	0.160	0.100

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Comprehensive								
IRG	Deductible							
	Full	50	100	200	250	500	1000	2000
009	0.600	0.560	0.520	0.440	0.400	0.270	0.190	0.120
010	0.650	0.610	0.570	0.480	0.440	0.310	0.210	0.130
011	0.700	0.660	0.610	0.540	0.490	0.350	0.230	0.150
012	0.770	0.720	0.680	0.590	0.550	0.400	0.260	0.160
013	0.860	0.820	0.770	0.670	0.630	0.460	0.320	0.200
014	0.930	0.880	0.840	0.740	0.690	0.510	0.360	0.230
015	1.000	0.950	0.900	0.800	0.750	0.560	0.400	0.250
016	1.070	1.020	0.960	0.860	0.810	0.610	0.440	0.280
017	1.130	1.070	1.030	0.910	0.860	0.660	0.470	0.300
018	1.200	1.150	1.090	0.980	0.920	0.700	0.520	0.330
019	1.270	1.220	1.150	1.040	0.980	0.740	0.540	0.360
020	1.330	1.270	1.220	1.100	1.040	0.790	0.580	0.380
021	1.410	1.350	1.290	1.170	1.100	0.840	0.620	0.420
022	1.490	1.430	1.370	1.230	1.170	0.890	0.650	0.450
023	1.600	1.540	1.470	1.320	1.250	0.950	0.710	0.490
024	1.710	1.640	1.580	1.400	1.330	1.010	0.790	0.540
025	1.820	1.750	1.670	1.480	1.400	1.070	0.860	0.580

Comprehensive	
For each additional IRG greater than shown above, add the following factor	
Deductible	Factor
Full	0.09
50	0.09
100	0.08
200	0.07
250	0.07
500	0.05
1000	0.04
2000	0.03

Example: The IRG 35 factor is computed as 10 (the difference between 35 and 25) multiplied by the factor above, and added to the IRG 25 factor.

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Comprehensive	
The following deductibles are available by renewal or transfer of coverage only	
Company	Deductible
SFM	200
SFF&C	200

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PRIVATE PASSENGER LIMIT FACTORS

Bodily Injury Liability Limits (Per Person/Per Accident)	
Limits (000)	**Factor**
25/50	1.00
25/100*	1.05
30/70*	1.03
30/100*	1.06
50/50*	1.05
50/100	1.08
50/150*	1.10
50/200*	1.11
50/500*	1.17
100/100*	1.13
100/200	1.16
100/300	1.18
100/500*	1.22
150/250*	1.21
150/300*	1.22
150/400*	1.24
200/200*	1.23
200/300*	1.25
200/400*	1.27
200/500*	1.29
250/250*	1.28
250/300*	1.29
250/400*	1.31
250/500	1.32
300/300	1.31
300/500*	1.36
300/750*	1.39
400/400*	1.38
500/500	1.46
500/1000	1.51
750/750*	1.54
750/1000	1.57

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Bodily Injury Liability Limits (Per Person/Per Accident)	
Limits (000)	Factor
1000/1000	1.61

*Renewal or Transfer of Coverage Only

Property Damage Liability Limit (Add Factor to BI Limit Factor)	
Limit (000)	Factor
25	0.00
50	0.03
100	0.05
150	0.07
200	0.09
250	0.10
300	0.12
500	0.15
750	0.18
1000	0.20

Medical Payments Coverage Limits	
Limit	Factor
5,000	1.00
10,000	1.40
25,000	2.20
50,000	3.15
100,000	4.05

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UBI	
Limits (000)	Factor
25/50	1.00
50/100	1.31
100/200	1.41
100/300	1.53
300/300	1.60
250/500	1.74
500/500	1.87
500/1000	2.85
1000/1000	3.18

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

UPD		
Limit (000)	With Collision	Without Collision
25	1.00	1.00
50	1.00	1.58
100	1.00	2.80
150	1.00	4.00
200	1.00	5.21
250	1.00	6.41
300	1.00	7.59
500	1.00	12.41
750	1.00	18.43
1000	1.00	24.40

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

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WBI	
Limits (000)	**Factor**
25/50	1.00
50/100	1.52
100/200	2.44
100/300	2.80
300/300	4.33
250/500	5.26
500/500	6.07
500/1000	6.92
1000/1000	8.66

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

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PRIVATE PASSENGER MODEL YEAR FACTORS

See Rule 209

Model Year	BIPD	COLL	COMP	MPC
2014	1.00	1.22	1.13	1.00
2013	1.00	1.16	1.09	1.00
2012	1.00	1.10	1.06	1.00
2011	1.00	1.05	1.03	1.00
2010	1.00	1.00	1.00	1.00
2009	1.02	0.96	0.98	1.03
2008	1.04	0.92	0.96	1.04
2007	1.05	0.88	0.94	1.05
2006	1.05	0.84	0.92	1.05
2005	1.05	0.80	0.90	1.05
2004	1.05	0.76	0.88	1.02
2003	1.04	0.72	0.86	0.99
2002	1.03	0.68	0.84	0.95
2001	1.02	0.64	0.82	0.92
2000	1.00	0.60	0.80	0.90
1999	0.98	0.56	0.78	0.90
1998	0.95	0.54	0.76	0.90
1997	0.92	0.52	0.74	0.90
1996	0.90	0.50	0.72	0.90
1995	0.90	0.48	0.70	0.90
1994	0.90	0.46	0.69	0.90
1993	0.90	0.46	0.69	0.90
1992	0.90	0.46	0.69	0.90
Prior	0.90	0.46	0.69	0.90

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PRIVATE PASSENGER

SFF&C Star Factors				
Coverage	Ineligible for STAR Plan	1-Star	2-Star	3-Star
BIPD	1.750	1.570	1.260	1.050
COLL	1.750	1.570	1.260	1.050
COMP	1.750	1.570	1.260	1.050
ERS	1.750	1.750	1.750	1.250
MPC	1.750	1.570	1.260	1.050
R1	1.750	1.750	1.750	1.250
S	1.750	1.750	1.750	1.250
T	1.750	1.750	1.750	1.250
UBI	1.750	1.850	1.850	1.450
UPD	1.750	1.850	1.850	1.450
WBI	1.750	1.850	1.850	1.450

Ineligible for CRI but Eligible for ARRP
0.965

Experience Rated Fleet Factor
0.80

ERS Farm Factor
0.90

Multiple Automobiles Discount	
Coverage	Factor
UBI, UPD	0.90
WBI	0.90

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PRIVATE PASSENGER TERRITORY RATING FACTORS

See Territory Definitions

Territory	BIPD	COLL	COMP	MPC
001	1.353	1.224	0.834	1.347
002	1.176	1.020	0.717	0.941
003	0.964	0.882	0.673	0.769
004	1.003	0.956	1.014	0.962
005	1.034	0.998	0.909	0.911
006	1.130	1.040	1.266	1.301
008	0.964	0.925	0.668	0.947
009	1.136	1.086	0.865	1.140
011	1.103	1.014	1.051	0.970
012	1.152	1.061	1.142	1.313
013	1.119	1.116	1.863	1.462
014	1.025	1.083	1.402	1.163
015	0.754	0.896	1.058	0.795
016	0.870	1.026	1.566	1.063
017	0.774	1.009	1.341	1.108
018	1.124	1.081	0.980	0.950
019	1.124	1.101	1.079	1.206
020	1.021	1.020	0.818	0.973
051	1.105	1.014	1.051	0.970
056	0.979	1.026	1.114	1.069
076	0.905	1.026	1.566	1.091
113	1.119	1.116	1.416	1.090
123	0.969	1.116	1.862	1.155
136	0.908	1.026	1.566	1.091
141	1.103	1.014	1.051	0.970
154	0.952	1.083	1.166	1.089
155	0.952	0.998	0.909	0.911
157	0.774	1.009	1.166	1.089
166	0.969	1.040	1.301	1.155

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COMMERCIAL RATES

This section provides details on rating for commercial auto policies.

COMMERCIAL

Semiannual Premiums

Round to the nearest penny after each sequence step; Multiply unless otherwise indicated

Sequence Steps	BIPD	COLL	COMP	ERS	MPC
01. Base Rate					
02. Class					
03. Weight					
04. Limits (BI + PD Limit for BIPD)					
05. Financial Responsibility Certification					
06. IRG/Deductible					
07. Age Group					
08. Tank Truck Factor					
09. Over 50 Miles Surcharge					
10. Coal and Fuel Factor					
11. Trailer %					
12. Policy Term (Rule 102, Rule 801C)					
13. Fleet Modification					
Total Coverage Premium					

Sequence Steps	UBI	UPD	WBI
01. Base Rate			
02. Limits			
03. Policy Term (Rule 102, Rule 801C)			
04. Fleet Modification			
Total Coverage Premium			

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COMMERCIAL BASE RATES

SFM		
Territory	BIPD	MPC
001	162.60	8.50
002	133.00	7.00
003	103.90	6.10
004	100.40	7.10
005	120.10	7.30
006	130.50	8.10
008	106.90	6.90
009	144.20	8.70
011	110.70	7.10
012	141.30	9.80
013	117.60	9.20
014	106.70	8.10
015	70.60	6.20
016	89.80	8.40
017	78.50	7.80
018	115.90	7.20
019	115.90	8.10
020	124.90	6.70
051	120.10	7.10
056	120.10	8.10
076	117.70	8.40
113	115.70	8.50
123	95.90	9.60
136	114.80	8.40
141	110.70	7.10
154	86.20	7.60
155	86.20	7.30
157	72.60	7.60
166	95.90	9.60

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SFF&C		
Territory	BIPD	MPC
001	284.60	14.90
002	232.80	12.30
003	181.80	10.70
004	175.70	12.40
005	210.20	12.80
006	228.40	14.20
008	187.10	12.10
009	252.40	15.20
011	193.70	12.40
012	247.30	17.20
013	205.80	16.10
014	186.70	14.20
015	123.60	10.90
016	157.20	14.70
017	137.40	13.70
018	202.80	12.60
019	202.80	14.20
020	218.60	11.70
051	210.20	12.40
056	210.20	14.20
076	206.00	14.70
113	202.50	14.90
123	167.80	16.80
136	200.90	14.70
141	193.70	12.40
154	150.90	13.30
155	150.90	12.80
157	127.10	13.30
166	167.80	16.80

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Coverage	SFM	SFF&C
COLL	34.80	60.90
COMP	34.00	59.50
ERS	2.40	4.20
UBI	6.60	11.60
WBI	11.30	19.80

UPD		
Collision Coverage	SFM	SFF&C
With Collision	2.60	4.60
Without Collision	6.40	11.20

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COMMERCIAL IRG/DEDUCTIBLE FACTORS

Collision								
IRG	MSRP	Deductible						
		50	100	200	250	500	1000	2000
001	0 - 2,200	0.60	0.50	0.45	0.43	0.33	0.20	N/A
002	2,201 - 4,000	1.20	1.00	0.90	0.85	0.65	0.40	0.30
003	4,001 - 6,500	2.08	1.80	1.66	1.58	1.28	0.86	0.67
004	6,501 - 10,000	2.94	2.60	2.41	2.32	1.91	1.32	1.04
005	10,001 - 15,000	3.82	3.40	3.18	3.05	2.54	1.77	1.41
006	15,001 - 20,000	4.69	4.20	3.93	3.79	3.17	2.23	1.78
007	20,001 - 25,000	5.57	5.00	4.69	4.52	3.80	2.68	2.13
008	25,001 - 30,000	6.38	5.75	5.40	5.22	4.39	3.12	2.49
009	30,001 - 35,000	7.20	6.50	6.11	5.91	4.99	3.54	2.84
010	35,001 - 40,000	8.02	7.25	6.82	6.60	5.58	3.97	3.16
011	40,001 - 45,000	8.83	8.00	7.53	7.28	6.16	4.40	3.47
012	45,001 - 50,000	9.66	8.75	8.24	7.97	6.75	4.83	3.77
013	50,001 - 55,000	10.48	9.50	8.96	8.66	7.35	5.26	4.08
014	55,001 - 60,000	11.29	10.25	9.67	9.35	7.94	5.68	4.38
015	60,001 - 65,000	12.11	11.00	10.38	10.04	8.53	6.12	4.69
016	65,001 - 70,000	12.92	11.75	11.09	10.73	9.12	6.54	4.99
017	70,001 - 75,000	13.74	12.50	11.80	11.42	9.71	6.97	5.30
018	75,001 - 80,000	14.57	13.25	12.50	12.10	10.30	7.40	5.60

Collision	
The following deductibles are available by renewal or transfer of coverage only	
Company	Deductible
SFM	200
SFF&C	50
SFF&C	100
SFF&C	200

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Comprehensive									
IRG	MSRP	Deductible							
		Full	50	100	200	250	500	1000	2000
001	0 - 2,200	0.78	0.52	0.38	0.35	0.31	0.24	0.19	N/A
002	2,201 - 4,000	1.00	0.80	0.62	0.54	0.50	0.40	0.33	0.25
003	4,001 - 6,500	1.50	1.25	1.00	0.89	0.84	0.68	0.58	0.45
004	6,501 - 10,000	2.25	1.91	1.57	1.41	1.34	1.12	0.95	0.75
005	10,001 - 15,000	3.00	2.58	2.15	1.94	1.84	1.54	1.32	1.05
006	15,001 - 20,000	3.75	3.25	2.73	2.47	2.34	1.97	1.70	1.35
007	20,001 - 25,000	4.42	3.84	3.24	2.94	2.82	2.52	2.16	1.73
008	25,001 - 30,000	5.44	4.74	4.02	3.66	3.51	3.14	2.69	2.16
009	30,001 - 35,000	6.48	5.67	4.82	4.38	4.20	3.76	3.23	2.58
010	35,001 - 40,000	7.45	6.54	5.56	5.07	4.84	4.35	3.73	2.99
011	40,001 - 45,000	8.42	7.39	6.30	5.75	5.49	4.94	4.23	3.39
012	45,001 - 50,000	9.40	8.26	7.05	6.43	6.14	5.52	4.74	3.79
013	50,001 - 55,000	10.37	9.13	7.79	7.11	6.78	6.10	5.25	4.20
014	55,001 - 60,000	11.34	9.99	8.54	7.79	7.43	6.68	5.75	4.60
015	60,001 - 65,000	12.30	10.85	9.27	8.47	8.08	7.27	6.25	5.00
016	65,001 - 70,000	13.27	11.70	10.01	9.15	8.73	7.85	6.75	5.40
017	70,001 - 75,000	14.24	12.57	10.76	9.82	9.37	8.44	7.26	5.81
018	75,001 - 80,000	15.22	13.44	11.51	10.51	10.02	9.02	7.76	6.21

Comprehensive	
The following deductibles are available by renewal or transfer of coverage only	
Company	Deductible
SFM	200
SFF&C	200

Notes:

A. Increase the IRG 18 factor by the percentage shown in the table below for each $5,000, or fraction thereof, by which the MSRP exceeds $80,000. For example, the IRG factor for an IRG 25 vehicle (MSRP between $110,001 and $115,000) is computed as 7 (the difference between 25 and 18) multiplied by the percentage shown in the table below. Add one and multiply by the IRG 18 factor, rounding to the nearest penny.

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Coverage	Incremental IRG %
COLL	6%
COMP	4%

B. Use the MSRP of the body and the chassis to determine the IRG.

C. Full Comprehensive coverage is not available on the following:

1. Trucks used to haul sand, gravel, coal and other loose mineral products
2. Tank trucks used for hauling flammable liquids other than fuel oil.

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COMMERCIAL LIMIT FACTORS

Bodily Injury Liability Limits (Per Person/Per Accident)	
Limits (000)	**Factor**
25/50	1.00
25/100*	1.05
30/70*	1.04
30/100*	1.07
50/50*	1.05
50/100	1.09
50/150*	1.12
50/200*	1.15
50/500*	1.21
100/100*	1.10
100/200	1.16
100/300	1.18
100/500*	1.22
150/250*	1.21
150/300*	1.22
150/400*	1.24
200/200*	1.22
200/300*	1.26
200/400*	1.28
200/500*	1.30
250/250*	1.26
250/300*	1.29
250/400*	1.31
250/500	1.32
300/300	1.31
300/500*	1.34
300/750*	1.40
400/400*	1.38
500/500	1.42
500/1000	1.48
750/750*	1.51
750/1000	1.52

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Bodily Injury Liability Limits (Per Person/Per Accident)	
Limits (000)	**Factor**
1000/1000	1.56

*Renewal or Transfer of Coverage Only

Property Damage Liability Limit (Add Factor to BI Limit Factor)	
Limit (000)	**Factor**
25	0.00
50	0.03
100	0.05
150	0.07
200	0.09
250	0.10
300	0.12
500	0.15
750	0.18
1000	0.20

Medical Payments Coverage Limits	
Limit	**Factor**
5,000	1.00
10,000	1.40
25,000	2.00
50,000	2.80
100,000	3.50

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UBI	
Limits (000)	Factor
25/50	1.00
50/100	1.31
100/200	1.41
100/300	1.53
300/300	1.60
250/500	1.74
500/500	1.87
500/1000	2.85
1000/1000	3.18

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

UPD		
Limit (000)	With Collision	Without Collision
25	1.00	1.00
50	1.00	1.58
100	1.00	2.80
150	1.00	4.00
200	1.00	5.21
250	1.00	6.41
300	1.00	7.59
500	1.00	12.41
750	1.00	18.43
1000	1.00	24.40

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

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WBI	
Limits (000)	**Factor**
25/50	1.00
50/100	1.52
100/200	2.44
100/300	2.80
300/300	4.33
250/500	5.26
500/500	6.07
500/1000	6.92
1000/1000	8.66

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

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COMMERCIAL

Class Factors				
Class	BIPD	COLL	COMP	MPC
1	0.25	0.50	0.50	0.50
5	1.00	1.00	1.00	1.00
4	1.75	1.55	1.05	1.15

Weight Factors				
Weight	BIPD	COLL	COMP	MPC
Light	1.00	1.00	1.00	1.00
Medium	1.00	0.90	0.95	0.75
Heavy	1.15	0.90	0.95	0.75

Age Factors		
Age	COLL	COMP
1	1.00	1.00
2	0.95	0.92
3	0.90	0.86
4	0.85	0.76
5	0.80	0.66
6	0.75	0.66
7	0.70	0.65
8	0.65	0.65
9	0.50	0.60

Tank Truck Factor
1.50

The Tank Truck factor applies to deductible forms of comprehensive coverage written on tank trucks used for hauling flammable liquids other than fuel oil.

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SCHOOL BUS RATES

This section provides details on rating for school bus policies.

SCHOOL BUS

SFM Only

Annual Premiums

Round to the nearest dollar after each sequence step; Multiply unless otherwise indicated

Sequence Steps	BIPD	MPC
01. Base Rate		
02. Commercial Limits (BI + PD Limit)		
03. Church Bus %		
04. Spare Bus %		
05. Approved Other Use (Do not round after this step)	+	
06. Policy Term (Rule 102, Rule 801C) (Round to the nearest penny)		
07. Fleet Modification (Round to the nearest penny)		
Total Coverage Premium		

Sequence Steps	COLL
01. Base Rate	
02. Church Bus %	
03. Spare Bus %	
04. Policy Term (Rule 102, Rule 801C) (Round to the nearest penny)	
05. Fleet Modification (Round to the nearest penny)	
Total Coverage Premium	

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Sequence Steps	COMP
01. Base Rate	
02. Deductible Factor	
03. Church Bus %	
04. Policy Term (Rule 102, Rule 801C) (Round to the nearest penny)	
05. Fleet Modification (Round to the nearest penny)	
Total Coverage Premium	

Round to the nearest penny after each sequence step; Multiply unless otherwise indicated

Sequence Steps	UBI	UPD	WBI
01. Commercial Base Rate			
02. Commercial Limits			
03. School Bus Adjustment Factor			
04. Church Bus %			
05. Policy Term (Rule 102, Rule 801C)			
06. Fleet Modification			
Total Coverage Premium			

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SCHOOL BUS ANNUAL PREMIUMS

SFM Collision Base Rates									
MSRP	IRG	Age Group	Class	Deductible					
				50	100	250	500	1000	2000
0 - 3,000	001	1	1	20	18	17	15	8	7
0 - 3,000	001	2-3	1	16	14	13	12	6	5
0 - 3,000	001	4-8	1	13	12	11	10	5	4
0 - 3,000	001	9	1	12	11	10	9	5	4
3,001 - 4,000	002	1	1	27	24	22	20	11	9
3,001 - 4,000	002	2-3	1	22	19	18	16	9	7
3,001 - 4,000	002	4-8	1	17	15	14	13	7	6
3,001 - 4,000	002	9	1	16	14	13	12	6	5
4,001 - 6,500	003	1	1	39	35	30	27	15	12
4,001 - 6,500	003	2-3	1	32	28	24	22	12	10
4,001 - 6,500	003	4-8	1	25	22	19	18	10	8
4,001 - 6,500	003	9	1	24	21	18	16	9	7
6,501 - 10,000	004	1	1	54	47	42	38	21	17
6,501 - 10,000	004	2-3	1	43	37	34	30	16	14
6,501 - 10,000	004	4-8	1	34	30	27	24	13	11
6,501 - 10,000	004	9	1	32	28	25	23	12	10
10,001 - 14,000	005	1	1	67	60	55	50	27	22
10,001 - 14,000	005	2-3	1	54	48	44	40	22	18
10,001 - 14,000	005	4-8	1	43	38	35	32	17	14
10,001 - 14,000	005	9	1	40	36	33	30	16	13
14,001 - 19,000	006	1	1	84	75	69	62	34	28
14,001 - 19,000	006	2-3	1	67	60	55	50	27	22
14,001 - 19,000	006	4-8	1	54	48	44	40	22	18
14,001 - 19,000	006	9	1	50	45	41	37	20	17
19,001 - 24,000	007	1	1	97	90	83	76	43	34
19,001 - 24,000	007	2-3	1	78	72	67	61	35	28
19,001 - 24,000	007	4-8	1	62	58	53	49	28	22
19,001 - 24,000	007	9	1	58	54	50	46	26	21
24,001 - 29,000	008	1	1	116	104	97	89	52	41
24,001 - 29,000	008	2-3	1	93	83	78	71	42	33
24,001 - 29,000	008	4-8	1	74	67	62	57	33	26
24,001 - 29,000	008	9	1	70	63	58	53	31	24

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SFM Collision Base Rates									
MSRP	IRG	Age Group	Class	Deductible					
				50	100	250	500	1000	2000
29,001 - 34,000	009	1	1	133	119	112	102	61	47
29,001 - 34,000	009	2-3	1	106	95	89	82	49	38
29,001 - 34,000	009	4-8	1	85	76	72	65	39	30
29,001 - 34,000	009	9	1	80	72	67	61	37	28

SFM Collision Base Rates									
MSRP	IRG	Age Group	Class	Deductible					
				50	100	250	500	1000	2000
0 - 3,000	001	1	2	22	20	18	16	9	7
0 - 3,000	001	2-3	2	18	16	15	13	7	6
0 - 3,000	001	4-8	2	14	13	12	11	6	5
0 - 3,000	001	9	2	13	12	11	10	5	4
3,001 - 4,000	002	1	2	30	26	24	22	12	10
3,001 - 4,000	002	2-3	2	24	21	19	18	10	8
3,001 - 4,000	002	4-8	2	19	17	16	14	8	6
3,001 - 4,000	002	9	2	18	16	15	13	7	6
4,001 - 6,500	003	1	2	43	38	33	30	16	13
4,001 - 6,500	003	2-3	2	35	30	27	24	13	11
4,001 - 6,500	003	4-8	2	28	24	21	19	10	9
4,001 - 6,500	003	9	2	26	23	20	18	10	8
6,501 - 10,000	004	1	2	59	51	46	42	23	19
6,501 - 10,000	004	2-3	2	47	41	37	33	18	15
6,501 - 10,000	004	4-8	2	38	33	30	27	14	12
6,501 - 10,000	004	9	2	35	31	28	25	14	11
10,001 - 14,000	005	1	2	74	66	61	55	30	24
10,001 - 14,000	005	2-3	2	59	53	49	44	24	20
10,001 - 14,000	005	4-8	2	47	42	39	35	19	16
10,001 - 14,000	005	9	2	44	40	36	33	18	15
14,001 - 19,000	006	1	2	92	83	76	68	37	31
14,001 - 19,000	006	2-3	2	74	66	61	55	30	24
14,001 - 19,000	006	4-8	2	59	53	49	44	24	20
14,001 - 19,000	006	9	2	55	50	46	41	22	18

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SFM Collision Base Rates									
MSRP	IRG	Age Group	Class	Deductible					
				50	100	250	500	1000	2000
19,001 - 24,000	007	1	2	107	99	92	84	48	38
19,001 - 24,000	007	2-3	2	86	79	73	67	38	30
19,001 - 24,000	007	4-8	2	69	63	59	53	30	24
19,001 - 24,000	007	9	2	64	59	55	50	29	23
24,001 - 29,000	008	1	2	128	115	107	98	57	45
24,001 - 29,000	008	2-3	2	102	92	86	78	46	36
24,001 - 29,000	008	4-8	2	82	73	68	63	37	29
24,001 - 29,000	008	9	2	77	69	64	59	34	27
29,001 - 34,000	009	1	2	146	131	123	112	67	52
29,001 - 34,000	009	2-3	2	117	105	98	90	54	42
29,001 - 34,000	009	4-8	2	93	84	79	72	43	33
29,001 - 34,000	009	9	2	88	79	74	67	40	31

Increase the IRG 9 premium by the percentage shown below for each $5,000, or fraction thereof, by which the MSRP exceeds $34,000.
12%

Example: The premium for an IRG 11 bus (MSRP between $39,001 and $44,000) is computed as follows:

A. 2 (the difference between 11 and 9) is multiplied by the percentage shown above.

B. Add one and multiply by the IRG 9 premium, rounding to the nearest dollar.

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SCHOOL BUS ANNUAL PREMIUMS

SFM Comprehensive Base Rates									
MSRP	IRG	Age Group	Class	Deductible					
				Full	100	250	500	1000	2000
0 - 3,000	001	1	1	24	14	10	9	7	6
0 - 3,000	001	2-3	1	19	11	8	7	6	5
0 - 3,000	001	4-8	1	15	9	7	6	5	4
0 - 3,000	001	9	1	15	9	7	6	5	4
3,001 - 4,000	002	1	1	29	20	15	12	10	9
3,001 - 4,000	002	2-3	1	23	16	12	10	8	7
3,001 - 4,000	002	4-8	1	18	13	9	8	7	6
3,001 - 4,000	002	9	1	18	13	9	8	6	6
4,001 - 6,500	003	1	1	41	30	22	19	15	14
4,001 - 6,500	003	2-3	1	33	24	18	15	12	11
4,001 - 6,500	003	4-8	1	26	19	14	12	10	9
4,001 - 6,500	003	9	1	26	19	14	12	10	9
6,501 - 10,000	004	1	1	59	45	33	29	23	21
6,501 - 10,000	004	2-3	1	48	36	27	23	19	17
6,501 - 10,000	004	4-8	1	38	29	21	18	15	13
6,501 - 10,000	004	9	1	37	28	21	18	15	13
10,001 - 14,000	005	1	1	81	65	51	44	36	32
10,001 - 14,000	005	2-3	1	65	52	41	35	29	26
10,001 - 14,000	005	4-8	1	52	42	33	28	23	21
10,001 - 14,000	005	9	1	51	41	32	28	23	20
14,001 - 19,000	006	1	1	110	88	69	59	48	44
14,001 - 19,000	006	2-3	1	88	70	55	48	39	35
14,001 - 19,000	006	4-8	1	70	56	44	38	31	28
14,001 - 19,000	006	9	1	69	55	44	37	30	28
19,001 - 24,000	007	1	1	139	114	94	80	66	59
19,001 - 24,000	007	2-3	1	111	91	75	64	53	47
19,001 - 24,000	007	4-8	1	89	73	60	51	42	38
19,001 - 24,000	007	9	1	87	72	59	50	41	37
24,001 - 29,000	008	1	1	177	148	124	101	84	76
24,001 - 29,000	008	2-3	1	142	118	99	81	67	61
24,001 - 29,000	008	4-8	1	113	95	79	65	54	49
24,001 - 29,000	008	9	1	112	93	78	64	53	48

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SFM Comprehensive Base Rates									
MSRP	IRG	Age Group	Class	Deductible					
				Full	100	250	500	1000	2000
29,001 - 34,000	009	1	1	218	184	152	125	104	94
29,001 - 34,000	009	2-3	1	174	147	122	100	83	75
29,001 - 34,000	009	4-8	1	139	118	98	80	66	60
29,001 - 34,000	009	9	1	137	116	96	79	65	59

SFM Comprehensive Base Rates									
MSRP	IRG	Age Group	Class	Deductible					
				Full	100	250	500	1000	2000
0 - 3,000	001	1	2	27	15	11	10	8	7
0 - 3,000	001	2-3	2	21	12	9	8	6	6
0 - 3,000	001	4-8	2	17	10	7	6	5	5
0 - 3,000	001	9	2	17	10	7	6	5	4
3,001 - 4,000	002	1	2	31	22	16	14	11	10
3,001 - 4,000	002	2-3	2	25	18	13	11	9	8
3,001 - 4,000	002	4-8	2	20	14	10	9	7	6
3,001 - 4,000	002	9	2	20	14	10	9	7	6
4,001 - 6,500	003	1	2	45	33	24	21	17	15
4,001 - 6,500	003	2-3	2	36	26	20	17	14	12
4,001 - 6,500	003	4-8	2	29	21	16	13	11	10
4,001 - 6,500	003	9	2	28	21	15	13	11	10
6,501 - 10,000	004	1	2	65	49	37	31	26	23
6,501 - 10,000	004	2-3	2	52	39	29	25	20	18
6,501 - 10,000	004	4-8	2	42	32	23	20	16	15
6,501 - 10,000	004	9	2	41	31	23	20	16	15
10,001 - 14,000	005	1	2	90	72	56	48	39	35
10,001 - 14,000	005	2-3	2	72	57	45	39	32	28
10,001 - 14,000	005	4-8	2	57	46	36	31	25	23
10,001 - 14,000	005	9	2	56	45	36	30	25	22
14,001 - 19,000	006	1	2	121	97	76	65	53	48
14,001 - 19,000	006	2-3	2	97	77	61	52	43	39
14,001 - 19,000	006	4-8	2	77	62	49	42	34	31
14,001 - 19,000	006	9	2	76	61	48	41	34	30

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SFM Comprehensive Base Rates									
MSRP	IRG	Age Group	Class	Deductible					
				Full	100	250	500	1000	2000
19,001 - 24,000	007	1	2	152	125	104	88	72	65
19,001 - 24,000	007	2-3	2	122	100	83	70	58	52
19,001 - 24,000	007	4-8	2	98	80	66	56	46	42
19,001 - 24,000	007	9	2	96	79	65	55	46	41
24,001 - 29,000	008	1	2	195	163	136	111	93	84
24,001 - 29,000	008	2-3	2	156	130	109	89	74	67
24,001 - 29,000	008	4-8	2	125	104	87	71	59	54
24,001 - 29,000	008	9	2	123	102	86	70	58	53
29,001 - 34,000	009	1	2	240	202	168	137	114	103
29,001 - 34,000	009	2-3	2	192	162	134	110	91	82
29,001 - 34,000	009	4-8	2	153	129	107	88	73	66
29,001 - 34,000	009	9	2	151	127	106	86	72	65

Increase the IRG 9 premium by the percentage shown below for each $5,000, or fraction thereof, by which the MSRP exceeds $34,000.
15%

Example: The premium for an IRG 11 bus (MSRP between $39,001 and $44,000) is computed as follows:

A. 2 (the difference between 11 and 9) is multiplied by the percentage shown above.

B. Add one and multiply by the IRG 9 premium, rounding to the nearest dollar.

To calculate premiums for the following deductibles, apply the factor to the rate for the appropriate IRG for the Applied to Deductible, rounding to the nearest dollar		
Deductible	Applied To Deductible	Factor
50	100	1.10

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SCHOOL BUS ANNUAL BASE RATES

SFM				
BIPD				
Class	Territory	Seating Capacity		
		1 - 30	31 - 60	Over 60
1	001	182	215	429
1	002	149	176	351
1	003	120	141	283
1	004	116	137	273
1	005	135	159	317
1	006	149	176	351
1	008	120	141	282
1	009	167	196	392
1	011	128	151	301
1	012	163	192	384
1	013	136	160	320
1	014	123	145	290
1	015	81	96	191
1	016	104	122	244
1	017	88	104	207
1	018	130	153	306
1	019	130	153	306
1	020	144	170	340
1	051	135	159	317
1	056	135	159	317
1	076	132	156	311
1	113	130	153	306
1	123	108	127	253
1	136	129	152	303
1	141	128	151	301
1	154	97	114	228
1	155	97	114	228
1	157	84	99	198
1	166	108	127	253

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SFM				
BIPD				
Class	Territory	Seating Capacity		
		1 - 30	31 - 60	Over 60
2	001	201	236	472
2	002	164	193	387
2	003	132	155	311
2	004	128	150	301
2	005	148	174	349
2	006	164	193	386
2	008	132	155	310
2	009	183	216	431
2	011	141	166	331
2	012	180	211	423
2	013	150	176	352
2	014	136	160	319
2	015	89	105	211
2	016	114	134	269
2	017	97	114	228
2	018	143	168	337
2	019	143	168	337
2	020	159	187	374
2	051	148	174	349
2	056	148	174	349
2	076	146	171	343
2	113	143	168	336
2	123	118	139	278
2	136	142	167	334
2	141	141	166	331
2	154	107	125	251
2	155	107	125	251
2	157	92	109	217
2	166	118	139	278

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SFM				
MPC				
Class	Limit	Seating Capacity		
		1 - 30	31 - 60	Over 60
1	500 (Renewal or Transfer of Coverage only)	2	2	3
1	1,000	3	3	5
1	2,000	5	5	8
1	3,000	6	6	9
1	5,000	7	7	10
1	10,000	10	10	14
1	25,000	14	14	20
2	500 (Renewal or Transfer of Coverage only)	2	2	3
2	1,000	4	4	6
2	2,000	6	6	8
2	3,000	6	6	9
2	5,000	7	7	11
2	10,000	10	10	16
2	25,000	15	15	22

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SCHOOL BUS

Church Bus (applies to otherwise applicable Class 2 premiums)	
Coverage	**Percentage**
BIPD	48%
COLL	48%
COMP	48%
MPC	48%
UBI	48%
UPD	48%
WBI	48%

Spare Bus Percentage (Percent of otherwise applicable Class 1 premiums)
30%

Approved Other Use (See Rule 408A)	
Annual Mileage	**Premium**
1 - 500	8.00
More than 500 (Rate per 100 Miles)	1.60

School Bus Adjustment	
Coverage	**Factor**
UBI, UPD	2.00
WBI	2.00

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MISCELLANEOUS VEHICLE RATES

This section provides details on rating for auto policies other than private passenger autos, commercial autos and school busses.

ANTIQUE AND CLASSIC AUTOMOBILES AND REPLICAS - LIMITED USE

See Rule 406

Semiannual Premiums

Round to the nearest penny after each sequence step; Multiply unless otherwise indicated

Sequence Steps	BIPD	COLL	COMP	MPC
01. Private Passenger Base Rate				
02. Private Passenger Star Factor (SFF&C only, Ineligible for STAR Plan factor applies)				
03. Private Passenger Limits (BI + PD Limit for BIPD)				
04. Private Passenger IRG/Deductible (See Below for IRG Determination)				
05. Private Passenger Model Year				
06. Financial Responsibility Certification				
07. Liability Rating Group				
08. Passive Restraint Discount				
09. Vehicle Safety Discount				
10. Experience Rated Fleet				
11. Antique/Classic/Replica % (See Below)				
12. Private Passenger Territory				
13. Minimum Premium (See Below)				
14. Policy Term (Rule 102, Rule 801C)				
15. Fleet Modification				
Total Coverage Premium				

Sequence Steps	ERS	R1	S	T
01. Private Passenger Base Rate				
02. Private Passenger Star Factor (SFF&C only, Ineligible for STAR Plan factor applies)				
03. Policy Term (Rule 102, Rule 801C)				
04. Fleet Modification				
Total Coverage Premium				

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Sequence Steps	UBI	UPD	WBI
01. Private Passenger Base Rate			
02. Private Passenger Star Factor (SFF&C only, Ineligible for STAR Plan factor applies)			
03. Private Passenger Limits			
04. Antique/Classic/Replica % (See Below)			
05. Policy Term (Rule 102, Rule 801C)			
06. Fleet Modification			
Total Coverage Premium			

Note: All forms of collision and comprehensive coverages normally available to the type of vehicle being insured may be written except for Full Coverage Comprehensive.

Antique/Classic/Replica %		
Coverage	Antiques	Classics & Replicas
BIPD	10%	12%
COLL	17%	40%
COMP	65%	150%
MPC	10%	17%
UBI	22%	50%
UPD	22%	50%
WBI	22%	50%

Coverage	Minimum Premium
BIPD	20.00

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IRG Determination			
Stated Amount Value	**IRG**	**Stated Amount Value**	**IRG**
$0 - 2,200	1	$16,001 - 18,000	14
2,201 - 3,000	2	18,001 - 20,000	15
3,001 - 4,000	3	20,001 - 22,000	16
4,001 - 5,000	4	22,001 - 24,000	17
5,001 - 6,000	5	24,001 - 26,000	18
6,001 - 7,000	6	26,001 - 28,000	19
7,001 - 8,000	7	28,001 - 30,000	20
8,001 - 9,000	8	30,001 - 33,000	21
9,001 - 10,000	9	33,001 - 36,000	22
10,001 - 11,000	10	36,001 - 40,000	23
11,001 - 12,000	11	40,001 - 45,000	24
12,001 - 14,000	12	45,001 - 50,000	25
14,001 - 16,000	13	For each $5,000 increment, or fraction thereof, by which the value exceeds $50,000 increase the IRG by one.	

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CAMPER UNITS

Extension of Coverage for Regular Use Truck or Van Campers

See Rule 401

Semiannual Premiums

Round to the nearest penny after each sequence step; Multiply unless otherwise indicated

Sequence Steps	COLL	COMP
01. Base Rate (See Below)		
02. Policy Term (Rule 102, Rule 801C)		
03. Fleet Modification		
Total Coverage Premium		

SFM Collision Base Rates								
MSRP of Camper Unit	Rating Group Code	Deductible						
		50	100	200	250	500	1000	2000
$0-750	A	5.20	3.90	2.50	2.20	1.00	1.00	1.00
751-1,400	B	5.70	4.40	3.00	2.60	1.10	1.00	1.00
1,401-2,200	C	6.20	4.90	3.40	3.00	1.40	1.00	1.00
2,201-3,000	D	7.20	5.80	4.30	3.90	2.10	1.00	1.00
3,001-4,000	E	8.60	7.10	5.50	5.00	3.00	1.40	1.00
4,001-5,000	F	9.80	8.30	6.50	6.00	3.90	2.00	1.20
5,001-6,000	G	10.80	9.20	7.40	6.90	4.60	2.50	1.60
6,001-8,000	J	11.60	9.90	8.00	7.50	5.10	2.80	1.80
8,001-10,000	K	12.30	10.60	8.70	8.10	5.60	3.10	2.10
10,001-12,000	L	12.90	11.20	9.20	8.60	6.00	3.40	2.30
12,001-15,000	M	13.40	11.70	9.60	9.00	6.40	3.70	2.50
15,001-20,000	N	13.90	12.20	10.10	9.50	6.70	3.90	2.70
20,001-25,000	P	14.40	12.60	10.50	9.90	7.10	4.20	2.90
25,001-30,000	Q	15.00	13.10	11.00	10.30	7.40	4.40	3.10
30,001-35,000	R	15.50	13.60	11.40	10.80	7.80	4.70	3.20
35,001-40,000	S	16.00	14.10	11.90	11.20	8.10	4.90	3.40
40,001-45,000	T	16.50	14.60	12.30	11.60	8.50	5.20	3.60
45,001-50,000	U	17.00	15.10	12.80	12.00	8.90	5.40	3.80

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SFM Collision Base Rates								
MSRP of Camper Unit	Rating Group Code	Deductible						
		50	100	200	250	500	1000	2000
50,001-55,000	V	17.50	15.60	13.20	12.50	9.20	5.70	4.00
55,001-60,000	W	18.10	16.00	13.60	12.90	9.60	5.90	4.20
Over 60,000	Y	18.60	16.50	14.10	13.30	9.90	6.10	4.30

SFF&C Collision Base Rates								
MSRP of Camper Unit	Rating Group Code	Deductible						
		50	100	200	250	500	1000	2000
$0-750	A	9.10	6.80	4.40	3.90	1.80	1.80	1.80
751-1,400	B	10.00	7.70	5.30	4.60	1.90	1.80	1.80
1,401-2,200	C	10.90	8.60	6.00	5.30	2.50	1.80	1.80
2,201-3,000	D	12.60	10.20	7.50	6.80	3.70	1.80	1.80
3,001-4,000	E	15.10	12.40	9.60	8.80	5.30	2.50	1.80
4,001-5,000	F	17.20	14.50	11.40	10.50	6.80	3.50	2.10
5,001-6,000	G	18.90	16.10	13.00	12.10	8.10	4.40	2.80
6,001-8,000	J	20.30	17.30	14.00	13.10	8.90	4.90	3.20
8,001-10,000	K	21.50	18.60	15.20	14.20	9.80	5.40	3.70
10,001-12,000	L	22.60	19.60	16.10	15.10	10.50	6.00	4.00
12,001-15,000	M	23.50	20.50	16.80	15.80	11.20	6.50	4.40
15,001-20,000	N	24.30	21.40	17.70	16.60	11.70	6.80	4.70
20,001-25,000	P	25.20	22.10	18.40	17.30	12.40	7.40	5.10
25,001-30,000	Q	26.30	22.90	19.30	18.00	13.00	7.70	5.40
30,001-35,000	R	27.10	23.80	20.00	18.90	13.70	8.20	5.60
35,001-40,000	S	28.00	24.70	20.80	19.60	14.20	8.60	6.00
40,001-45,000	T	28.90	25.60	21.50	20.30	14.90	9.10	6.30
45,001-50,000	U	29.80	26.40	22.40	21.00	15.60	9.50	6.70
50,001-55,000	V	30.60	27.30	23.10	21.90	16.10	10.00	7.00
55,001-60,000	W	31.70	28.00	23.80	22.60	16.80	10.30	7.40
Over 60,000	Y	32.60	28.90	24.70	23.30	17.30	10.70	7.50

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SFM Comprehensive Base Rates									
MSRP of Camper Unit	Rating Group Code	Deductible							
		Full	50	100	200	250	500	1000	2000
$0-750	A	9.60	4.80	2.40	1.10	1.00	1.00	1.00	1.00
751-1,400	B	11.20	6.20	3.60	2.10	1.50	1.00	1.00	1.00
1,401-2,200	C	12.80	7.50	4.80	3.20	2.50	1.20	1.00	1.00
2,201-3,000	D	16.00	10.30	7.20	5.30	4.50	2.90	1.60	1.10
3,001-4,000	E	19.20	13.00	9.60	7.50	6.50	4.60	2.90	2.10
4,001-5,000	F	24.00	17.10	13.20	10.70	9.40	7.10	4.80	3.70
5,001-6,000	G	27.20	19.90	15.60	12.80	11.40	8.70	6.10	4.80
6,001-8,000	J	28.80	21.30	16.80	13.90	12.40	9.50	6.70	5.30
8,001-10,000	K	30.40	22.60	18.00	14.90	13.40	10.40	7.40	5.90
10,001-12,000	L	32.00	24.00	19.20	16.00	14.40	11.20	8.00	6.40
12,001-15,000	M	33.60	25.40	20.40	17.10	15.40	12.00	8.60	6.90
15,001-20,000	N	35.20	26.70	21.60	18.10	16.40	12.90	9.30	7.50
20,001-25,000	P	36.80	28.10	22.80	19.20	17.40	13.70	9.90	8.00
25,001-30,000	Q	38.40	29.50	24.00	20.30	18.40	14.50	10.60	8.50
30,001-35,000	R	40.00	30.90	25.20	21.30	19.40	15.30	11.20	9.10
35,001-40,000	S	41.60	32.20	26.40	22.40	20.40	16.20	11.80	9.60
40,001-45,000	T	43.20	33.60	27.60	23.50	21.40	17.00	12.50	10.10
45,001-50,000	U	44.80	35.00	28.80	24.50	22.30	17.80	13.10	10.70
50,001-55,000	V	46.40	36.30	30.00	25.60	23.30	18.70	13.80	11.20
55,001-60,000	W	48.00	37.70	31.20	26.70	24.30	19.50	14.40	11.70
Over 60,000	Y	49.60	39.10	32.40	27.70	25.30	20.30	15.00	12.30

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SFF&C Comprehensive Base Rates									
MSRP of Camper Unit	Rating Group Code	Deductible							
		Full	50	100	200	250	500	1000	2000
$0-750	A	16.80	8.40	4.20	1.90	1.80	1.80	1.80	1.80
751-1,400	B	19.60	10.90	6.30	3.70	2.60	1.80	1.80	1.80
1,401-2,200	C	22.40	13.10	8.40	5.60	4.40	2.10	1.80	1.80
2,201-3,000	D	28.00	18.00	12.60	9.30	7.90	5.10	2.80	1.90
3,001-4,000	E	33.60	22.80	16.80	13.10	11.40	8.10	5.10	3.70
4,001-5,000	F	42.00	29.90	23.10	18.70	16.50	12.40	8.40	6.50
5,001-6,000	G	47.60	34.80	27.30	22.40	20.00	15.20	10.70	8.40
6,001-8,000	J	50.40	37.30	29.40	24.30	21.70	16.60	11.70	9.30
8,001-10,000	K	53.20	39.60	31.50	26.10	23.50	18.20	13.00	10.30
10,001-12,000	L	56.00	42.00	33.60	28.00	25.20	19.60	14.00	11.20
12,001-15,000	M	58.80	44.50	35.70	29.90	27.00	21.00	15.10	12.10
15,001-20,000	N	61.60	46.70	37.80	31.70	28.70	22.60	16.30	13.10
20,001-25,000	P	64.40	49.20	39.90	33.60	30.50	24.00	17.30	14.00
25,001-30,000	Q	67.20	51.60	42.00	35.50	32.20	25.40	18.60	14.90
30,001-35,000	R	70.00	54.10	44.10	37.30	34.00	26.80	19.60	15.90
35,001-40,000	S	72.80	56.40	46.20	39.20	35.70	28.40	20.70	16.80
40,001-45,000	T	75.60	58.80	48.30	41.10	37.50	29.80	21.90	17.70
45,001-50,000	U	78.40	61.30	50.40	42.90	39.00	31.20	22.90	18.70
50,001-55,000	V	81.20	63.50	52.50	44.80	40.80	32.70	24.20	19.60
55,001-60,000	W	84.00	66.00	54.60	46.70	42.50	34.10	25.20	20.50
Over 60,000	Y	86.80	68.40	56.70	48.50	44.30	35.50	26.30	21.50

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EXTENSION OF COVERAGES

EXTENSION OF COVERAGES TO RENTED RECREATIONAL TRAVEL AND CAMPING VEHICLES

See Rule 401 and Rule 505

Company	Vehicle Type	Rate Per Day
SFM	Motor Home	1.00
SFM	Truck or Van Camper	1.00
SFM	Camper Unit	0.60
SFM	Travel or Camping Trailer	0.60
SFF&C	Motor Home	1.80
SFF&C	Truck or Van Camper	1.80
SFF&C	Camper Unit	1.10
SFF&C	Travel or Camping Trailer	1.10

Company	Vehicle Type	Minimum Premium
SFM	Motor Home	10.00
SFM	Truck or Van Camper	10.00
SFM	Camper Unit	6.00
SFM	Travel or Camping Trailer	6.00
SFF&C	Motor Home	18.00
SFF&C	Truck or Van Camper	18.00
SFF&C	Camper Unit	11.00
SFF&C	Travel or Camping Trailer	11.00

EXTENSION OF PHYSICAL DAMAGE TO TRAILERS USED FOR TRANSPORTING OFF-ROAD VEHICLES

See Rule 901

Annual Premiums	
Deductible	SFM
50	6.00
100	5.00
200	4.00

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Annual Premiums	
Deductible	SFM
250	3.80
500	3.00
1000	2.40

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MOTOR HOMES, TRUCK OR VAN CAMPERS

Insured under an Annual Automobile Policy

See Rule 401

Annual Premiums

Round to the nearest penny after each sequence step; Multiply unless otherwise indicated

Sequence Steps	BIPD	COLL	COMP	MPC
01. Private Passenger Base Rate				
02. Private Passenger Star Factor (SFF&C only, Ineligible for STAR Plan factor applies)				
03. Private Passenger Limits (BI + PD Limit for BIPD)				
04. Private Passenger IRG/Deductible (See Below for IRG Determination)				
05. Private Passenger Model Year				
06. Passive Restraint Discount				
07. Motor Home % (See Below)				
08. Private Passenger Territory				
09. Private Passenger Youthful Class (Single Car, No Discounts)				
10. Private Passenger Adult Class (Single Car, No Discounts; Include Age Adjustment Factors)				
11. Fleet Modification				
Total Coverage Premium				

Sequence Steps	ERS
01. Base Rate (See Below)	
02. Fleet Modification	
Total Coverage Premium	

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Sequence Steps	R1	S	T
01. Private Passenger Base Rate			
02. Private Passenger Star Factor (SFF&C only, Ineligible for STAR Plan factor applies)			
03. Motor Home % (See Below)			
04. Fleet Modification			
Total Coverage Premium			

Sequence Steps	UBI	UPD	WBI
01. Private Passenger Base Rate			
02. Private Passenger Star Factor (SFF&C only, Ineligible for STAR Plan factor applies)			
03. Private Passenger Limits			
04. Motor Home % (See Below)			
05. Fleet Modification			
Total Coverage Premium			

Notes:

A. Motor Homes do serve to qualify an insured private passenger automobile under the provisions of the Multiple Automobiles Discount rule.

B. Class Codes 2 and 6 shall not apply.

C. Rule 207 shall not apply.

D. See Rule 401 to determine when these vehicles shall be rated on a semiannual policy.

Coverage	Motor Home %
BIPD	30%
COLL	50%
COMP	210%
MPC	30%
R1	100%
S	200%
T	200%
UBI	48%
UPD	48%

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Coverage	Motor Home %
WBI	48%

Company	ERS Base Rate
SFM	8.80
SFF&C	15.40

IRG Determination					
MSRP of entire vehicle, including living quarters	IRG	MSRP of entire vehicle, including living quarters	IRG	MSRP of entire vehicle, including living quarters	IRG
$0 - 2,200	1	$26,001 - 28,000	19	$105,001 - 110,000	37
2,201 - 3,000	2	28,001 - 30,000	20	110,001 - 115,000	38
3,001 - 4,000	3	30,001 - 33,000	21	115,001 - 120,000	39
4,001 - 5,000	4	33,001 - 36,000	22	120,001 - 125,000	40
5,001 - 6,000	5	36,001 - 40,000	23	125,001 - 130,000	41
6,001 - 7,000	6	40,001 - 45,000	24	130,001 - 135,000	42
7,001 - 8,000	7	45,001 - 50,000	25	135,001 - 140,000	43
8,001 - 9,000	8	50,001 - 55,000	26	140,001 - 145,000	44
9,001 - 10,000	9	55,001 - 60,000	27	145,001 - 150,000	45
10,001 - 11,000	10	60,001 - 65,000	28	150,001 - 155,000	46
11,001 - 12,000	11	65,001 - 70,000	29	155,001 - 160,000	47
12,001 - 14,000	12	70,001 - 75,000	30	160,001 - 165,000	48
14,001 - 16,000	13	75,001 - 80,000	31	165,001 - 170,000	49
16,001 - 18,000	14	80,001 - 85,000	32	170,001 - 175,000	50
18,001 - 20,000	15	85,001 - 90,000	33	175,001 - 180,000	51
20,001 - 22,000	16	90,001 - 95,000	34	180,001 - 185,000	52
22,001 - 24,000	17	95,001 - 100,000	35	185,001 - 190,000	53
24,001 - 26,000	18	100,001 - 105,000	36	For each $5,000 increment, or fraction thereof, by which the MSRP exceeds $190,000 increase the IRG by one.	

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MOTORCYCLES AND MOTORSCOOTERS

See Rule 404

Semiannual Premiums

Round to the nearest penny after each sequence step; Multiply unless otherwise indicated

Sequence Steps	BIPD	COLL	COMP	MPC
01. Base Rate				
02. Private Passenger Limits (BI + PD Limit for BIPD, $5000 Limit for MPC)				
03. Deductible				
04. Model Year				
05. Liability Rating Group				
06. Motorcycle %				
07. Customer Rating Index				
08. Territory				
09. Age				
10. Policy Term (Rule 102, Rule 801C)				
11. Fleet Modification				
Total Coverage Premium				

Sequence Steps	S	T
01. Private Passenger Base Rate		
02. Private Passenger Star Factor (SFF&C only, Ineligible for STAR Plan factor applies)		
03. Motorcycle %		
04. Policy Term (Rule 102, Rule 801C)		
05. Fleet Modification		
Total Coverage Premium		

Note: Coverage S and Coverage T are limited to the minimum required under the Arkansas no-fault law.

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Sequence Steps	UBI	UPD	WBI
01. Private Passenger Base Rate			
02. Private Passenger Star Factor (SFF&C only, Ineligible for STAR Plan factor applies)			
03. Private Passenger Limits			
04. Motorcycle %			
05. Policy Term (Rule 102, Rule 801C)			
06. Fleet Modification			
Total Coverage Premium			

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MOTORCYCLES AND MOTORSCOOTERS

See Rule 404

BIPD Age Factors			
Age	All Owners or Principal Operators are at least 25 or Married Females	An Owner or Principal Operator, other than a married female, is under age 25 and is a rated driver on an Auto Policy	An Owner or Principal Operator, other than a married female, is under age 25 and is not a rated driver on an Auto Policy
16	1.10	4.50	9.10
17	1.10	4.50	8.60
18	1.10	4.50	8.60
19	1.10	4.50	8.60
20	1.10	4.50	8.60
21	1.10	4.10	8.60
22	1.10	3.80	8.60
23	1.10	3.80	8.60
24	1.10	3.80	8.60
25	1.10	3.80	8.60
26	1.10	3.80	8.60
27	1.10	3.80	8.60
28	1.10	3.80	8.60
29	1.10	3.80	8.60
30	1.10	3.80	8.60
31	1.10	3.80	8.60
32	1.10	3.80	8.60
33	1.06	3.66	8.29
34	1.03	3.56	8.06
35	1.00	3.46	7.83
36	0.98	3.39	7.67
37	0.96	3.32	7.51
38	0.94	3.25	7.35
39	0.93	3.22	7.27
40	0.92	3.19	7.19
41	0.91	3.16	7.11
42	0.90	3.13	7.03
43	0.90	3.13	7.03
44	0.90	3.13	7.03

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BIPD Age Factors			
Age	All Owners or Principal Operators are at least 25 or Married Females	An Owner or Principal Operator, other than a married female, is under age 25 and is a rated driver on an Auto Policy	An Owner or Principal Operator, other than a married female, is under age 25 and is not a rated driver on an Auto Policy
45	0.90	3.13	7.03
46	0.90	3.13	7.03
47	0.90	3.13	7.03
48	0.90	3.13	7.03
49	0.90	3.13	7.03
50	0.91	3.16	7.11
51	0.92	3.19	7.19
52	0.93	3.22	7.27
53	0.94	3.25	7.35
54	0.95	3.28	7.43
55	0.96	3.31	7.51
56	0.97	3.34	7.59
57	0.98	3.37	7.67
58	0.99	3.40	7.75
59	1.00	3.43	7.83
60	1.00	3.43	7.83
61	1.01	3.46	7.91
62	1.01	3.46	7.91
63	1.02	3.49	7.99
64	1.02	3.49	7.99
65	1.03	3.52	8.07
66	1.03	3.52	8.07
67	1.04	3.55	8.15
68	1.04	3.55	8.15
69	1.05	3.58	8.23
70	1.05	3.58	8.23
71	1.06	3.61	8.31
72	1.06	3.61	8.31
73	1.07	3.64	8.39
74	1.07	3.64	8.39
75	1.08	3.67	8.47
76	1.08	3.67	8.47

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BIPD Age Factors			
Age	All Owners or Principal Operators are at least 25 or Married Females	An Owner or Principal Operator, other than a married female, is under age 25 and is a rated driver on an Auto Policy	An Owner or Principal Operator, other than a married female, is under age 25 and is not a rated driver on an Auto Policy
77	1.09	3.70	8.55
78	1.09	3.70	8.55
79	1.10	3.73	8.63
80	1.10	3.73	8.63
81	1.10	3.73	8.63
82	1.10	3.73	8.63
83	1.10	3.73	8.63
84	1.10	3.73	8.63
85	1.10	3.73	8.63
86	1.10	3.73	8.63
87	1.10	3.73	8.63
88	1.10	3.73	8.63
89	1.10	3.73	8.63
90	1.10	3.73	8.63
91	1.10	3.73	8.63
92	1.10	3.73	8.63
93	1.10	3.73	8.63
94	1.10	3.73	8.63
95	1.10	3.73	8.63
96	1.10	3.73	8.63
97	1.10	3.73	8.63
98	1.10	3.73	8.63
99	1.10	3.73	8.63

Collision Age Factors			
Age	All Owners or Principal Operators are at least 25 or Married Females	An Owner or Principal Operator, other than a married female, is under age 25 and is a rated driver on an Auto Policy	An Owner or Principal Operator, other than a married female, is under age 25 and is not a rated driver on an Auto Policy
16	1.10	6.60	11.00
17	1.10	6.60	11.00
18	1.10	6.60	11.00

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Collision Age Factors			
Age	All Owners or Principal Operators are at least 25 or Married Females	An Owner or Principal Operator, other than a married female, is under age 25 and is a rated driver on an Auto Policy	An Owner or Principal Operator, other than a married female, is under age 25 and is not a rated driver on an Auto Policy
19	1.10	6.60	10.64
20	1.10	6.48	10.08
21	1.10	6.12	9.52
22	1.10	5.76	9.00
23	1.10	5.40	9.00
24	1.10	5.40	9.00
25	1.10	5.40	9.00
26	1.10	5.40	9.00
27	1.10	5.40	9.00
28	1.10	5.40	9.00
29	1.10	5.40	9.00
30	1.10	5.40	9.00
31	1.10	5.40	9.00
32	1.10	5.40	9.00
33	1.10	5.40	9.00
34	1.10	5.40	9.00
35	1.10	5.40	9.00
36	1.08	5.30	8.84
37	1.04	5.10	8.51
38	1.00	4.90	8.18
39	0.97	4.75	7.93
40	0.94	4.60	7.68
41	0.91	4.45	7.43
42	0.90	4.40	7.35
43	0.90	4.40	7.35
44	0.90	4.40	7.35
45	0.90	4.40	7.35
46	0.90	4.40	7.35
47	0.90	4.40	7.35
48	0.90	4.40	7.35
49	0.90	4.40	7.35
50	0.90	4.40	7.35

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Collision Age Factors			
Age	All Owners or Principal Operators are at least 25 or Married Females	An Owner or Principal Operator, other than a married female, is under age 25 and is a rated driver on an Auto Policy	An Owner or Principal Operator, other than a married female, is under age 25 and is not a rated driver on an Auto Policy
51	0.90	4.40	7.35
52	0.90	4.40	7.35
53	0.90	4.40	7.35
54	0.90	4.40	7.35
55	0.90	4.40	7.35
56	0.90	4.40	7.35
57	0.90	4.40	7.35
58	0.90	4.40	7.35
59	0.90	4.40	7.35
60	0.90	4.40	7.35
61	0.90	4.40	7.35
62	0.90	4.40	7.35
63	0.90	4.40	7.35
64	0.90	4.40	7.35
65	0.90	4.40	7.35
66	0.90	4.40	7.35
67	0.90	4.40	7.35
68	0.90	4.40	7.35
69	0.90	4.40	7.35
70	0.90	4.40	7.35
71	0.90	4.40	7.35
72	0.90	4.40	7.35
73	0.90	4.40	7.35
74	0.90	4.40	7.35
75	0.90	4.40	7.35
76	0.92	4.50	7.51
77	0.94	4.60	7.67
78	0.96	4.70	7.83
79	0.98	4.80	7.99
80	1.00	4.90	8.15
81	1.02	5.00	8.31
82	1.04	5.10	8.47

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Collision Age Factors			
Age	All Owners or Principal Operators are at least 25 or Married Females	An Owner or Principal Operator, other than a married female, is under age 25 and is a rated driver on an Auto Policy	An Owner or Principal Operator, other than a married female, is under age 25 and is not a rated driver on an Auto Policy
83	1.06	5.20	8.63
84	1.08	5.30	8.79
85	1.10	5.40	8.95
86	1.10	5.40	8.95
87	1.10	5.40	8.95
88	1.10	5.40	8.95
89	1.10	5.40	8.95
90	1.10	5.40	8.95
91	1.10	5.40	8.95
92	1.10	5.40	8.95
93	1.10	5.40	8.95
94	1.10	5.40	8.95
95	1.10	5.40	8.95
96	1.10	5.40	8.95
97	1.10	5.40	8.95
98	1.10	5.40	8.95
99	1.10	5.40	8.95

Comprehensive Age Factors			
Age	All Owners or Principal Operators are at least 25 or Married Females	An Owner or Principal Operator, other than a married female, is under age 25 and is a rated driver on an Auto Policy	An Owner or Principal Operator, other than a married female, is under age 25 and is not a rated driver on an Auto Policy
16	1.10	4.30	7.70
17	1.10	4.30	7.70
18	1.10	4.30	7.55
19	1.10	4.30	7.17
20	1.10	4.24	6.78
21	1.10	4.00	6.40
22	1.10	3.77	6.30
23	1.10	3.57	6.30
24	1.10	3.57	6.30

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Comprehensive Age Factors			
Age	All Owners or Principal Operators are at least 25 or Married Females	An Owner or Principal Operator, other than a married female, is under age 25 and is a rated driver on an Auto Policy	An Owner or Principal Operator, other than a married female, is under age 25 and is not a rated driver on an Auto Policy
25	1.10	3.57	6.30
26	1.10	3.57	6.30
27	1.10	3.57	6.30
28	1.10	3.57	6.30
29	1.10	3.57	6.30
30	1.10	3.57	6.30
31	1.10	3.57	6.30
32	1.10	3.57	6.30
33	1.10	3.57	6.30
34	1.10	3.57	6.30
35	1.10	3.57	6.30
36	1.10	3.57	6.30
37	1.10	3.57	6.30
38	1.10	3.57	6.30
39	1.00	3.25	5.73
40	0.97	3.15	5.56
41	0.94	3.05	5.39
42	0.91	2.95	5.22
43	0.90	2.92	5.16
44	0.90	2.92	5.16
45	0.90	2.92	5.16
46	0.90	2.92	5.16
47	0.90	2.92	5.16
48	0.90	2.92	5.16
49	0.90	2.92	5.16
50	0.90	2.92	5.16
51	0.90	2.92	5.16
52	0.90	2.92	5.16
53	0.90	2.92	5.16
54	0.90	2.92	5.16
55	0.90	2.92	5.16
56	0.90	2.92	5.16

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Comprehensive Age Factors			
Age	All Owners or Principal Operators are at least 25 or Married Females	An Owner or Principal Operator, other than a married female, is under age 25 and is a rated driver on an Auto Policy	An Owner or Principal Operator, other than a married female, is under age 25 and is not a rated driver on an Auto Policy
57	0.90	2.92	5.16
58	0.90	2.92	5.16
59	0.90	2.92	5.16
60	0.90	2.92	5.16
61	0.90	2.92	5.16
62	0.90	2.92	5.16
63	0.90	2.92	5.16
64	0.90	2.92	5.16
65	0.90	2.92	5.16
66	0.90	2.92	5.16
67	0.90	2.92	5.16
68	0.90	2.92	5.16
69	0.90	2.92	5.16
70	0.90	2.92	5.16
71	0.90	2.92	5.16
72	0.90	2.92	5.16
73	0.90	2.92	5.16
74	0.90	2.92	5.16
75	0.90	2.92	5.16
76	0.90	2.92	5.16
77	0.90	2.92	5.16
78	0.90	2.92	5.16
79	0.90	2.92	5.16
80	0.90	2.92	5.16
81	0.90	2.92	5.16
82	0.90	2.92	5.16
83	0.90	2.92	5.16
84	0.90	2.92	5.16
85	0.90	2.92	5.16
86	0.90	2.92	5.16
87	0.90	2.92	5.16
88	0.90	2.92	5.16

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Comprehensive Age Factors			
Age	All Owners or Principal Operators are at least 25 or Married Females	An Owner or Principal Operator, other than a married female, is under age 25 and is a rated driver on an Auto Policy	An Owner or Principal Operator, other than a married female, is under age 25 and is not a rated driver on an Auto Policy
89	0.90	2.92	5.16
90	0.90	2.92	5.16
91	0.90	2.92	5.16
92	0.90	2.92	5.16
93	0.90	2.92	5.16
94	0.90	2.92	5.16
95	0.90	2.92	5.16
96	0.90	2.92	5.16
97	0.90	2.92	5.16
98	0.90	2.92	5.16
99	0.90	2.92	5.16

MPC Age Factors			
Age	All Owners or Principal Operators are at least 25 or Married Females	An Owner or Principal Operator, other than a married female, is under age 25 and is a rated driver on an Auto Policy	An Owner or Principal Operator, other than a married female, is under age 25 and is not a rated driver on an Auto Policy
16	1.10	2.50	3.95
17	1.10	2.50	3.95
18	1.10	2.50	3.95
19	1.10	2.50	3.95
20	1.10	2.50	3.95
21	1.10	2.50	3.95
22	1.10	2.50	3.78
23	1.10	2.50	3.59
24	1.10	2.50	3.40
25	1.10	2.50	3.40
26	1.10	2.50	3.40
27	1.10	2.50	3.40
28	1.10	2.50	3.40
29	1.06	2.41	3.28
30	1.02	2.32	3.16

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MPC Age Factors			
Age	All Owners or Principal Operators are at least 25 or Married Females	An Owner or Principal Operator, other than a married female, is under age 25 and is a rated driver on an Auto Policy	An Owner or Principal Operator, other than a married female, is under age 25 and is not a rated driver on an Auto Policy
31	1.00	2.27	3.10
32	0.98	2.22	3.04
33	0.97	2.20	3.01
34	0.96	2.18	2.98
35	0.95	2.16	2.95
36	0.94	2.14	2.92
37	0.93	2.12	2.89
38	0.92	2.10	2.86
39	0.91	2.08	2.83
40	0.90	2.06	2.80
41	0.90	2.06	2.80
42	0.90	2.06	2.80
43	0.90	2.06	2.80
44	0.90	2.06	2.80
45	0.90	2.06	2.80
46	0.90	2.06	2.80
47	0.90	2.06	2.80
48	0.92	2.11	2.86
49	0.94	2.16	2.92
50	0.96	2.21	2.98
51	0.98	2.26	3.04
52	1.00	2.31	3.10
53	1.02	2.36	3.16
54	1.04	2.41	3.22
55	1.06	2.46	3.28
56	1.08	2.51	3.34
57	1.10	2.56	3.40
58	1.10	2.56	3.40
59	1.10	2.56	3.40
60	1.10	2.56	3.40
61	1.10	2.56	3.40
62	1.10	2.56	3.40

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MPC Age Factors			
Age	All Owners or Principal Operators are at least 25 or Married Females	An Owner or Principal Operator, other than a married female, is under age 25 and is a rated driver on an Auto Policy	An Owner or Principal Operator, other than a married female, is under age 25 and is not a rated driver on an Auto Policy
63	1.10	2.56	3.40
64	1.10	2.56	3.40
65	1.10	2.56	3.40
66	1.10	2.56	3.40
67	1.10	2.56	3.40
68	1.10	2.56	3.40
69	1.10	2.56	3.40
70	1.10	2.56	3.40
71	1.10	2.56	3.40
72	1.10	2.56	3.40
73	1.10	2.56	3.40
74	1.10	2.56	3.40
75	1.10	2.56	3.40
76	1.10	2.56	3.40
77	1.10	2.56	3.40
78	1.10	2.56	3.40
79	1.10	2.56	3.40
80	1.10	2.56	3.40
81	1.10	2.56	3.40
82	1.10	2.56	3.40
83	1.10	2.56	3.40
84	1.10	2.56	3.40
85	1.10	2.56	3.40
86	1.10	2.56	3.40
87	1.10	2.56	3.40
88	1.10	2.56	3.40
89	1.10	2.56	3.40
90	1.10	2.56	3.40
91	1.10	2.56	3.40
92	1.10	2.56	3.40
93	1.10	2.56	3.40
94	1.10	2.56	3.40

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MPC Age Factors			
Age	All Owners or Principal Operators are at least 25 or Married Females	An Owner or Principal Operator, other than a married female, is under age 25 and is a rated driver on an Auto Policy	An Owner or Principal Operator, other than a married female, is under age 25 and is not a rated driver on an Auto Policy
95	1.10	2.56	3.40
96	1.10	2.56	3.40
97	1.10	2.56	3.40
98	1.10	2.56	3.40
99	1.10	2.56	3.40

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MOTORCYCLES AND MOTORSCOOTERS BASE RATES

See Rule 404

Coverage	SFM	SFF&C
BIPD	37.60	52.10
COLL	209.30	290.90
COMP	104.40	145.10
MPC	70.50	98.00

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MOTORCYCLES AND MOTORSCOOTERS DEDUCTIBLE FACTORS

See Rule 404

SFM Collision		
Deductible	**Status**	**Factor**
50		1.17
100		1.15
200	Renewal or Transfer of Coverage Only	1.11
250		1.09
500		1.00
1000		0.84
2000		0.61

SFF&C Collision		
Deductible	**Status**	**Factor**
50	Renewal or Transfer of Coverage Only	1.17
100	Renewal or Transfer of Coverage Only	1.15
200	Renewal or Transfer of Coverage Only	1.11
250		1.09
500		1.00
1000		0.84
2000		0.61

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SFM Comprehensive		
Deductible	**Status**	**Factor**
50		0.95
100		0.90
200	Renewal or Transfer of Coverage Only	0.80
250		0.75
500		0.56
1000		0.40
2000		0.25

SFF&C Comprehensive		
Deductible	**Status**	**Factor**
50		0.95
100		0.90
200	Renewal or Transfer of Coverage Only	0.80
250		0.75
500		0.56
1000		0.40
2000		0.25

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MOTORCYCLES AND MOTORSCOOTERS

See Rule 404

Liability Rating Group	All Owners or Principal Operators are at least 25 or Married Females	An Owner or Principal Operator, other than a married female, is under age 25 and is a rated driver on an Auto Policy	An Owner or Principal Operator, other than a married female, is under age 25 and is not a rated driver on an Auto Policy
01	20%	20%	20%
02	21%	21%	21%
03	22%	22%	22%
04	23%	23%	23%
05	24%	24%	24%
06	25%	25%	25%
07	26%	26%	26%
08	27%	27%	27%
09	28%	28%	28%
10	29%	29%	29%
11	30%	30%	30%
12	32%	32%	32%
13	34%	34%	34%
14	36%	36%	36%
15	38%	38%	38%
16	40%	40%	40%
17	42%	42%	42%
18	44%	44%	44%
19	46%	46%	46%
20	48%	48%	48%
21	50%	50%	50%
22	52%	52%	52%
23	55%	55%	55%
24	58%	58%	58%
25	61%	61%	61%
26	64%	64%	64%
27	67%	67%	67%
28	70%	70%	70%
29	74%	74%	74%
30	78%	78%	78%

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Liability Rating Group	All Owners or Principal Operators are at least 25 or Married Females	An Owner or Principal Operator, other than a married female, is under age 25 and is a rated driver on an Auto Policy	An Owner or Principal Operator, other than a married female, is under age 25 and is not a rated driver on an Auto Policy
31	82%	82%	82%
32	86%	86%	86%
33	90%	90%	90%
34	95%	95%	95%
35	100%	100%	100%
36	105%	105%	105%
37	110%	110%	110%
38	116%	116%	116%
39	122%	122%	122%
40	128%	128%	128%
41	134%	134%	134%
42	141%	141%	141%
43	148%	148%	148%
44	155%	155%	155%
45	163%	163%	163%
46	171%	171%	171%
47	180%	180%	180%
48	189%	189%	189%
49	198%	198%	198%
50	208%	208%	208%
51	218%	218%	218%
52	229%	229%	229%
53	240%	240%	240%
54	252%	252%	252%
55	265%	265%	265%
56	278%	278%	278%
57	292%	292%	292%
58	307%	307%	307%
59	322%	322%	322%
60	338%	338%	338%
61	355%	355%	355%
62	373%	373%	373%
63	392%	392%	392%

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Liability Rating Group	All Owners or Principal Operators are at least 25 or Married Females	An Owner or Principal Operator, other than a married female, is under age 25 and is a rated driver on an Auto Policy	An Owner or Principal Operator, other than a married female, is under age 25 and is not a rated driver on an Auto Policy
64	412%	412%	412%
65	433%	433%	433%
66	455%	455%	455%
67	478%	478%	478%
68	502%	502%	502%
69	527%	527%	527%
70	553%	553%	553%
71	581%	581%	581%
72	610%	610%	610%
73	641%	641%	641%
74	673%	673%	673%
75	707%	707%	707%
76	742%	742%	742%
77	779%	779%	779%
78	818%	818%	818%
79	859%	859%	859%
80	902%	902%	902%
81	947%	947%	947%
82	994%	994%	994%
83	1044%	1044%	1044%
84	1096%	1096%	1096%
85	1151%	1151%	1151%
86	1209%	1209%	1209%
87	1269%	1269%	1269%
88	1332%	1332%	1332%
89	1399%	1399%	1399%
90	1469%	1469%	1469%
91	1542%	1542%	1542%
92	1619%	1619%	1619%
93	1700%	1700%	1700%
94	1785%	1785%	1785%
95	1874%	1874%	1874%
96	1968%	1968%	1968%

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Liability Rating Group	All Owners or Principal Operators are at least 25 or Married Females	An Owner or Principal Operator, other than a married female, is under age 25 and is a rated driver on an Auto Policy	An Owner or Principal Operator, other than a married female, is under age 25 and is not a rated driver on an Auto Policy
97	2066%	2066%	2066%
98	2169%	2169%	2169%
99	2277%	2277%	2277%

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MOTORCYCLES AND MOTORSCOOTERS MODEL YEAR FACTORS

See Rule 404

Model Year	BIPD	COLL	COMP	MPC
2014	1.24	1.40	1.32	1.24
2013	1.18	1.30	1.26	1.12
2012	1.12	1.20	1.20	1.12
2011	1.06	1.10	1.10	1.06
2010	1.00	1.00	1.00	1.00
2009	0.94	0.92	0.92	0.96
2008	0.90	0.87	0.89	0.93
2007	0.90	0.83	0.87	0.90
2006	0.90	0.79	0.85	0.90
2005	0.90	0.75	0.83	0.90
2004	0.90	0.71	0.81	0.90
2003	0.90	0.67	0.79	0.90
2002	0.90	0.63	0.77	0.90
2001	0.90	0.59	0.75	0.90
2000	0.90	0.56	0.73	0.90
1999	0.90	0.54	0.71	0.90
1998	0.90	0.52	0.69	0.90
1997	0.90	0.51	0.67	0.90
1996	0.90	0.50	0.66	0.90
1995	0.90	0.49	0.66	0.90
1994	0.90	0.48	0.66	0.90
1993	0.90	0.47	0.66	0.90
1992	0.90	0.46	0.66	0.90
Prior	0.90	0.45	0.66	0.90

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MOTORCYCLES AND MOTORSCOOTERS

See Rule 404

Collision Motorcycle %			
IRG	All Owners or Principal Operators are at least 25 or Married Females	An Owner or Principal Operator, other than a married female, is under age 25 and is a rated driver on an Auto Policy	An Owner or Principal Operator, other than a married female, is under age 25 and is not a rated driver on an Auto Policy
010	20%	20%	20%
011	21%	21%	21%
012	22%	22%	22%
013	23%	23%	23%
014	24%	24%	24%
015	25%	25%	25%
016	26%	26%	26%
017	27%	27%	27%
018	28%	28%	28%
019	29%	29%	29%
020	30%	30%	30%
021	32%	32%	32%
022	34%	34%	34%
023	36%	36%	36%
024	38%	38%	38%
025	40%	40%	40%
026	42%	42%	42%
027	44%	44%	44%
028	46%	46%	46%
029	48%	48%	48%
030	50%	50%	50%
031	52%	52%	52%
032	55%	55%	55%
033	58%	58%	58%
034	61%	61%	61%
035	64%	64%	64%
036	67%	67%	67%
037	70%	70%	70%
038	74%	74%	74%

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Collision Motorcycle %			
IRG	All Owners or Principal Operators are at least 25 or Married Females	An Owner or Principal Operator, other than a married female, is under age 25 and is a rated driver on an Auto Policy	An Owner or Principal Operator, other than a married female, is under age 25 and is not a rated driver on an Auto Policy
039	78%	78%	78%
040	82%	82%	82%
041	86%	86%	86%
042	90%	90%	90%
043	95%	95%	95%
044	100%	100%	100%
045	105%	105%	105%
046	110%	110%	110%
047	116%	116%	116%
048	122%	122%	122%
049	128%	128%	128%
050	134%	134%	134%
051	141%	141%	141%
052	148%	148%	148%
053	155%	155%	155%
054	163%	163%	163%
055	171%	171%	171%
056	180%	180%	180%
057	189%	189%	189%
058	198%	198%	198%
059	208%	208%	208%
060	218%	218%	218%
061	229%	229%	229%
062	240%	240%	240%
063	252%	252%	252%
064	265%	265%	265%
065	278%	278%	278%
066	292%	292%	292%
067	307%	307%	307%
068	322%	322%	322%
069	338%	338%	338%
070	355%	355%	355%

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Collision Motorcycle %			
IRG	All Owners or Principal Operators are at least 25 or Married Females	An Owner or Principal Operator, other than a married female, is under age 25 and is a rated driver on an Auto Policy	An Owner or Principal Operator, other than a married female, is under age 25 and is not a rated driver on an Auto Policy
071	373%	373%	373%
072	392%	392%	392%
073	412%	412%	412%
074	433%	433%	433%
075	455%	455%	455%
076	478%	478%	478%
077	502%	502%	502%
078	527%	527%	527%
079	553%	553%	553%
080	581%	581%	581%
081	610%	610%	610%
082	641%	641%	641%
083	673%	673%	673%
084	707%	707%	707%
085	742%	742%	742%
086	779%	779%	779%
087	818%	818%	818%
088	859%	859%	859%
089	902%	902%	902%
090	947%	947%	947%
091	994%	994%	994%
092	1044%	1044%	1044%
093	1096%	1096%	1096%
094	1151%	1151%	1151%
095	1209%	1209%	1209%
096	1269%	1269%	1269%
097	1332%	1332%	1332%
098	1399%	1399%	1399%
099	1469%	1469%	1469%

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Comprehensive Motorcycle %			
IRG	All Owners or Principal Operators are at least 25 or Married Females	An Owner or Principal Operator, other than a married female, is under age 25 and is a rated driver on an Auto Policy	An Owner or Principal Operator, other than a married female, is under age 25 and is not a rated driver on an Auto Policy
010	20%	20%	20%
011	21%	21%	21%
012	22%	22%	22%
013	23%	23%	23%
014	24%	24%	24%
015	25%	25%	25%
016	26%	26%	26%
017	27%	27%	27%
018	28%	28%	28%
019	29%	29%	29%
020	30%	30%	30%
021	32%	32%	32%
022	34%	34%	34%
023	36%	36%	36%
024	38%	38%	38%
025	40%	40%	40%
026	42%	42%	42%
027	44%	44%	44%
028	46%	46%	46%
029	48%	48%	48%
030	50%	50%	50%
031	52%	52%	52%
032	55%	55%	55%
033	58%	58%	58%
034	61%	61%	61%
035	64%	64%	64%
036	67%	67%	67%
037	70%	70%	70%
038	74%	74%	74%
039	78%	78%	78%
040	82%	82%	82%
041	86%	86%	86%

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Comprehensive Motorcycle %			
IRG	All Owners or Principal Operators are at least 25 or Married Females	An Owner or Principal Operator, other than a married female, is under age 25 and is a rated driver on an Auto Policy	An Owner or Principal Operator, other than a married female, is under age 25 and is not a rated driver on an Auto Policy
042	90%	90%	90%
043	95%	95%	95%
044	100%	100%	100%
045	105%	105%	105%
046	110%	110%	110%
047	116%	116%	116%
048	122%	122%	122%
049	128%	128%	128%
050	134%	134%	134%
051	141%	141%	141%
052	148%	148%	148%
053	155%	155%	155%
054	163%	163%	163%
055	171%	171%	171%
056	180%	180%	180%
057	189%	189%	189%
058	198%	198%	198%
059	208%	208%	208%
060	218%	218%	218%
061	229%	229%	229%
062	240%	240%	240%
063	252%	252%	252%
064	265%	265%	265%
065	278%	278%	278%
066	292%	292%	292%
067	307%	307%	307%
068	322%	322%	322%
069	338%	338%	338%
070	355%	355%	355%
071	373%	373%	373%
072	392%	392%	392%
073	412%	412%	412%

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Comprehensive Motorcycle %			
IRG	All Owners or Principal Operators are at least 25 or Married Females	An Owner or Principal Operator, other than a married female, is under age 25 and is a rated driver on an Auto Policy	An Owner or Principal Operator, other than a married female, is under age 25 and is not a rated driver on an Auto Policy
074	433%	433%	433%
075	455%	455%	455%
076	478%	478%	478%
077	502%	502%	502%
078	527%	527%	527%
079	553%	553%	553%
080	581%	581%	581%
081	610%	610%	610%
082	641%	641%	641%
083	673%	673%	673%
084	707%	707%	707%
085	742%	742%	742%
086	779%	779%	779%
087	818%	818%	818%
088	859%	859%	859%
089	902%	902%	902%
090	947%	947%	947%
091	994%	994%	994%
092	1044%	1044%	1044%
093	1096%	1096%	1096%
094	1151%	1151%	1151%
095	1209%	1209%	1209%
096	1269%	1269%	1269%
097	1332%	1332%	1332%
098	1399%	1399%	1399%
099	1469%	1469%	1469%

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Coverage	Motorcycle %
S	200%
T	200%
UBI, UPD	170%
WBI	170%

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MOTORCYCLES AND MOTORSCOOTERS TERRITORY RATING FACTORS

See Rule 404

Territory	BIPD	COLL	COMP	MPC
001	1.353	1.224	0.834	1.347
002	1.176	1.020	0.717	0.941
003	0.964	0.882	0.673	0.769
004	1.003	0.956	1.014	0.962
005	1.034	0.998	0.909	0.911
006	1.130	1.040	1.266	1.301
008	0.964	0.925	0.668	0.947
009	1.136	1.086	0.865	1.140
011	1.103	1.014	1.051	0.970
012	1.152	1.061	1.142	1.313
013	1.119	1.116	1.863	1.462
014	1.025	1.083	1.402	1.163
015	0.754	0.896	1.058	0.795
016	0.870	1.026	1.566	1.063
017	0.774	1.009	1.341	1.108
018	1.124	1.081	0.980	0.950
019	1.124	1.101	1.079	1.206
020	1.021	1.020	0.818	0.973
051	1.105	1.014	1.051	0.970
056	0.979	1.026	1.114	1.069
076	0.905	1.026	1.566	1.091
113	1.119	1.116	1.416	1.090
123	0.969	1.116	1.862	1.155
136	0.908	1.026	1.566	1.091
141	1.103	1.014	1.051	0.970
154	0.952	1.083	1.166	1.089
155	0.952	0.998	0.909	0.911
157	0.774	1.009	1.166	1.089
166	0.969	1.040	1.301	1.155

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OFF-ROAD VEHICLES

Insured under a Recreational Vehicle Policy

See Rule 901

Annual Premiums

Round to the nearest penny after each sequence step; Multiply unless otherwise indicated

Sequence Steps	BIPD	MPC
01. Base Rate (See Below)		
02. Commercial Limits (BI + PD Limit)		
03. Fleet Modification		
Total Coverage Premium		

Sequence Steps	UBI
01. Commercial Base Rate	
02. Commercial Limits	
03. Off-Road Adjustment Factor (See Below)	
04. Fleet Modification	
Total Coverage Premium	

SFM BIPD Base Rates			
Off-Road Vehicle Type	Advertised Horsepower Rating		
	0-25	26-50	Over 50
All-Terrain Vehicle	12.80	17.90	28.20
Trail Bike	12.80	17.90	28.20
Dune Buggy	20.00	28.00	44.00
Golfmobile	6.60	9.20	14.50
Minibike	6.60	9.20	14.50
Snowmobile	6.60	9.20	14.50

Note: If advertised horsepower rating is unavailable, use engine displacement in cubic centimeters (cc) 0 to 300, 301 to 600, Over 600. Electric-powered Golfmobiles shall be rated in the lowest category.

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SFM MPC Base Rates			
Off-Road Vehicle Type	Limit		
	1,000	2,000	5,000
All-Terrain Vehicle	18.00	25.20	36.00
Dune Buggy	18.00	25.20	36.00
Golfmobile	9.00	12.60	18.00
Snowmobile	9.00	12.60	18.00
Minibike	18.00	N/A	N/A
Trail Bike	18.00	N/A	N/A

Off-Road Adjustment Factor	
Coverage	SFM
UBI	1.00

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OFF-ROAD VEHICLES

Insured Under Recreational Vehicle Policy

See Rule 901

Annual Premiums

Round to the nearest dollar after each sequence step; Multiply unless otherwise indicated

Sequence Steps	Physical Damage
01. Base Rate (See Below)	
02. Deductible (See Below)	
03. Type Factor (See Below)	
04. Minimum Premium (See Below)	
05. Extension of Physical Damage (Do not round after this step)	+
06. Fleet Modification (Round to the nearest penny)	
Total Coverage Premium	

SFM To calculate premiums for the following deductibles, apply the factor to the rate for the appropriate IRG for the Applied to Deductible, rounding to the nearest dollar			
Deductible	Applied To Deductible	Status	Factor
200	250	Renewal or Transfer of Coverage Only	1.06

Minimum Premium
1.00

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Off-Road Vehicle Type	SFM
All-Terrain Vehicle	1.00
Dune Buggy	2.00
Trail Bike	1.18
Minibike	0.99
Snowmobile	1.06
Golfmobile	0.26

SFM Physical Damage Base Rates							
Age Group	MSRP (Including Equipment)	IRG	Deductible				
			50	100	250	500	1000
1	0 - 500	001	9	9	6	N/A	N/A
1	501 - 750	002	16	14	11	8	N/A
1	751 - 1,000	003	22	20	16	12	N/A
1	1,001 - 1,250	004	27	24	20	14	9
1	1,251 - 1,500	005	32	29	23	17	10
1	1,501 - 1,750	006	41	37	31	24	14
1	1,751 - 2,000	007	50	46	38	30	19
1	2,001 - 2,500	008	62	57	48	39	25
1	2,501 - 3,000	009	77	72	61	50	32
1	3,001 - 3,500	010	92	86	74	60	40
1	3,501 - 4,000	011	107	100	87	71	47
1	4,001 - 4,500	012	122	115	99	82	55
1	4,501 - 5,000	013	137	129	112	93	62
1	5,001 - 6,000	014	158	149	130	108	73
1	6,001 - 7,000	015	179	169	148	123	83
1	7,001 - 8,000	016	197	187	163	136	92
1	8,001 - 9,000	017	212	201	176	146	99
1	9,001 - 10,000	018	227	215	189	157	107
1	10,001 - 11,000	019	242	230	202	168	114
1	11,001 - 12,000	020	257	244	214	179	122
1	12,001 - 13,000	021	272	258	227	189	129
1	13,001 - 14,000	022	287	273	240	200	137
1	14,001 - 15,000	023	302	287	253	211	144

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SFM Physical Damage Base Rates							
Age Group	MSRP (Including Equipment)	IRG	Deductible				
			50	100	250	500	1000
1	15,001 - 16,000	024	317	301	265	222	151
1	16,001 - 17,000	025	332	316	278	232	159
1	17,001 - 18,000	026	347	330	291	243	166
1	18,001 - 19,000	027	361	343	303	253	173
1	19,001 - 20,000	028	375	356	314	263	180
1	20,001 - 21,000	029	389	370	326	273	187
1	21,001 - 22,000	030	403	383	338	283	194

SFM Physical Damage Base Rates							
Age Group	MSRP (Including Equipment)	IRG	Deductible				
			50	100	250	500	1000
2	0 - 500	001	9	8	5	N/A	N/A
2	501 - 750	002	15	13	11	7	N/A
2	751 - 1,000	003	20	18	15	11	N/A
2	1,001 - 1,250	004	25	22	18	13	8
2	1,251 - 1,500	005	29	26	21	16	9
2	1,501 - 1,750	006	37	34	28	22	13
2	1,751 - 2,000	007	46	42	35	28	17
2	2,001 - 2,500	008	57	53	45	36	23
2	2,501 - 3,000	009	71	66	56	46	30
2	3,001 - 3,500	010	84	79	68	55	37
2	3,501 - 4,000	011	98	92	80	65	43
2	4,001 - 4,500	012	112	106	91	75	50
2	4,501 - 5,000	013	126	119	103	85	57
2	5,001 - 6,000	014	145	137	120	99	67
2	6,001 - 7,000	015	165	156	136	113	76
2	7,001 - 8,000	016	181	172	150	125	85
2	8,001 - 9,000	017	195	185	162	135	91
2	9,001 - 10,000	018	209	198	174	145	98
2	10,001 - 11,000	019	223	211	185	154	105
2	11,001 - 12,000	020	236	224	197	164	112

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SFM Physical Damage Base Rates							
Age Group	MSRP (Including Equipment)	IRG	Deductible				
			50	100	250	500	1000
2	12,001 - 13,000	021	250	238	209	174	119
2	13,001 - 14,000	022	264	251	221	184	126
2	14,001 - 15,000	023	278	264	232	194	132
2	15,001 - 16,000	024	292	277	244	204	139
2	16,001 - 17,000	025	306	290	256	214	146
2	17,001 - 18,000	026	319	304	268	224	153
2	18,001 - 19,000	027	332	316	278	233	159
2	19,001 - 20,000	028	345	328	289	242	166
2	20,001 - 21,000	029	358	340	300	251	172
2	21,001 - 22,000	030	370	352	311	260	178

SFM Physical Damage Base Rates							
Age Group	MSRP (Including Equipment)	IRG	Deductible				
			50	100	250	500	1000
3	0 - 500	001	8	7	5	N/A	N/A
3	501 - 750	002	14	12	10	7	N/A
3	751 - 1,000	003	19	17	14	10	N/A
3	1,001 - 1,250	004	23	21	17	12	7
3	1,251 - 1,500	005	27	25	20	15	9
3	1,501 - 1,750	006	35	32	27	21	13
3	1,751 - 2,000	007	43	40	33	26	17
3	2,001 - 2,500	008	54	50	42	34	22
3	2,501 - 3,000	009	67	62	53	43	28
3	3,001 - 3,500	010	80	75	64	52	35
3	3,501 - 4,000	011	93	87	76	62	41
3	4,001 - 4,500	012	106	100	86	71	48
3	4,501 - 5,000	013	119	112	98	81	54
3	5,001 - 6,000	014	137	130	113	94	63
3	6,001 - 7,000	015	156	147	129	107	72
3	7,001 - 8,000	016	171	162	142	118	80
3	8,001 - 9,000	017	184	175	153	127	86

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SFM Physical Damage Base Rates							
Age Group	MSRP (Including Equipment)	IRG	Deductible				
			50	100	250	500	1000
3	9,001 - 10,000	018	197	187	164	137	93
3	10,001 - 11,000	019	211	200	175	146	99
3	11,001 - 12,000	020	224	212	186	156	106
3	12,001 - 13,000	021	237	225	198	165	112
3	13,001 - 14,000	022	250	237	209	174	119
3	14,001 - 15,000	023	263	250	220	184	125
3	15,001 - 16,000	024	276	262	231	193	132
3	16,001 - 17,000	025	289	275	242	202	138
3	17,001 - 18,000	026	302	287	253	212	145
3	18,001 - 19,000	027	314	299	263	220	151
3	19,001 - 20,000	028	326	310	273	229	157
3	20,001 - 21,000	029	338	322	284	237	163
3	21,001 - 22,000	030	350	333	294	246	169

SFM Physical Damage Base Rates							
Age Group	MSRP (Including Equipment)	IRG	Deductible				
			50	100	250	500	1000
4	0 - 500	001	7	6	4	N/A	N/A
4	501 - 750	002	11	10	8	6	N/A
4	751 - 1,000	003	16	14	12	8	N/A
4	1,001 - 1,250	004	19	18	14	10	6
4	1,251 - 1,500	005	23	21	17	12	7
4	1,501 - 1,750	006	29	27	22	17	10
4	1,751 - 2,000	007	36	33	28	22	14
4	2,001 - 2,500	008	44	41	35	28	18
4	2,501 - 3,000	009	55	52	44	36	23
4	3,001 - 3,500	010	66	62	53	43	29
4	3,501 - 4,000	011	77	72	62	51	34
4	4,001 - 4,500	012	88	83	72	59	39
4	4,501 - 5,000	013	98	93	81	67	45
4	5,001 - 6,000	014	114	107	94	77	52

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SFM Physical Damage Base Rates							
Age Group	MSRP (Including Equipment)	IRG	Deductible				
			50	100	250	500	1000
4	6,001 - 7,000	015	129	122	106	88	60
4	7,001 - 8,000	016	142	134	118	98	66
4	8,001 - 9,000	017	153	145	127	105	72
4	9,001 - 10,000	018	163	155	136	113	77
4	10,001 - 11,000	019	174	165	145	121	82
4	11,001 - 12,000	020	185	176	154	129	88
4	12,001 - 13,000	021	196	186	163	136	93
4	13,001 - 14,000	022	207	196	173	144	98
4	14,001 - 15,000	023	218	207	182	152	104
4	15,001 - 16,000	024	228	217	191	160	109
4	16,001 - 17,000	025	239	227	200	167	114
4	17,001 - 18,000	026	250	238	209	175	120
4	18,001 - 19,000	027	260	247	218	182	125
4	19,001 - 20,000	028	270	257	226	189	130
4	20,001 - 21,000	029	280	266	235	197	135
4	21,001 - 22,000	030	290	276	243	204	140

SFM Physical Damage Base Rates							
Age Group	MSRP (Including Equipment)	IRG	Deductible				
			50	100	250	500	1000
5	0 - 500	001	7	6	4	N/A	N/A
5	501 - 750	002	11	10	8	6	N/A
5	751 - 1,000	003	15	14	11	8	N/A
5	1,001 - 1,250	004	19	17	14	10	6
5	1,251 - 1,500	005	22	20	16	12	7
5	1,501 - 1,750	006	29	26	21	17	10
5	1,751 - 2,000	007	35	32	27	21	13
5	2,001 - 2,500	008	43	40	34	27	17
5	2,501 - 3,000	009	54	50	43	35	23
5	3,001 - 3,500	010	64	60	52	42	28
5	3,501 - 4,000	011	75	70	61	50	33

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SFM Physical Damage Base Rates							
Age Group	MSRP (Including Equipment)	IRG	Deductible				
			50	100	250	500	1000
5	4,001 - 4,500	012	85	80	70	57	38
5	4,501 - 5,000	013	96	90	79	65	44
5	5,001 - 6,000	014	110	104	91	75	51
5	6,001 - 7,000	015	125	119	104	86	58
5	7,001 - 8,000	016	138	131	114	95	64
5	8,001 - 9,000	017	148	141	123	102	70
5	9,001 - 10,000	018	159	151	132	110	75
5	10,001 - 11,000	019	169	161	141	118	80
5	11,001 - 12,000	020	180	171	150	125	85
5	12,001 - 13,000	021	190	181	159	133	90
5	13,001 - 14,000	022	201	191	168	140	96
5	14,001 - 15,000	023	211	201	177	148	101
5	15,001 - 16,000	024	222	211	186	155	106
5	16,001 - 17,000	025	232	221	195	163	111
5	17,001 - 18,000	026	243	231	204	170	117
5	18,001 - 19,000	027	253	240	212	177	121
5	19,001 - 20,000	028	263	250	220	184	126
5	20,001 - 21,000	029	272	259	228	191	131
5	21,001 - 22,000	030	282	268	236	198	136

Increase the IRG 30 premium by the percentage shown below for each $1,000, or fraction thereof, by which the MSRP exceeds $22,000, rounding to the nearest dollar.
3%

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TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOMOBILES

See Rule 402

Semiannual Premiums

Round to the nearest dollar after each sequence step; Multiply unless otherwise indicated

Sequence Steps	COLL
01. Base Rate (See Below)	
02. Deductible Factor (See Below)	
03. Minimum Premium (See Below)	
04. Policy Term (Rule 102, Rule 801C) (Round to the nearest penny)	
05. Fleet Modification (Round to the nearest penny)	
Total Coverage Premium	

SFM			
To calculate premiums for the following deductibles, apply the factor to the rate for the appropriate IRG for the Applied to Deductible, rounding to the nearest dollar			
Deductible	Applied To Deductible	Status	Factor
200	250	Renewal or Transfer of Coverage Only	1.05

SFF&C			
To calculate premiums for the following deductibles, apply the factor to the rate for the appropriate IRG for the Applied to Deductible, rounding to the nearest dollar			
Deductible	Applied To Deductible	Status	Factor
200	250	Renewal or Transfer of Coverage Only	1.05

Minimum Premium
1.00

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SFM Collision Base Rates								
Age Group	MSRP	IRG	Deductible					
			50	100	250	500	1000	2000
1	0 - 750	001	4	3	2	N/A	N/A	N/A
1	751 - 1,500	002	6	5	4	3	N/A	N/A
1	1,501 - 2,250	003	9	8	6	4	3	N/A
1	2,251 - 3,000	004	13	11	9	6	4	2
1	3,001 - 4,500	005	18	15	12	8	5	4
1	4,501 - 6,000	006	25	21	18	13	8	6
1	6,001 - 7,500	007	32	27	23	17	12	9
1	7,501 - 9,000	008	38	33	28	21	15	11
1	9,001 - 11,000	009	45	40	34	26	18	14
1	11,001 - 13,000	010	51	46	39	30	21	16
1	13,001 - 15,000	011	58	52	45	34	24	18
1	15,001 - 17,000	012	65	58	50	39	27	21
1	17,001 - 19,000	013	71	64	55	43	31	23
1	19,001 - 21,000	014	77	70	60	47	33	25
1	21,001 - 23,000	015	83	76	65	50	36	27
1	23,001 - 25,000	016	88	82	69	54	39	30
1	25,001 - 27,000	017	94	88	74	58	41	32
1	27,001 - 29,000	018	100	94	79	61	44	34
1	29,001 - 31,000	019	105	100	83	65	47	36
1	31,001 - 33,000	020	111	106	88	69	49	38
1	33,001 - 37,000	021 - 022	119	114	94	74	53	41
1	37,001 - 41,000	023 - 024	126	122	100	79	57	43
1	41,001 - 45,000	025 - 026	134	129	106	84	60	46
1	45,001 - 49,000	027 - 028	141	137	113	89	64	49
1	49,001 - 53,000	029 - 030	149	144	118	93	67	52
1	53,001 - 57,000	031 - 032	156	150	124	98	71	54
1	57,001 - 61,000	033 - 034	163	157	130	102	74	57
1	61,001 - 65,000	035 - 036	170	164	136	107	77	59
1	65,001 - 69,000	037 - 038	177	171	142	112	81	62
1	69,001 - 73,000	039 - 040	184	178	147	116	84	65
1	73,001 - 77,000	041 - 042	191	185	153	121	88	67
1	77,001 - 81,000	043 - 044	198	192	159	125	91	70

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SFM Collision Base Rates								
Age Group	MSRP	IRG	Deductible					
			50	100	250	500	1000	2000
2	0 - 750	001	3	3	2	N/A	N/A	N/A
2	751 - 1,500	002	6	5	4	3	N/A	N/A
2	1,501 - 2,250	003	8	7	5	4	2	N/A
2	2,251 - 3,000	004	11	10	8	5	3	2
2	3,001 - 4,500	005	16	14	11	8	5	3
2	4,501 - 6,000	006	22	19	16	11	8	6
2	6,001 - 7,500	007	28	25	21	15	10	8
2	7,501 - 9,000	008	34	30	25	19	13	10
2	9,001 - 11,000	009	40	36	30	23	16	12
2	11,001 - 13,000	010	46	41	35	27	19	14
2	13,001 - 15,000	011	52	47	40	31	22	17
2	15,001 - 17,000	012	58	52	45	35	25	19
2	17,001 - 19,000	013	64	57	50	39	27	21
2	19,001 - 21,000	014	69	63	54	42	30	23
2	21,001 - 23,000	015	75	68	58	45	32	25
2	23,001 - 25,000	016	80	74	62	49	35	27
2	25,001 - 27,000	017	85	79	67	52	37	28
2	27,001 - 29,000	018	90	85	71	55	40	30
2	29,001 - 31,000	019	95	90	75	59	42	32
2	31,001 - 33,000	020	100	96	79	62	45	34
2	33,001 - 37,000	021 - 022	107	103	85	66	48	37
2	37,001 - 41,000	023 - 024	114	109	90	71	51	39
2	41,001 - 45,000	025 - 026	120	116	96	75	54	42
2	45,001 - 49,000	027 - 028	127	123	101	80	58	44
2	49,001 - 53,000	029 - 030	134	129	106	84	61	46
2	53,001 - 57,000	031 - 032	140	135	112	88	64	49
2	57,001 - 61,000	033 - 034	147	142	117	92	67	51
2	61,001 - 65,000	035 - 036	153	148	122	96	70	53
2	65,001 - 69,000	037 - 038	159	154	127	101	73	56
2	69,001 - 73,000	039 - 040	166	160	133	105	76	58
2	73,001 - 77,000	041 - 042	172	166	138	109	79	60
2	77,001 - 81,000	043 - 044	178	172	143	113	82	63

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SFM Collision Base Rates								
Age Group	MSRP	IRG	Deductible					
			50	100	250	500	1000	2000
3	0 - 750	001	3	3	2	N/A	N/A	N/A
3	751 - 1,500	002	6	5	4	3	N/A	N/A
3	1,501 - 2,250	003	8	7	5	4	2	N/A
3	2,251 - 3,000	004	11	10	8	5	3	2
3	3,001 - 4,500	005	16	14	11	8	5	3
3	4,501 - 6,000	006	22	19	16	11	8	6
3	6,001 - 7,500	007	28	25	21	15	10	8
3	7,501 - 9,000	008	34	30	25	19	13	10
3	9,001 - 11,000	009	40	36	30	23	16	12
3	11,001 - 13,000	010	46	41	35	27	19	14
3	13,001 - 15,000	011	52	47	40	31	22	17
3	15,001 - 17,000	012	58	52	45	35	25	19
3	17,001 - 19,000	013	64	57	50	39	27	21
3	19,001 - 21,000	014	69	63	54	42	30	23
3	21,001 - 23,000	015	75	68	58	45	32	25
3	23,001 - 25,000	016	80	74	62	49	35	27
3	25,001 - 27,000	017	85	79	67	52	37	28
3	27,001 - 29,000	018	90	85	71	55	40	30
3	29,001 - 31,000	019	95	90	75	59	42	32
3	31,001 - 33,000	020	100	96	79	62	45	34
3	33,001 - 37,000	021 - 022	107	103	85	66	48	37
3	37,001 - 41,000	023 - 024	114	109	90	71	51	39
3	41,001 - 45,000	025 - 026	120	116	96	75	54	42
3	45,001 - 49,000	027 - 028	127	123	101	80	58	44
3	49,001 - 53,000	029 - 030	134	129	106	84	61	46
3	53,001 - 57,000	031 - 032	140	135	112	88	64	49
3	57,001 - 61,000	033 - 034	147	142	117	92	67	51
3	61,001 - 65,000	035 - 036	153	148	122	96	70	53
3	65,001 - 69,000	037 - 038	159	154	127	101	73	56
3	69,001 - 73,000	039 - 040	166	160	133	105	76	58
3	73,001 - 77,000	041 - 042	172	166	138	109	79	60
3	77,001 - 81,000	043 - 044	178	172	143	113	82	63

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SFM Collision Base Rates								
Age Group	MSRP	IRG	Deductible					
			50	100	250	500	1000	2000
4	0 - 750	001	3	2	2	N/A	N/A	N/A
4	751 - 1,500	002	4	4	3	2	N/A	N/A
4	1,501 - 2,250	003	6	5	4	3	2	N/A
4	2,251 - 3,000	004	9	7	6	4	2	2
4	3,001 - 4,500	005	13	11	9	6	4	3
4	4,501 - 6,000	006	17	15	12	9	6	4
4	6,001 - 7,500	007	22	19	16	12	8	6
4	7,501 - 9,000	008	27	23	20	15	10	8
4	9,001 - 11,000	009	31	28	24	18	13	9
4	11,001 - 13,000	010	36	32	27	21	15	11
4	13,001 - 15,000	011	41	36	31	24	17	13
4	15,001 - 17,000	012	45	40	35	27	19	15
4	17,001 - 19,000	013	50	45	39	30	21	16
4	19,001 - 21,000	014	54	49	42	33	23	18
4	21,001 - 23,000	015	58	53	45	35	25	19
4	23,001 - 25,000	016	62	57	49	38	27	21
4	25,001 - 27,000	017	66	62	52	40	29	22
4	27,001 - 29,000	018	70	66	55	43	31	24
4	29,001 - 31,000	019	74	70	58	46	33	25
4	31,001 - 33,000	020	78	74	61	48	35	26
4	33,001 - 37,000	021 - 022	83	80	66	52	37	28
4	37,001 - 41,000	023 - 024	88	85	70	55	40	30
4	41,001 - 45,000	025 - 026	94	90	74	58	42	32
4	45,001 - 49,000	027 - 028	99	96	79	62	45	34
4	49,001 - 53,000	029 - 030	104	101	83	65	47	36
4	53,001 - 57,000	031 - 032	109	105	87	68	49	38
4	57,001 - 61,000	033 - 034	114	110	91	72	52	40
4	61,001 - 65,000	035 - 036	119	115	95	75	54	42
4	65,001 - 69,000	037 - 038	124	120	99	78	57	43
4	69,001 - 73,000	039 - 040	129	124	103	81	59	45
4	73,001 - 77,000	041 - 042	134	129	107	85	61	47
4	77,001 - 81,000	043 - 044	139	134	111	88	64	49

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SFM Collision Base Rates								
Age Group	MSRP	IRG	Deductible					
			50	100	250	500	1000	2000
5	0 - 750	001	3	2	2	N/A	N/A	N/A
5	751 - 1,500	002	4	4	3	2	N/A	N/A
5	1,501 - 2,250	003	6	5	4	3	2	N/A
5	2,251 - 3,000	004	9	7	6	4	2	2
5	3,001 - 4,500	005	13	11	9	6	4	3
5	4,501 - 6,000	006	17	15	12	9	6	4
5	6,001 - 7,500	007	22	19	16	12	8	6
5	7,501 - 9,000	008	27	23	20	15	10	8
5	9,001 - 11,000	009	31	28	24	18	13	9
5	11,001 - 13,000	010	36	32	27	21	15	11
5	13,001 - 15,000	011	41	36	31	24	17	13
5	15,001 - 17,000	012	45	40	35	27	19	15
5	17,001 - 19,000	013	50	45	39	30	21	16
5	19,001 - 21,000	014	54	49	42	33	23	18
5	21,001 - 23,000	015	58	53	45	35	25	19
5	23,001 - 25,000	016	62	57	49	38	27	21
5	25,001 - 27,000	017	66	62	52	40	29	22
5	27,001 - 29,000	018	70	66	55	43	31	24
5	29,001 - 31,000	019	74	70	58	46	33	25
5	31,001 - 33,000	020	78	74	61	48	35	26
5	33,001 - 37,000	021 - 022	83	80	66	52	37	28
5	37,001 - 41,000	023 - 024	88	85	70	55	40	30
5	41,001 - 45,000	025 - 026	94	90	74	58	42	32
5	45,001 - 49,000	027 - 028	99	96	79	62	45	34
5	49,001 - 53,000	029 - 030	104	101	83	65	47	36
5	53,001 - 57,000	031 - 032	109	105	87	68	49	38
5	57,001 - 61,000	033 - 034	114	110	91	72	52	40
5	61,001 - 65,000	035 - 036	119	115	95	75	54	42
5	65,001 - 69,000	037 - 038	124	120	99	78	57	43
5	69,001 - 73,000	039 - 040	129	124	103	81	59	45
5	73,001 - 77,000	041 - 042	134	129	107	85	61	47
5	77,001 - 81,000	043 - 044	139	134	111	88	64	49

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SFF&C Collision Base Rates								
Age Group	MSRP	IRG	Deductible					
			50*	100*	250	500	1000	2000
1	0 - 750	001	7	6	4	N/A	N/A	N/A
1	751 - 1,500	002	11	9	7	5	N/A	N/A
1	1,501 - 2,250	003	16	13	11	7	4	N/A
1	2,251 - 3,000	004	22	19	15	10	6	4
1	3,001 - 4,500	005	32	27	21	15	9	7
1	4,501 - 6,000	006	43	37	31	22	15	11
1	6,001 - 7,500	007	55	48	40	30	20	15
1	7,501 - 9,000	008	67	59	50	37	26	19
1	9,001 - 11,000	009	78	69	59	45	31	24
1	11,001 - 13,000	010	90	80	69	52	37	28
1	13,001 - 15,000	011	102	90	78	60	42	32
1	15,001 - 17,000	012	113	101	87	67	48	36
1	17,001 - 19,000	013	125	112	97	75	53	41
1	19,001 - 21,000	014	135	122	105	81	58	44
1	21,001 - 23,000	015	145	133	113	88	63	48
1	23,001 - 25,000	016	155	144	121	95	68	52
1	25,001 - 27,000	017	164	154	129	101	72	55
1	27,001 - 29,000	018	174	165	137	107	77	59
1	29,001 - 31,000	019	185	176	146	114	82	63
1	31,001 - 33,000	020	194	186	154	120	87	66
1	33,001 - 37,000	021 - 022	208	200	164	129	93	71
1	37,001 - 41,000	023 - 024	221	213	175	138	99	76
1	41,001 - 45,000	025 - 026	234	226	186	146	105	81
1	45,001 - 49,000	027 - 028	247	239	197	155	112	86
1	49,001 - 53,000	029 - 030	260	251	207	163	118	90
1	53,001 - 57,000	031 - 032	273	263	217	171	124	95
1	57,001 - 61,000	033 - 034	285	275	227	179	130	99
1	61,001 - 65,000	035 - 036	297	287	237	187	135	104
1	65,001 - 69,000	037 - 038	310	299	248	195	141	109
1	69,001 - 73,000	039 - 040	322	311	258	203	147	113
1	73,001 - 77,000	041 - 042	335	323	268	212	153	118
1	77,001 - 81,000	043 - 044	347	335	278	220	159	122

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SFF&C Collision Base Rates								
Age Group	MSRP	IRG	Deductible					
			50*	100*	250	500	1000	2000
2	0 - 750	001	6	5	4	N/A	N/A	N/A
2	751 - 1,500	002	10	8	7	4	N/A	N/A
2	1,501 - 2,250	003	14	12	10	7	4	N/A
2	2,251 - 3,000	004	20	17	13	9	6	4
2	3,001 - 4,500	005	29	24	19	13	8	6
2	4,501 - 6,000	006	39	34	28	20	13	10
2	6,001 - 7,500	007	50	43	36	27	18	14
2	7,501 - 9,000	008	60	53	45	34	23	17
2	9,001 - 11,000	009	70	62	53	40	28	21
2	11,001 - 13,000	010	81	72	62	47	33	25
2	13,001 - 15,000	011	91	81	70	54	38	29
2	15,001 - 17,000	012	102	91	79	61	43	33
2	17,001 - 19,000	013	112	101	87	68	48	37
2	19,001 - 21,000	014	121	110	94	73	52	40
2	21,001 - 23,000	015	130	120	102	79	57	43
2	23,001 - 25,000	016	139	129	109	85	61	47
2	25,001 - 27,000	017	148	139	116	91	65	50
2	27,001 - 29,000	018	157	148	124	97	69	53
2	29,001 - 31,000	019	166	158	131	103	74	56
2	31,001 - 33,000	020	175	168	138	108	78	60
2	33,001 - 37,000	021 - 022	187	180	148	116	84	64
2	37,001 - 41,000	023 - 024	199	192	158	124	89	68
2	41,001 - 45,000	025 - 026	211	203	167	132	95	73
2	45,001 - 49,000	027 - 028	223	215	177	139	101	77
2	49,001 - 53,000	029 - 030	234	226	186	147	106	81
2	53,001 - 57,000	031 - 032	245	237	196	154	111	85
2	57,001 - 61,000	033 - 034	257	248	205	161	117	89
2	61,001 - 65,000	035 - 036	267	259	214	168	122	93
2	65,001 - 69,000	037 - 038	279	269	223	176	127	98
2	69,001 - 73,000	039 - 040	290	280	232	183	132	102
2	73,001 - 77,000	041 - 042	301	291	241	190	138	106
2	77,001 - 81,000	043 - 044	312	302	250	198	143	110

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SFF&C Collision Base Rates								
Age Group	MSRP	IRG	Deductible					
			50*	100*	250	500	1000	2000
3	0 - 750	001	6	5	4	N/A	N/A	N/A
3	751 - 1,500	002	10	8	7	4	N/A	N/A
3	1,501 - 2,250	003	14	12	10	7	4	N/A
3	2,251 - 3,000	004	20	17	13	9	6	4
3	3,001 - 4,500	005	29	24	19	13	8	6
3	4,501 - 6,000	006	39	34	28	20	13	10
3	6,001 - 7,500	007	50	43	36	27	18	14
3	7,501 - 9,000	008	60	53	45	34	23	17
3	9,001 - 11,000	009	70	62	53	40	28	21
3	11,001 - 13,000	010	81	72	62	47	33	25
3	13,001 - 15,000	011	91	81	70	54	38	29
3	15,001 - 17,000	012	102	91	79	61	43	33
3	17,001 - 19,000	013	112	101	87	68	48	37
3	19,001 - 21,000	014	121	110	94	73	52	40
3	21,001 - 23,000	015	130	120	102	79	57	43
3	23,001 - 25,000	016	139	129	109	85	61	47
3	25,001 - 27,000	017	148	139	116	91	65	50
3	27,001 - 29,000	018	157	148	124	97	69	53
3	29,001 - 31,000	019	166	158	131	103	74	56
3	31,001 - 33,000	020	175	168	138	108	78	60
3	33,001 - 37,000	021 - 022	187	180	148	116	84	64
3	37,001 - 41,000	023 - 024	199	192	158	124	89	68
3	41,001 - 45,000	025 - 026	211	203	167	132	95	73
3	45,001 - 49,000	027 - 028	223	215	177	139	101	77
3	49,001 - 53,000	029 - 030	234	226	186	147	106	81
3	53,001 - 57,000	031 - 032	245	237	196	154	111	85
3	57,001 - 61,000	033 - 034	257	248	205	161	117	89
3	61,001 - 65,000	035 - 036	267	259	214	168	122	93
3	65,001 - 69,000	037 - 038	279	269	223	176	127	98
3	69,001 - 73,000	039 - 040	290	280	232	183	132	102
3	73,001 - 77,000	041 - 042	301	291	241	190	138	106
3	77,001 - 81,000	043 - 044	312	302	250	198	143	110

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SFF&C Collision Base Rates								
Age Group	MSRP	IRG	Deductible					
			50*	100*	250	500	1000	2000
4	0 - 750	001	5	4	3	N/A	N/A	N/A
4	751 - 1,500	002	8	7	5	3	N/A	N/A
4	1,501 - 2,250	003	11	9	7	5	3	N/A
4	2,251 - 3,000	004	16	13	10	7	4	3
4	3,001 - 4,500	005	22	19	15	10	7	5
4	4,501 - 6,000	006	30	26	21	16	10	8
4	6,001 - 7,500	007	39	34	28	21	14	11
4	7,501 - 9,000	008	47	41	35	26	18	14
4	9,001 - 11,000	009	55	48	41	31	22	17
4	11,001 - 13,000	010	63	56	48	37	26	20
4	13,001 - 15,000	011	71	63	55	42	30	23
4	15,001 - 17,000	012	79	71	61	47	34	26
4	17,001 - 19,000	013	87	78	68	53	37	28
4	19,001 - 21,000	014	94	86	73	57	41	31
4	21,001 - 23,000	015	101	93	79	62	44	34
4	23,001 - 25,000	016	108	101	85	66	47	36
4	25,001 - 27,000	017	115	108	91	71	51	39
4	27,001 - 29,000	018	122	115	96	75	54	41
4	29,001 - 31,000	019	129	123	102	80	57	44
4	31,001 - 33,000	020	136	130	108	84	61	46
4	33,001 - 37,000	021 - 022	145	140	115	90	65	50
4	37,001 - 41,000	023 - 024	155	149	123	96	69	53
4	41,001 - 45,000	025 - 026	164	158	130	102	74	57
4	45,001 - 49,000	027 - 028	173	168	138	108	78	60
4	49,001 - 53,000	029 - 030	182	176	145	114	82	63
4	53,001 - 57,000	031 - 032	191	184	152	120	87	66
4	57,001 - 61,000	033 - 034	200	193	159	125	91	70
4	61,001 - 65,000	035 - 036	208	201	166	131	95	73
4	65,001 - 69,000	037 - 038	217	209	173	137	99	76
4	69,001 - 73,000	039 - 040	225	218	180	142	103	79
4	73,001 - 77,000	041 - 042	234	226	188	148	107	82
4	77,001 - 81,000	043 - 044	243	235	195	154	111	86

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SFF&C Collision Base Rates								
Age Group	MSRP	IRG	Deductible					
			50*	100*	250	500	1000	2000
5	0 - 750	001	5	4	3	N/A	N/A	N/A
5	751 - 1,500	002	8	7	5	3	N/A	N/A
5	1,501 - 2,250	003	11	9	7	5	3	N/A
5	2,251 - 3,000	004	16	13	10	7	4	3
5	3,001 - 4,500	005	22	19	15	10	7	5
5	4,501 - 6,000	006	30	26	21	16	10	8
5	6,001 - 7,500	007	39	34	28	21	14	11
5	7,501 - 9,000	008	47	41	35	26	18	14
5	9,001 - 11,000	009	55	48	41	31	22	17
5	11,001 - 13,000	010	63	56	48	37	26	20
5	13,001 - 15,000	011	71	63	55	42	30	23
5	15,001 - 17,000	012	79	71	61	47	34	26
5	17,001 - 19,000	013	87	78	68	53	37	28
5	19,001 - 21,000	014	94	86	73	57	41	31
5	21,001 - 23,000	015	101	93	79	62	44	34
5	23,001 - 25,000	016	108	101	85	66	47	36
5	25,001 - 27,000	017	115	108	91	71	51	39
5	27,001 - 29,000	018	122	115	96	75	54	41
5	29,001 - 31,000	019	129	123	102	80	57	44
5	31,001 - 33,000	020	136	130	108	84	61	46
5	33,001 - 37,000	021 - 022	145	140	115	90	65	50
5	37,001 - 41,000	023 - 024	155	149	123	96	69	53
5	41,001 - 45,000	025 - 026	164	158	130	102	74	57
5	45,001 - 49,000	027 - 028	173	168	138	108	78	60
5	49,001 - 53,000	029 - 030	182	176	145	114	82	63
5	53,001 - 57,000	031 - 032	191	184	152	120	87	66
5	57,001 - 61,000	033 - 034	200	193	159	125	91	70
5	61,001 - 65,000	035 - 036	208	201	166	131	95	73
5	65,001 - 69,000	037 - 038	217	209	173	137	99	76
5	69,001 - 73,000	039 - 040	225	218	180	142	103	79
5	73,001 - 77,000	041 - 042	234	226	188	148	107	82
5	77,001 - 81,000	043 - 044	243	235	195	154	111	86

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* Renewal or Transfer of Coverage Only

Increase the IRG 44 premium by the percentage shown below for each $4,000, or fraction thereof, by which the MSRP exceeds $81,000, rounding to the nearest dollar. For each $2,000, or fraction thereof, by which the MSRP exceeds $81,000, increase the IRG by one.
3%

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TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOMOBILES

See Rule 402

Semiannual Premiums

Round to the nearest dollar after each sequence step; Multiply unless otherwise indicated

Sequence Steps	COMP
01. Base Rate (See Below)	
02. Deductible Factor (See Below)	
03. Minimum Premium (See Below)	
04. Policy Term (Rule 102, Rule 801C) (Round to the nearest penny)	
05. Fleet Modification (Round to the nearest penny)	
Total Coverage Premium	

SFM			
To calculate premiums for the following deductibles, apply the factor to the rate for the appropriate IRG for the Applied to Deductible, rounding to the nearest dollar			
Deductible	Applied To Deductible	Status	Factor
50	100		1.15
200	250	Renewal or Transfer of Coverage Only	1.10

SFF&C			
To calculate premiums for the following deductibles, apply the factor to the rate for the appropriate IRG for the Applied to Deductible, rounding to the nearest dollar			
Deductible	Applied To Deductible	Status	Factor
50	100		1.15
200	250	Renewal or Transfer of Coverage Only	1.10

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Minimum Premium
1.00

SFM Comprehensive Base Rates								
Age Group	MSRP	IRG	Deductible					
			Full	100	250	500	1000	2000
1	0 - 750	001	8	5	3	N/A	N/A	N/A
1	751 - 1,500	002	13	10	6	6	N/A	N/A
1	1,501 - 2,250	003	19	14	10	9	7	N/A
1	2,251 - 3,000	004	27	20	13	12	10	8
1	3,001 - 4,500	005	38	29	19	17	14	12
1	4,501 - 6,000	006	52	40	28	26	21	18
1	6,001 - 7,500	007	65	52	37	34	29	24
1	7,501 - 9,000	008	79	63	46	42	36	30
1	9,001 - 11,000	009	92	75	55	51	43	36
1	11,001 - 13,000	010	106	86	64	59	50	43
1	13,001 - 15,000	011	119	98	73	67	58	49
1	15,001 - 17,000	012	132	109	82	76	65	55
1	17,001 - 19,000	013	146	121	91	84	72	61
1	19,001 - 21,000	014	157	131	99	91	79	66
1	21,001 - 23,000	015	169	141	106	98	85	72
1	23,001 - 25,000	016	180	151	114	105	91	77
1	25,001 - 27,000	017	192	160	122	113	97	82
1	27,001 - 29,000	018	204	170	129	120	103	88
1	29,001 - 31,000	019	215	180	137	127	110	93
1	31,001 - 33,000	020	227	190	145	134	116	98
1	33,001 - 37,000	021 - 022	242	203	155	144	124	105
1	37,001 - 41,000	023 - 024	257	216	165	153	132	113
1	41,001 - 45,000	025 - 026	273	230	175	163	141	120
1	45,001 - 49,000	027 - 028	288	243	186	172	149	127
1	49,001 - 53,000	029 - 030	303	255	195	181	157	133
1	53,001 - 57,000	031 - 032	317	268	205	190	165	140
1	57,001 - 61,000	033 - 034	331	280	214	199	173	147
1	61,001 - 65,000	035 - 036	346	292	224	208	180	153

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SFM Comprehensive Base Rates								
Age Group	MSRP	IRG	Deductible					
			Full	100	250	500	1000	2000
1	65,001 - 69,000	037 - 038	360	305	234	217	188	160
1	69,001 - 73,000	039 - 040	374	317	243	226	196	167
1	73,001 - 77,000	041 - 042	389	329	253	235	204	173
1	77,001 - 81,000	043 - 044	403	342	262	244	211	180

SFM Comprehensive Base Rates								
Age Group	MSRP	IRG	Deductible					
			Full	100	250	500	1000	2000
2	0 - 750	001	7	4	3	N/A	N/A	N/A
2	751 - 1,500	002	12	9	6	5	N/A	N/A
2	1,501 - 2,250	003	17	13	9	8	6	N/A
2	2,251 - 3,000	004	24	18	12	11	9	7
2	3,001 - 4,500	005	35	26	17	16	13	10
2	4,501 - 6,000	006	47	36	25	23	19	16
2	6,001 - 7,500	007	59	47	33	31	26	21
2	7,501 - 9,000	008	71	57	41	38	32	27
2	9,001 - 11,000	009	83	67	50	46	39	33
2	11,001 - 13,000	010	95	78	58	53	45	38
2	13,001 - 15,000	011	107	88	66	61	52	44
2	15,001 - 17,000	012	119	98	74	68	59	49
2	17,001 - 19,000	013	131	109	82	76	65	55
2	19,001 - 21,000	014	142	118	89	82	71	60
2	21,001 - 23,000	015	152	127	96	88	76	65
2	23,001 - 25,000	016	162	136	102	95	82	69
2	25,001 - 27,000	017	173	144	109	101	87	74
2	27,001 - 29,000	018	183	153	116	108	93	79
2	29,001 - 31,000	019	194	162	123	114	99	84
2	31,001 - 33,000	020	204	171	130	121	104	89
2	33,001 - 37,000	021 - 022	218	183	139	129	112	95
2	37,001 - 41,000	023 - 024	232	195	149	138	119	101
2	41,001 - 45,000	025 - 026	245	207	158	146	127	108
2	45,001 - 49,000	027 - 028	259	219	167	155	134	114

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SFM Comprehensive Base Rates								
Age Group	MSRP	IRG	Deductible					
			Full	100	250	500	1000	2000
2	49,001 - 53,000	029 - 030	272	230	176	163	141	120
2	53,001 - 57,000	031 - 032	285	241	184	171	148	126
2	57,001 - 61,000	033 - 034	298	252	193	179	155	132
2	61,001 - 65,000	035 - 036	311	263	202	187	162	138
2	65,001 - 69,000	037 - 038	324	274	210	195	169	144
2	69,001 - 73,000	039 - 040	337	285	219	203	176	150
2	73,001 - 77,000	041 - 042	350	296	228	211	183	156
2	77,001 - 81,000	043 - 044	363	307	236	219	190	162

SFM Comprehensive Base Rates								
Age Group	MSRP	IRG	Deductible					
			Full	100	250	500	1000	2000
3	0 - 750	001	7	4	3	N/A	N/A	N/A
3	751 - 1,500	002	12	9	6	5	N/A	N/A
3	1,501 - 2,250	003	17	13	9	8	6	N/A
3	2,251 - 3,000	004	24	18	12	11	9	7
3	3,001 - 4,500	005	35	26	17	16	13	10
3	4,501 - 6,000	006	47	36	25	23	19	16
3	6,001 - 7,500	007	59	47	33	31	26	21
3	7,501 - 9,000	008	71	57	41	38	32	27
3	9,001 - 11,000	009	83	67	50	46	39	33
3	11,001 - 13,000	010	95	78	58	53	45	38
3	13,001 - 15,000	011	107	88	66	61	52	44
3	15,001 - 17,000	012	119	98	74	68	59	49
3	17,001 - 19,000	013	131	109	82	76	65	55
3	19,001 - 21,000	014	142	118	89	82	71	60
3	21,001 - 23,000	015	152	127	96	88	76	65
3	23,001 - 25,000	016	162	136	102	95	82	69
3	25,001 - 27,000	017	173	144	109	101	87	74
3	27,001 - 29,000	018	183	153	116	108	93	79
3	29,001 - 31,000	019	194	162	123	114	99	84
3	31,001 - 33,000	020	204	171	130	121	104	89

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SFM Comprehensive Base Rates								
Age Group	MSRP	IRG	Deductible					
			Full	100	250	500	1000	2000
3	33,001 - 37,000	021 - 022	218	183	139	129	112	95
3	37,001 - 41,000	023 - 024	232	195	149	138	119	101
3	41,001 - 45,000	025 - 026	245	207	158	146	127	108
3	45,001 - 49,000	027 - 028	259	219	167	155	134	114
3	49,001 - 53,000	029 - 030	272	230	176	163	141	120
3	53,001 - 57,000	031 - 032	285	241	184	171	148	126
3	57,001 - 61,000	033 - 034	298	252	193	179	155	132
3	61,001 - 65,000	035 - 036	311	263	202	187	162	138
3	65,001 - 69,000	037 - 038	324	274	210	195	169	144
3	69,001 - 73,000	039 - 040	337	285	219	203	176	150
3	73,001 - 77,000	041 - 042	350	296	228	211	183	156
3	77,001 - 81,000	043 - 044	363	307	236	219	190	162

SFM Comprehensive Base Rates								
Age Group	MSRP	IRG	Deductible					
			Full	100	250	500	1000	2000
4	0 - 750	001	6	3	2	N/A	N/A	N/A
4	751 - 1,500	002	9	7	4	4	N/A	N/A
4	1,501 - 2,250	003	13	10	7	6	5	N/A
4	2,251 - 3,000	004	19	14	9	8	7	6
4	3,001 - 4,500	005	27	20	13	12	10	8
4	4,501 - 6,000	006	36	28	20	18	15	12
4	6,001 - 7,500	007	46	36	26	24	20	17
4	7,501 - 9,000	008	55	44	32	30	25	21
4	9,001 - 11,000	009	65	52	39	35	30	25
4	11,001 - 13,000	010	74	60	45	41	35	30
4	13,001 - 15,000	011	83	69	51	47	40	34
4	15,001 - 17,000	012	93	77	57	53	46	38
4	17,001 - 19,000	013	102	85	64	59	51	43
4	19,001 - 21,000	014	110	92	69	64	55	47
4	21,001 - 23,000	015	118	99	74	69	59	50
4	23,001 - 25,000	016	126	105	80	74	64	54

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SFM Comprehensive Base Rates								
Age Group	MSRP	IRG	Deductible					
			Full	100	250	500	1000	2000
4	25,001 - 27,000	017	134	112	85	79	68	58
4	27,001 - 29,000	018	142	119	90	84	72	61
4	29,001 - 31,000	019	151	126	96	89	77	65
4	31,001 - 33,000	020	159	133	101	94	81	69
4	33,001 - 37,000	021 - 022	169	142	108	101	87	74
4	37,001 - 41,000	023 - 024	180	151	116	107	93	79
4	41,001 - 45,000	025 - 026	191	161	123	114	99	84
4	45,001 - 49,000	027 - 028	202	170	130	121	104	89
4	49,001 - 53,000	029 - 030	212	179	137	127	110	93
4	53,001 - 57,000	031 - 032	222	187	143	133	115	98
4	57,001 - 61,000	033 - 034	232	196	150	139	121	103
4	61,001 - 65,000	035 - 036	242	204	157	146	126	107
4	65,001 - 69,000	037 - 038	252	213	164	152	132	112
4	69,001 - 73,000	039 - 040	262	222	170	158	137	117
4	73,001 - 77,000	041 - 042	272	230	177	164	143	121
4	77,001 - 81,000	043 - 044	282	239	184	171	148	126

SFM Comprehensive Base Rates								
Age Group	MSRP	IRG	Deductible					
			Full	100	250	500	1000	2000
5	0 - 750	001	6	3	2	N/A	N/A	N/A
5	751 - 1,500	002	9	7	4	4	N/A	N/A
5	1,501 - 2,250	003	13	10	7	6	5	N/A
5	2,251 - 3,000	004	19	14	9	8	7	6
5	3,001 - 4,500	005	27	20	13	12	10	8
5	4,501 - 6,000	006	36	28	20	18	15	12
5	6,001 - 7,500	007	46	36	26	24	20	17
5	7,501 - 9,000	008	55	44	32	30	25	21
5	9,001 - 11,000	009	65	52	39	35	30	25
5	11,001 - 13,000	010	74	60	45	41	35	30
5	13,001 - 15,000	011	83	69	51	47	40	34
5	15,001 - 17,000	012	93	77	57	53	46	38

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SFM Comprehensive Base Rates								
Age Group	MSRP	IRG	Deductible					
			Full	100	250	500	1000	2000
5	17,001 - 19,000	013	102	85	64	59	51	43
5	19,001 - 21,000	014	110	92	69	64	55	47
5	21,001 - 23,000	015	118	99	74	69	59	50
5	23,001 - 25,000	016	126	105	80	74	64	54
5	25,001 - 27,000	017	134	112	85	79	68	58
5	27,001 - 29,000	018	142	119	90	84	72	61
5	29,001 - 31,000	019	151	126	96	89	77	65
5	31,001 - 33,000	020	159	133	101	94	81	69
5	33,001 - 37,000	021 - 022	169	142	108	101	87	74
5	37,001 - 41,000	023 - 024	180	151	116	107	93	79
5	41,001 - 45,000	025 - 026	191	161	123	114	99	84
5	45,001 - 49,000	027 - 028	202	170	130	121	104	89
5	49,001 - 53,000	029 - 030	212	179	137	127	110	93
5	53,001 - 57,000	031 - 032	222	187	143	133	115	98
5	57,001 - 61,000	033 - 034	232	196	150	139	121	103
5	61,001 - 65,000	035 - 036	242	204	157	146	126	107
5	65,001 - 69,000	037 - 038	252	213	164	152	132	112
5	69,001 - 73,000	039 - 040	262	222	170	158	137	117
5	73,001 - 77,000	041 - 042	272	230	177	164	143	121
5	77,001 - 81,000	043 - 044	282	239	184	171	148	126

SFF&C Comprehensive Base Rates								
Age Group	MSRP	IRG	Deductible					
			Full	100	250	500	1000	2000
1	0 - 750	001	14	8	5	N/A	N/A	N/A
1	751 - 1,500	002	24	17	11	10	N/A	N/A
1	1,501 - 2,250	003	34	25	17	15	12	N/A
1	2,251 - 3,000	004	47	35	24	21	17	14
1	3,001 - 4,500	005	67	50	34	30	25	20
1	4,501 - 6,000	006	91	71	49	45	38	31
1	6,001 - 7,500	007	114	91	65	60	50	42
1	7,501 - 9,000	008	138	111	81	74	63	53

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SFF&C Comprehensive Base Rates								
Age Group	MSRP	IRG	Deductible					
			Full	100	250	500	1000	2000
1	9,001 - 11,000	009	161	131	96	89	76	64
1	11,001 - 13,000	010	185	151	112	103	88	74
1	13,001 - 15,000	011	208	171	128	118	101	85
1	15,001 - 17,000	012	232	192	143	132	114	96
1	17,001 - 19,000	013	255	212	159	147	127	107
1	19,001 - 21,000	014	276	229	172	160	137	116
1	21,001 - 23,000	015	296	246	186	172	148	126
1	23,001 - 25,000	016	316	264	199	184	159	135
1	25,001 - 27,000	017	336	281	213	197	170	144
1	27,001 - 29,000	018	356	298	226	210	181	154
1	29,001 - 31,000	019	376	316	240	222	192	163
1	31,001 - 33,000	020	396	333	253	235	203	172
1	33,001 - 37,000	021 - 022	423	356	271	251	217	184
1	37,001 - 41,000	023 - 024	450	379	289	268	232	197
1	41,001 - 45,000	025 - 026	477	402	307	285	246	209
1	45,001 - 49,000	027 - 028	504	425	325	301	261	222
1	49,001 - 53,000	029 - 030	530	447	342	317	274	233
1	53,001 - 57,000	031 - 032	554	468	359	333	288	245
1	57,001 - 61,000	033 - 034	580	490	375	348	302	257
1	61,001 - 65,000	035 - 036	605	511	392	364	315	268
1	65,001 - 69,000	037 - 038	630	533	409	380	329	280
1	69,001 - 73,000	039 - 040	655	554	426	395	342	292
1	73,001 - 77,000	041 - 042	681	576	443	411	356	303
1	77,001 - 81,000	043 - 044	706	598	459	426	370	315

SFF&C Comprehensive Base Rates								
Age Group	MSRP	IRG	Deductible					
			Full	100	250	500	1000	2000
2	0 - 750	001	13	7	5	N/A	N/A	N/A
2	751 - 1,500	002	21	15	10	9	N/A	N/A
2	1,501 - 2,250	003	30	23	15	14	11	N/A
2	2,251 - 3,000	004	42	32	21	19	16	13

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SFF&C Comprehensive Base Rates								
Age Group	MSRP	IRG	Deductible					
			Full	100	250	500	1000	2000
2	3,001 - 4,500	005	60	45	30	27	22	18
2	4,501 - 6,000	006	82	64	44	40	34	28
2	6,001 - 7,500	007	103	82	58	54	45	37
2	7,501 - 9,000	008	124	100	73	67	57	48
2	9,001 - 11,000	009	145	118	87	80	68	57
2	11,001 - 13,000	010	166	136	101	93	79	67
2	13,001 - 15,000	011	187	154	115	106	91	77
2	15,001 - 17,000	012	209	172	129	119	102	87
2	17,001 - 19,000	013	230	191	143	132	114	96
2	19,001 - 21,000	014	248	206	155	144	124	105
2	21,001 - 23,000	015	266	222	167	155	133	113
2	23,001 - 25,000	016	284	237	179	166	143	121
2	25,001 - 27,000	017	302	253	191	177	153	130
2	27,001 - 29,000	018	321	268	204	189	163	138
2	29,001 - 31,000	019	339	284	216	200	173	147
2	31,001 - 33,000	020	357	299	228	211	182	155
2	33,001 - 37,000	021 - 022	381	320	244	226	196	166
2	37,001 - 41,000	023 - 024	405	341	260	241	209	177
2	41,001 - 45,000	025 - 026	429	362	276	256	222	188
2	45,001 - 49,000	027 - 028	454	382	292	271	235	200
2	49,001 - 53,000	029 - 030	477	402	308	285	247	210
2	53,001 - 57,000	031 - 032	499	421	323	299	259	220
2	57,001 - 61,000	033 - 034	522	441	338	314	272	231
2	61,001 - 65,000	035 - 036	544	460	353	327	284	241
2	65,001 - 69,000	037 - 038	567	480	368	342	296	252
2	69,001 - 73,000	039 - 040	590	499	383	356	308	262
2	73,001 - 77,000	041 - 042	613	518	398	370	321	273
2	77,001 - 81,000	043 - 044	635	538	413	384	333	283

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SFF&C Comprehensive Base Rates								
Age Group	MSRP	IRG	Deductible					
			Full	100	250	500	1000	2000
3	0 - 750	001	13	7	5	N/A	N/A	N/A
3	751 - 1,500	002	21	15	10	9	N/A	N/A
3	1,501 - 2,250	003	30	23	15	14	11	N/A
3	2,251 - 3,000	004	42	32	21	19	16	13
3	3,001 - 4,500	005	60	45	30	27	22	18
3	4,501 - 6,000	006	82	64	44	40	34	28
3	6,001 - 7,500	007	103	82	58	54	45	37
3	7,501 - 9,000	008	124	100	73	67	57	48
3	9,001 - 11,000	009	145	118	87	80	68	57
3	11,001 - 13,000	010	166	136	101	93	79	67
3	13,001 - 15,000	011	187	154	115	106	91	77
3	15,001 - 17,000	012	209	172	129	119	102	87
3	17,001 - 19,000	013	230	191	143	132	114	96
3	19,001 - 21,000	014	248	206	155	144	124	105
3	21,001 - 23,000	015	266	222	167	155	133	113
3	23,001 - 25,000	016	284	237	179	166	143	121
3	25,001 - 27,000	017	302	253	191	177	153	130
3	27,001 - 29,000	018	321	268	204	189	163	138
3	29,001 - 31,000	019	339	284	216	200	173	147
3	31,001 - 33,000	020	357	299	228	211	182	155
3	33,001 - 37,000	021 - 022	381	320	244	226	196	166
3	37,001 - 41,000	023 - 024	405	341	260	241	209	177
3	41,001 - 45,000	025 - 026	429	362	276	256	222	188
3	45,001 - 49,000	027 - 028	454	382	292	271	235	200
3	49,001 - 53,000	029 - 030	477	402	308	285	247	210
3	53,001 - 57,000	031 - 032	499	421	323	299	259	220
3	57,001 - 61,000	033 - 034	522	441	338	314	272	231
3	61,001 - 65,000	035 - 036	544	460	353	327	284	241
3	65,001 - 69,000	037 - 038	567	480	368	342	296	252
3	69,001 - 73,000	039 - 040	590	499	383	356	308	262
3	73,001 - 77,000	041 - 042	613	518	398	370	321	273
3	77,001 - 81,000	043 - 044	635	538	413	384	333	283

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SFF&C Comprehensive Base Rates								
Age Group	MSRP	IRG	Deductible					
			Full	100	250	500	1000	2000
4	0 - 750	001	10	6	4	N/A	N/A	N/A
4	751 - 1,500	002	16	12	8	7	N/A	N/A
4	1,501 - 2,250	003	24	18	12	11	9	N/A
4	2,251 - 3,000	004	33	25	16	15	12	10
4	3,001 - 4,500	005	47	35	24	21	17	14
4	4,501 - 6,000	006	64	49	35	31	26	22
4	6,001 - 7,500	007	80	64	45	42	35	29
4	7,501 - 9,000	008	96	78	56	52	44	37
4	9,001 - 11,000	009	113	92	68	62	53	44
4	11,001 - 13,000	010	129	106	78	72	62	52
4	13,001 - 15,000	011	146	120	89	83	71	60
4	15,001 - 17,000	012	162	134	100	93	80	67
4	17,001 - 19,000	013	179	148	111	103	89	75
4	19,001 - 21,000	014	193	160	121	112	96	81
4	21,001 - 23,000	015	207	173	130	120	104	88
4	23,001 - 25,000	016	221	185	139	129	111	94
4	25,001 - 27,000	017	235	197	149	138	119	101
4	27,001 - 29,000	018	249	209	158	147	127	108
4	29,001 - 31,000	019	263	221	168	155	134	114
4	31,001 - 33,000	020	278	233	177	164	142	121
4	33,001 - 37,000	021 - 022	296	249	190	176	152	129
4	37,001 - 41,000	023 - 024	315	265	202	188	162	138
4	41,001 - 45,000	025 - 026	334	281	215	199	172	146
4	45,001 - 49,000	027 - 028	353	297	227	211	183	155
4	49,001 - 53,000	029 - 030	371	313	239	222	192	163
4	53,001 - 57,000	031 - 032	388	328	251	233	202	171
4	57,001 - 61,000	033 - 034	406	343	263	244	211	180
4	61,001 - 65,000	035 - 036	423	358	274	255	221	188
4	65,001 - 69,000	037 - 038	441	373	286	266	230	196
4	69,001 - 73,000	039 - 040	459	388	298	277	240	204
4	73,001 - 77,000	041 - 042	477	403	310	288	249	212
4	77,001 - 81,000	043 - 044	494	418	322	298	259	220

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SFF&C Comprehensive Base Rates								
Age Group	MSRP	IRG	Deductible					
			Full	100	250	500	1000	2000
5	0 - 750	001	10	6	4	N/A	N/A	N/A
5	751 - 1,500	002	16	12	8	7	N/A	N/A
5	1,501 - 2,250	003	24	18	12	11	9	N/A
5	2,251 - 3,000	004	33	25	16	15	12	10
5	3,001 - 4,500	005	47	35	24	21	17	14
5	4,501 - 6,000	006	64	49	35	31	26	22
5	6,001 - 7,500	007	80	64	45	42	35	29
5	7,501 - 9,000	008	96	78	56	52	44	37
5	9,001 - 11,000	009	113	92	68	62	53	44
5	11,001 - 13,000	010	129	106	78	72	62	52
5	13,001 - 15,000	011	146	120	89	83	71	60
5	15,001 - 17,000	012	162	134	100	93	80	67
5	17,001 - 19,000	013	179	148	111	103	89	75
5	19,001 - 21,000	014	193	160	121	112	96	81
5	21,001 - 23,000	015	207	173	130	120	104	88
5	23,001 - 25,000	016	221	185	139	129	111	94
5	25,001 - 27,000	017	235	197	149	138	119	101
5	27,001 - 29,000	018	249	209	158	147	127	108
5	29,001 - 31,000	019	263	221	168	155	134	114
5	31,001 - 33,000	020	278	233	177	164	142	121
5	33,001 - 37,000	021 - 022	296	249	190	176	152	129
5	37,001 - 41,000	023 - 024	315	265	202	188	162	138
5	41,001 - 45,000	025 - 026	334	281	215	199	172	146
5	45,001 - 49,000	027 - 028	353	297	227	211	183	155
5	49,001 - 53,000	029 - 030	371	313	239	222	192	163
5	53,001 - 57,000	031 - 032	388	328	251	233	202	171
5	57,001 - 61,000	033 - 034	406	343	263	244	211	180
5	61,001 - 65,000	035 - 036	423	358	274	255	221	188
5	65,001 - 69,000	037 - 038	441	373	286	266	230	196
5	69,001 - 73,000	039 - 040	459	388	298	277	240	204
5	73,001 - 77,000	041 - 042	477	403	310	288	249	212
5	77,001 - 81,000	043 - 044	494	418	322	298	259	220

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Increase the IRG 44 premium by the percentage shown below for each $4,000, or fraction thereof, by which the MSRP exceeds $81,000, rounding to the nearest dollar. For each $2,000, or fraction thereof, by which the MSRP exceeds $81,000, increase the IRG by one.
3%

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TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOMOBILES

See Rule 402

Semiannual Premium

Round to the nearest penny after each sequence step; Multiply unless otherwise indicated

Sequence Steps	ERS
01. Private Passenger Base Rate	
02. Private Passenger Star Factor (SFF&C only)	
03. Policy Term (Rule 102, Rule 801C)	
04. Fleet Modification	
Total Coverage Premium	

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TRAVEL AND CAMPING TRAILERS

Insured Under Recreational Vehicle Policy

See Rule 901

Annual Premiums

Round to the nearest dollar after each sequence step; Multiply unless otherwise indicated

Sequence Steps	Physical Damage
01. Base Rate (See Below)	
02. Deductible (See Below)	
03. Minimum Premium (See Below)	
04. Fleet Modification (Round to the nearest penny)	
Total Coverage Premium	

SFM			
To calculate premiums for the following deductibles, apply the factor to the rate for the appropriate IRG for the Applied to Deductible, rounding to the nearest dollar			
Deductible	Applied To Deductible	Status	Factor
200	250	Renewal or Transfer of Coverage Only	1.06

Minimum Premium
1.00

SFM Physical Damage Base Rates									
Trailer Type	Age Group	MSRP	IRG	Deductible					
				50	100	250	500	1000	2000
Travel	1	0 - 750	001	34	31	25	18	N/A	N/A
Travel	1	751 - 1,500	002	51	46	37	28	N/A	N/A
Travel	1	1,501 - 2,250	003	67	61	49	37	25	N/A

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SFM Physical Damage Base Rates									
Trailer Type	Age Group	MSRP	IRG	Deductible					
				50	100	250	500	1000	2000
Travel	1	2,251 - 3,000	004	84	77	61	46	31	19
Travel	1	3,001 - 4,500	005	112	102	82	61	41	26
Travel	1	4,501 - 6,000	006	155	143	118	92	64	42
Travel	1	6,001 - 7,500	007	198	184	154	123	87	58
Travel	1	7,501 - 9,000	008	240	225	190	153	111	75
Travel	1	9,001 - 11,000	009	283	265	227	184	134	91
Travel	1	11,001 - 13,000	010	326	306	263	214	158	107
Travel	1	13,001 - 15,000	011	370	347	300	245	181	124
Travel	1	15,001 - 17,000	012	412	388	336	276	204	140
Travel	1	17,001 - 19,000	013	455	429	372	306	227	156
Travel	1	19,001 - 21,000	014	498	470	408	337	251	173
Travel	1	21,001 - 23,000	015	540	511	444	368	274	189
Travel	1	23,001 - 25,000	016	583	551	481	398	298	205
Travel	1	25,001 - 27,000	017	626	592	517	429	321	222
Travel	1	27,001 - 29,000	018	668	633	554	459	344	238
Travel	1	29,001 - 31,000	019	711	674	590	490	368	254
Travel	1	31,001 - 33,000	020	754	715	626	521	391	271
Travel	1	33,001 - 37,000	021 - 022	808	766	671	559	420	291
Travel	1	37,001 - 41,000	023 - 024	861	817	717	597	449	311
Travel	1	41,001 - 45,000	025 - 026	914	868	762	636	478	332
Travel	1	45,001 - 49,000	027 - 028	968	919	808	674	508	352
Travel	1	49,001 - 53,000	029 - 030	1016	965	849	708	534	371
Travel	1	53,001 - 57,000	031 - 032	1065	1011	890	743	560	389
Travel	1	57,001 - 61,000	033 - 034	1112	1057	930	777	586	407
Travel	1	61,001 - 65,000	035 - 036	1160	1103	971	812	613	426
Travel	1	65,001 - 69,000	037 - 038	1208	1149	1012	846	639	444
Travel	1	69,001 - 73,000	039 - 040	1257	1195	1053	881	665	463
Travel	1	73,001 - 77,000	041 - 042	1305	1241	1094	915	691	481
Travel	1	77,001 - 81,000	043 - 044	1353	1286	1135	950	718	499

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SFM Physical Damage Base Rates									
Trailer Type	Age Group	MSRP	IRG	Deductible					
				50	100	250	500	1000	2000
Travel	2	0 - 750	001	32	29	23	17	N/A	N/A
Travel	2	751 - 1,500	002	48	44	35	26	N/A	N/A
Travel	2	1,501 - 2,250	003	64	58	47	35	23	N/A
Travel	2	2,251 - 3,000	004	80	73	58	44	29	18
Travel	2	3,001 - 4,500	005	107	97	78	58	39	24
Travel	2	4,501 - 6,000	006	147	136	112	87	61	40
Travel	2	6,001 - 7,500	007	188	175	147	116	83	55
Travel	2	7,501 - 9,000	008	228	213	181	145	105	71
Travel	2	9,001 - 11,000	009	269	252	216	175	128	86
Travel	2	11,001 - 13,000	010	309	291	250	204	150	102
Travel	2	13,001 - 15,000	011	351	330	285	233	172	117
Travel	2	15,001 - 17,000	012	392	369	319	262	194	133
Travel	2	17,001 - 19,000	013	432	407	354	291	216	148
Travel	2	19,001 - 21,000	014	473	446	388	320	238	164
Travel	2	21,001 - 23,000	015	513	485	422	349	260	179
Travel	2	23,001 - 25,000	016	554	524	457	378	283	195
Travel	2	25,001 - 27,000	017	594	563	491	407	305	211
Travel	2	27,001 - 29,000	018	635	601	526	436	327	226
Travel	2	29,001 - 31,000	019	675	640	560	466	349	242
Travel	2	31,001 - 33,000	020	716	679	595	495	371	257
Travel	2	33,001 - 37,000	021 - 022	767	727	638	531	399	276
Travel	2	37,001 - 41,000	023 - 024	818	776	681	567	427	296
Travel	2	41,001 - 45,000	025 - 026	868	824	724	604	454	315
Travel	2	45,001 - 49,000	027 - 028	920	873	767	640	482	335
Travel	2	49,001 - 53,000	029 - 030	966	917	806	673	507	352
Travel	2	53,001 - 57,000	031 - 032	1011	960	845	706	532	370
Travel	2	57,001 - 61,000	033 - 034	1056	1004	884	739	557	387
Travel	2	61,001 - 65,000	035 - 036	1102	1048	923	771	582	405
Travel	2	65,001 - 69,000	037 - 038	1148	1091	961	804	607	422
Travel	2	69,001 - 73,000	039 - 040	1194	1135	1000	837	632	439
Travel	2	73,001 - 77,000	041 - 042	1240	1178	1039	869	657	457
Travel	2	77,001 - 81,000	043 - 044	1286	1222	1078	902	682	474

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SFM Physical Damage Base Rates									
Trailer Type	Age Group	MSRP	IRG	Deductible					
				50	100	250	500	1000	2000
Travel	3	0 - 750	001	30	28	22	17	N/A	N/A
Travel	3	751 - 1,500	002	45	41	33	25	N/A	N/A
Travel	3	1,501 - 2,250	003	61	55	44	33	22	N/A
Travel	3	2,251 - 3,000	004	76	69	55	41	28	17
Travel	3	3,001 - 4,500	005	101	92	74	55	37	23
Travel	3	4,501 - 6,000	006	139	129	106	83	58	38
Travel	3	6,001 - 7,500	007	178	165	139	110	79	52
Travel	3	7,501 - 9,000	008	216	202	171	138	100	67
Travel	3	9,001 - 11,000	009	255	239	204	165	121	82
Travel	3	11,001 - 13,000	010	293	276	237	193	142	97
Travel	3	13,001 - 15,000	011	333	312	270	221	163	111
Travel	3	15,001 - 17,000	012	371	349	302	248	184	126
Travel	3	17,001 - 19,000	013	409	386	335	276	205	141
Travel	3	19,001 - 21,000	014	448	423	368	303	226	155
Travel	3	21,001 - 23,000	015	486	459	400	331	247	170
Travel	3	23,001 - 25,000	016	525	496	433	358	268	185
Travel	3	25,001 - 27,000	017	563	533	465	386	289	199
Travel	3	27,001 - 29,000	018	601	570	498	414	310	214
Travel	3	29,001 - 31,000	019	640	606	531	441	331	229
Travel	3	31,001 - 33,000	020	678	643	564	469	352	244
Travel	3	33,001 - 37,000	021 - 022	727	689	604	503	378	262
Travel	3	37,001 - 41,000	023 - 024	775	735	645	538	404	280
Travel	3	41,001 - 45,000	025 - 026	823	781	686	572	430	299
Travel	3	45,001 - 49,000	027 - 028	871	827	727	606	457	317
Travel	3	49,001 - 53,000	029 - 030	915	868	764	637	480	334
Travel	3	53,001 - 57,000	031 - 032	958	910	801	669	504	350
Travel	3	57,001 - 61,000	033 - 034	1001	951	837	700	528	367
Travel	3	61,001 - 65,000	035 - 036	1044	992	874	731	551	383
Travel	3	65,001 - 69,000	037 - 038	1088	1034	911	761	575	400
Travel	3	69,001 - 73,000	039 - 040	1131	1075	948	793	599	416
Travel	3	73,001 - 77,000	041 - 042	1175	1116	984	824	622	433
Travel	3	77,001 - 81,000	043 - 044	1218	1158	1021	855	646	449

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SFM Physical Damage Base Rates									
Trailer Type	Age Group	MSRP	IRG	Deductible					
				50	100	250	500	1000	2000
Travel	4	0 - 750	001	29	26	21	16	N/A	N/A
Travel	4	751 - 1,500	002	43	39	31	23	N/A	N/A
Travel	4	1,501 - 2,250	003	57	52	42	31	21	N/A
Travel	4	2,251 - 3,000	004	72	65	52	39	26	16
Travel	4	3,001 - 4,500	005	95	87	69	52	35	22
Travel	4	4,501 - 6,000	006	132	121	100	78	55	36
Travel	4	6,001 - 7,500	007	168	156	131	104	74	49
Travel	4	7,501 - 9,000	008	204	191	162	130	94	63
Travel	4	9,001 - 11,000	009	241	226	193	156	114	77
Travel	4	11,001 - 13,000	010	277	260	224	182	134	91
Travel	4	13,001 - 15,000	011	314	295	255	208	154	105
Travel	4	15,001 - 17,000	012	350	330	285	234	174	119
Travel	4	17,001 - 19,000	013	387	364	317	260	193	133
Travel	4	19,001 - 21,000	014	423	399	347	286	213	147
Travel	4	21,001 - 23,000	015	459	434	378	312	233	161
Travel	4	23,001 - 25,000	016	495	469	409	338	253	174
Travel	4	25,001 - 27,000	017	532	503	439	364	273	188
Travel	4	27,001 - 29,000	018	568	538	471	391	293	202
Travel	4	29,001 - 31,000	019	604	573	501	417	312	216
Travel	4	31,001 - 33,000	020	641	607	533	443	332	230
Travel	4	33,001 - 37,000	021 - 022	686	651	571	475	357	247
Travel	4	37,001 - 41,000	023 - 024	732	694	610	508	382	265
Travel	4	41,001 - 45,000	025 - 026	777	738	648	540	407	282
Travel	4	45,001 - 49,000	027 - 028	823	781	687	573	431	299
Travel	4	49,001 - 53,000	029 - 030	864	820	721	602	454	315
Travel	4	53,001 - 57,000	031 - 032	905	859	756	632	476	331
Travel	4	57,001 - 61,000	033 - 034	945	898	791	661	498	346
Travel	4	61,001 - 65,000	035 - 036	986	937	826	690	521	362
Travel	4	65,001 - 69,000	037 - 038	1027	976	860	719	543	378
Travel	4	69,001 - 73,000	039 - 040	1068	1015	895	749	565	393
Travel	4	73,001 - 77,000	041 - 042	1109	1054	930	778	588	409
Travel	4	77,001 - 81,000	043 - 044	1150	1093	964	807	610	424

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SFM Physical Damage Base Rates									
Trailer Type	Age Group	MSRP	IRG	Deductible					
				50	100	250	500	1000	2000
Travel	5	0 - 750	001	27	25	20	15	N/A	N/A
Travel	5	751 - 1,500	002	40	37	29	22	N/A	N/A
Travel	5	1,501 - 2,250	003	54	49	39	29	20	N/A
Travel	5	2,251 - 3,000	004	67	61	49	37	25	15
Travel	5	3,001 - 4,500	005	90	82	65	49	33	20
Travel	5	4,501 - 6,000	006	124	114	94	74	51	33
Travel	5	6,001 - 7,500	007	158	147	124	98	70	47
Travel	5	7,501 - 9,000	008	192	180	152	123	89	60
Travel	5	9,001 - 11,000	009	226	212	182	147	107	73
Travel	5	11,001 - 13,000	010	261	245	210	172	126	86
Travel	5	13,001 - 15,000	011	296	278	240	196	145	99
Travel	5	15,001 - 17,000	012	330	310	269	221	163	112
Travel	5	17,001 - 19,000	013	364	343	298	245	182	125
Travel	5	19,001 - 21,000	014	398	376	327	270	201	138
Travel	5	21,001 - 23,000	015	432	408	355	294	219	151
Travel	5	23,001 - 25,000	016	466	441	385	319	238	164
Travel	5	25,001 - 27,000	017	500	474	414	343	257	177
Travel	5	27,001 - 29,000	018	535	506	443	368	275	190
Travel	5	29,001 - 31,000	019	569	539	472	392	294	203
Travel	5	31,001 - 33,000	020	603	572	501	417	313	216
Travel	5	33,001 - 37,000	021 - 022	646	613	537	447	336	233
Travel	5	37,001 - 41,000	023 - 024	689	653	574	478	359	249
Travel	5	41,001 - 45,000	025 - 026	731	694	610	509	383	266
Travel	5	45,001 - 49,000	027 - 028	774	735	646	539	406	282
Travel	5	49,001 - 53,000	029 - 030	813	772	679	567	427	297
Travel	5	53,001 - 57,000	031 - 032	852	809	712	594	448	311
Travel	5	57,001 - 61,000	033 - 034	889	845	744	622	469	326
Travel	5	61,001 - 65,000	035 - 036	928	882	777	649	490	341
Travel	5	65,001 - 69,000	037 - 038	967	919	810	677	511	355
Travel	5	69,001 - 73,000	039 - 040	1005	956	842	705	532	370
Travel	5	73,001 - 77,000	041 - 042	1044	992	875	732	553	385
Travel	5	77,001 - 81,000	043 - 044	1083	1029	908	760	574	399

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SFM Physical Damage Base Rates									
Trailer Type	Age Group	MSRP	IRG	Deductible					
				50	100	250	500	1000	2000
Camping	1	0 - 750	001	29	26	21	16	N/A	N/A
Camping	1	751 - 1,500	002	43	39	31	23	N/A	N/A
Camping	1	1,501 - 2,250	003	57	52	42	31	21	N/A
Camping	1	2,251 - 3,000	004	72	65	52	39	26	16
Camping	1	3,001 - 4,500	005	95	87	69	52	35	22
Camping	1	4,501 - 6,000	006	132	122	100	78	55	36
Camping	1	6,001 - 7,500	007	168	156	131	104	74	49
Camping	1	7,501 - 9,000	008	204	191	162	130	94	63
Camping	1	9,001 - 11,000	009	241	226	193	156	114	77
Camping	1	11,001 - 13,000	010	277	260	224	182	134	91
Camping	1	13,001 - 15,000	011	314	295	255	208	154	105
Camping	1	15,001 - 17,000	012	350	330	285	234	174	119
Camping	1	17,001 - 19,000	013	387	365	317	260	193	133
Camping	1	19,001 - 21,000	014	423	399	347	286	213	147
Camping	1	21,001 - 23,000	015	459	434	378	312	233	161
Camping	1	23,001 - 25,000	016	495	469	409	338	253	174
Camping	1	25,001 - 27,000	017	532	503	439	364	273	188
Camping	1	27,001 - 29,000	018	568	538	471	391	293	202
Camping	1	29,001 - 31,000	019	604	573	501	417	312	216
Camping	1	31,001 - 33,000	020	641	608	533	443	332	230
Camping	1	33,001 - 37,000	021 - 022	686	651	571	475	357	247
Camping	1	37,001 - 41,000	023 - 024	732	694	610	508	382	265
Camping	1	41,001 - 45,000	025 - 026	777	738	648	540	407	282
Camping	1	45,001 - 49,000	027 - 028	823	781	687	573	432	299
Camping	1	49,001 - 53,000	029 - 030	864	820	721	602	454	315
Camping	1	53,001 - 57,000	031 - 032	905	859	756	632	476	331
Camping	1	57,001 - 61,000	033 - 034	945	898	791	661	499	346
Camping	1	61,001 - 65,000	035 - 036	986	937	826	690	521	362
Camping	1	65,001 - 69,000	037 - 038	1027	976	860	719	543	378
Camping	1	69,001 - 73,000	039 - 040	1068	1015	895	749	566	393
Camping	1	73,001 - 77,000	041 - 042	1109	1055	930	778	588	409
Camping	1	77,001 - 81,000	043 - 044	1150	1094	964	807	610	424

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SFM Physical Damage Base Rates									
Trailer Type	Age Group	MSRP	IRG	Deductible					
				50	100	250	500	1000	2000
Camping	2	0 - 750	001	27	25	20	15	N/A	N/A
Camping	2	751 - 1,500	002	41	37	30	22	N/A	N/A
Camping	2	1,501 - 2,250	003	54	49	40	30	20	N/A
Camping	2	2,251 - 3,000	004	68	62	49	37	25	15
Camping	2	3,001 - 4,500	005	91	82	66	49	33	21
Camping	2	4,501 - 6,000	006	125	115	95	74	52	34
Camping	2	6,001 - 7,500	007	160	148	125	99	71	47
Camping	2	7,501 - 9,000	008	194	181	154	124	89	60
Camping	2	9,001 - 11,000	009	229	214	183	148	109	73
Camping	2	11,001 - 13,000	010	263	247	212	173	127	87
Camping	2	13,001 - 15,000	011	298	280	242	198	146	100
Camping	2	15,001 - 17,000	012	333	313	271	223	165	113
Camping	2	17,001 - 19,000	013	367	346	301	247	184	126
Camping	2	19,001 - 21,000	014	402	379	330	272	203	139
Camping	2	21,001 - 23,000	015	436	412	359	297	221	153
Camping	2	23,001 - 25,000	016	471	445	388	322	240	166
Camping	2	25,001 - 27,000	017	505	478	418	346	259	179
Camping	2	27,001 - 29,000	018	540	511	447	371	278	192
Camping	2	29,001 - 31,000	019	574	544	476	396	297	205
Camping	2	31,001 - 33,000	020	609	577	506	420	316	219
Camping	2	33,001 - 37,000	021 - 022	652	618	542	452	339	235
Camping	2	37,001 - 41,000	023 - 024	696	660	579	482	363	252
Camping	2	41,001 - 45,000	025 - 026	738	701	615	513	386	268
Camping	2	45,001 - 49,000	027 - 028	782	742	652	544	410	284
Camping	2	49,001 - 53,000	029 - 030	821	779	685	572	431	299
Camping	2	53,001 - 57,000	031 - 032	860	816	718	600	452	314
Camping	2	57,001 - 61,000	033 - 034	898	853	751	628	474	329
Camping	2	61,001 - 65,000	035 - 036	937	890	784	655	495	344
Camping	2	65,001 - 69,000	037 - 038	976	928	817	683	516	359
Camping	2	69,001 - 73,000	039 - 040	1015	965	850	711	537	374
Camping	2	73,001 - 77,000	041 - 042	1054	1002	883	739	558	388
Camping	2	77,001 - 81,000	043 - 044	1093	1039	916	767	580	403

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SFM Physical Damage Base Rates									
Trailer Type	Age Group	MSRP	IRG	Deductible					
				50	100	250	500	1000	2000
Camping	3	0 - 750	001	26	23	19	14	N/A	N/A
Camping	3	751 - 1,500	002	39	35	28	21	N/A	N/A
Camping	3	1,501 - 2,250	003	52	47	37	28	19	N/A
Camping	3	2,251 - 3,000	004	64	59	47	35	23	15
Camping	3	3,001 - 4,500	005	86	78	62	47	31	20
Camping	3	4,501 - 6,000	006	119	109	90	70	49	32
Camping	3	6,001 - 7,500	007	151	141	118	94	67	45
Camping	3	7,501 - 9,000	008	184	172	146	117	85	57
Camping	3	9,001 - 11,000	009	217	203	174	141	103	70
Camping	3	11,001 - 13,000	010	249	234	201	164	121	82
Camping	3	13,001 - 15,000	011	283	266	229	187	138	95
Camping	3	15,001 - 17,000	012	315	297	257	211	156	107
Camping	3	17,001 - 19,000	013	348	328	285	234	174	120
Camping	3	19,001 - 21,000	014	381	359	312	258	192	132
Camping	3	21,001 - 23,000	015	413	391	340	281	210	145
Camping	3	23,001 - 25,000	016	446	422	368	305	228	157
Camping	3	25,001 - 27,000	017	479	453	396	328	246	170
Camping	3	27,001 - 29,000	018	511	484	424	351	263	182
Camping	3	29,001 - 31,000	019	544	516	451	375	281	195
Camping	3	31,001 - 33,000	020	577	547	479	398	299	207
Camping	3	33,001 - 37,000	021 - 022	618	586	514	428	322	223
Camping	3	37,001 - 41,000	023 - 024	659	625	549	457	344	238
Camping	3	41,001 - 45,000	025 - 026	699	664	583	486	366	254
Camping	3	45,001 - 49,000	027 - 028	741	703	618	515	388	270
Camping	3	49,001 - 53,000	029 - 030	778	738	649	542	408	284
Camping	3	53,001 - 57,000	031 - 032	815	773	680	568	428	298
Camping	3	57,001 - 61,000	033 - 034	851	808	712	595	449	312
Camping	3	61,001 - 65,000	035 - 036	888	844	743	621	469	326
Camping	3	65,001 - 69,000	037 - 038	925	879	774	647	489	340
Camping	3	69,001 - 73,000	039 - 040	961	914	805	674	509	354
Camping	3	73,001 - 77,000	041 - 042	998	949	837	700	529	368
Camping	3	77,001 - 81,000	043 - 044	1035	984	868	726	549	382

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SFM Physical Damage Base Rates									
Trailer Type	Age Group	MSRP	IRG	Deductible					
				50	100	250	500	1000	2000
Camping	4	0 - 750	001	24	22	18	13	N/A	N/A
Camping	4	751 - 1,500	002	37	33	27	20	N/A	N/A
Camping	4	1,501 - 2,250	003	49	44	35	27	18	N/A
Camping	4	2,251 - 3,000	004	61	55	44	33	22	14
Camping	4	3,001 - 4,500	005	81	74	59	44	30	18
Camping	4	4,501 - 6,000	006	112	103	85	66	46	30
Camping	4	6,001 - 7,500	007	143	133	112	89	63	42
Camping	4	7,501 - 9,000	008	174	162	138	111	80	54
Camping	4	9,001 - 11,000	009	204	192	164	133	97	66
Camping	4	11,001 - 13,000	010	235	221	190	155	114	77
Camping	4	13,001 - 15,000	011	267	251	217	177	131	89
Camping	4	15,001 - 17,000	012	298	280	243	199	148	101
Camping	4	17,001 - 19,000	013	329	310	269	221	164	113
Camping	4	19,001 - 21,000	014	359	339	295	243	181	125
Camping	4	21,001 - 23,000	015	390	369	321	266	198	136
Camping	4	23,001 - 25,000	016	421	398	348	288	215	148
Camping	4	25,001 - 27,000	017	452	428	374	310	232	160
Camping	4	27,001 - 29,000	018	483	457	400	332	249	172
Camping	4	29,001 - 31,000	019	514	487	426	354	266	184
Camping	4	31,001 - 33,000	020	545	516	453	376	282	196
Camping	4	33,001 - 37,000	021 - 022	583	553	485	404	304	210
Camping	4	37,001 - 41,000	023 - 024	622	590	518	432	325	225
Camping	4	41,001 - 45,000	025 - 026	661	627	551	459	346	240
Camping	4	45,001 - 49,000	027 - 028	700	664	584	487	367	255
Camping	4	49,001 - 53,000	029 - 030	734	697	613	512	386	268
Camping	4	53,001 - 57,000	031 - 032	769	730	643	537	405	281
Camping	4	57,001 - 61,000	033 - 034	803	764	672	562	424	294
Camping	4	61,001 - 65,000	035 - 036	838	797	702	586	443	308
Camping	4	65,001 - 69,000	037 - 038	873	830	731	611	462	321
Camping	4	69,001 - 73,000	039 - 040	908	863	761	636	481	334
Camping	4	73,001 - 77,000	041 - 042	943	896	790	661	500	348
Camping	4	77,001 - 81,000	043 - 044	978	930	820	686	519	361

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SFM Physical Damage Base Rates									
Trailer Type	Age Group	MSRP	IRG	Deductible					
				50	100	250	500	1000	2000
Camping	5	0 - 750	001	23	21	17	12	N/A	N/A
Camping	5	751 - 1,500	002	34	31	25	19	N/A	N/A
Camping	5	1,501 - 2,250	003	46	42	33	25	17	N/A
Camping	5	2,251 - 3,000	004	57	52	42	31	21	13
Camping	5	3,001 - 4,500	005	76	69	56	42	28	17
Camping	5	4,501 - 6,000	006	105	97	80	62	44	28
Camping	5	6,001 - 7,500	007	134	125	105	83	59	40
Camping	5	7,501 - 9,000	008	163	153	129	104	75	51
Camping	5	9,001 - 11,000	009	192	181	154	125	91	62
Camping	5	11,001 - 13,000	010	221	208	179	146	107	73
Camping	5	13,001 - 15,000	011	251	236	204	167	123	84
Camping	5	15,001 - 17,000	012	280	264	228	187	139	95
Camping	5	17,001 - 19,000	013	309	292	253	208	155	106
Camping	5	19,001 - 21,000	014	338	319	278	229	171	117
Camping	5	21,001 - 23,000	015	367	347	302	250	186	128
Camping	5	23,001 - 25,000	016	396	375	327	271	202	140
Camping	5	25,001 - 27,000	017	425	403	352	292	218	151
Camping	5	27,001 - 29,000	018	454	430	377	312	234	162
Camping	5	29,001 - 31,000	019	483	458	401	333	250	173
Camping	5	31,001 - 33,000	020	512	486	426	354	266	184
Camping	5	33,001 - 37,000	021 - 022	549	521	457	380	286	198
Camping	5	37,001 - 41,000	023 - 024	586	555	488	406	306	212
Camping	5	41,001 - 45,000	025 - 026	622	590	518	432	325	226
Camping	5	45,001 - 49,000	027 - 028	658	625	549	458	345	240
Camping	5	49,001 - 53,000	029 - 030	691	656	577	482	363	252
Camping	5	53,001 - 57,000	031 - 032	724	687	605	505	381	265
Camping	5	57,001 - 61,000	033 - 034	756	719	633	529	399	277
Camping	5	61,001 - 65,000	035 - 036	789	750	660	552	417	290
Camping	5	65,001 - 69,000	037 - 038	822	781	688	575	434	302
Camping	5	69,001 - 73,000	039 - 040	855	812	716	599	452	315
Camping	5	73,001 - 77,000	041 - 042	887	844	744	622	470	327
Camping	5	77,001 - 81,000	043 - 044	920	875	772	646	488	340

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Increase the IRG 44 premium by the percentage shown below for each $4,000, or fraction thereof, by which the MSRP exceeds $81,000, rounding to the nearest dollar. For each $2,000 increment, or fraction thereof, by which the MSRP exceeds $81,000 increase the IRG by one.
3%

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NON-OWNED VEHICLE RATES

This section provides details on rating for non-owned vehicles.

EMPLOYERS' NON-OWNED CAR LIABILITY (Rule 503)

AND HIRED CARS (Rule 504)

Semiannual Premiums

Round to the nearest penny after each sequence step; Multiply unless otherwise indicated

Sequence Steps	BIPD	MPC	Physical Damage
01. Base Rate (See Below)			
02. Commercial Limits (BI + PD Limit for BIPD)			
03. Policy Term (Rule 102, Rule 801C)			
04. Fleet Modification			
Total Coverage Premium			

SFM BIPD		
Employers' Non-Owned Car Premium (Per Regular Use Employee)	Hired Car Premium (Per $100 Cost-of-Hire)	Basic Limits Minimum Premium
7.50	2.00	20.00

Note: To compute the base rate for BIPD:

A. Multiply the Employers' Non-Owned Car premium by the number of regular use employees and multiply the Hired Car premium by the total cost-of-hire (in hundreds of dollars), and then add these together.

B. A basic limits minimum premium may apply.

SFM MPC		
Employers' Non-Owned Car Premium (Per Regular Use Employee)	Hired Car Premium (Per $100 Cost-of-Hire)	Basic Limits Minimum Premium
0.80	0.10	2.00

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Note: To compute the base rate for MPC:

A. Multiply the Employers' Non-Owned Car premium by the number of regular use employees and multiply the Hired Car premium by the total cost-of-hire (in hundreds of dollars), and then add these together.

B. A basic limits minimum premium may apply.

SFM Use of Non-Owned Cars by Businesses	
Physical Damage Coverage, $250 Deductible See Rule 506 Private Passenger and Utility Vehicles	
Premium Per $100 Cost-of-Hire	**Minimum Premium**
3.60	20.00

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NAMED NON-OWNER

Semiannual premiums per individual named in Named Non-Owner Policy

See Rule 502

Round to the nearest penny after each sequence step; Multiply unless otherwise indicated

Sequence Steps	BIPD	MPC
01. Private Passenger Base Rate		
02. Private Passenger Star Factor (SFF&C only, Ineligible for STAR Plan factor applies)		
03. Private Passenger Limits (BI + PD Limit for BIPD)		
04. Financial Responsibility Certification		
05. Experience Rated Fleet		
06. Named Non-Owner Percentage (See Below)		
07. Private Passenger Territory		
08. Policy Term (Rule 102, Rule 801C)		
09. Fleet Modification		
Total Coverage Premium		

Notes:

A. No-Fault Death Indemnity, Dismemberment, and Loss of Sight and No-Fault Total Disability Coverages may be written at regular rates on a Named Non-Owner Policy insuring a Class A risk.

B. The above sequence applies only to Classes A, B and C.

Named Non-Owner Percentage			
Schedule	Class of Non-Owned Cars	BIPD	MPC
I	A	50%	50%
I	B	100%	100%
I	C	100%	100%
I	D (refer to Company for acceptance; applicable to the vehicle customarily operated)	100%	100%
II	A	155%	155%
II	B	190%	190%
II	C	190%	190%

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Named Non-Owner Percentage			
Schedule	**Class of Non-Owned Cars**	**BIPD**	**MPC**
II	D (refer to Company for acceptance; applicable to the vehicle customarily operated)	200%	200%

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USE OF NON-OWNED CARS COVERAGES

Semiannual premiums per individual named in Use of Non-Owned Cars Endorsement

Round to the nearest penny after each sequence step; Multiply unless otherwise indicated

Private Passenger			
Sequence Steps	**BIPD Policy Limits (Limited Form and Broad Form Class A)**	**MPC All Limits**	**Physical Damage**
01. Base Rate (See Below)			
02. Policy Term (Rule 102, Rule 801C)			
03. Fleet Modification			
Total Coverage Premium			

Private Passenger	
Sequence Steps	**BIPD (Broad Form Classes B and C)**
01. Private Passenger Base Rate	
02. Star Factor (SFF&C only, Ineligible for STAR Plan factor applies)	
03. Private Passenger Limits (BI + PD Limit)	
04. Private Passenger UNOC Percent (See Below)	
05. Private Passenger Territory	
06. Policy Term (Rule 102, Rule 801C)	
07. Fleet Modification	
Total Coverage Premium	

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Commercial Limited Form (Rule 501)	
Sequence Steps	**BIPD**
01. Base Rate (See Below)	
02. Policy Term (Rule 102, Rule 801C)	
03. Fleet Modification	
Total Coverage Premium	

Motor Home, Truck or Van Campers		
Sequence Steps	**BIPD Policy Limits (Limited Form and Broad Form Class A)**	**MPC All Limits**
01. Private Passenger Base Rate (See Below)		
02. Fleet Modification		
Total Coverage Premium		

Motor Home, Truck or Van Campers	
Sequence Steps	**BIPD (Broad Form Classes B and C)**
01. Private Passenger Base Rate	
02. Private Passenger Star Factor (SFF&C only, Ineligible for STAR Plan factor applies)	
03. Private Passenger Limits (BI + PD Limit)	
04. Private Passenger UNOC Percent (See Below)	
05. Private Passenger Territory	
06. Fleet Modification	
Total Coverage Premium	

Note: The above sequences apply only to Classes A, B and C.

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SFM Private Passenger				
Form	**Vehicle Type**	**Class**	**BIPD**	**MPC**
Limited Form (Rule 501)	Non-Farm	All	$1.20	N/A
Limited Form (Rule 501)	Farm	All	$1.10	N/A
Broad Form (Rule 502)	Farm	A	$4.60	$1.80
Broad Form (Rule 502)	Non-Farm	A	$5.00	$2.00
Broad Form (Rule 502)	All	B	25%	$2.00
Broad Form (Rule 502)	All	C	75%	$2.00
Broad Form (Rule 502)	All	D (refer to Company for acceptance; applicable to the vehicle customarily operated)	50%	$2.00

SFF&C Private Passenger				
Form	**Vehicle Type**	**Class**	**BIPD**	**MPC**
Limited Form (Rule 501)	Non-Farm	All	$2.10	N/A
Limited Form (Rule 501)	Farm	All	$1.90	N/A
Broad Form (Rule 502)	Farm	A	$8.00	$3.20
Broad Form (Rule 502)	Non-Farm	A	$8.80	$3.50
Broad Form (Rule 502)	All	B	25%	$3.50
Broad Form (Rule 502)	All	C	75%	$3.50
Broad Form (Rule 502)	All	D (refer to Company for acceptance; applicable to the vehicle customarily operated)	50%	$3.50

Private Passenger Physical Damage Coverage Endorsement See Rule 506	
SFM	**SFF&C**
25.00	43.80

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Commercial Farm Use Limited Form (Rule 501)		
Coverage	**SFM**	**SFF&C**
BIPD	1.20	2.10

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TERRITORY DEFINITIONS

A. **Commercial Automobiles:**

The territory is that of principal garaging or, if the vehicle is not predominately used in such territory, the territory in which the vehicle is principally used.

B. **All Other Vehicles:**

The territory is that in which the residence of the insured is located.

Exception: Salespeople, solicitors and others with similar duties requiring operation of the automobile in more than one rating territory shall be assigned to the territory as determined by the residential address of the operator, or if such residential address cannot be determined, then by the business address of the operator's employer.

TERRITORY DEFINITIONS

Territory 1

Little Rock - The following zip codes in Pulaski County:

ZIP Codes				
72114	72201	72202	72204	72205
72206	72209			

Territory 2

The remainder of Pulaski County not included in Territory 1.

Territory 3

Fort Smith - Entire cities of Fort Smith and Van Buren and all of Crawford and Sebastian Counties.

Territory 4

All of White County.

Territory 5

All of Faulkner County.

Territory 6

Texarkana - All of Miller County.

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Territory 8

Fayetteville - All of Benton and Washington Counties.

Territory 9

Hot Springs - All of Garland County.

Territory 11

All territory within the following counties:

Counties		
Crittenden	Mississippi	Saint Francis

Territory 12

Pine Bluff - All of Jefferson County.

Territory 13

All of Phillips County.

Territory 14

All territory within the following northeastern counties:

Counties				
Cleburne	Fulton	Independence	Izard	Sharp
Stone				

Territory 15

All territory within the following northwestern counties:

Counties				
Baxter	Boone	Carroll	Conway	Franklin
Johnson	Logan	Madison	Marion	Newton
Pope	Scott	Searcy		

Territory 16

All territory within the following southern counties:

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Counties				
Bradley	Calhoun	Chicot	Cleveland	Columbia
Dallas	Hempstead	Nevada	Ouachita	Pike
Sevier				

Territory 17

All territory within the following counties:

Counties				
Clark	Hot Springs	Howard	Little River	Montgomery
Polk				

Territory 18

All of Craighead County.

Territory 19

All of Greene County.

Territory 20

All of Saline County.

Territory 51

All of Lonoke County.

Territory 56

All of Grant County.

Territory 76

All of Union County.

Territory 113

All of Lee County.

Territory 123

All of Lincoln County.

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Territory 136

All territory within the following counties:

Counties		
Ashley	Desha	Drew

Territory 141

All territory within the following counties:

Counties				
Arkansas	Clay	Cross	Jackson	Lawrence
Monroe	Poinsett	Prairie	Randolph	Woodruff

Territory 154

All of Van Buren County.

Territory 155

All of Perry County.

Territory 157

All of Yell County.

Territory 166

All of Lafayette County.

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LIMITED DISTRIBUTION

The rules, rates and premiums in this section are available only to the Home Office and Zone Offices.

ADDITIONAL LIMITS

For limits other than those shown in this section, submit to Corporate Underwriting.

Private Passenger Bodily Injury Liability Limits (Per Person/Per Accident)	
Limits (000)	**Factor**
1000/2000	1.69
1500/2000	1.77
2000/2000	1.87

Private Passenger Property Damage Liability Limit (Add Factor to BI Limit Factor)	
Limit (000)	**Factor**
2000	0.25

Private Passenger Bodily Injury and Property Damage Inclusive Liability Limits	
Limit (000)	**Factor**
500	1.53
750	1.64
1,000	1.73
2,000	2.00
3,000 (SFM non-fleet policies insuring Private Passenger Automobiles only)	2.26

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Private Passenger Uninsured Motor Vehicle Coverage	
Limits (000)	**Factor**
1000/2000	3.47
2000/2000	4.03
3000/3000 (SFM Only)	4.90

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

Private Passenger UPD		
Limit (000)	**With Collision**	**Without Collision**
2000	1.00	44.41
3000 (SFM Only)	1.00	64.41

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

Private Passenger Underinsured Motor Vehicle Coverage	
Limits (000)	**Factor**
1000/2000	18.25
2000/2000	21.89
3000/3000 (SFM Only)	28.06

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

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Commercial Bodily Injury Liability Limits (Per Person/Per Accident)	
Limits (000)	**Factor**
1000/2000	1.74
1500/2000	1.83
2000/2000	1.93

Commercial Property Damage Liability Limit (Add Factor to BI Limit Factor)	
Limit (000)	**Factor**
2000	0.25

Commercial Bodily Injury and Property Damage Inclusive Liability Limits	
Limit (000)	**Factor**
500	1.49
750	1.60
1,000	1.67
2,000	2.07

Commercial Uninsured Motor Vehicle Coverage	
Limits (000)	**Factor**
1000/2000	3.47
2000/2000	4.03

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

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Commercial UPD		
Limit (000)	**With Collision**	**Without Collision**
2000	1.00	44.41

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

Commercial Underinsured Motor Vehicle Coverage	
Limits (000)	**Factor**
1000/2000	18.25
2000/2000	21.89

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

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RULE 207. AUTOMOBILES 1970 AND PRIOR MODEL YEARS

For 1970 and prior model year Avanti, Corvette, Lotus, and TVR models with Current Value in excess of $44,000, use the following Insurance Rating Group assignments:

Current Value*	IRG	Current Value*	IRG	Current Value*	IRG
$44,001 - $46,000	32	$89,001 - $91,000	50	$134,001 - $136,000	68
46,001 - 49,000	33	91,001 - 94,000	51	136,001 - 139,000	69
49,001 - 51,000	34	94,001 - 96,000	52	139,001 - 141,000	70
51,001 - 54,000	35	96,001 - 99,000	53	141,001 - 144,000	71
54,001 - 56,000	36	99,001 - 101,000	54	144,001 - 146,000	72
56,001 - 59,000	37	101,001 - 104,000	55	146,001 - 149,000	73
59,001 - 61,000	38	104,001 - 106,000	56	149,001 - 151,000	74
61,001 - 64,000	39	106,001 - 109,000	57	151,001 - 154,000	75
64,001 - 66,000	40	109,001 - 111,000	58	154,001 - 156,000	76
66,001 - 69,000	41	111,001 - 114,000	59	156,001 - 159,000	77
69,001 - 71,000	42	114,001 - 116,000	60	159,001 - 161,000	78
71,001 - 74,000	43	116,001 - 119,000	61	161,001 - 164,000	79
74,001 - 76,000	44	119,001 - 121,000	62	164,001 - 166,000	80
76,001 - 79,000	45	121,001 - 124,000	63	166,001 - 169,000	81
79,001 - 81,000	46	124,001 - 126,000	64	169,001 - 171,000	82
81,001 - 84,000	47	126,001 - 129,000	65	171,001 - 174,000	83
84,001 - 86,000	48	129,001 - 131,000	66	174,001 - 176,000	84
86,001 - 89,000	49	131,001 - 134,000	67	176,001 - 179,000	85
Increase the IRG by one for each additional $2,000 (or fractional) increment in Current Value above $179,000.					

*Value of the vehicle at time of initial rating or latest subsequent renewal of coverage under this rule.

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COMMERCIAL

Class	BIPD	COLL	COMP	MPC
3	1.90	2.00	1.10	1.15
Long Haul (50 - 150 Miles)	4.95	2.75	1.55	2.10
Long Haul (Over 150 Miles)	4.95	2.75	1.55	2.10

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INDUSTRIAL TRUCKS

Semiannual Premiums

Coverage	SFM	SFF&C
BI and PD Liability Limits 25,000/50,000/25,000	$6.00	$10.50
Physical Damage (Percentage of Commercial Class 5)	100%	100%

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RULE 413. KIT CARS AND REPLICA AUTOMOBILES - REGULAR USE

For vehicles with an Original Cost New in excess of $32,000, use the following Insurance Rating Group assignments:

Original Cost New	IRG	Original Cost New	IRG	Original Cost New	IRG
$32,001 - $34,000	29	$69,001 - $72,000	44	$107,001 - $109,000	59
34,001 - 37,000	30	72,001 - 74,000	45	109,001 - 112,000	60
37,001 - 39,000	31	74,001 - 77,000	46	112,001 - 114,000	61
39,001 - 42,000	32	77,001 - 79,000	47	114,001 - 117,000	62
42,001 - 44,000	33	79,001 - 82,000	48	117,001 - 119,000	63
44,001 - 47,000	34	82,001 - 84,000	49	119,001 - 122,000	64
47,001 - 49,000	35	84,001 - 87,000	50	122,001 - 124,000	65
49,001 - 52,000	36	87,001 - 89,000	51	124,001 - 127,000	66
52,001 - 54,000	37	89,001 - 92,000	52	127,001 - 129,000	67
54,001 - 57,000	38	92,001 - 94,000	53	129,001 - 132,000	68
57,001 - 59,000	39	94,001 - 97,000	54	132,001 - 134,000	69
59,001 - 62,000	40	97,001 - 99,000	55	134,001 - 137,000	70
62,001 - 64,000	41	99,001 - 102,000	56	137,001 - 139,000	71
64,001 - 67,000	42	102,001 - 104,000	57	139,001 - 142,000	72
67,001 - 69,000	43	104,001 - 107,000	58	Increase the IRG by one for each additional $2,000 (or fractional) increment in Original Cost New above $142,000.	

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OVERSIZE OR OVERWEIGHT VEHICLES

See Rule 703

Semiannual Additional Charge

BI and PD Liability Limits 25,000/50,000/25,000	SFM	SFF&C
Single Trip Permit	$10.00	$17.50
Permit Not Limited to a Single Trip	$25.00	$43.80

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POWER DRIVEN LAWN MOWERS AND FARM, GARDEN OR LAWN TRACTORS

Renewal or Transfer of Coverage Only

RIDING TYPE POWER DRIVEN LAWN MOWERS which are principally used on the insured's residence, business or farm premises.

FARM, LAWN or GARDEN TRACTORS principally used for the towing or propelling of farm, garden or lawn equipment in connection with the cultivation or maintenance of the insured's farm, garden or lawn.

Bodily injury and property damage liability coverage on a farm, lawn or garden tractor also applies while agricultural or other implements are attached thereto, but coverage does not extend to the operation of such implements.

Physical damage coverages when afforded on a farm, lawn or garden tractor do not apply to any implement attached to or towed by the tractor.

For equipment insured under this rule, the insurance rating group shall be determined in accordance with applicable procedures for Commercial Automobiles, and the age group shall be determined in accordance with Rule 112 - Age Group Symbols.

Semiannual Premium	
Coverage	**SFM**
BIPD (25,000/50,000/25,000 limits)	6.00

For the coverages shown below, rates are computed by applying the factors below to the Commercial Class 5 premium (Commercial Class 1 premium for Tractors or mowers principally used on a farm).

Coverage	Factor
COLL	0.50
COMP	1.00

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REPOSSESSED AUTOMOBILES - FINANCE COMPANIES AND BANKS (SFM Only)

Automobile finance companies and banks may be insured for the repossession, recovery, and use of financed automobiles in connection with their resale.

The premium for bodily injury and property damage liability limits of $25,000/$50,000/$25,000 shall be determined as follows:

A. The semiannual rate per car repossessed shall be 25 cents.

B. The advance premium shall be determined by applying the rate per car repossessed to the estimated number of automobiles repossessed.

C. The premium shall be determined by multiplying the total number of cars repossessed during the policy period by the rate per car.

D. Except for adjusting for bodily injury and property damage liability increased limits, no other premium adjustments shall apply.

E. The minimum premium shall be $25.00 regardless of limits.

F. Any other coverage required by law will be provided at no additional charge.

Exceptions:

A. This rule does not apply to automobiles repossessed, owned, or operated by finance companies and banks and used in the business of the insured or for pleasure purposes. Such automobiles shall be insured in the regular manner.

B. This rule does not apply to a finance company owned and operated by an automobile sales agency.

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ROAD CONSTRUCTION, MAINTENANCE AND SPECIAL EQUIPMENT OWNED BY CONTRACTORS, MUNICIPALITIES, ETC.

Special equipment such as described below, capable of moving under its own power and owned by contractors, municipalities, etc., for road construction or maintenance or other operations shall be rated according to commercial automobile class 5 light weight rules for bodily injury and property damage liability and physical damage coverages except that the bodily injury and property damage liability premium for water well-drilling equipment shall be 50% of the class 5 light weight commercial rate.

Note: The foregoing rate for bodily injury and property damage liability is applicable only where the equipment moves under its own power. Bodily injury and property damage liability coverage may be provided without additional charge for such equipment if incapable of moving under its own power while hauled or towed by any automobile insured for such coverages by the Company.

Type of Equipment	Operations Covered
Air Compressor	All operations except operation of the compressor unit
Asphalt Spreader	All operations
Back Hoe	All operations except operation of the hoe
Concrete Mixer (excluding ready-mix hauling trucks)	All operations except operation of the mixer
Crane	All operations except operation of the crane
Ditch or Trench Digger	All operations except operation of the digger
Front End Loader	All operations except operation of the loader unit
Road Grader	All operations
Road Oiler	All operations
Road Roller	All operations
Road Scraper	All operations
Sand Blasting or Other Building Surface Cleaning Machinery	All operations except operation of the sand blasting or cleaning unit
Snow Plow or Snow Loader	All operations
Steam or Gas Shovel	All operations except operation of the shovel
Street Cleaner or Street Sweeper	All operations
Street Flusher	All operations
Street Sprinkler	All operations
Tar Spreader	All operations
Tree or Other Spraying Equipment	All operations except operation of the spraying unit
Vacuum Cleaner (not Street Cleaner)	All operations except operation of the vacuum unit
Water Well-Drilling Machinery	All operations except operation of the well-drilling unit
Welding Apparatus	All operations except operation of the welding unit
Well-Drilling other than Water Well-Drilling Machinery	All operations except operation of the well-drilling unit

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Whenever a policy is issued on the above or similar equipment and coverage is not to be provided for all operations, any bodily injury liability or property damage liability caused by operations not covered will be excluded by endorsement to the policy.

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HOME OFFICE ONLY

The rules, rates and premiums in this section are available to the Home Office only.

ADDITIONAL COMBINED SINGLE LIMITS

Bodily Injury and Property Damage Liability Inclusive Limits SFM Only
To determine the Bodily Injury and Property Damage Liability premium for an inclusive limit of amount A, discount the otherwise applicable premium for multiple limits of A/A/A by 5%

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APARTMENT HOUSE, MOTEL OR HOTEL BUS (SFM Only)

An apartment house, motel or hotel bus is an automobile of any type used for transportation of passengers between a named apartment house, motel or hotel and airports, railroad stations, docks or other passenger stations.

A. Seating Capacity of 8 or Less Excluding the Driver.

   Rate at the private passenger class 1H single automobile classification for all coverages. The bodily injury and property damage liability and medical payments base premiums shall be 105% of those otherwise applicable.

B. Seating Capacity of Over 8 Excluding the Driver.

   Rate at the private passenger class 1H single automobile classification for all coverages. The bodily injury and property damage liability and medical payments base premiums shall be 140% of those otherwise applicable.

Except for Passive Restraint Discount, Vehicle Safety Discount, and Liability Rating Group, Rate Section Rules do not apply. Age Adjustment Factors do not apply (Rule 210 - Age Adjustment Factors For Private Passenger Type Automobiles).

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ACTUARIAL RESTRICTED

The rules, rates and premiums in this section are available to the Home Office Actuarial Department only.

FOR ACTUARIAL DEPARTMENT USE ONLY

COMPANY CAR FLEETS AND AUTOMOBILE SCHEDULE RATING PLAN (SFM Only)

A company car fleet is defined as any number of self-propelled vehicles owned by or under the direct control of State Farm Insurance Companies. All such policies containing the same expiration date and coverage limits shall be combined for the purposes of experience rating under Rule 851 - Experience Rating Plan.

All such fleets are eligible for a rate modification reflecting specific characteristics of the fleet, in accordance with the "Automobile Schedule Rating Table", to the extent that such characteristics are not reflected in any experience modification otherwise applicable.

The modification shall apply to the total premium for all coverages.

The maximum modification shall be 25%.

Automobile Schedule Rating Table		
	Limit of Modification	
	Credit	Debit
	%	%
A. Management and Type of Business:		
1. Cooperative Attitude	-4	+4
2. Financial Stability	-4	+4
3. Area of Operations	-4	+4
4. Products Hauled	-4	+4
B. Employees:		
1. Driver Employment Practices	-4	+4
2. Average Age of Driver	-4	+4
3. Driver's Pay	-4	+4
4. Driver Supervision and Training	-4	+4
5. Average Length of Driver Employment	-4	+4
C. Equipment:		
1. Condition	-4	+4
2. Repair and Servicing Program	-4	+4
3. Safety Equipment	-4	+4
D. Safety Organization:		
1. Safety Policy	-4	+4
2. Safety Program	-4	+4

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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	A-1 Private Passenger Auto Abstract	Filed	09/21/2009

Comments:
See Filing Memo.

		Item Status:	Status Date:
Satisfied - Item:	APCS-Auto Premium Comparison Survey	Filed	09/21/2009

Comments:
Attachment:
SFFC - PPA Survey FORM APCS for DOI.xls

		Item Status:	Status Date:
Satisfied - Item:	NAIC loss cost data entry document	Filed	09/21/2009

Comments:
See Filing Memo.

		Item Status:	Status Date:
Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	09/21/2009

Bypass Reason: N/A
Comments:

		Item Status:	Status Date:
Satisfied - Item:	Filing Memo and Exhibits	Filed	09/21/2009

Comments:

Attachments:

AR SFFC Filing Packet.pdf

Auto Cost Containment Exhibit.pdf

		Item Status:	**Status Date:**
Satisfied - Item:	Response to DOI Inquiry	Filed	09/21/2009

Comments:

Attachment:

Response to Questions F.pdf

		Item Status:	**Status Date:**
Satisfied - Item:	RF-1	Filed	09/21/2009

Comments:

Attachment:

RF-1.pdf

		Item Status:	**Status Date:**
Satisfied - Item:	Response to DOI Inquiry 08/28	Filed	09/21/2009

Comments:

Attachment:

SFFC AR DOI Response.pdf

		Item Status:	**Status Date:**
Satisfied - Item:	Response to 09-03 Inquiry	Filed	09/21/2009

Comments:

Attachment:

9-15-09 SFFC Response.pdf

Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified August 2005

NAIC Number: 25178
Company Name: State Farm Fire and Casualty Company
Contact Person: Steve Harr
Telephone No.: (309)766-3568
Email Address: steve.harr.bb5b@statefarm.com
Effective Date: October 19, 2009

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	*10-40*	%
AUTO/HOMEOWNERS	*17*	%
GOOD STUDENT	*10-25*	%
ANTI-THEFT DEVICE	*0*	%
Over 55 Defensive Driver Discount	*5*	%
$250/$500 Deductible Comp./Coll.	*25,9*	%

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*	$553	$726	$238	$214	$620	$823	$268	$240	$650	$858	$277	$249	$517	$677	$224	$201	$666	$877	$283	$250
	Minimum Liability with Comprehensive and Collision	$1,010	$1,337	$415	$369	$1,181	$1,573	$485	$431	$1,151	$1,528	$471	$419	$1,178	$1,561	$481	$427	$1,262	$1,673	$514	$453
	100/300/50 Liability with Comprehensive and Collision	$1,131	$1,490	$478	$427	$1,315	$1,743	$553	$494	$1,293	$1,709	$542	$484	$1,289	$1,701	$540	$482	$1,401	$1,850	$584	$518
2003 Ford Explorer 'XLT' 2WD, 4 door	*Minimum Liability*	$597	$785	$256	$229	$670	$881	$284	$255	$703	$925	$297	$266	$560	$736	$241	$217	$723	$952	$305	$273
	Minimum Liability with Comprehensive and Collision	$1,207	$1,600	$492	$437	$1,409	$1,869	$572	$507	$1,371	$1,819	$557	$494	$1,420	$1,884	$576	$511	$1,506	$1,999	$610	$541
	100/300/50 Liability with Comprehensive and Collision	$1,333	$1,760	$557	$498	$1,550	$2,049	$643	$573	$1,520	$2,008	$631	$562	$1,537	$2,031	$637	$568	$1,652	$2,185	$683	$608
2003 Honda Odyssey "EX"	*Minimum Liability*	$539	$707	$233	$209	$597	$784	$255	$229	$634	$834	$270	$242	$505	$662	$220	$198	$651	$857	$277	$248
	Minimum Liability with Comprehensive and Collision	$1,106	$1,465	$453	$402	$1,284	$1,702	$523	$464	$1,255	$1,664	$511	$454	$1,304	$1,729	$531	$471	$1,379	$1,829	$560	$497
	100/300/50 Liability with Comprehensive and Collision	$1,222	$1,611	$513	$459	$1,413	$1,866	$589	$525	$1,392	$1,837	$580	$518	$1,412	$1,864	$588	$525	$1,513	$1,999	$628	$560
2005 Toyota Camry LE 3.0L 4 door Sedan	*Minimum Liability*	$618	$812	$264	$237	$685	$902	$290	$260	$724	$954	$306	$273	$582	$765	$250	$224	$750	$989	$316	$282
	Minimum Liability with Comprehensive and Collision	$1,239	$1,643	$505	$449	$1,436	$1,905	$582	$517	$1,406	$1,865	$571	$506	$1,450	$1,923	$588	$522	$1,545	$2,050	$625	$554
	100/300/50 Liability with Comprehensive and Collision	$1,366	$1,804	$570	$509	$1,578	$2,086	$653	$582	$1,555	$2,056	$645	$575	$1,567	$2,071	$649	$579	$1,692	$2,238	$698	$622
2003 Cadillac Seville "STS" 4 door Sedan	*Minimum Liability*	$597	$785	$256	$229	$670	$881	$284	$255	$703	$925	$297	$266	$560	$736	$241	$217	$723	$952	$305	$273
	Minimum Liability with Comprehensive and Collision	$1,574	$2,088	$637	$564	$1,856	$2,466	$748	$663	$1,773	$2,354	$715	$633	$1,945	$2,583	$782	$693	$1,980	$2,631	$796	$705
	100/300/50 Liability with Comprehensive and Collision	$1,700	$2,248	$701	$625	$1,997	$2,645	$818	$728	$1,921	$2,543	$788	$701	$2,061	$2,730	$843	$750	$2,126	$2,817	$869	$772
1998 Chevrolet Cavalier LS 4D Sedan	*Minimum Liability*	$557	$732	$240	$216	$632	$832	$270	$242	$654	$860	$278	$249	$525	$688	$227	$204	$675	$887	$286	$257
	Minimum Liability with Comprehensive and Collision	$966	$1,278	$398	$354	$1,134	$1,502	$464	$412	$1,101	$1,459	$451	$389	$1,116	$1,479	$457	$406	$1,208	$1,598	$493	$438
	100/300/50 Liability with Comprehensive and Collision	$1,083	$1,427	$459	$411	$1,265	$1,668	$530	$474	$1,239	$1,634	$520	$433	$1,225	$1,615	$515	$460	$1,343	$1,771	$561	$501

STATE FARM FIRE AND CASUALTY COMPANY
ARKANSAS AUTO INSURANCE PROGRAM
Filing Memorandum

Due to the relatively small volume of business written in the State Farm Fire and Casualty Company, the rates are established as a percentage of the corresponding State Farm Mutual base rates. Exhibit 1 provides the actual underwriting experience for the State Farm Fire and Casualty Company.

The base rate and rating factor changes described in the State Farm Mutual Automobile filing, along with the State Farm Fire and Casualty Company changes described below, result in the following income effects:

Coverage	**Type of Vehicle**	**% Change**
BIPD Liability	Private Passenger	3.5%
Medical Payments	Private Passenger	10.9
Comprehensive	Private Passenger	14.7
Collision	Private Passenger	3.9
Uninsured Motor Vehicle	Private Passenger	- 0.3
All Coverages	Private Passenger	4.9
	Miscellaneous	1.5
	All Types	4.8%

STATE FARM FIRE AND CASUALTY AUTOMOBILE INSURANCE COMPANY

ARKANSAS

INDEX OF EXHIBITS

Private Passenger Filing

Exhibit and Description

1 Actual Underwriting Experience After Policyholder Dividends
2 Arkansas Incurred But Not Reported Reserves
3 Rate and Regulation 23 Memorandum
4 Rate Filing Abstract (Form AID RF-1)
5 Private Passenger Automobile Abstract (Form AID A-1)

STATE FARM FIRE AND CASUALTY COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

ACTUAL VOLUNTARY UNDERWRITING EXPERIENCE AFTER POLICYHOLDER DIVIDENDS

				PRIVATE PASSENGER VEHICLES							
CALENDAR PERIOD	ITEM	ALL TYPE VEHICLES ALL COVERAGES	%	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	%	MEDICAL PAYMENTS	%	COMPREHENSIVE	%	COLLISION	%
2006	E. P.	$ 27,845,347		$ 12,897,766		$ 1,476,849		$ 2,509,802		$ 7,964,944	
	IL/AE	20,450,736	73.4	8,614,145	66.8	1,260,629	85.4	3,125,071	124.5	5,319,766	66.8
	U. E.	8,771,192	31.5	4,214,805	32.7	465,316	31.5	756,400	30.1	2,465,913	31.0
	G/L	-1,376,581	-4.9	68,816	0.5	-249,096	-16.9	-1,371,669	-54.7	179,265	2.3
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	U. E.	9,275,436	34.7	4,317,022	35.6	455,138	34.4	923,423	35.3	2,596,786	34.3
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	DIV.	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
	G/L	-8,305,421	-29.8	-1,399,077	-11.1	-900,711	-65.8	-3,611,407	-130.2	-897,477	-11.5
TOTAL	E. P.	$ 82,424,158		$ 37,641,789		$ 4,168,028		$ 7,902,457		$ 23,322,922	
	IL/AE	67,097,168	81.4	26,537,761	70.5	4,169,164	100.0	11,045,570	139.8	16,803,293	72.0
	U. E.	27,991,694	34.0	13,237,971	35.2	1,417,159	34.0	2,613,288	33.1	7,731,104	33.1
	DIV.	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
	G/L	-12,664,704	-15.4	-2,133,943	-5.7	-1,418,295	-34.0	-5,756,401	-72.8	-1,211,475	-5.2

E. P. = EARNED PREMIUM
IL/AE = INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES
U. E. = GENERAL EXPENSES AND INCURRED UNALLOCATED ADJUSTMENT EXPENSES
DIV. = POLICYHOLDER DIVIDENDS
G/L = UNDERWRITING GAIN OR LOSS

EXHIBIT 1

STATE FARM FIRE AND CASUALTY COMPANY

ARKANSAS

RESERVE FOR INCURRED BUT NOT REPORTED CLAIMS
BY CALANDER YEAR FOR VOLUNTARY, ALL TYPES OF VEHICLES

IBNR as of	Bodily Injury	Property Damage	Medical Payments	Comprehensive	Collision	Balance *	All Coverages
12/31/2001	2,437,018	449,199	362,795	129,741	204,025	788,496	4,371,274
12/31/2002	3,921,214	913,965	374,091	196,581	290,579	1,229,564	6,925,994
12/31/2003	3,603,985	727,546	480,406	190,056	269,104	1,623,822	6,894,919
12/31/2004	3,045,177	555,045	393,849	114,221	155,542	1,526,676	5,790,510
12/31/2005	2,769,752	441,254	198,219	117,521	145,498	1,048,332	4,720,576
12/31/2006	3,016,135	439,237	195,275	107,717	141,547	976,188	4,876,099
12/31/2007	2,468,151	526,542	159,379	119,848	159,340	828,720	4,261,980
12/31/2008	2,828,438	481,761	162,317	141,151	208,851	1,235,736	5,058,254

Change in IBNR for Calendar Year	Bodily Injury	Property Damage	Medical Payments	Comprehensive	Collision	Balance *	All Coverages
2002	1,484,196	464,766	11,296	66,840	86,554	441,068	2,554,720
2003	-317,229	-186,419	106,315	-6,525	-21,475	394,258	-31,075
2004	-558,808	-172,501	-86,557	-75,835	-113,562	-97,146	-1,104,409
2005	-275,425	-113,791	-195,630	3,300	-10,044	-478,344	-1,069,934
2006	246,383	-2,017	-2,944	-9,804	-3,951	-72,144	155,523
2007	-547,984	87,305	-35,896	12,131	17,793	-147,468	-614,119
2008	360,287	-44,781	2,938	21,303	49,511	407,016	796,274

* Uninsured Motor Vehicle, Underinsured Motor Vehicle, Death and Disability, Emergency Road Service, Car Rental, out of state Personal Injury Protection

Exhibit 2

STATE FARM FIRE AND CASUALTY COMPANY
ARKANSAS

Regulation 23, Section 7

Answers to the several enumerated items of Regulation 23, Section 7(A)(2) are as follows:

(a) The Rate Filing Abstract (Form RF-1), Private Passenger Automobile Abstract (Form A-1) and the Automobile Premium Comparison Survey (Form APCS) are included with this filing.

(b) Calendar year loss information is used. See Exhibit 1.

No adjustments are made in calendar year losses to eliminate the effects on current years of loss development on prior accident years.

Exhibit 2 provides a listing of calendar year IBNR reserves for Arkansas by coverage and by year. Also shown is the change in IBNR reserve by calendar year.

(c) This filing includes no changes in rate making methodology from our last submission. The methodology used in Arkansas follows our standard countrywide procedure.

(d) The treatment of catastrophe losses is covered in Exhibit 3 of the State Farm Mutual filing.

(e) Investment income on net unearned premiums and loss reserves is shown in Exhibit 11, pages 6 and 7 of the State Farm Mutual filing.

(f) The calculation of our 2.0% provision for underwriting profit and contingencies is shown in Exhibit 11 of the State Farm Mutual filing.

(g) Arkansas underwriting expenses by Annual Statement expense category are shown in Exhibit 23 of the State Farm Mutual filing.

State Farm Fire underwriting expenses for Arkansas are displayed in Exhibit 1.

(h) State Farm continues to support extensive initiatives that encourage safer vehicles and roads, fight crime and fraud, assure quality and cost-effective health care and vehicle repairs, and maintain efficiency and appropriate internal expense controls while providing quality service. The following lists a few of these efforts:

1. Supporting the Insurance Institute for Highway Safety, a scientific organization devoted to reducing human and economic loss from vehicle crashes.

2. Researching factors that contribute to child injuries in crashes through support of a seven-year project with the Children's Hospital of Philadelphia and sponsoring Child Safety Seat check-ups.

3. Providing grants for a new program, Project Ignition '05, in partnership with the National Youth Leadership Council (NYLC). High school students and teachers submit ideas for a school or community public awareness campaign on the subject of Teen Driver Safety. Selected ideas receive a grant to implement the projects.

4. Advising the National Highway Traffic Safety Administration on such issues as passive restraints and seat belts, bumper standards, highway design, speed limits, large truck safety and drunk driving.

5. Supporting the Inter-Industry Conference on Auto Collision Repairs, a non-profit, educational organization of auto manufacturers, collision repair shops, insurance companies and others dedicated to improving the quality, safety and efficiency of auto collision repairs.

6. Partnering with the Advocates for Highway and Auto Safety, the National Safety Council and others to promote primary seatbelt legislation and booster seat legislation on federal and state levels as well as supporting laws to control chemically-impaired driving.

7. Partnering with Meharry Medical College, a Historically Black College and University (HBCU) to address the disparity of seat belt usage in the African American community.

8. Supporting the Insurance Research Council (IRC), an organization that conducts research on a broad range of insurance topics.

9. Supporting the National Insurance Crime Bureau (NICB), an organization that fights insurance fraud and vehicle theft. NICB looks for patterns of fraud and theft and assists insurance companies and law enforcement in solving insurance crimes and eliminating fraudulent claims.

10. Training State Farm claim representatives to use a computer application called "frequency tracking" that detects patterns symptomatic of fraud.

11. Supporting state and federal legislation to combat auto theft and fraud, including support for state anti-fraud bureaus.

12. Helping State Farm claims representatives determine crash damage due to defective auto parts. Claims Research Auto Support Hotline (CRASH) provides a method for tracking auto trends that may influence automakers to take action on defective parts and issue automobile recalls. This also leads to increased subrogation.

13. Encouraging auto manufacturers to design cars that are more damage- and theft-resistant and easier and less costly to repair.

14. Using alternative dispute resolution whenever possible as a more efficient and timesaving alternative to lawsuits in disputed claims.

15. Establishing internal programs that promote efficient claims handling. For example, expenses are reduced when agents can service certain claims directly.

16. Effectively managing expenses by efficiently using the services State Farm purchases and by regularly auditing telephone bills.

17. Effectively managing expenses by purchasing data processing and office equipment through a competitive bidding process.

18. Reviewing and reorganizing departments and areas in regional offices and at Corporate Headquarters in the ongoing effort to streamline processes, eliminate duplication and provide continued quality service.

19. Providing convenient, cost effective, 24 hour service 365 days a year through our Customer Response Centers.

20. Using the Internet to efficiently communicate with both current and prospective policyholders.

(i) For development of the State Farm Fire and Casualty indicated changes, we have utilized the same trends used in the State Farm Mutual filing, as shown below:

	Cost	Frequency
BI Liability	2.5%	0.0%
PD Liability	1.9%	0.0%
Medical Payments	2.4%	0.0%
Comprehensive	3.0%	0.0%
Collision	2.0%	0.0%

(j) Indicated rate changes based on State Farm Fire and Casualty experience are shown on Form RF-1. However, the proposed changes take into consideration our State Farm Mutual experience and countrywide STAR relationship guidelines. With approximately 31,000 automobile insurance policies in force, the State Farm Fire data is less credible than the State Farm Mutual data.

(k) No classes are grouped together for ratemaking purposes.

ARKANSAS INSURANCE DEPARTMENT
RATE FILING ABSTRACT

Contact Person: Steve Harr

Insurer Name: State Farm Fire and Casualty Company
NAIC Number: 17625143
Name of Advisory Organization Whose Filing You are Referencing: N/A
Co. Affiliation to Advisory Organization: Member _____ Subscriber _____
Reference Filing #: N/A Proposed Effective Date: October 19, 2009

Signature: Steve Harr

Telephone No.: 309/766-3568
Service Purchaser _____

(1) LINE OF INSURANCE By Coverage	(2) Indicated % Rate Level Change	(3) Requested % Rate Level Change	FOR LOSS COSTS ONLY (4) Expected Loss Ratio	(5) Loss Cost Modification Factor	(6) Selected Loss Cost Multiplier	(7) Expense Constant (If Applicable)	(8) Co. Current Loss Cost Multiplier
Private Passenger Auto:							
BIPD Liability	7.6%	3.5%					
Medical Payments	54.6%	10.9%					
Comprehensive	68.4%	14.7%					
Collision	-2.2%	3.9%	N/A	N/A	N/A	N/A	N/A
All Vehicles: TOTAL OVERALL EFFECT	17.1%	4.8%					

N/A Apply Loss Cost Factors to Future Filings? (Y or N)
36.4% Estimated Maximum Rate Increase for any Arkansas Insured (%) on 10/19/09 change. Comp-only policy for a 49-year-old in Territory 4.
-19.9% Estimated Minimum Rate Decrease for any Arkansas Insured (%) on 10/19/09 change. 47 year-old BIPD-only policyholder in Territory 14.
Corresponds to Question 3 on RF-2 or RF-WC

Rate Change History

Year	Policy Count	%	Effective Date	AR Earned Premium (000)	Losses Incurred (000)	Arkansas Loss Ratio	Companywide Loss Ratio
2009	29,140	3.6%	1/5/2009				
2008	30,380	6.8%	4/7/2008	27,495	25,481	92.7%	81.8%
2007	30,176	3.0%	3/12/2007	26,339	20,024	76.0%	75.3%
2006	28,970	-5.5%	12/27/2006	27,084	19,971	73.7%	66.5%
		-1.8%	3/29/2006				
2005	29,372	-1.9%	9/29/2005	26,975	17,869	66.2%	69.5%
2004	31,208	1.0%	12/1/2004	29,171	19,811	67.9%	70.3%

	Selected Provision
A. Total Production Expense	N/A
B. General Expense	N/A
C. Taxes, License, & Fees	N/A
D. Underwriting Profit & Contingencies	N/A
E. Other (explain)	N/A
F. TOTAL	N/A

Exhibit 4

ARKANSAS INSURANCE DEPARTMENT

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 automobile rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name State Farm Fire and Casualty Company

NAIC No. 25143 Group No. 176

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance?
   No

2. Do you furnish a market for young drivers? Yes
   Over age 65 drivers? Yes

3. Do you require collateral business to support a youthful driver risk? See Attached

4. Do you insure drivers with an international or foreign driver's license? No, except those with a Canadian license.

5. Specify the percentage you allow in credit or discounts for the following: (Discounts apply to BIPD, MPC, COMP, and COLL, except where noted)

(a)	Driver Over 55	(See Attached)
(b)	Good Student Discount	10% or 25% (varies by class)
(c)	Multi-car Discount	(See Attached)
(d)	Accident Free Discount*	
	*Please specify qualifications for discount (see attached)	N/A
(e)	Anti-theft Discount	N/A
(f)	Other (specify)	
	Driver Training Discount	10%
	Passive Restraint Discount	10-40% on MPC
	Vehicle Safety Discount	10-40% on MPC
	Multiple Line Discount	(See Attached)
	Defensive Driving Course Discount	5%
	Steer Clear Discount	Up to 15%

6. Do you have an installment payment plan for automobile insurance? Yes
   If so, what is the fee for installment payments? See Attached.

7. Does your company utilize a tiered rating plan? Yes If so, list the programs and percentage differences.
   The CRI formula is $1.003^{(1600-CRI)}$ and the CRI factor is subject to a minimum that varies by rating segment.
   State the current volume for each program.
   We consider our volume of business in each program to be proprietary information and do not want to share this information with our competitors. Therefore, we respectfully request that the Department agree to keep this information confidential prior to our providing that information.

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

Steve Harr

Signature

Actuary and Assistant Secretary/Treasurer

Title

309/766-3568

Telephone Number

STATE FARM FIRE AND CASUALTY COMPANY
ARKANSAS

Response to Item 3

There is not a requirement linked to age. There is a requirement for an applicant licensed less than 3 years to be submitted with collateral business.

Response to Item 5a

1. Most class factors for drivers age 50-74 (first position of Class Code 6) are lower than the comparable adult classes (first position of Class Code 1). The amount of discount varies by age of operator and use of the vehicle.

2. There is an additional 5% discount for drivers over age 55 who have completed a Defensive Driving Course within the last three years.

Response to Item 5c

The Multi-Car Discount is:

15 points for class 3, 20 points for all other classes (percentage varies by class) on BIPD, MPC, Comprehensive, & Collision coverages
10% on Uninsured and Underinsured Motor Vehicle coverages

Response to Item 5f – Multiple Line Discount

The Variable Multiple Line Discount is the following percent for the following qualifying State Farm policies:

5% - on life policies
5% - on health policies
10% - on manufactured home policies
10% - on renters' policies
15% - on manufactured home and PLUP policies
15% - on renters' and PLUP policies
17% - on condominium policies
17% - on homeowners or farm/ranch policies
22% - on homeowners (or farm/ranch) and PLUP policies
22% - on condominium and PLUP policies

The minimum face value of a life insurance policy that can qualify for this discount is $5,000.

Response to Item 6

State Farm Monthly Payment Plan – The monthly service charge is $3.00 per month regardless of the amount of the monthly premium payment or the number of policies on the account. If an insured elects to pay the monthly premium charge by preauthorized check, a form of Electronic Funds Transfer, the monthly service charge is reduced to $2.00 per month if a monthly printed bill notice is requested, or $1.00 per month if no printed notice is requested.

50-50 Payment on Auto Policy - $2.00 service charge.

STATE FARM INSURANCE COMPANIES

Safety, Anti-Fraud, Quality, and Expense Control Initiatives

State Farm continues to support extensive initiatives that encourage safer vehicles and roads, fight crime and fraud, assure quality and cost-effective health care and vehicle repairs, and maintain efficiency and appropriate internal expense controls while providing quality service. The following lists a few of these efforts:

1. Supporting the Insurance Institute for Highway Safety, a scientific organization devoted to reducing human and economic loss from vehicle crashes.

2. Working with The Children's Hospital of Philadelphia to research the number one killer of teens – automobile crashes – with a goal of developing effective, evidence based interventions aimed at saving young lives.

3. Researching factors that contribute to child injuries in crashes through support of a seven-year project with The Children's Hospital of Philadelphia and sponsoring Child Safety Seat check-ups.

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STATE FARM INSURANCE COMPANIES

Safety, Anti-Fraud, Quality, and Expense Control Initiatives

12. Supporting state and federal legislation to combat auto theft and fraud, including support for state anti-fraud bureaus.

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20. Providing convenient, cost effective, 24 hour service 365 days a year through our Customer Response Centers.

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STATE FARM FIRE AND CASUALTY COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

ACTUAL VOLUNTARY UNDERWRITING EXPERIENCE AFTER POLICYHOLDER DIVIDENDS

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	IL/AE	26,231,687	94.1	9,301,905	73.8	1,773,487	129.5	5,451,629	196.5	6,023,301	77.3
	U. E.	9,945,066	35.7	4,706,144	37.3	496,705	36.3	933,465	33.7	2,668,405	34.2
	DIV.	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
	G/L	-8,305,421	-29.8	-1,399,077	-11.1	-900,711	-65.8	-3,611,407	-130.2	-897,477	-11.5
TOTAL	E. P.	$ 82,424,158		$ 37,641,789		$ 4,168,028		$ 7,902,457		$ 23,322,922	
	IL/AE	67,097,168	81.4	26,537,761	70.5	4,169,164	100.0	11,045,570	139.8	16,803,293	72.0
	U. E.	27,991,694	34.0	13,237,971	35.2	1,417,159	34.0	2,613,288	33.1	7,731,104	33.1
	DIV.	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
	G/L	-12,664,704	-15.4	-2,133,943	-5.7	-1,418,295	-34.0	-5,756,401	-72.8	-1,211,475	-5.2

E. P. = EARNED PREMIUM
IL/AE = INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES
U. E. = GENERAL EXPENSES AND INCURRED UNALLOCATED ADJUSTMENT EXPENSES
DIV. = POLICYHOLDER DIVIDENDS
G/L = UNDERWRITING GAIN OR LOSS

EXHIBIT 1

STATE FARM FIRE AND CASUALTY COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

ACTUAL VOLUNTARY UNDERWRITING EXPERIENCE BEFORE POLICYHOLDER DIVIDENDS

				PRIVATE PASSENGER VEHICLES							
CALENDAR PERIOD	ITEM	ALL TYPE VEHICLES ALL COVERAGES	%	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	%	MEDICAL PAYMENTS	%	COMPREHENSIVE	%	COLLISION	%
2006	E. P.	$ 27,845,347		$ 12,897,766		$ 1,476,849		$ 2,509,802		$ 7,964,944	
	IL/AE	20,450,736	73.4	8,614,145	66.8	1,260,629	85.4	3,125,071	124.5	5,319,766	66.8
	U. E.	8,771,192	31.5	4,214,805	32.7	465,316	31.5	756,400	30.1	2,465,913	31.0
	G/L	-1,376,581	-4.9	68,816	0.5	-249,096	-16.9	-1,371,669	-54.7	179,265	2.3
2007	E. P.	$ 26,707,479		$ 12,135,051		$ 1,321,698		$ 2,618,968		$ 7,563,749	
	IL/AE	20,414,745	76.4	8,621,711	71.0	1,135,048	85.9	2,468,870	94.3	5,460,226	72.2
	U. E.	9,275,436	34.7	4,317,022	35.6	455,138	34.4	923,423	35.3	2,596,786	34.3
	G/L	-2,982,702	-11.2	-803,682	-6.6	-268,488	-20.3	-773,325	-29.5	-493,263	-6.5
2008	E. P.	$ 27,871,332		$ 12,608,972		$ 1,369,481		$ 2,773,687		$ 7,794,229	
	IL/AE	26,231,687	94.1	9,301,905	73.8	1,773,487	129.5	5,451,629	196.5	6,023,301	77.3
	U. E.	9,945,066	35.7	4,706,144	37.3	496,705	36.3	933,465	33.7	2,668,405	34.2
	G/L	-8,305,421	-29.8	-1,399,077	-11.1	-900,711	-65.8	-3,611,407	-130.2	-897,477	-11.5
TOTAL	E. P.	$ 82,424,158		$ 37,641,789		$ 4,168,028		$ 7,902,457		$ 23,322,922	
	IL/AE	67,097,168	81.4	26,537,761	70.5	4,169,164	100.0	11,045,570	139.8	16,803,293	72.0
	U. E.	27,991,694	34.0	13,237,971	35.2	1,417,159	34.0	2,613,288	33.1	7,731,104	33.1
	G/L	-12,664,704	-15.4	-2,133,943	-5.7	-1,418,295	-34.0	-5,756,401	-72.8	-1,211,475	-5.2

E. P. = EARNED PREMIUM
IL/AE = INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES
U. E. = GENERAL EXPENSES AND INCURRED UNALLOCATED ADJUSTMENT EXPENSES
G/L = UNDERWRITING GAIN OR LOSS

EXHIBIT 2

STATE FARM FIRE AND CASUALTY COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

ADJUSTMENTS TO ACTUAL VOLUNTARY UNDERWRITING EXPERIENCE

1. ADJUSTMENTS TO INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES TO REFLECT EFFECTS OF LIABILITY RESERVE CHANGES

CHANGES IN PRIOR ACCIDENT YEAR INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES ARE REMOVED FROM THE CALENDAR YEAR EXPERIENCE PERIODS. (I.E., A CHANGE IN ACCIDENT YEAR 2007 INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES DURING 2008 IS SUBTRACTED FROM CALENDAR YEAR 2008).

ADJUSTMENTS TO INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES

CALENDAR PERIOD	(1) BODILY INJURY	(2) PROPERTY DAMAGE	(3) BODILY INJURY & PROPERTY DAMAGE (1) + (2)	(4) UNINSURED MOTORIST	(5) TOTAL (3) + (4)
2006	$ 26,656	$ 58,198	$ 84,854	$ 208,016	$ 292,870
2007	1,383,456	-216,956	1,166,500	546,825	1,713,325
2008	-143,683	299,856	156,173	-332,027	-175,854
TOTAL	$ 1,266,429	$ 141,098	$ 1,407,527	$ 422,814	$ 1,830,341

	(6) BODILY INJURY AND PROPERTY DAMAGE LIABILITY	(7) MEDICAL PAYMENTS	(8) COMPREHENSIVE	(9) COLLISION	(10) ALL COVERAGES
2006	$ 0	$ 0	$ 0	$ 0	$ 0
2007	0	0	0	0	0
2008	0	0	0	0	0
TOTAL	$ 0	$ 0	$ 0	$ 0	$ 0

STATE FARM FIRE AND CASUALTY COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

ADJUSTMENTS TO ACTUAL VOLUNTARY UNDERWRITING EXPERIENCE (CONT.)

2. ADJUSTMENTS TO INCURRED LOSSES TO REFLECT THE INCLUSION OF THE CATASTROPHE HAZARD FACTOR

ACTUAL CATASTROPHE LOSSES ARE REMOVED FROM EACH CALENDAR YEAR EXPERIENCE PERIOD AND REPLACED BY AVERAGE CATASTROPHE LOSSES, AS CALCULATED BELOW:

(11) 2007 INDICATED CATASTROPHE HAZARD FACTOR	(12) 2008 COMPREHENSIVE INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES	(13) 2008 CATASTROPHE LOSSES INCLUDING ALLOCATED ADJUSTMENT EXPENSES	(14) 2008 NON-CATASTROPHE INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES COL (12) - COL (13)	(15) 2008 CATASTROPHE % COL (13) DIVIDED BY COL (14)	(16) 2008 INDICATED CATASTROPHE HAZARD FACTOR [COL (15) x .10] + [COL (11) x .90]
0.241	5,625,536	2,617,929	3,007,607	0.870	0.304

PREVIOUS YEAR CATASTROPHE HAZARD FACTOR:	0.241
CURRENT YEAR INDICATED CATASTROPHE HAZARD FACTOR (COL (16)):	0.304
PROPOSED CATASTROPHE HAZARD FACTOR*:	0.328

* THE CHANGE IN THE CATASTROPHE HAZARD FACTOR IS LIMITED TO ±.10 FROM THE PREVIOUS YEAR'S CATASTROPHE HAZARD FACTOR.

CALENDAR PERIOD	(17) PRIVATE PASSENGER COMPREHENSIVE INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES (EXHIBIT 2)	(18) CATASTROPHE LOSSES	(19) COL (17) EXCLUDING CATASTROPHE LOSSES COL (17) - COL (18)	(20) CATASTROPHE HAZARD FACTOR TIMES COL (19)	(21) CATASTROPHE ADJUSTMENT COL (20) - COL (18)
2006	$ 3,125,071	$ 829,927	$ 2,295,144	$ 752,807	$ -77,120
2007	2,468,870	36,041	2,432,829	797,968	761,927
2008	5,451,629	2,593,615	2,858,014	937,429	-1,656,186
TOTAL	$ 11,045,570	$ 3,459,583	$ 7,585,987	$ 2,488,204	$ -971,379

STATE FARM FIRE AND CASUALTY COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

ADJUSTED VOLUNTARY UNDERWRITING EXPERIENCE

THE ACTUAL UNDERWRITING EXPERIENCE FROM EXHIBIT 2 IS MODIFIED TO REFLECT THE VARIOUS ADJUSTMENTS SET FORTH IN EXHIBIT 3.

				PRIVATE PASSENGER VEHICLES							
CALENDAR PERIOD	ITEM	ALL TYPE VEHICLES ALL COVERAGES	%	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	%	MEDICAL PAYMENTS	%	COMPREHENSIVE	%	COLLISION	%
2006	E. P.	$ 27,845,347		$ 12,897,766		$ 1,476,849		$ 2,509,802		$ 7,964,944	
	IL/AE	20,699,143	74.3	8,698,999	67.4	1,260,629	85.4	3,047,951	121.4	5,319,766	66.8
	U. E.	8,771,192	31.5	4,214,805	32.7	465,316	31.5	756,400	30.1	2,465,913	31.0
	G/L	-1,624,988	-5.8	-16,038	-0.1	-249,096	-16.9	-1,294,549	-51.6	179,265	2.3
2007	E. P.	$ 26,707,479		$ 12,135,051		$ 1,321,698		$ 2,618,968		$ 7,563,749	
	IL/AE	22,935,204	85.9	9,788,211	80.7	1,135,048	85.9	3,230,797	123.4	5,460,226	72.2
	U. E.	9,275,436	34.7	4,317,022	35.6	455,138	34.4	923,423	35.3	2,596,786	34.3
	G/L	-5,503,161	-20.6	-1,970,182	-16.2	-268,488	-20.3	-1,535,252	-58.6	-493,263	-6.5
2008	E. P.	$ 27,871,332		$ 12,608,972		$ 1,369,481		$ 2,773,687		$ 7,794,229	
	IL/AE	24,424,399	87.6	9,458,078	75.0	1,773,487	129.5	3,795,443	136.8	6,023,301	77.3
	U. E.	9,945,066	35.7	4,706,144	37.3	496,705	36.3	933,465	33.7	2,668,405	34.2
	G/L	-6,498,133	-23.3	-1,555,250	-12.3	-900,711	-65.8	-1,955,221	-70.5	-897,477	-11.5
TOTAL	E. P.	$ 82,424,158		$ 37,641,789		$ 4,168,028		$ 7,902,457		$ 23,322,922	
	IL/AE	68,058,746	82.6	27,945,288	74.2	4,169,164	100.0	10,074,191	127.5	16,803,293	72.0
	U. E.	27,991,694	34.0	13,237,971	35.2	1,417,159	34.0	2,613,288	33.1	7,731,104	33.1
	G/L	-13,626,282	-16.5	-3,541,470	-9.4	-1,418,295	-34.0	-4,785,022	-60.6	-1,211,475	-5.2

E. P. = EARNED PREMIUM
IL/AE = INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES
U. E. = GENERAL EXPENSES AND INCURRED UNALLOCATED ADJUSTMENT EXPENSES
G/L = UNDERWRITING GAIN OR LOSS

EXHIBIT 4

STATE FARM FIRE AND CASUALTY COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

VOLUNTARY CURRENT RATE LEVEL ADJUSTMENTS

1. THE EXPERIENCE PERIOD IS AFFECTED BY THE FOLLOWING RATE CHANGES.

		PRIVATE PASSENGER VEHICLES			
DATE	ALL TYPE VEHICLES ALL COVERAGES	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	MEDICAL PAYMENTS	COMPREHENSIVE	COLLISION
09/29/2005	-1.9 %	+0.5 %	-1.1 %	-9.8 %	-1.7 %
03/29/2006	-1.8	-2.1	-2.2	-1.8	-1.7
12/27/2006	-5.5	-4.2	-7.2	+2.7	-10.9
03/12/2007	-3.0	-4.0	-7.1	-1.2	-2.2
04/07/2008	+6.8	+9.1	+13.4	+5.9	+2.2
01/05/2009	+3.6	+1.5	+12.5	+11.8	+1.7

2. THE CURRENT RATE LEVEL ADJUSTMENTS ALSO INCLUDE THE EFFECT FROM THE MODEL YEAR RATING PROGRAM, IRG SHIFT AND DEDUCTIBLE SHIFT EXPECTED TO BE REALIZED DURING THE PROJECTED EXPERIENCE PERIOD.

CALENDAR PERIOD	ALL TYPE VEHICLES ALL COVERAGES	COMPREHENSIVE	COLLISION
01/01/2006 TO 01/01/2007	+1.9 %	+2.5 %	+6.2 %
01/01/2007 TO 01/01/2008	+2.0	+3.0	+6.1
01/01/2008 TO 01/01/2009	+1.6	+2.5	+5.1
01/01/2009 TO 01/01/2010	+1.6	+2.2	+4.9
01/01/2010 TO 10/19/2010	+1.3	+1.8	+3.9

3. THE EARNED PREMIUMS FROM EXHIBIT 4, ADJUSTED TO THE CURRENT RATE LEVEL, REFLECTING THE RATE LEVEL CHANGES LISTED IN THE SECTIONS ABOVE, ARE AS FOLLOWS:

CALENDAR PERIOD	COVERAGE	(1) EARNED PREMIUM (EXHIBIT 4)	(2) CURRENT LEVEL EARNED PREMIUM
2006	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	$ 12,897,766	$ 13,002,446
	MEDICAL PAYMENTS COVERAGE	1,476,849	1,605,375
	COMPREHENSIVE	2,509,802	3,280,100
	COLLISION	7,964,944	8,812,371
	ALL COVERAGES	27,845,347	29,960,705

STATE FARM FIRE AND CASUALTY COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

VOLUNTARY CURRENT RATE LEVEL ADJUSTMENTS (CONT.)

3. THE EARNED PREMIUMS FROM EXHIBIT 4, ADJUSTED TO THE CURRENT RATE LEVEL, REFLECTING THE RATE LEVEL CHANGES LISTED IN THE SECTIONS ABOVE, ARE AS FOLLOWS:

CALENDAR PERIOD	COVERAGE	(1) EARNED PREMIUM (EXHIBIT 4)	(2) CURRENT LEVEL EARNED PREMIUM
2007	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	$ 12,135,051	$ 13,057,585
	MEDICAL PAYMENTS COVERAGE	1,321,698	1,600,885
	COMPREHENSIVE	2,618,968	3,332,649
	COLLISION	7,563,749	8,797,296
	ALL COVERAGES	26,707,479	30,223,926
2008	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	$ 12,608,972	$ 13,383,912
	MEDICAL PAYMENTS COVERAGE	1,369,481	1,642,934
	COMPREHENSIVE	2,773,687	3,343,778
	COLLISION	7,794,229	8,846,332
	ALL COVERAGES	27,871,332	30,866,911
TOTAL	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	$ 37,641,789	$ 39,443,943
	MEDICAL PAYMENTS COVERAGE	4,168,028	4,849,194
	COMPREHENSIVE	7,902,457	9,956,527
	COLLISION	23,322,922	26,455,999
	ALL COVERAGES	82,424,158	91,051,542

4. A PORTION OF THE UNDERWRITING EXPENSES (SERVICE COMPENSATION AND PREMIUM TAXES) VARIES DIRECTLY WITH PREMIUMS. THE ALL COVERAGES ADJUSTED UNDERWRITING EXPENSES, REFLECTING 13.6% OF THE PREMIUM CHANGE GENERATED BY THE CURRENT LEVEL CALCULATION ARE SHOWN BELOW.

CALENDAR PERIOD	(3) UNDERWRITING EXPENSES (EXHIBIT 4)	(4) CHANGE IN EARNED PREMIUM COL (2) - COL (1)	(5) UNDERWRITING EXPENSES ADJUSTED TO CURRENT LEVEL COL (3) + 0.136 X COL (4)
2006	$ 8,771,192	$ 2,115,358	$ 9,058,881
2007	9,275,436	3,516,447	9,753,673
2008	9,945,066	2,995,579	10,352,465
TOTAL	$ 27,991,694	$ 8,627,384	$ 29,165,018

STATE FARM FIRE AND CASUALTY COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

VOLUNTARY

TREND DATA - BODILY INJURY LIABILITY

AVERAGE PAID CLAIM COST AND INCURRED CLAIM FREQUENCY
FOR THE CALENDAR YEAR ENDING IN THE QUARTER SHOWN

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	NUMBER PAID CLAIMS		NUMBER	NUMBER	AMOUNT PAID		AVERAGE		INCURRED FREQ PER	COST X
PERIOD	YEAR TO DATE	YEAR ENDING	OUTSTANDING CLAIMS	INCURRED CLAIMS	YEAR TO DATE	YEAR ENDING	PAID CLAIM (6) / (2)	COVERAGES IN FORCE	1000 CIF (4) / (8)	FREQUENCY (7) X (9)
2006 1	886	3,613	2,834	3,573	$ 8,877,981	$ 36,985,152	$ 10,236.69	448,572	7.97	$ 81.59
2006 2	1,779	3,630	2,803	3,447	18,533,198	37,008,016	10,195.05	451,471	7.64	77.89
2006 3	2,600	3,497	2,820	3,401	26,146,386	35,341,966	10,106.37	454,096	7.49	75.70
2006 4	3,463	3,463	2,907	3,500	35,327,940	35,327,940	10,201.54	456,361	7.67	78.25
2007 1	889	3,466	2,777	3,409	8,264,851	34,714,810	10,015.81	458,625	7.43	74.42
2007 2	1,750	3,434	2,789	3,420	17,271,469	34,066,211	9,920.27	461,153	7.42	73.61
2007 3	2,625	3,488	2,829	3,497	25,717,058	34,898,612	10,005.34	463,990	7.54	75.44
2007 4	3,498	3,498	2,899	3,490	34,702,482	34,702,482	9,920.66	467,140	7.47	74.11
2008 1	872	3,481	2,793	3,497	10,224,331	36,661,962	10,532.02	470,408	7.43	78.25
2008 2	1,758	3,506	2,724	3,441	20,362,658	37,793,671	10,779.71	473,680	7.26	78.26
2008 3	2,645	3,518	2,618	3,307	29,652,294	38,637,718	10,982.86	476,874	6.93	76.11
2008 4	3,526	3,526	2,669	3,296	37,992,849	37,992,849	10,775.06	479,770	6.87	74.02

	(11)	(12)	(13)	(14)	(15)	(16)	(17)
	AVERAGE ANNUAL CHANGE	LAST POINT ON LINE OF BEST FIT	ANNUAL TREND (11) / (12)	NUMBER PAID CLAIMS	CREDIBILITY	COMPANYWIDE ANNUAL TREND	WEIGHTED ANNUAL TREND*
AVERAGE PAID CLAIM	$268.22	$10,674.75	2.5 %	3,526	55 %	5.7 %	3.9 %
INCURRED FREQUENCY	-0.30	7.02	-4.2			-3.1	-3.7

* (17) = (13) X (15) + (1.00 - (15)) X (16)

STATE FARM FIRE AND CASUALTY COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

VOLUNTARY

TREND DATA - PROPERTY DAMAGE LIABILITY

AVERAGE PAID CLAIM COST AND INCURRED CLAIM FREQUENCY
FOR THE CALENDAR YEAR ENDING IN THE QUARTER SHOWN

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	NUMBER PAID CLAIMS		NUMBER	NUMBER	AMOUNT PAID		AVERAGE		INCURRED FREQ PER	COST X
PERIOD	YEAR TO DATE	YEAR ENDING	OUTSTANDING CLAIMS	INCURRED CLAIMS	YEAR TO DATE	YEAR ENDING	PAID CLAIM (6) / (2)	COVERAGES IN FORCE	1000 CIF (4) / (8)	FREQUENCY (7) X (9)
2006 1	3,562	14,233	1,296	14,153	$ 9,414,926	$ 37,990,810	$ 2,669.21	448,572	31.55	$ 84.21
2006 2	6,968	13,900	1,424	13,869	18,506,144	37,463,840	2,695.24	451,471	30.72	82.80
2006 3	10,461	13,823	1,460	13,887	27,964,745	37,496,521	2,712.62	454,096	30.58	82.95
2006 4	13,983	13,983	1,630	14,181	37,683,474	37,683,474	2,694.95	456,361	31.07	83.73
2007 1	3,726	14,147	1,508	14,359	10,127,757	38,396,305	2,714.10	458,625	31.31	84.98
2007 2	7,315	14,330	1,552	14,458	20,106,857	39,284,187	2,741.39	461,153	31.35	85.94
2007 3	10,856	14,378	1,675	14,593	30,170,991	39,889,720	2,774.36	463,990	31.45	87.25
2007 4	14,550	14,550	1,705	14,625	40,610,448	40,610,448	2,791.10	467,140	31.31	87.39
2008 1	3,614	14,438	1,520	14,450	10,067,068	40,549,759	2,808.54	470,408	30.72	86.28
2008 2	7,099	14,334	1,435	14,217	19,742,109	40,245,700	2,807.71	473,680	30.01	84.26
2008 3	10,565	14,259	1,392	13,976	29,442,186	39,881,643	2,796.95	476,874	29.31	81.98
2008 4	13,985	13,985	1,469	13,749	39,258,028	39,258,028	2,807.15	479,770	28.66	80.45

	(11)	(12)	(13)	(14)	(15)	(16)	(17)
	AVERAGE ANNUAL CHANGE	LAST POINT ON LINE OF BEST FIT	ANNUAL TREND (11) / (12)	NUMBER PAID CLAIMS	CREDIBILITY	COMPANYWIDE ANNUAL TREND	WEIGHTED ANNUAL TREND*
AVERAGE PAID CLAIM	$54.97	$2,826.69	1.9 %	13,985	100 %	1.6 %	1.9 %
INCURRED FREQUENCY	-0.70	29.71	-2.4			-1.6	-2.4

* (17) = (13) X (15) + (1.00 - (15)) X (16)

STATE FARM FIRE AND CASUALTY COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

VOLUNTARY

TREND DATA - MEDICAL PAYMENTS COVERAGE

AVERAGE PAID CLAIM COST AND INCURRED CLAIM FREQUENCY
FOR THE CALENDAR YEAR ENDING IN THE QUARTER SHOWN

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	NUMBER PAID CLAIMS		NUMBER	NUMBER	AMOUNT PAID		AVERAGE		INCURRED FREQ PER	COST X
PERIOD	YEAR TO DATE	YEAR ENDING	OUTSTANDING CLAIMS	INCURRED CLAIMS	YEAR TO DATE	YEAR ENDING	PAID CLAIM (6) / (2)	COVERAGES IN FORCE	1000 CIF (4) / (8)	FREQUENCY (7) X (9)
2006 1	1,544	4,834	1,588	4,324	$ 2,987,269	$ 11,628,034	$ 2,405.47	382,864	11.29	$ 27.16
2006 2	2,603	4,894	1,598	4,215	5,872,734	11,732,862	2,397.40	384,747	10.96	26.28
2006 3	3,413	4,615	1,799	4,122	8,135,024	10,890,158	2,359.73	386,443	10.67	25.18
2006 4	4,469	4,469	1,759	4,068	10,423,300	10,423,300	2,332.36	387,892	10.49	24.47
2007 1	859	3,784	1,882	4,078	2,203,772	9,639,803	2,547.52	389,396	10.47	26.67
2007 2	1,611	3,477	2,134	4,013	4,310,673	8,861,239	2,548.53	391,278	10.26	26.15
2007 3	2,638	3,694	2,251	4,146	7,392,552	9,680,828	2,620.69	393,739	10.53	27.60
2007 4	3,561	3,561	2,083	3,885	9,804,901	9,804,901	2,753.41	396,909	9.79	26.96
2008 1	938	3,640	2,523	4,281	3,000,491	10,601,620	2,912.53	400,539	10.69	31.13
2008 2	1,909	3,859	2,417	4,142	6,281,249	11,775,477	3,051.43	404,198	10.25	31.28
2008 3	3,274	4,197	2,167	4,113	10,239,865	12,652,214	3,014.59	407,517	10.09	30.42
2008 4	4,345	4,345	2,191	4,453	13,124,804	13,124,804	3,020.67	410,141	10.86	32.80

	(11)	(12)	(13)	(14)	(15)	(16)	(17)
	AVERAGE ANNUAL CHANGE	LAST POINT ON LINE OF BEST FIT	ANNUAL TREND (11) / (12)	NUMBER PAID CLAIMS	CREDIBILITY	COMPANYWIDE ANNUAL TREND	WEIGHTED ANNUAL TREND*
AVERAGE PAID CLAIM	$290.27	$3,062.82	9.5 %	4,345	65 %	2.4 %	7.0 %
INCURRED FREQUENCY	-0.23	10.22	-2.2			-5.4	-3.3

* (17) = (13) X (15) + (1.00 - (15)) X (16)

STATE FARM FIRE AND CASUALTY COMPANY, BLOOMINGTON, ILLINOIS

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TREND DATA - COMPREHENSIVE

AVERAGE PAID CLAIM COST AND INCURRED CLAIM FREQUENCY
FOR THE CALENDAR YEAR ENDING IN THE QUARTER SHOWN

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	NUMBER PAID CLAIMS		NUMBER	NUMBER	AMOUNT PAID		AVERAGE		INCURRED FREQ PER	COST X
PERIOD	YEAR TO DATE	YEAR ENDING	OUTSTANDING CLAIMS	INCURRED CLAIMS	YEAR TO DATE	YEAR ENDING	PAID CLAIM (6) / (2)	COVERAGES IN FORCE	1000 CIF (4) / (8)	FREQUENCY (7) X (9)
2006 1	5,685	29,294	524	29,316	$ 5,923,951	$ 24,659,148	$ 841.78	365,884	80.12	$ 67.44
2006 2	11,593	27,244	611	27,222	12,691,455	25,827,122	947.99	367,844	74.00	70.15
2006 3	17,043	24,439	599	24,468	18,612,277	25,876,473	1,058.82	369,684	66.19	70.08
2006 4	22,324	22,324	650	22,220	26,056,520	26,056,520	1,167.20	371,332	59.84	69.85
2007 1	4,987	21,626	480	21,582	6,806,402	26,938,971	1,245.68	373,086	57.85	72.06
2007 2	10,087	20,818	527	20,734	12,298,138	25,663,203	1,232.74	375,119	55.27	68.13
2007 3	15,252	20,533	585	20,519	17,984,566	25,428,809	1,238.44	377,497	54.36	67.32
2007 4	20,438	20,438	710	20,498	25,459,343	25,459,343	1,245.69	380,207	53.91	67.16
2008 1	5,271	20,722	751	20,993	7,356,543	26,009,484	1,255.16	382,996	54.81	68.80
2008 2	10,827	21,178	736	21,387	14,782,669	27,943,874	1,319.48	385,596	55.46	73.18
2008 3	16,213	21,399	640	21,454	21,982,002	29,456,779	1,376.55	387,897	55.31	76.14
2008 4	21,312	21,312	715	21,317	29,991,425	29,991,425	1,407.26	389,875	54.68	76.95

	(11)	(12)	(13)	(14)	(15)	(16)	(17)
	AVERAGE ANNUAL CHANGE	LAST POINT ON LINE OF BEST FIT	ANNUAL TREND (11) / (12)	NUMBER PAID CLAIMS	CREDIBILITY	COMPANYWIDE ANNUAL TREND	WEIGHTED ANNUAL TREND*
AVERAGE PAID CLAIM	$172.69	$1,432.18	12.1 %	21,312	75 %	6.7 %	10.8 %
INCURRED FREQUENCY	-7.85	49.36	-15.9			-8.2	-14.0

* (17) = (13) X (15) + (1.00 - (15)) X (16)

STATE FARM FIRE AND CASUALTY COMPANY, BLOOMINGTON, ILLINOIS

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TREND DATA - COLLISION

AVERAGE PAID CLAIM COST AND INCURRED CLAIM FREQUENCY
FOR THE CALENDAR YEAR ENDING IN THE QUARTER SHOWN

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	NUMBER PAID CLAIMS		NUMBER	NUMBER	AMOUNT PAID		AVERAGE		INCURRED FREQ PER	COST X
PERIOD	YEAR TO DATE	YEAR ENDING	OUTSTANDING CLAIMS	INCURRED CLAIMS	YEAR TO DATE	YEAR ENDING	PAID CLAIM (6) / (2)	COVERAGES IN FORCE	1000 CIF (4) / (8)	FREQUENCY (7) X (9)
2006 1	4,942	19,597	1,644	19,540	$ 13,412,822	$ 56,338,982	$ 2,874.88	356,524	54.81	$ 157.57
2006 2	9,660	19,242	1,753	19,113	27,497,183	55,802,818	2,900.05	358,468	53.32	154.63
2006 3	14,664	19,256	1,754	19,322	42,072,851	56,295,535	2,923.53	360,263	53.63	156.79
2006 4	19,400	19,400	1,837	19,322	56,047,767	56,047,767	2,889.06	361,837	53.40	154.28
2007 1	5,181	19,639	1,752	19,747	15,867,438	58,502,383	2,978.89	363,525	54.32	161.81
2007 2	10,182	19,922	1,833	20,002	29,877,374	58,427,958	2,932.84	365,508	54.72	160.49
2007 3	15,183	19,919	1,965	20,130	44,250,619	58,225,535	2,923.12	367,857	54.72	159.95
2007 4	20,006	20,006	2,121	20,290	58,556,792	58,556,792	2,926.96	370,571	54.75	160.25
2008 1	5,066	19,891	1,994	20,133	16,365,534	59,054,888	2,968.93	373,372	53.92	160.08
2008 2	9,992	19,816	1,950	19,933	31,269,613	59,949,031	3,025.28	375,987	53.02	160.40
2008 3	15,104	19,927	1,874	19,836	46,004,263	60,310,436	3,026.57	378,288	52.44	158.71
2008 4	19,869	19,869	2,169	19,917	61,083,581	61,083,581	3,074.32	380,227	52.38	161.03

	(11)	(12)	(13)	(14)	(15)	(16)	(17)
	AVERAGE ANNUAL CHANGE	LAST POINT ON LINE OF BEST FIT	ANNUAL TREND (11) / (12)	NUMBER PAID CLAIMS	CREDIBILITY	COMPANYWIDE ANNUAL TREND	WEIGHTED ANNUAL TREND*
AVERAGE PAID CLAIM	$59.84	$3,035.98	2.0 %	19,869	100 %	0.5 %	2.0 %
INCURRED FREQUENCY	-0.49	53.11	-0.9			-1.1	-0.9

* (17) = (13) X (15) + (1.00 - (15)) X (16)

STATE FARM FIRE AND CASUALTY COMPANY, BLOOMINGTON, ILLINOIS

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CALCULATION OF PROJECTED INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES AND PROJECTED UNDERWRITING EXPENSES

1. LOSS PROJECTION FACTORS: THE TABLE BELOW SUMMARIZES THE PROJECTED COST AND FREQUENCY AND THE CALCULATION OF FACTORS TO APPLY TO THE ADJUSTED INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES. EXPERIENCE IS PROJECTED TO THE YEAR CENTERED AROUND 07/19/2010. THE PROJECTED COST X FREQUENCY IS CALCULATED AS THE PRODUCT OF THE PROJECTED COST AND PROJECTED FREQUENCY, AND THE FACTORS TO APPLY TO THE ADJUSTED INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES ARE THE QUOTIENTS OF THE PROJECTED COST X FREQUENCY AND THE COST X FREQUENCY PRODUCTS FOR 2006 , 2007 AND 2008.

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
		AVERAGE CLAIM COST AND FREQUENCY (EXHIBIT 6 COL (7), (9), (10))					LOSS PROJECTION FACTORS*			PAID LOSS DISTRIBUTION		
COVERAGE	ITEM	2006	2007	2008	PROJECTED ANNUAL TREND	PROJECTED CLAIM COST & FREQUENCY (COL (3) X (1.000 + COL (4) X 2.05))	2006	2007	2008	2006	2007	2008
BODILY	COST	$ 10,201.54	9,920.66	10,775.06	2.5%	$ 11,327.28						
INJURY	FREQ PER 1000	7.67	7.47	6.87	0.0%	6.87						
LIABILITY	COST X FREQ.	$ 78.25	74.11	74.02		$ 77.82						
PROPERTY	COST	$ 2,694.95	2,791.10	2,807.15	1.9%	$ 2,916.49						
DAMAGE	FREQ PER 1000	31.07	31.31	28.66	0.0%	28.66						
LIABILITY	COST X FREQ.	$ 83.73	87.39	80.45		$ 83.59						
BODILY INJURY AND PROPERTY DAMAGE LIABILITY	COST X FREQ.	$ 161.98	161.50	154.47		$ 161.41	0.9965	0.9994	1.0449	0.441	0.445	0.426
MEDICAL	COST	$ 2,332.36	2,753.41	3,020.67	2.4%	$ 3,169.29						
PAYMENTS	FREQ PER 1000	10.49	9.79	10.86	0.0%	10.86						
	COST X FREQ.	$ 24.47	26.96	32.80		$ 34.42	1.4066	1.2767	1.0494	0.063	0.058	0.072
	COST	$ 1,167.20	1,245.69	1,407.26	3.0%	$ 1,493.81						
COMPREHENSIVE	FREQ PER 1000	59.84	53.91	54.68	0.0%	54.68						
	COST X FREQ.	$ 69.85	67.16	76.95		$ 81.68	1.1694	1.2162	1.0615	0.157	0.151	0.165
	COST	$ 2,889.06	2,926.96	3,074.32	2.0%	$ 3,200.37						
COLLISION	FREQ PER 1000	53.40	54.75	52.38	0.0%	52.38						
	COST X FREQ.	$ 154.28	160.25	161.03		$ 167.64	1.0866	1.0461	1.0410	0.339	0.346	0.337
ALL COVERAGES							1.0800	1.0644	1.0466			

* THE ALL COVERAGES LOSS PROJECTION FACTORS ARE THE AVERAGE OF INDIVIDUAL COVERAGES' LOSS PROJECTION FACTORS, WEIGHTED WITH THE PAID LOSS DISTRIBUTION.

STATE FARM FIRE AND CASUALTY COMPANY, BLOOMINGTON, ILLINOIS

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VOLUNTARY PROJECTED INCURRED LOSSES, ALLOCATED ADJUSTMENT EXPENSES AND UNDERWRITING EXPENSES (CONT.)

2. PROJECTED INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES:

CALENDAR PERIOD	COVERAGE	(12) LOSS PROJECTION FACTORS COLS (6 TO 8) ABOVE	(13) ADJUSTED INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES (EXHIBIT 4)	(14) PROJECTED INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES COL (12) X COL (13)
2006	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	0.9965	$ 8,698,999	$ 8,668,553
	MEDICAL PAYMENTS COVERAGE	1.4066	1,260,629	1,773,201
	COMPREHENSIVE	1.1694	3,047,951	3,564,274
	COLLISION	1.0866	5,319,766	5,780,458
	ALL COVERAGES	1.0800	20,699,143	22,355,074
2007	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	0.9994	$ 9,788,211	$ 9,782,338
	MEDICAL PAYMENTS COVERAGE	1.2767	1,135,048	1,449,116
	COMPREHENSIVE	1.2162	3,230,797	3,929,295
	COLLISION	1.0461	5,460,226	5,711,942
	ALL COVERAGES	1.0644	22,935,204	24,412,231
2008	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	1.0449	$ 9,458,078	$ 9,882,746
	MEDICAL PAYMENTS COVERAGE	1.0494	1,773,487	1,861,097
	COMPREHENSIVE	1.0615	3,795,443	4,028,863
	COLLISION	1.0410	6,023,301	6,270,256
	ALL COVERAGES	1.0466	24,424,399	25,562,576

3. EXPENSE PROJECTION FACTORS: BASED ON COUNTRYWIDE DATA, UNDERWRITING EXPENSES GENERATE AN ANNUAL TREND OF +1.0%. THE PROJECTION FACTORS FOR 2006, 2007, AND 2008 ARE 1.0405, 1.0305, AND 1.0205.

4. PROJECTED ALL COVERAGES UNDERWRITING EXPENSES:

CALENDAR PERIOD	(15) EXPENSE PROJECTION FACTORS (SECTION 3)	(16) UNDERWRITING EXPENSES ADJUSTED TO CURRENT LEVEL (EXHIBIT 5)	(17) PROJECTED UNDERWRITING EXPENSES COL (15) X COL (16)
2006	1.0405	$ 9,058,881	$ 9,425,766
2007	1.0305	9,753,673	10,051,160
2008	1.0205	10,352,465	10,564,691
TOTAL		$ 29,165,018	$ 30,041,617

STATE FARM FIRE AND CASUALTY COMPANY, BLOOMINGTON, ILLINOIS

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CALCULATION OF PROJECTED VOLUNTARY UNDERWRITING EXPENSE RATIOS

WHILE OUR RATING FORMULA UTILIZES THE FAMILIAR LOSS RATIO TEST, IT IS NECESSARY TO MODIFY SUCH TEST FOR OUR PURPOSES SINCE THE UNDERWRITING EXPENSES INCLUDE ITEMS WHICH DO NOT VARY DIRECTLY WITH PREMIUMS. "FORMULA EXPENSE RATIOS" ARE DEFINED AS THE EXPENSE RATIOS THAT WOULD EXIST IF THE RATE LEVELS WERE EXACTLY ADEQUATE AND ARE DEVELOPED AS FOLLOWS:

1. THE ALL COVERAGES INDICATED RATE CHANGE IS DERIVED BY SOLVING THE FOLLOWING EQUATION:

$$(1.000 - .136) \times I.C. + G' = G \times (1.000 + I.C.)$$

WHERE, I.C. = INDICATED RATE LEVEL CHANGE
G' = PROJECTED UNDERWRITING GAIN OR LOSS RATIO
G = ALLOWANCE FOR UNDERWRITING GAIN AND CONTINGENCIES
1.000 INDICATES EARNED PREMIUM
.136 INDICATES THAT 13.6% OF THE RATE CHANGE IS ALLOCATED TO EXPENSES

THIS EQUATION REDUCES TO: $I.C. = \frac{G - G'}{.864 - G}$

2. THE ALL COVERAGES FORMULA EXPENSE RATIO IS: $F.E.R. = \frac{E + (I.C. \times .136)}{1.000 + I.C.}$

WHERE F.E.R. = FORMULA EXPENSE RATIO
E = PROJECTED UNDERWRITING EXPENSE RATIO

SUBSTITUTING $\frac{G - G'}{.864 - G}$ FOR I.C. , THIS EQUATION REDUCES TO: $F.E.R. = E - \frac{(G - G') \times (E - .136)}{.864 - G'}$

3. THE ALL COVERAGES PROJECTED EXPERIENCE IS:

	2006	%	2007	%	2008	%
CURRENT LEVEL E.P. *	$ 29,960,705		$ 30,223,926		$ 30,866,911	
PROJECTED IL/AE **	22,355,074	74.6	24,412,231	80.8	25,562,576	82.8
PROJECTED U. E. **	9,425,766	31.5	10,051,160	33.3	10,564,691	34.2
PROJECTED G/L	-1,820,135	-6.1	-4,239,465	-14.0	-5,260,356	-17.0

4. THE FORMULA DERIVED IN SECTION 2 ABOVE, WHEN APPLIED TO THE ALL COVERAGES PROJECTED EXPERIENCE PROVIDED IN SECTION 3 ABOVE, PRODUCES THE FOLLOWING:

	2006	2007	2008
E	31.5 %	33.3 %	34.2 %
G'	-6.1	-14.0	-17.0
G	2.0	2.0	2.0
F.E.R.	29.9	30.2	30.4

* TAKEN FROM EXHIBIT 5
** TAKEN FROM EXHIBIT 7

STATE FARM FIRE AND CASUALTY COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

CALCULATION OF PROJECTED VOLUNTARY UNDERWRITING EXPENSE RATIOS (CONT.)

5. INDIVIDUAL COVERAGE "FORMULA EXPENSE RATIOS" ARE DETERMINED BY APPLICATION OF FACTOR RELATIONSHIPS TO THE ALL COVERAGES FORMULA EXPENSE RATIO, WITH THE FACTORS DEVELOPED FROM THE UNDERWRITING EXPENSE RATIOS FROM EXHIBIT 4.

CALENDAR PERIOD	COVERAGE	(1) UNDERWRITING EXPENSE RATIO (EXHIBIT 4)	(2) COLUMN (1) DIVIDED BY ALL COVERAGES RATIO IN COLUMN (1)	(3) ALL COVERAGES FORMULA EXPENSE RATIO SECT. 4, EXHIBIT 8	(4) FORMULA EXPENSE RATIO (2) X (3)
2006	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	32.7 %	1.038		31.0 %
	MEDICAL PAYMENTS COVERAGE	31.5	1.000		29.9
	COMPREHENSIVE	30.1	0.956		28.6
	COLLISION	31.0	0.984		29.4
	ALL COVERAGES	31.5	1.000	29.9 %	29.9
2007	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	35.6 %	1.026		31.0 %
	MEDICAL PAYMENTS COVERAGE	34.4	0.991		29.9
	COMPREHENSIVE	35.3	1.017		30.7
	COLLISION	34.3	0.988		29.8
	ALL COVERAGES	34.7	1.000	30.2 %	30.2
2008	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	37.3 %	1.045		31.8 %
	MEDICAL PAYMENTS COVERAGE	36.3	1.017		30.9
	COMPREHENSIVE	33.7	0.944		28.7
	COLLISION	34.2	0.958		29.1
	ALL COVERAGES	35.7	1.000	30.4 %	30.4

STATE FARM FIRE AND CASUALTY COMPANY, BLOOMINGTON, ILLINOIS

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PROJECTED VOLUNTARY UNDERWRITING EXPERIENCE WITH FORMULA EXPENSE RATIOS

				PRIVATE PASSENGER VEHICLES							
CALENDAR PERIOD	ITEM	ALL TYPE VEHICLES ALL COVERAGES	%	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	%	MEDICAL PAYMENTS	%	COMPREHENSIVE	%	COLLISION	%
2006	E. P.	$ 29,960,705		$ 13,002,446		$ 1,605,375		$ 3,280,100		$ 8,812,371	
	IL/AE	22,355,074	74.6	8,668,553	66.7	1,773,201	110.5	3,564,274	108.7	5,780,458	65.6
	U. E.	8,958,251	29.9	4,030,758	31.0	480,007	29.9	938,109	28.6	2,590,837	29.4
2007	E. P.	$ 30,223,926		$ 13,057,585		$ 1,600,885		$ 3,332,649		$ 8,797,296	
	IL/AE	24,412,231	80.8	9,782,338	74.9	1,449,116	90.5	3,929,295	117.9	5,711,942	64.9
	U. E.	9,127,626	30.2	4,047,851	31.0	478,665	29.9	1,023,123	30.7	2,621,594	29.8
2008	E. P.	$ 30,866,911		$ 13,383,912		$ 1,642,934		$ 3,343,778		$ 8,846,332	
	IL/AE	25,562,576	82.8	9,882,746	73.8	1,861,097	113.3	4,028,863	120.5	6,270,256	70.9
	U. E.	9,383,541	30.4	4,256,084	31.8	507,667	30.9	959,664	28.7	2,574,283	29.1
TOTAL	E. P.	$ 91,051,542		$ 39,443,943		$ 4,849,194		$ 9,956,527		$ 26,455,999	
	IL/AE	72,329,881	79.4	28,333,637	71.8	5,083,414	104.8	11,522,432	115.7	17,762,656	67.1
	U. E.	27,469,418	30.2	12,334,693	31.3	1,466,339	30.2	2,920,896	29.3	7,786,714	29.4

E. P. = EARNED PREMIUM (FROM EXHIBIT 5)
IL/AE = INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES (FROM EXHIBIT 7)
U. E. = GENERAL EXPENSES AND INCURRED UNALLOCATED ADJUSTMENT EXPENSES (FROM EXHIBIT 8)

EXHIBIT 9

STATE FARM FIRE AND CASUALTY COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

CALCULATION OF VOLUNTARY RATE CHANGE INDICATIONS

1. THE INDICATED RATE CHANGES ARE DERIVED BY SOLVING THE FOLLOWING EQUATIONS (LOSS RATIO TEST):

$$1.000 + I.C. = \frac{A.L.R.}{P.L.R}, \quad \text{AND} \quad P.L.R. = 1.OOO - F.E.R. - G$$

WHERE, I.C. = INDICATED RATE LEVEL CHANGE (LOSS RATIO TEST)
A.L.R. = PROJECTED LOSS RATIO (EXHIBIT 9)
P.L.R. = PERMISSIBLE LOSS RATIO
F.E.R. = FORMULA EXPENSE RATIO (EXHIBIT 9)
G = ALLOWANCE FOR UNDERWRITING GAIN AND CONTINGENCIES

SOLVING THESE EQUATIONS YIELDS: $I.C. = \frac{A.L.R.}{1.000 - F.E.R. - G} - 1.000$

2. THIS FORMULA WHEN APPLIED TO THE DATA PROVIDED IN EXHIBIT 9, PRODUCES THE FOLLOWING INDICATED RATE LEVEL CHANGES:

BODILY INJURY AND PROPERTY DAMAGE LIABILITY:

$$\frac{71.8}{100.0 - 31.3 - 2.0} - 1.000 = \frac{71.8}{66.7} - 1.000 = 0.076, \text{ OR } +7.6\% \text{ INDICATED}$$

MEDICAL PAYMENTS COVERAGE:

$$\frac{104.8}{100.0 - 30.2 - 2.0} - 1.000 = \frac{104.8}{67.8} - 1.000 = 0.546, \text{ OR } +54.6\% \text{ INDICATED}$$

COMPREHENSIVE:

$$\frac{115.7}{100.0 - 29.3 - 2.0} - 1.000 = \frac{115.7}{68.7} - 1.000 = 0.684, \text{ OR } +68.4\% \text{ INDICATED}$$

COLLISION:

$$\frac{67.1}{100.0 - 29.4 - 2.0} - 1.000 = \frac{67.1}{68.6} - 1.000 = -0.022, \text{ OR } -2.2\% \text{ INDICATED}$$

ALL COVERAGES:

$$\frac{79.4}{100.0 - 30.2 - 2.0} - 1.000 = \frac{79.4}{67.8} - 1.000 = 0.171, \text{ OR } +17.1\% \text{ INDICATED}$$

EXHIBIT 10

ARKANSAS INSURANCE DEPARTMENT
RATE FILING ABSTRACT

Contact Person: Steve Harr

Insurer Name: State Farm Fire and Casualty Company
NAIC Number: 17625143
Name of Advisory Organization Whose Filing You are Referencing: N/A
Co. Affiliation to Advisory Organization: Member _____ Subscriber _____
Reference Filing #: N/A Proposed Effective Date: October 19, 2009

Signature: Steve Harr
Telephone No.: 309/766-3568
Service Purchaser _____

(1) LINE OF INSURANCE By Coverage	(2) Indicated % Rate Level Change	(3) Requested % Rate Level Change	FOR LOSS COSTS ONLY (4) Expected Loss Ratio	(5) Loss Cost Modification Factor	(6) Selected Loss Cost Multiplier	(7) Expense Constant (If Applicable)	(8) Co. Current Loss Cost Multiplier
Private Passenger Auto:							
BIPD Liability	1.9%	3.5%					
Medical Payments	11.7%	10.9%					
Comprehensive	17.8%	14.7%					
Collision	1.4%	3.9%	N/A	N/A	N/A	N/A	N/A
All Vehicles: TOTAL OVERALL EFFECT	5.4%	4.8%					

N/A Apply Loss Cost Factors to Future Filings? (Y or N)
36.4% Estimated Maximum Rate Increase for any Arkansas Insured (%) on 10/19/09 change. Comp-only policy for a 49-year-old in Territory 4.
-19.9% Estimated Minimum Rate Decrease for any Arkansas Insured (%) on 10/19/09 change. 47 year-old BIPD-only policyholder in Territory 14.
Corresponds to Question 3 on RF-2 or RF-WC

Year	Policy Count	Rate Change History %	Effective Date	AR Earned Premium (000)	Losses Incurred (000)	Arkansas Loss Ratio	Companywide Loss Ratio
2009	29,140	3.6%	1/5/2009				
2008	30,380	6.8%	4/7/2008	27,495	25,481	92.7%	81.8%
2007	30,176	3.0%	3/12/2007	26,339	20,024	76.0%	75.3%
2006	28,970	-5.5%	12/27/2006	27,084	19,971	73.7%	66.5%
		-1.8%	3/29/2006				
2005	29,372	-1.9%	9/29/2005	26,975	17,869	66.2%	69.5%
2004	31,208	1.0%	12/1/2004	29,171	19,811	67.9%	70.3%

	Selected Provision
A. Total Production Expense	N/A
B. General Expense	N/A
C. Taxes, License, & Fees	N/A
D. Underwriting Profit & Contingencies	N/A
E. Other (explain)	N/A
F. TOTAL	N/A

In response to your August 20, 2009 objection letter and Jeff Clinch's conversation with Alexa Grissom, we are providing additional information in support of the proposed changes.

As much as possible, State Farm tries to limit the number of policies receiving large rate increases. We often try to keep individual policy changes under 25%, but that isn't always possible. Sometimes the loss experience for certain classification is such that we need to move more quickly towards the indicated rate. Other times, we may be implementing changes to the rating structure and we might not be able to phase-in some of the changes. Both situations exist with this filing.

Like we've done in the past, we've tried to limit the size of the rate increases for individual policies in this filing. In State Farm Fire and Casualty, 0.1% of our policies will receive a rate increase over 20% due to the changes in this filing. Of the 29,000 policies that we insure in State Farm Fire and Casualty, we estimate that only 37 will receive an increase over 20%. Only 13 will receive an increase over 25%. As noted in an earlier response, the one private passenger policy that is receiving an increase over 25% only carries comprehensive coverage. The increase for this policy is less than $1. The chart below provides the estimated number of private passenger and motorcycle policies that will receive rate increases over 20%. The estimate number of motorcycle policies receiving an increase over 20% is slightly different than we provided in an earlier response.

Range of Change	Private Passenger Policies	Motorcycle Policies
20% to 25%	4	20
25% to 30%	0	10
30% to 35%	0	1
35% to 40%	1	1

There are two reasons that a few private passenger policies will receive increases of greater than 20%. We will be applying age based rating factors to utility vehicles for the first time with this revision. These vehicles will now use the same age factors we apply to the rest of our private passenger vehicles. This results in a few youthful utility vehicle policies receiving a rate increase over 20%. The change to allow age based rating for utility vehicles will help us charge a more adequate rate to youthful drivers. System programming doesn't allow us the ability to have different age based rating factors for utility vehicles than our other private passenger vehicles. As a result, the only way to avoid the few large increases on youthful utility vehicles would be to dramatically lower our age factors for youthful private passenger policyholders rated as a Class 1. This would move our youthful private passenger vehicles away from their indicated rate levels, which would be counterproductive.

The other type of private passenger policies that could receive a rate increase greater than 20% is a youthful driver rated as Class 6. These youthful drivers are married and their spouse is age 50 to 74. We are adjusting the rates for class 6 youthful drivers to be in line with what we currently charge Class 1 youthful drivers. On average, the rate for Class 1 youthful drivers is currently 30% higher than for class 6 youthful drivers. There are only a few youthful driver policies in State Farm Fire and Casualty Company that are affected by this change.

For motorcycles, the small number of policies that are receiving rate increases greater than 20% are youthful drivers. Our loss experience for youthful motorcycle drivers has worsened over the past three years and is significantly worse than adult drivers. Our all coverage loss ratio for youthful motorcycle drivers was 88% in 2006, 97% in 2007, and 103% in 2008. The corresponding loss ratios for adult motorcycle drivers for the same years were 53%, 50%, and 53%, respectively. Although a limited number of youthful motorcycle drivers are receiving larger rate changes, we believe these changes are needed due to the high loss ratio.

We respectfully request that you allow us to implement the changes that we've proposed.

In response to Alexa Grissom's conversation with Jeff Clinch, we are providing additional information regarding our automobile rate filings.

In our August 28, 2009 response, we provided the estimated number of policies that would receive an increase over 20% due to the changes included in the filing. Like we've done in past filings, we've tried to limit as much as possible larger rate increases for individual policies. With this filing, a very limited number of policies in State Farm Fire and Casualty (0.1% of the total policies) would receive an increase over 20%. Most of these policies would receive an increase less than 25%.

There are three main reasons that a private passenger policy could receive a rate increase over 20%. For each reason, we've listed below the number of policies receiving an increase over 20% as well as the average increase and the range of the increases in both dollars and percentage.

Reason	Estimated Policies	Average Increase		Range of Change	
		$	%	$	%
Policy only carries comprehensive coverage	1	$1	36%	$1	36%
Youthful rated on utility vehicle (Class 1L or 1M)	4	$97	21%	$78 - $109	20% - 21%

As shown above, the majority of the private passenger policies receiving an increase over 20% only carry comprehensive coverage. As a result, the premium for the policy will only increase by a couple dollars, on average.

The other situations when a policy could receive an increase over 20% are for certain youthful drivers. With this rate filing, we are now applying age based rating to utility vehicles (class 1M or 1L). A utility vehicle is defined in Rule 206 as a private passenger vehicle that is used for business and in a manner essential to the performance of the insured's occupation. An example could be a sports utility vehicle (SUV) used by plumbers as part of their business.

These utility vehicles will receive the same age based rating factors that apply to other private passenger vehicles. All vehicles with a '1' as their first position of class receive the same age based rating factors. We don't have the ability to vary these factors by the second position of class, which determines the utility class. As a result, the only way to avoid increases over 20% for these youthful utility classes would be to dramatically lower our private passenger age factors for all Class 1 youthful operators. This would move our private passenger rates for youthful Class 1 drivers away from their indicated values, which would be counterproductive.