## Filing at a Glance

Company: State Farm Fire and Casualty Company

| | | |
|---|---|---|
| Product Name: PV-28282f | SERFF Tr Num: SFMA-127719796 | State: Arkansas |
| TOI: 19.0 Personal Auto | SERFF Status: Closed-Filed | State Tr Num: |
| Sub-TOI: 19.0001 Private Passenger Auto (PPA) | Co Tr Num: PV-28282F | State Status: |
| Filing Type: Rate/Rule | | Reviewer(s): Alexa Grissom, Nancy Horton |
| | Authors: Julie Davis, Carol Limer, Robin Dunagan | Disposition Date: 12/06/2011 |
| | Date Submitted: 10/18/2011 | Disposition Status: Filed |
| Effective Date Requested (New): 03/19/2012 | | Effective Date (New): 03/19/2012 |
| Effective Date Requested (Renewal): 03/19/2012 | | Effective Date (Renewal): |

State Filing Description:

## General Information

| | |
|---|---|
| Project Name: PV-28282f | Status of Filing in Domicile: Not Filed |
| Project Number: PV-28282f | Domicile Status Comments: |
| Reference Organization: | Reference Number: |
| Reference Title: | Advisory Org. Circular: |
| Filing Status Changed: 12/06/2011 | |
| State Status Changed: | Deemer Date: |
| Created By: Robin Dunagan | Submitted By: Robin Dunagan |
| Corresponding Filing Tracking Number: | |

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 polices dated March 19, 2012 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 | |

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## Filing Fees

| | |
|---|---|
| Fee Required? | Yes |
| Fee Amount: | $100.00 |
| Retaliatory? | No |
| Fee Explanation: | $100 for an independent rate filing |
| Per Company: | No |

| | | | |
|---|---|---|---|
| *SERFF Tracking Number:* | *SFMA-127719796* | *State:* | *Arkansas* |
| *Filing Company:* | *State Farm Fire and Casualty Company* | *State Tracking Number:* | |
| *Company Tracking Number:* | *PV-28282F* | | |
| *TOI:* | *19.0 Personal Auto* | *Sub-TOI:* | *19.0001 Private Passenger Auto (PPA)* |
| *Product Name:* | *PV-28282f* | | |
| *Project Name/Number:* | *PV-28282f/PV-28282f* | | |

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|---|---|---|---|
| State Farm Fire and Casualty Company | $100.00 | 10/18/2011 | 52922825 |

# Correspondence Summary

### Dispositions

| Status | Created By | Created On | Date Submitted |
|---|---|---|---|
| Filed | Alexa Grissom | 12/06/2011 | 12/06/2011 |
| Filed | Alexa Grissom | 11/29/2011 | 11/29/2011 |

### 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 | 11/15/2011 | 11/17/2011 | Robin Dunagan | 11/18/2011 | 11/18/2011 |
| Pending Industry Response | Alexa Grissom | 11/08/2011 | 11/08/2011 | Robin Dunagan | 11/10/2011 | 11/10/2011 |
| Pending Industry Response | Alexa Grissom | 10/25/2011 | 10/25/2011 | Robin Dunagan | 10/31/2011 | 11/01/2011 |

## Amendments

| Schedule | Schedule Item Name | Created By | Created On | Date Submitted |
|---|---|---|---|---|
| Supporting Document | RF-1 | Robin Dunagan | 12/01/2011 | 12/02/2011 |

### Filing Notes

| Subject | Note Type | Created By | Created On | Date Submitted |
|---|---|---|---|---|

| | | | |
|---|---|---|---|
| Request to Re-Open | Note To Reviewer | Robin Dunagan | 11/30/2011 11/30/2011 |

# Disposition

Disposition Date: 12/06/2011
Effective Date (New): 03/19/2012
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% | $1,198,499 | 25,388 | $24,968,720 | % | % |

| | | | |
|---|---|---|---|
| *SERFF Tracking Number:* | *SFMA-127719796* | *State:* | *Arkansas* |
| *Filing Company:* | *State Farm Fire and Casualty Company* | *State Tracking Number:* | |
| *Company Tracking Number:* | *PV-28282F* | | |
| *TOI:* | *19.0 Personal Auto* | *Sub-TOI:* | *19.0001 Private Passenger Auto (PPA)* |
| *Product Name:* | *PV-28282f* | | |
| *Project Name/Number:* | *PV-28282f/PV-28282f* | | |

| Schedule | Schedule Item | Schedule Item Status | Public Access |
|---|---|---|---|
| **Supporting Document** | A-1 Private Passenger Auto Abstract | Filed | Yes |
| **Supporting Document *(revised)*** | APCS-Auto Premium Comparison Survey | Filed | Yes |
| **Supporting Document** | APCS-Auto Premium Comparison Survey | 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 Memorandum and Exhibits | Filed | Yes |
| **Supporting Document *(revised)*** | RF-1 | Filed | Yes |
| **Supporting Document** | RF-1 | Filed | Yes |
| **Rate** | Manual Pages | Filed | Yes |

# Disposition

Disposition Date: 11/29/2011
Effective Date (New): 03/19/2012
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% | $1,198,499 | 25,388 | $24,968,720 | % | % |

| | | | |
|---|---|---|---|
| *SERFF Tracking Number:* | *SFMA-127719796* | *State:* | *Arkansas* |
| *Filing Company:* | *State Farm Fire and Casualty Company* | *State Tracking Number:* | |
| *Company Tracking Number:* | *PV-28282F* | | |
| *TOI:* | *19.0 Personal Auto* | *Sub-TOI:* | *19.0001 Private Passenger Auto (PPA)* |
| *Product Name:* | *PV-28282f* | | |
| *Project Name/Number:* | *PV-28282f/PV-28282f* | | |

| Schedule | Schedule Item | Schedule Item Status | Public Access |
|---|---|---|---|
| **Supporting Document** | A-1 Private Passenger Auto Abstract | Filed | Yes |
| **Supporting Document *(revised)*** | APCS-Auto Premium Comparison Survey | Filed | Yes |
| **Supporting Document** | APCS-Auto Premium Comparison Survey | 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 Memorandum and Exhibits | Filed | Yes |
| **Supporting Document *(revised)*** | RF-1 | Filed | Yes |
| **Supporting Document** | RF-1 | Filed | Yes |
| **Rate** | Manual Pages | Filed | Yes |

# Objection Letter

| | |
|---|---|
| Objection Letter Status | Pending Industry Response |
| Objection Letter Date | 11/15/2011 |
| Submitted Date | 11/17/2011 |
| Respond By Date | |

Dear Jeff Clinch,

This will acknowledge receipt of the captioned filing. Please send us a PDF of the APCS to complete the filing.

NOTICE regarding, corrections to filings and scrivener's Errors:

Effective for all filings made on or after June 1, 2011, Arkansas no longer allows the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."

Sincerely,

Alexa Grissom

# Response Letter

| | |
|---|---|
| Response Letter Status | Submitted to State |
| Response Letter Date | 11/18/2011 |
| Submitted Date | 11/18/2011 |

Dear Alexa Grissom,

**Comments:**
The following is in response to your inquiry dated November 17, 2011:

## Response 1

Comments: Per you request, we have attached a PDF of the APCS form to supporting documents. Thank you.

**Changed Items:**

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

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Jeff Clinch
Pricing Manager

Sincerely,
Carol Limer, Julie Davis, Robin Dunagan

# Objection Letter

| | |
|---|---|
| Objection Letter Status | Pending Industry Response |
| Objection Letter Date | 11/08/2011 |
| Submitted Date | 11/08/2011 |
| Respond By Date | |

Dear Jeff Clinch,

This will acknowledge receipt of the captioned filing. Please resubmit the APCS with only the 5 digit code in the NAIC field.

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.

NOTICE regarding, corrections to filings and scrivener's Errors:

Effective for all filings made on or after June 1, 2011, Arkansas no longer allows the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."

Sincerely,

Alexa Grissom

# Response Letter

| | |
|---|---|
| Response Letter Status | Submitted to State |
| Response Letter Date | 11/10/2011 |
| Submitted Date | 11/10/2011 |

Dear Alexa Grissom,

**Comments:**
The following is in response to your inquiray dated November 8, 2011:

## Response 1

Comments: We are resubmitting the APCS as you requested with the appropriate 5 digit NAIC number.
With this additional information, we respectfully request your approval of this filing.

**Changed Items:**

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

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,
Jeff Clinch
Pricing Manager

Sincerely,
Carol Limer, Julie Davis, Robin Dunagan

# Objection Letter

| | |
|---|---|
| Objection Letter Status | Pending Industry Response |
| Objection Letter Date | 10/25/2011 |
| Submitted Date | 10/25/2011 |
| Respond By Date | |

Dear Jeff Clinch,

This will acknowledge receipt of the captioned filing. Please submit the Rf-1 under the supporting information tab as it will be transferred to the web upon completion of the filing. Also, individual increases must be capped at 20 percent. The APCS NAIC number should only have five characters; please resubmit the form accordingly.

In accordance with Regulation 23, Section 7.A., this filing may not be implemented until 20 days after the requested amendment(s) and/or information is received.

NOTICE regarding, corrections to filings and scrivener's Errors:

Effective for all filings made on or after June 1, 2011, Arkansas no longer allows the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."

Sincerely,

Alexa Grissom

# Response Letter

| | |
|---|---|
| Response Letter Status | Submitted to State |
| Response Letter Date | 10/31/2011 |
| Submitted Date | 11/01/2011 |

Dear Alexa Grissom,

**Comments:**
In response to your objection letter, we are providing additional information in support of the proposed changes.

## Response 1

Comments: 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. With this filing, a very limited number of policies in State Farm Fire and Casualty (0.0% of the total policies) would receive an increase over 20%. Of the approximately 25,000 policies that we insure in State Farm Fire and Casualty, we estimate that only 4 policies will receive an increase over 20%. Only 1 of these 4 policies will receive an increase greater than 25%. The rate for this policy will increase 27.0%, but the actual dollar increase will be less than a $1.

The 4 policies receiving an increase over 20% are all private passenger policies and 2 of these carry only comprehensive coverage. While these policies are receiving a larger percentage increase, the total premium increases for the 2 policies are about $1 and $14.

Of the comprehensive only policies receiving an increase over 20%, 1 of these policies is receiving a large increase is due to the low IRG assigned to their vehicle. When a vehicle's IRG is low, the smallest revision to the combined IRG/Deductible factor can have a large impact in terms of percent change. For example, with this filing we propose increasing the combined factor for IRG 1 and Deductible 250 for comprehensive coverage, which has an indicated factor of 0.18, from 0.11 to 0.12. While this is the smallest increase possible for the combined IRG and Deductible factor, the factor is so small that even a minimal change results in an increase of 9.1%. When you combine this with other rating factor changes, along with the comprehensive base rate which is increasing 4.7%, individual policyholder increases greater than 20% are possible.

The other policies are receiving a large increase due to a combination of rating factor increases. When proposing changes to individual rating factors we do our best to minimize any large changes. However, combinations may exist which result in a large increase overall for the policy. While this scenario is rare, it does occur from time to time (3 policies over 20% with this filing). One rating factor contributing to overall increases over 20% is the combined Class and Age factor. For example, for one of these policyholders who is a 83 years old we propose increasing the BIPD Class and Age factor, with an indication of 1.25, from 0.98 to 1.06 (8.2% increase). For another policyholder who is 92

years old we propose increasing the BIPD Class and Age factor, with an indication of 1.61, from 1.06 to 1.14 (7.5% increase).

In addition, all policyholders will be impacted by the proposed increases to the Star factors, as detailed in the Filing Memorandum. These changes range from 5% to 10% depending on coverage. We propose increasing the Star factors in order to address the poor loss experience which has resulted in a significant overall indication of 15.4% for the State Farm Fire and Casualty Company.

We are also resubmitting the Rf-1 as you requested with the appropriate 5 digit NAIC number.

With this additional information, we respectfully request your approval of this filing.

**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
Pricing Manager

Sincerely,
Carol Limer, Julie Davis, Robin Dunagan

**Amendment Letter**

Submitted Date: 12/02/2011

**Comments:**

Thank you for re-opening this filing. Per you request, we have attached Form RF-1 for State Farm Fire and Casualty. We apologize for any inconvenience this has caused.

Sincerely,
Jeff Clinch
Pricing Manager

**Changed Items:**

**Supporting Document Schedule Item Changes:**

**User Added -Name: RF-1**

Comment:
AR RF-1 Filing Exhibits (SFFC).pdf

**Note To Reviewer**

**Created By:**
Robin Dunagan on 11/30/2011 09:18 AM
**Last Edited By:**
Robin Dunagan
**Submitted On:**
11/30/2011 09:18 AM
**Subject:**
Request to Re-Open
**Comments:**
We respectfully request you re-open this filing so we may submit the correct RF-1 form as requested in your phone call of November 29, 2011. Thank you.

Sincerely,
Jeff Clinch
Pricing Manager

# Rate Information

Rate data applies to filing.

| | |
|---|---|
| **Filing Method:** | File and Use |
| **Rate Change Type:** | Increase |
| **Overall Percentage of Last Rate Revision:** | 0.000% |
| **Effective Date of Last Rate Revision:** | 05/17/2010 |
| **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% | $1,198,499 | 25,388 | $24,968,720 | % | % |

# Rate/Rule Schedule

| Schedule Item Status: | Exhibit Name: | Rule # or Page #: | Rate Action | Previous State Filing Attachments Number: |
|---|---|---|---|---|
| Filed 11/29/2011 | Manual Pages | See Attached | Replacement | AR 2012-03-19.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 change CRI Factors. |
| Good Student Discount | Rule edited for clarity. |
| Liability Rating Group | Rule edited for clarity. |
| Materials Discount | Rule edited for clarity. |
| Rule 110 | Rule edited for clarity. |
| Rule 209 | Revised procedure for determining future Model Year Factors. |
| Rule 404 | Revised procedures for determining future Model Year Factors and edited for clarity. |
| Rule 410 | Rule edited for clarity. |
| Rule 601 | Rule edited for clarity. |
| Rule 704 | Rule revised to increase the ENOL and Hired Car premium charge. |
| Rule 705 | Rule revised to increase the charge if number of passengers is greater than 8. |
| Rule 706 | Rule revised to increase the charge if number of passengers is greater than 8 and included medical payments coverage. |
| Rule 708 | Rule revised to increase the factor. |
| Private Passenger Sequence | Sequence edited for clarity. |
| Private Passenger Age Adjustment Factors | Factors revised. |
| Private Passenger Base Rates | Rates revised. |
| Private Passenger Class Factors | Factors revised. |
| Private Passenger IRG/Deductible | Factors revised. |
| Private Passenger Limit Factors | Factors revised. |
| Private Passenger Model Year Factors | Factors revised. |
| Private Passenger Other Rates and Factors | Factors revised. |
| Private Passenger Territory Rating Factors | Factors revised. |
| Commercial Limits | Factors revised. |
| Antique and Classic Automobiles and Replicas | Sequence edited for clarity. |
| Camper Units | Sequence edited for clarity. |
| Motor Homes, Truck or Van Campers | Sequence edited for clarity and percentages revised. |



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| Item | Description |
|---|---|
| Motorcycles Sequences | Sequence edited for clarity. |
| Motorcycle Age Factors | Factors revised. |
| Motorcycle Base Rates | Rates revised. |
| Motorcycle Deductible Factors | Factors revised. |
| Motorcycle Model Year Factors | Factors revised. |
| Motorcycle Percentages | Percentages revised. |
| Motorcycle Territory Rating Factors | Factors revised. |
| Off-Road Vehicles | Sequence edited for clarity. |
| Private Passenger Trailers | Sequence edited for clarity. |
| Travel and Camping Trailers | Sequence edited for clarity. |
| Named Non-Owner | Sequence and percentage table edited for clarity. |
| Use of Non-Owned Cars | Sequence edited for clarity. |



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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 Tables**

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

| Category | Adjustment |
|---|---|
| Category A | 10% |
| Category B | 30% |
| Category D | 50% |

| Category | Adjustment |
|---|---|
| Category 5 | -25% |
| Category 4 | -20% |
| Category 3 | -15% |

| Category | Adjustment |
|---|---|
| Category Z | 5% |
| Category 9 | 0% |

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**



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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.

**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,



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

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



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This discount increases to:

- 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



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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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## 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 | 0.710 |
| SFM 6-Year Accident-Free Discount | 0.690 |
| SFM 3-Year Accident-Free Discount | 0.680 |
| 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
4. Automobiles insured under Rule 410 - Driver Training Automobiles



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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**

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



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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.

    **Note**: This section does not apply to students in schools administered and controlled primarily by parents, guardian or other persons having custody of the children enrolled in such schools and where enrollment consists primarily of their own children, unless such schools have been accredited by one of the independent regional (provincial in Canada) accrediting associations. Students of these schools may qualify based on the requirements in section A.2 below.

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)



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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:

   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. **Private Passenger Automobiles**

1. **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 |

2. **1997 and Older Model Years**

   Liability Rating Group Premium Adjustment Factors do not apply.

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

**Note:** Private Passenger automobiles rated according to Rule 406 - Antique and Classic Automobiles and Replicas - Limited Use are eligible for the Liability Rating Group. For all other vehicles rated according to that rule, the Liability Rating Group premium adjustment factor will be 1.000.

**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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## MATERIALS DISCOUNT

The base premiums for comprehensive coverage applicable to motor homes as defined in Rule 401 - Motor Homes, Truck or Van Campers and the base premiums for the physical damage coverage applicable to travel and camping trailers as defined in Rule 901 - Recreational Vehicles shall be reduced by

| Motor Homes Percentage |
|---|
| 15% |

| Travel and Camping Trailers Percentage |
|---|
| 17% |

if the insured vehicle is constructed of non-metal materials. For the purposes of this discount, all sides and roof of the vehicle must be constructed of non-metal materials.



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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

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

E. Automobiles insured under Rule 410 - Driver Training Automobiles



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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.

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



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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.

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



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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.

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.



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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.

   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.



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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, all male and unmarried female drivers under 25 years of age who are assigned to the automobile must:

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

B. have completed the State Farm Steer Clear program.

The discount shall continue so long as the qualifying operator(s) continues to have no moving violations and no at-fault accidents. The occurrence of a moving 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

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



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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 1st.

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 |
| 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 |



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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 |
| 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 |
|---|---|
| Conviction for 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% |
| Conviction for 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 one of the State Farm affiliated companies.

**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.

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



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| | 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**

| 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 |



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| Current Value | IRG | Current Value | IRG |
|---|---|---|---|
| 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:

If the model year of the vehicle is shown in the Private Passenger Model Year Factors Table, the Model Year Factor for each applicable coverage is that shown in the table.

For newer model years:

A. Calculate the difference between the model year of the vehicle and the most recent printed model year in the Private Passenger Model Year Factors Table. This is the Model Year Difference.

B. For each applicable coverage, use the percentage shown in the table below and the most recent model year factor from the Private Passenger Model Year Factors Table (Model Year) in the following formula:

$$\text{Model Year Factor} \times (1+\text{Percentage})^{(\text{Model Year Difference})}$$

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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# 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 deductibles are required, the necessary coverages may be extended by endorsement for an additional



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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 and Liability Rating Group, 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**

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



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2. If the model year of the motorcycle is shown in the Motorcycle Model Year Factors Table, the Model Year Factor for each applicable coverage is that shown in the table.

For newer model years:

1. Calculate the difference between the model year of the motorcycle and the most recent printed model year in the Motorcycle Model Year Factors Table. This is the Model Year Difference.

2. For each applicable coverage, use the percentage shown in the table below and the most recent model year factor from the Motorcycle Model Year Factors Table (Model Year) in the following formula:

   Model Year Factor x $(1+\text{Percentage})^{(\text{Model Year Difference})}$

   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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## 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, adjust the otherwise applicable class 1H rating factor by

| Factor |
|---|
| -0.35 |

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



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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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## 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 Commercial Farm 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 $20.00.



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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 | 75% |

**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 base premium for bodily injury and property damage liability and medical payments coverages shall be multiplied by:

| Number of Passengers Transported, excluding the driver | Factor |
|---|---|
| 8 or less | 1.20 |
| Greater than 8 | 1.75 |

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 |
|---|
| 0.65 |

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:

    a. A description of each vehicle purchased, the date of purchase, the cost and other data necessary for the rating thereof.



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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 |
| Personal Injury Protection | 1.03 |



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| Allocated Adjustment Expense Factors | |
|---|---|
| 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 |
| .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 |



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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 |
| .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 behind the vehicle. Its MSRP (See Rule 111) will be included with that of the recreational vehicle



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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. Except for Materials Discount, 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**

| BIPD Sequence | Operation |
|---|---|
| 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) | * |
| 05. Model Year | * |
| 06. Financial Responsibility Certification | * |
| 07. ARRP, Good Driving Discount (SFM only) | * |
| 08. Driver Record Charge (SFF&C only) | * |
| 09. Customer Rating Index | * |
| 10. Defensive Driving Course Discount | * |
| 11. Liability Rating Group | * |
| 12. Multiple Line Discount | * |
| 13. Experience Rated Fleet | * |
| 14. Autos Leased to U.S. Government | * |
| 15. Transportation of Friends, Transportation Incidental to Occupation | * |
| 16. Federal Government Employee | * |
| 17. Territory | * |
| 18. Youthful Class | * |
| 19. Adult Class (Include Age Adjustment Factors; include Driver Training Automobile Adjustment for SFM only) | * |
| 20. Policy Term (Rule 102, Rule 801C) | * |
| 21. Fleet Modification | * |

| COLL Sequence | Operation |
|---|---|
| 01. Base Rate | |
| 02. STAR Factor (SFF&C only) | * |
| 03. Ineligible for CRI but Eligible for ARRP (Non-Experience Rated Fleets only) | * |



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| COLL Sequence | Operation |
|---|---|
| 04. IRG/Deductible | * |
| 05. Model Year | * |
| 06. ARRP, Good Driving Discount (SFM only) | * |
| 07. Driver Record Charge (SFF&C only) | * |
| 08. Customer Rating Index | * |
| 09. Defensive Driving Course Discount | * |
| 10. Multiple Line Discount | * |
| 11. Experience Rated Fleet | * |
| 12. Territory | * |
| 13. Youthful Class | * |
| 14. Adult Class (Include Age Adjustment Factors; include Driver Training Automobile Adjustment for SFM only) | * |
| 15. Policy Term (Rule 102, Rule 801C) | * |
| 16. Fleet Modification | * |

| COMP Sequence | Operation |
|---|---|
| 01. Base Rate | |
| 02. STAR Factor (SFF&C only) | * |
| 03. Ineligible for CRI but Eligible for ARRP (Non-Experience Rated Fleets only) | * |
| 04. IRG/Deductible | * |
| 05. Model Year | * |
| 06. Customer Rating Index | * |
| 07. Defensive Driving Course Discount | * |
| 08. Multiple Line Discount | * |
| 09. Experience Rated Fleet | * |
| 10. Materials Discount | * |
| 11. Territory | * |
| 12. Youthful Class | * |
| 13. Adult Class (Include Age Adjustment Factors; include Driver Training Automobile Adjustment for SFM only) | * |
| 14. Policy Term (Rule 102, Rule 801C) | * |
| 15. Fleet Modification | * |

| ERS Sequence | Operation |
|---|---|
| 01. Base Rate | |
| 02. STAR Factor (SFF&C only) | * |



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| ERS Sequence | Operation |
|---|---|
| 03. Farm | * |
| 04. Policy Term (Rule 102, Rule 801C) | * |
| 05. Fleet Modification | * |

| MPC Sequence | Operation |
|---|---|
| 01. Base Rate | |
| 02. STAR Factor (SFF&C only) | * |
| 03. Ineligible for CRI but Eligible for ARRP (Non-Experience Rated Fleets only) | * |
| 04. Limits | * |
| 05. Model Year | * |
| 06. ARRP, Good Driving Discount (SFM only) | * |
| 07. Driver Record Charge (SFF&C only) | * |
| 08. Customer Rating Index | * |
| 09. Defensive Driving Course Discount | * |
| 10. Passive Restraint Discount | * |
| 11. Vehicle Safety Discount | * |
| 12. Multiple Line Discount | * |
| 13. Experience Rated Fleet | * |
| 14. Transportation of Friends, Transportation Incidental to Occupation | * |
| 15. Territory | * |
| 16. Youthful Class | * |
| 17. Adult Class (Include Age Adjustment Factors; include Driver Training Automobile Adjustment for SFM only) | * |
| 18. Policy Term (Rule 102, Rule 801C) | * |
| 19. Fleet Modification | * |

| R1 Sequence | Operation |
|---|---|
| 01. Base Rate | |
| 02. STAR Factor (SFF&C only) | * |
| 03. Policy Term (Rule 102, Rule 801C) | * |
| 04. Fleet Modification | * |



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| S Sequence | Operation |
|---|---|
| 01. Base Rate | |
| 02. STAR Factor (SFF&C only) | * |
| 03. Policy Term (Rule 102, Rule 801C) | * |
| 04. Fleet Modification | * |

| T Sequence | Operation |
|---|---|
| 01. Base Rate | |
| 02. STAR Factor (SFF&C only) | * |
| 03. Policy Term (Rule 102, Rule 801C) | * |
| 04. Fleet Modification | * |

| UBI Sequence | Operation |
|---|---|
| 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 | * |

| UPD Sequence | Operation |
|---|---|
| 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 | * |

| WBI Sequence | Operation |
|---|---|
| 01. Base Rate | |
| 02. STAR Factor (SFF&C only) | * |
| 03. Limits | * |
| 04. Multiple Automobile Discount | * |
| 05. Policy Term (Rule 102, Rule 801C) | * |



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| WBI Sequence | Operation |
|---|---|
| 06. Fleet Modification | * |



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## PRIVATE PASSENGER AGE FACTORS

See Rule 210

| BIPD | | | | |
|---|---|---|---|---|
| | First Position of Class | | | |
| Age | 1 | 2 | 3 | 6 |
| 16 | 0.37 | N/A | N/A | 0.42 |
| 17 | 0.37 | N/A | N/A | 0.42 |
| 18 | 0.37 | N/A | N/A | 0.42 |
| 19 | 0.37 | N/A | N/A | 0.42 |
| 20 | 0.35 | N/A | N/A | 0.40 |
| 21 | 0.28 | N/A | N/A | 0.33 |
| 22 | 0.20 | N/A | N/A | 0.25 |
| 23 | 0.15 | N/A | N/A | 0.20 |
| 24 | 0.10 | N/A | N/A | 0.15 |
| 25 | 0.07 | N/A | -0.01 | 0.12 |
| 26 | 0.05 | N/A | -0.01 | 0.10 |
| 27 | 0.03 | N/A | -0.02 | 0.08 |
| 28 | 0.01 | N/A | -0.02 | 0.06 |
| 29 | -0.01 | N/A | -0.03 | 0.04 |
| 30 | -0.03 | N/A | N/A | 0.02 |
| 31 | -0.04 | N/A | N/A | 0.01 |
| 32 | -0.04 | N/A | N/A | 0.01 |
| 33 | -0.04 | N/A | N/A | 0.01 |
| 34 | -0.04 | N/A | N/A | 0.01 |
| 35 | -0.05 | N/A | N/A | 0.00 |
| 36 | -0.05 | N/A | N/A | 0.00 |
| 37 | -0.05 | N/A | N/A | 0.00 |
| 38 | -0.05 | N/A | N/A | 0.00 |
| 39 | -0.05 | N/A | N/A | 0.00 |
| 40 | -0.05 | N/A | N/A | 0.00 |
| 41 | -0.06 | N/A | N/A | -0.01 |
| 42 | -0.06 | N/A | N/A | -0.01 |
| 43 | -0.06 | N/A | N/A | -0.01 |
| 44 | -0.07 | N/A | N/A | -0.02 |
| 45 | -0.07 | N/A | N/A | -0.02 |
| 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 | -0.03 |
| 49 | -0.08 | N/A | N/A | -0.03 |



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| BIPD | | | | |
|---|---|---|---|---|
| | First Position of Class | | | |
| Age | 1 | 2 | 3 | 6 |
| 50 | -0.08 | N/A | N/A | -0.04 |
| 51 | -0.09 | N/A | N/A | -0.04 |
| 52 | -0.10 | N/A | N/A | -0.05 |
| 53 | -0.11 | N/A | N/A | -0.06 |
| 54 | -0.12 | N/A | N/A | -0.07 |
| 55 | -0.13 | N/A | N/A | -0.08 |
| 56 | -0.14 | N/A | N/A | -0.10 |
| 57 | -0.15 | N/A | N/A | -0.11 |
| 58 | -0.16 | N/A | N/A | -0.11 |
| 59 | -0.17 | N/A | N/A | -0.12 |
| 60 | -0.17 | N/A | N/A | -0.12 |
| 61 | -0.17 | N/A | N/A | -0.12 |
| 62 | -0.17 | N/A | N/A | -0.12 |
| 63 | -0.17 | N/A | N/A | -0.12 |
| 64 | -0.17 | N/A | N/A | -0.12 |
| 65 | -0.17 | N/A | N/A | -0.12 |
| 66 | -0.17 | N/A | N/A | -0.12 |
| 67 | -0.15 | N/A | N/A | -0.11 |
| 68 | -0.13 | N/A | N/A | -0.09 |
| 69 | -0.10 | N/A | N/A | -0.06 |
| 70 | -0.07 | N/A | N/A | -0.03 |
| 71 | -0.04 | N/A | N/A | -0.01 |
| 72 | -0.01 | N/A | N/A | 0.02 |
| 73 | 0.01 | N/A | N/A | 0.04 |
| 74 | 0.02 | N/A | N/A | 0.07 |
| 75 | 0.04 | -0.18 | N/A | N/A |
| 76 | 0.05 | -0.15 | N/A | N/A |
| 77 | 0.05 | -0.12 | N/A | N/A |
| 78 | 0.06 | -0.10 | N/A | N/A |
| 79 | 0.06 | -0.07 | N/A | N/A |
| 80 | 0.08 | -0.01 | N/A | N/A |
| 81 | 0.08 | 0.00 | N/A | N/A |
| 82 | 0.09 | 0.01 | N/A | N/A |
| 83 | 0.09 | 0.04 | N/A | N/A |
| 84 | 0.09 | 0.04 | N/A | N/A |
| 85 | 0.10 | 0.02 | N/A | N/A |
| 86 | 0.10 | 0.02 | N/A | N/A |
| 87 | 0.10 | 0.03 | N/A | N/A |



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| BIPD | | | | |
|---|---|---|---|---|
| | First Position of Class | | | |
| Age | 1 | 2 | 3 | 6 |
| 88 | 0.11 | 0.05 | N/A | N/A |
| 89 | 0.11 | 0.05 | N/A | N/A |
| 90 | 0.11 | 0.04 | N/A | N/A |
| 91 | 0.11 | 0.04 | N/A | N/A |
| 92 | 0.12 | 0.05 | N/A | N/A |
| 93 | 0.12 | 0.07 | N/A | N/A |
| 94 | 0.12 | 0.10 | N/A | N/A |
| 95 | 0.12 | 0.10 | N/A | N/A |
| 96 | 0.13 | 0.10 | N/A | N/A |
| 97 | 0.13 | 0.10 | N/A | N/A |
| 98 | 0.13 | 0.10 | N/A | N/A |
| 99 | 0.13 | 0.10 | 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 | 0.34 | N/A | N/A | 0.39 |
| 17 | 0.34 | N/A | N/A | 0.39 |
| 18 | 0.34 | N/A | N/A | 0.39 |
| 19 | 0.33 | N/A | N/A | 0.38 |
| 20 | 0.31 | N/A | N/A | 0.36 |
| 21 | 0.27 | N/A | N/A | 0.32 |
| 22 | 0.20 | N/A | N/A | 0.25 |
| 23 | 0.15 | N/A | N/A | 0.20 |
| 24 | 0.10 | N/A | N/A | 0.15 |
| 25 | 0.07 | N/A | -0.01 | 0.12 |
| 26 | 0.05 | N/A | -0.01 | 0.10 |
| 27 | 0.03 | N/A | -0.02 | 0.08 |
| 28 | 0.01 | N/A | -0.02 | 0.06 |
| 29 | 0.00 | N/A | -0.03 | 0.05 |
| 30 | -0.01 | N/A | N/A | 0.04 |
| 31 | -0.02 | N/A | N/A | 0.03 |
| 32 | -0.03 | N/A | N/A | 0.02 |
| 33 | -0.04 | N/A | N/A | 0.01 |
| 34 | -0.04 | N/A | N/A | 0.01 |
| 35 | -0.05 | N/A | N/A | 0.00 |
| 36 | -0.05 | N/A | N/A | 0.00 |
| 37 | -0.05 | N/A | N/A | 0.00 |
| 38 | -0.05 | N/A | N/A | 0.00 |
| 39 | -0.05 | N/A | N/A | 0.00 |
| 40 | -0.05 | N/A | N/A | 0.00 |
| 41 | -0.05 | N/A | N/A | 0.00 |
| 42 | -0.06 | N/A | N/A | -0.01 |
| 43 | -0.06 | N/A | N/A | -0.01 |
| 44 | -0.07 | N/A | N/A | -0.02 |
| 45 | -0.07 | N/A | N/A | -0.02 |
| 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 | -0.03 |
| 49 | -0.08 | N/A | N/A | -0.03 |



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| Collision | | | | |
|---|---|---|---|---|
| | First Position of Class | | | |
| Age | 1 | 2 | 3 | 6 |
| 50 | -0.08 | N/A | N/A | -0.04 |
| 51 | -0.09 | N/A | N/A | -0.04 |
| 52 | -0.10 | N/A | N/A | -0.05 |
| 53 | -0.11 | N/A | N/A | -0.06 |
| 54 | -0.12 | N/A | N/A | -0.07 |
| 55 | -0.13 | N/A | N/A | -0.08 |
| 56 | -0.14 | N/A | N/A | -0.10 |
| 57 | -0.15 | N/A | N/A | -0.11 |
| 58 | -0.16 | N/A | N/A | -0.11 |
| 59 | -0.16 | N/A | N/A | -0.12 |
| 60 | -0.16 | N/A | N/A | -0.12 |
| 61 | -0.16 | N/A | N/A | -0.12 |
| 62 | -0.16 | N/A | N/A | -0.12 |
| 63 | -0.16 | N/A | N/A | -0.12 |
| 64 | -0.16 | N/A | N/A | -0.12 |
| 65 | -0.16 | N/A | N/A | -0.12 |
| 66 | -0.16 | N/A | N/A | -0.11 |
| 67 | -0.14 | N/A | N/A | -0.10 |
| 68 | -0.12 | N/A | N/A | -0.08 |
| 69 | -0.10 | N/A | N/A | -0.06 |
| 70 | -0.08 | N/A | N/A | -0.05 |
| 71 | -0.06 | N/A | N/A | -0.03 |
| 72 | -0.03 | N/A | N/A | -0.01 |
| 73 | 0.00 | N/A | N/A | 0.01 |
| 74 | 0.03 | N/A | N/A | 0.03 |
| 75 | 0.06 | -0.18 | N/A | N/A |
| 76 | 0.08 | -0.15 | N/A | N/A |
| 77 | 0.08 | -0.12 | N/A | N/A |
| 78 | 0.09 | -0.09 | N/A | N/A |
| 79 | 0.09 | -0.06 | N/A | N/A |
| 80 | 0.11 | -0.02 | N/A | N/A |
| 81 | 0.11 | 0.00 | N/A | N/A |
| 82 | 0.13 | 0.03 | N/A | N/A |
| 83 | 0.13 | 0.06 | N/A | N/A |
| 84 | 0.13 | 0.06 | N/A | N/A |
| 85 | 0.14 | 0.06 | N/A | N/A |
| 86 | 0.14 | 0.06 | N/A | N/A |
| 87 | 0.14 | 0.06 | N/A | N/A |



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| Collision | | | | |
|---|---|---|---|---|
| | First Position of Class | | | |
| Age | 1 | 2 | 3 | 6 |
| 88 | 0.15 | 0.08 | N/A | N/A |
| 89 | 0.15 | 0.08 | N/A | N/A |
| 90 | 0.15 | 0.10 | N/A | N/A |
| 91 | 0.15 | 0.10 | N/A | N/A |
| 92 | 0.16 | 0.11 | N/A | N/A |
| 93 | 0.16 | 0.13 | N/A | N/A |
| 94 | 0.16 | 0.16 | N/A | N/A |
| 95 | 0.16 | 0.16 | N/A | N/A |
| 96 | 0.17 | 0.16 | N/A | N/A |
| 97 | 0.17 | 0.16 | N/A | N/A |
| 98 | 0.17 | 0.16 | N/A | N/A |
| 99 | 0.17 | 0.16 | 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 | 0.30 | N/A | N/A | 0.30 |
| 17 | 0.24 | N/A | N/A | 0.24 |
| 18 | 0.20 | N/A | N/A | 0.20 |
| 19 | 0.17 | N/A | N/A | 0.17 |
| 20 | 0.14 | N/A | N/A | 0.14 |
| 21 | 0.13 | N/A | N/A | 0.13 |
| 22 | 0.12 | N/A | N/A | 0.12 |
| 23 | 0.11 | N/A | N/A | 0.11 |
| 24 | 0.11 | N/A | N/A | 0.11 |
| 25 | 0.10 | N/A | 0.04 | 0.10 |
| 26 | 0.10 | N/A | 0.02 | 0.10 |
| 27 | 0.09 | N/A | 0.00 | 0.09 |
| 28 | 0.09 | N/A | -0.02 | 0.09 |
| 29 | 0.08 | N/A | -0.04 | 0.08 |
| 30 | 0.06 | N/A | N/A | 0.06 |
| 31 | 0.06 | N/A | N/A | 0.06 |
| 32 | 0.06 | N/A | N/A | 0.06 |
| 33 | 0.06 | N/A | N/A | 0.06 |
| 34 | 0.06 | N/A | N/A | 0.06 |
| 35 | 0.05 | N/A | N/A | 0.05 |
| 36 | 0.04 | N/A | N/A | 0.04 |
| 37 | 0.03 | N/A | N/A | 0.03 |
| 38 | 0.02 | N/A | N/A | 0.02 |
| 39 | 0.01 | N/A | N/A | 0.01 |
| 40 | 0.00 | N/A | N/A | 0.00 |
| 41 | -0.01 | N/A | N/A | -0.01 |
| 42 | -0.02 | N/A | N/A | -0.02 |
| 43 | -0.03 | N/A | N/A | -0.03 |
| 44 | -0.04 | N/A | N/A | -0.04 |
| 45 | -0.05 | N/A | N/A | -0.05 |
| 46 | -0.06 | N/A | N/A | -0.06 |
| 47 | -0.07 | N/A | N/A | -0.07 |
| 48 | -0.08 | N/A | N/A | -0.08 |
| 49 | -0.09 | N/A | N/A | -0.09 |



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| Comprehensive | | | | |
|---|---|---|---|---|
| | First Position of Class | | | |
| Age | 1 | 2 | 3 | 6 |
| 50 | -0.09 | N/A | N/A | -0.09 |
| 51 | -0.09 | N/A | N/A | -0.09 |
| 52 | -0.10 | N/A | N/A | -0.10 |
| 53 | -0.10 | N/A | N/A | -0.10 |
| 54 | -0.11 | N/A | N/A | -0.11 |
| 55 | -0.11 | N/A | N/A | -0.11 |
| 56 | -0.12 | N/A | N/A | -0.12 |
| 57 | -0.12 | N/A | N/A | -0.12 |
| 58 | -0.13 | N/A | N/A | -0.13 |
| 59 | -0.14 | N/A | N/A | -0.14 |
| 60 | -0.15 | N/A | N/A | -0.15 |
| 61 | -0.16 | N/A | N/A | -0.16 |
| 62 | -0.16 | N/A | N/A | -0.17 |
| 63 | -0.16 | N/A | N/A | -0.18 |
| 64 | -0.16 | N/A | N/A | -0.18 |
| 65 | -0.16 | N/A | N/A | -0.18 |
| 66 | -0.16 | N/A | N/A | -0.18 |
| 67 | -0.16 | N/A | N/A | -0.18 |
| 68 | -0.16 | N/A | N/A | -0.18 |
| 69 | -0.15 | N/A | N/A | -0.17 |
| 70 | -0.15 | N/A | N/A | -0.16 |
| 71 | -0.14 | N/A | N/A | -0.14 |
| 72 | -0.13 | N/A | N/A | -0.12 |
| 73 | -0.12 | N/A | N/A | -0.12 |
| 74 | -0.11 | N/A | N/A | -0.12 |
| 75 | -0.11 | -0.01 | N/A | N/A |
| 76 | -0.10 | 0.01 | N/A | N/A |
| 77 | -0.10 | 0.01 | N/A | N/A |
| 78 | -0.09 | 0.01 | N/A | N/A |
| 79 | -0.09 | 0.01 | N/A | N/A |
| 80 | -0.07 | -0.01 | N/A | N/A |
| 81 | -0.07 | 0.00 | N/A | N/A |
| 82 | -0.06 | 0.00 | N/A | N/A |
| 83 | -0.06 | 0.01 | N/A | N/A |
| 84 | -0.06 | 0.01 | N/A | N/A |
| 85 | -0.05 | -0.01 | N/A | N/A |
| 86 | -0.05 | -0.01 | N/A | N/A |
| 87 | -0.05 | -0.01 | N/A | N/A |



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| Comprehensive | | | | |
|---|---|---|---|---|
| | First Position of Class | | | |
| Age | 1 | 2 | 3 | 6 |
| 88 | -0.04 | -0.01 | N/A | N/A |
| 89 | -0.04 | -0.01 | N/A | N/A |
| 90 | -0.04 | -0.01 | N/A | N/A |
| 91 | -0.04 | -0.01 | N/A | N/A |
| 92 | -0.03 | -0.01 | N/A | N/A |
| 93 | -0.03 | -0.01 | N/A | N/A |
| 94 | -0.03 | 0.00 | N/A | N/A |
| 95 | -0.03 | 0.00 | N/A | N/A |
| 96 | -0.02 | 0.00 | N/A | N/A |
| 97 | -0.02 | 0.00 | N/A | N/A |
| 98 | -0.02 | 0.00 | N/A | N/A |
| 99 | -0.02 | 0.00 | 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 | 0.36 | N/A | N/A | 0.43 |
| 17 | 0.36 | N/A | N/A | 0.43 |
| 18 | 0.33 | N/A | N/A | 0.40 |
| 19 | 0.31 | N/A | N/A | 0.38 |
| 20 | 0.30 | N/A | N/A | 0.37 |
| 21 | 0.29 | N/A | N/A | 0.36 |
| 22 | 0.25 | N/A | N/A | 0.32 |
| 23 | 0.20 | N/A | N/A | 0.27 |
| 24 | 0.15 | N/A | N/A | 0.22 |
| 25 | 0.10 | N/A | 0.04 | 0.17 |
| 26 | 0.06 | N/A | 0.01 | 0.13 |
| 27 | 0.03 | N/A | -0.01 | 0.10 |
| 28 | 0.01 | N/A | -0.03 | 0.08 |
| 29 | 0.00 | N/A | -0.04 | 0.07 |
| 30 | 0.00 | N/A | N/A | 0.07 |
| 31 | 0.00 | N/A | N/A | 0.07 |
| 32 | 0.00 | N/A | N/A | 0.07 |
| 33 | 0.00 | N/A | N/A | 0.07 |
| 34 | -0.01 | N/A | N/A | 0.06 |
| 35 | -0.01 | N/A | N/A | 0.06 |
| 36 | -0.01 | N/A | N/A | 0.06 |
| 37 | -0.01 | N/A | N/A | 0.06 |
| 38 | -0.01 | N/A | N/A | 0.06 |
| 39 | -0.01 | N/A | N/A | 0.06 |
| 40 | -0.01 | N/A | N/A | 0.06 |
| 41 | -0.02 | N/A | N/A | 0.05 |
| 42 | -0.03 | N/A | N/A | 0.04 |
| 43 | -0.03 | N/A | N/A | 0.04 |
| 44 | -0.04 | N/A | N/A | 0.03 |
| 45 | -0.04 | N/A | N/A | 0.03 |
| 46 | -0.04 | N/A | N/A | 0.03 |
| 47 | -0.05 | N/A | N/A | 0.02 |
| 48 | -0.06 | N/A | N/A | 0.01 |
| 49 | -0.07 | N/A | N/A | 0.00 |



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| MPC | | | | |
|---|---|---|---|---|
| | First Position of Class | | | |
| Age | 1 | 2 | 3 | 6 |
| 50 | -0.12 | N/A | N/A | -0.01 |
| 51 | -0.13 | N/A | N/A | -0.02 |
| 52 | -0.14 | N/A | N/A | -0.03 |
| 53 | -0.15 | N/A | N/A | -0.04 |
| 54 | -0.16 | N/A | N/A | -0.05 |
| 55 | -0.17 | N/A | N/A | -0.06 |
| 56 | -0.18 | N/A | N/A | -0.07 |
| 57 | -0.19 | N/A | N/A | -0.08 |
| 58 | -0.19 | N/A | N/A | -0.08 |
| 59 | -0.19 | N/A | N/A | -0.08 |
| 60 | -0.19 | N/A | N/A | -0.08 |
| 61 | -0.19 | N/A | N/A | -0.08 |
| 62 | -0.19 | N/A | N/A | -0.08 |
| 63 | -0.19 | N/A | N/A | -0.08 |
| 64 | -0.19 | N/A | N/A | -0.08 |
| 65 | -0.19 | N/A | N/A | -0.08 |
| 66 | -0.19 | N/A | N/A | -0.08 |
| 67 | -0.19 | N/A | N/A | -0.08 |
| 68 | -0.19 | N/A | N/A | -0.08 |
| 69 | -0.18 | N/A | N/A | -0.07 |
| 70 | -0.17 | N/A | N/A | -0.06 |
| 71 | -0.16 | N/A | N/A | -0.05 |
| 72 | -0.15 | N/A | N/A | -0.03 |
| 73 | -0.14 | N/A | N/A | -0.01 |
| 74 | -0.12 | N/A | N/A | -0.01 |
| 75 | -0.10 | -0.14 | N/A | N/A |
| 76 | -0.08 | -0.12 | N/A | N/A |
| 77 | -0.06 | -0.10 | N/A | N/A |
| 78 | -0.04 | -0.08 | N/A | N/A |
| 79 | -0.01 | -0.05 | 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 | 0.04 | N/A | N/A |
| 83 | 0.10 | 0.07 | N/A | N/A |
| 84 | 0.10 | 0.10 | N/A | N/A |
| 85 | 0.11 | 0.11 | N/A | N/A |
| 86 | 0.11 | 0.14 | N/A | N/A |
| 87 | 0.11 | 0.15 | N/A | N/A |



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| MPC | | | | |
|---|---|---|---|---|
| | First Position of Class | | | |
| Age | 1 | 2 | 3 | 6 |
| 88 | 0.13 | 0.17 | N/A | N/A |
| 89 | 0.13 | 0.18 | N/A | N/A |
| 90 | 0.13 | 0.19 | N/A | N/A |
| 91 | 0.13 | 0.19 | N/A | N/A |
| 92 | 0.14 | 0.19 | N/A | N/A |
| 93 | 0.14 | 0.21 | N/A | N/A |
| 94 | 0.14 | 0.23 | N/A | N/A |
| 95 | 0.14 | 0.26 | N/A | N/A |
| 96 | 0.15 | 0.26 | N/A | N/A |
| 97 | 0.15 | 0.26 | N/A | N/A |
| 98 | 0.15 | 0.26 | N/A | N/A |
| 99 | 0.15 | 0.26 | 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 | Base Rate |
|---|---|
| BIPD | 165.80 |
| COLL | 201.70 |
| COMP | 114.50 |
| MPC | 38.40 |
| S (5,000) | 2.20 |
| S (10,000) | 4.40 |

| ERS | |
|---|---|
| Company | Base Rate |
| SFM | 2.20 |
| SFF&C | 2.20 |

| Car Rental and Travel Expenses - Coverage R1 | | | |
|---|---|---|---|
| Company | Limits (Per Day / Max Per Occurrence) | Class 8 or 9 | All Other |
| SFM | $16/$400# | 11.90 | 7.60 |
| SFM | 80%/$500 | 14.20 | 9.00 |
| SFM | 80%/$1000 | 17.80 | 11.30 |
| SFM | 80%/$1500 | 21.40 | 13.30 |
| SFF&C | $16/$400# | 11.90 | 7.60 |
| SFF&C | 80%/$500 | 14.20 | 9.00 |
| SFF&C | 80%/$1000 | 17.80 | 11.30 |
| SFF&C | 80%/$1500 | 21.40 | 13.30 |

#Renewal or Transfer of Coverage Only

| No-Fault Total Disability - Coverage T Rate Per Automobile | | |
|---|---|---|
| Maximum Weekly Indemnity | 1ST | ADDL |
| $140 | 3.00 | 0.40 |
| $250 | 6.00 | 0.60 |
| $500 | 15.00 | 1.60 |



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| UBI | |
|---|---|
| SFM | SFF&C |
| 9.30 | 9.30 |

| UPD | | |
|---|---|---|
| Collision Coverage | SFM | SFF&C |
| Without Collision | 9.10 | 9.10 |
| With Collision | 3.60 | 3.60 |

| WBI | |
|---|---|
| SFM | SFF&C |
| 10.20 | 10.20 |



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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 |

UNMARRIED OPERATORS UNDER AGE 25



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| | 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.

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:



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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 | 0.99 | 1.19 |
| 1F | 1.05 | 1.25 |
| 1G | 1.10 | 1.20 |
| 1H | 1.20 | 1.30 |
| 1J | 0.74 | 0.94 |
| 1K | 0.90 | 1.10 |
| 1L | 1.12 | 1.22 |
| 1M | 0.84 | 0.94 |
| 21 | 1.08 | 1.28 |
| 22 | 1.27 | 1.47 |
| 23 | 1.02 | 1.22 |
| 24 | 1.25 | 1.45 |
| 25 | 1.05 | 1.25 |
| 26 | 1.33 | 1.53 |
| 27 | 1.09 | 1.29 |
| 28 | 1.34 | 1.54 |
| 2J | 0.98 | 1.18 |
| 2K | 1.14 | 1.34 |
| 2P | 0.93 | 1.13 |
| 2Q | 1.08 | 1.28 |
| 2R | 0.95 | 1.15 |
| 2T | 1.10 | 1.30 |
| 2U | 0.96 | 1.16 |
| 2V | 1.12 | 1.32 |
| 3A | 1.00 | 1.05 |
| 3B | 1.20 | 1.25 |
| 3C | 1.12 | 1.17 |
| 3D | 1.28 | 1.33 |
| 3E | 1.32 | 1.37 |
| 3F | 1.35 | 1.40 |
| 3G | 1.40 | 1.50 |



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| | Multiple Automobiles Discount | |
|---|---|---|
| Class | Yes | No |
| 3H | 1.55 | 1.65 |
| 3J | 0.90 | 0.95 |
| 3K | 1.08 | 1.13 |
| 6A | 0.77 | 0.97 |
| 6B | 0.95 | 1.15 |
| 6C | 0.83 | 1.03 |
| 6D | 0.95 | 1.15 |
| 6E | 0.93 | 1.13 |
| 6F | 1.00 | 1.20 |
| 6G | 1.03 | 1.13 |
| 6H | 1.15 | 1.25 |
| 6J | 0.70 | 0.90 |
| 6K | 0.86 | 1.06 |

**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 | 1.02 | 1.22 |
| 1F | 1.09 | 1.29 |
| 1G | 1.00 | 1.10 |
| 1H | 1.11 | 1.21 |
| 1J | 0.74 | 0.94 |
| 1K | 0.90 | 1.10 |
| 1L | 1.02 | 1.12 |
| 1M | 0.78 | 0.88 |
| 21 | 1.04 | 1.24 |
| 22 | 1.23 | 1.43 |
| 23 | 1.01 | 1.21 |
| 24 | 1.21 | 1.41 |
| 25 | 1.02 | 1.22 |
| 26 | 1.24 | 1.44 |
| 27 | 1.04 | 1.24 |
| 28 | 1.24 | 1.44 |
| 2J | 0.95 | 1.15 |
| 2K | 1.09 | 1.29 |
| 2P | 0.91 | 1.11 |
| 2Q | 1.05 | 1.25 |
| 2R | 0.91 | 1.11 |
| 2T | 1.05 | 1.25 |
| 2U | 0.90 | 1.10 |
| 2V | 1.06 | 1.26 |
| 3A | 1.10 | 1.15 |
| 3B | 1.30 | 1.35 |
| 3C | 1.20 | 1.25 |
| 3D | 1.35 | 1.40 |
| 3E | 1.35 | 1.40 |
| 3F | 1.45 | 1.50 |
| 3G | 1.45 | 1.55 |



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| | Multiple Automobiles Discount | |
|---|---|---|
| Class | Yes | No |
| 3H | 1.55 | 1.65 |
| 3J | 0.99 | 1.04 |
| 3K | 1.17 | 1.22 |
| 6A | 0.77 | 0.97 |
| 6B | 0.95 | 1.15 |
| 6C | 0.85 | 1.05 |
| 6D | 0.97 | 1.17 |
| 6E | 0.98 | 1.18 |
| 6F | 1.04 | 1.24 |
| 6G | 0.95 | 1.05 |
| 6H | 1.07 | 1.17 |
| 6J | 0.70 | 0.90 |
| 6K | 0.86 | 1.06 |

**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 | 0.82 | 1.02 |
| 1B | 1.00 | 1.20 |
| 1C | 0.88 | 1.08 |
| 1D | 1.05 | 1.25 |
| 1E | 0.98 | 1.18 |
| 1F | 1.10 | 1.30 |
| 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 | 0.74 | 0.94 |
| 22 | 0.89 | 1.09 |
| 23 | 0.81 | 1.01 |
| 24 | 0.97 | 1.17 |
| 25 | 0.85 | 1.05 |
| 26 | 1.05 | 1.25 |
| 27 | 0.91 | 1.11 |
| 28 | 1.09 | 1.29 |
| 2J | 0.68 | 0.88 |
| 2K | 0.81 | 1.01 |
| 2P | 0.73 | 0.93 |
| 2Q | 0.84 | 1.04 |
| 2R | 0.77 | 0.97 |
| 2T | 0.87 | 1.07 |
| 2U | 0.81 | 1.01 |
| 2V | 0.91 | 1.11 |
| 3A | 1.05 | 1.17 |
| 3B | 1.20 | 1.32 |
| 3C | 1.12 | 1.24 |
| 3D | 1.30 | 1.42 |
| 3E | 1.30 | 1.42 |
| 3F | 1.30 | 1.42 |
| 3G | 1.40 | 1.50 |



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| | Multiple Automobiles Discount | |
|---|---|---|
| Class | Yes | No |
| 3H | 1.50 | 1.60 |
| 3J | 0.95 | 1.07 |
| 3K | 1.08 | 1.20 |
| 6A | 0.82 | 1.02 |
| 6B | 1.00 | 1.20 |
| 6C | 0.88 | 1.08 |
| 6D | 1.02 | 1.22 |
| 6E | 0.98 | 1.18 |
| 6F | 1.07 | 1.27 |
| 6G | 1.06 | 1.16 |
| 6H | 1.17 | 1.27 |
| 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 | 0.98 | 1.18 |
| 1F | 1.05 | 1.25 |
| 1G | 0.92 | 1.02 |
| 1H | 0.99 | 1.09 |
| 1J | 0.70 | 0.90 |
| 1K | 0.90 | 1.10 |
| 1L | 0.83 | 0.93 |
| 1M | 0.62 | 0.72 |
| 21 | 0.86 | 1.06 |
| 22 | 1.08 | 1.28 |
| 23 | 0.86 | 1.06 |
| 24 | 1.08 | 1.28 |
| 25 | 0.88 | 1.08 |
| 26 | 1.10 | 1.30 |
| 27 | 0.92 | 1.12 |
| 28 | 1.15 | 1.35 |
| 2J | 0.77 | 0.97 |
| 2K | 0.97 | 1.17 |
| 2P | 0.77 | 0.97 |
| 2Q | 0.97 | 1.17 |
| 2R | 0.79 | 0.99 |
| 2T | 0.97 | 1.17 |
| 2U | 0.80 | 1.00 |
| 2V | 0.97 | 1.17 |
| 3A | 0.96 | 1.12 |
| 3B | 1.10 | 1.26 |
| 3C | 1.05 | 1.21 |
| 3D | 1.18 | 1.34 |
| 3E | 1.22 | 1.38 |
| 3F | 1.22 | 1.38 |
| 3G | 1.40 | 1.50 |



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| | Multiple Automobiles Discount | |
|---|---|---|
| Class | Yes | No |
| 3H | 1.46 | 1.56 |
| 3J | 0.87 | 1.03 |
| 3K | 0.98 | 1.14 |
| 6A | 0.71 | 0.91 |
| 6B | 0.93 | 1.13 |
| 6C | 0.81 | 1.01 |
| 6D | 0.93 | 1.13 |
| 6E | 0.92 | 1.12 |
| 6F | 0.98 | 1.18 |
| 6G | 0.84 | 0.94 |
| 6H | 0.93 | 1.03 |
| 6J | 0.64 | 0.84 |
| 6K | 0.83 | 1.03 |

**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 | Yes | No Discount | 2.88 | 2.62 | 2.41 | 2.21 | 2.01 | N/A | N/A | N/A | N/A |
| 4 | Yes | Good Student Discount | 2.45 | 2.23 | 2.05 | 1.88 | 1.71 | N/A | N/A | N/A | N/A |
| 4 | Yes | Steer Clear Discount | 2.45 | 2.23 | 2.05 | 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 | Driver Training Discount | 2.59 | 2.36 | 2.17 | 1.99 | 1.81 | N/A | N/A | N/A | N/A |
| 4 | Yes | Good Student and Steer Clear Discounts | 2.08 | 1.89 | 1.74 | 1.60 | 1.45 | 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 | Good Student and Driver Training Discounts | 2.20 | 2.00 | 1.84 | 1.69 | 1.54 | N/A | N/A | N/A | N/A |
| 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 | Steer Clear and Driver Training Discounts | 2.20 | 2.00 | 1.84 | 1.69 | 1.54 | 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 and Steer Clear Discounts | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 |
| 4 | Yes | Good Student, Steer Clear and Driver Training Discounts | 1.87 | 1.70 | 1.57 | 1.44 | 1.35 | 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 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, Good Student and Steer Clear Discounts | 1.07 | 1.07 | 1.07 | 1.07 | 1.07 | N/A | N/A | N/A | N/A |

| BIPD | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Age | | | | | | | | |
| Class | Multiple Automobiles Discount | Discount | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 4 | No | No Discount | 3.08 | 2.82 | 2.61 | 2.41 | 2.21 | N/A | N/A | N/A | N/A |
| 4 | No | Good Student Discount | 2.65 | 2.43 | 2.25 | 2.08 | 1.91 | N/A | N/A | N/A | N/A |
| 4 | No | Steer Clear Discount | 2.65 | 2.43 | 2.25 | 2.08 | 1.91 | 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 | 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 | Driver Training Discount | 2.79 | 2.56 | 2.37 | 2.19 | 2.01 | N/A | N/A | N/A | N/A |
| 4 | No | Good Student and Steer Clear Discounts | 2.28 | 2.09 | 1.94 | 1.80 | 1.65 | 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 | Good Student and Driver Training Discounts | 2.40 | 2.20 | 2.04 | 1.89 | 1.74 | N/A | N/A | N/A | N/A |
| 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 | Steer Clear and Driver Training Discounts | 2.40 | 2.20 | 2.04 | 1.89 | 1.74 | 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 and Steer Clear Discounts | 1.27 | 1.27 | 1.27 | 1.27 | 1.27 | 1.27 | 1.27 | 1.27 | 1.27 |
| 4 | No | Good Student, Steer Clear and Driver Training Discounts | 2.07 | 1.90 | 1.77 | 1.64 | 1.55 | 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 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, Good Student and Steer Clear Discounts | 1.27 | 1.27 | 1.27 | 1.27 | 1.27 | 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 | 3.60 | 3.20 | 2.80 | 2.40 | 2.05 | 1.75 | 1.55 | 1.35 | 1.30 |
| 5 | Yes | Good Student Discount | 3.06 | 2.72 | 2.38 | 2.04 | 1.74 | 1.49 | 1.32 | 1.15 | 1.11 |
| 5 | Yes | Steer Clear Discount | 3.06 | 2.72 | 2.38 | 2.04 | 1.74 | 1.49 | 1.32 | 1.15 | 1.11 |
| 5 | Yes | Driver Training Discount | 3.24 | 2.88 | 2.52 | 2.16 | 1.85 | N/A | N/A | N/A | N/A |
| 5 | Yes | Good Student and Steer Clear Discounts | 2.60 | 2.31 | 2.02 | 1.73 | 1.48 | 1.28 | 1.20 | 1.15 | 1.10 |
| 5 | Yes | Good Student and Driver Training Discounts | 2.75 | 2.45 | 2.14 | 1.84 | 1.57 | N/A | N/A | N/A | N/A |
| 5 | Yes | Steer Clear and Driver Training Discounts | 2.75 | 2.45 | 2.14 | 1.84 | 1.57 | N/A | N/A | N/A | N/A |
| 5 | Yes | Good Student, Steer Clear and Driver Training Discounts | 2.34 | 2.08 | 1.82 | 1.56 | 1.35 | 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 | 3.80 | 3.40 | 3.00 | 2.60 | 2.25 | 1.95 | 1.75 | 1.55 | 1.50 |
| 5 | No | Good Student Discount | 3.26 | 2.92 | 2.58 | 2.24 | 1.94 | 1.69 | 1.52 | 1.35 | 1.31 |
| 5 | No | Steer Clear Discount | 3.26 | 2.92 | 2.58 | 2.24 | 1.94 | 1.69 | 1.52 | 1.35 | 1.31 |
| 5 | No | Driver Training Discount | 3.44 | 3.08 | 2.72 | 2.36 | 2.05 | N/A | N/A | N/A | N/A |
| 5 | No | Good Student and Steer Clear Discounts | 2.80 | 2.51 | 2.22 | 1.93 | 1.68 | 1.48 | 1.40 | 1.35 | 1.30 |
| 5 | No | Good Student and Driver Training Discounts | 2.95 | 2.65 | 2.34 | 2.04 | 1.77 | N/A | N/A | N/A | N/A |
| 5 | No | Steer Clear and Driver Training Discounts | 2.95 | 2.65 | 2.34 | 2.04 | 1.77 | N/A | N/A | N/A | N/A |
| 5 | No | Good Student, Steer Clear and Driver Training Discounts | 2.54 | 2.28 | 2.02 | 1.76 | 1.55 | 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 | 2.93 | 2.70 | 2.40 | 2.15 | 1.90 | 1.67 | 1.50 | 1.30 | 1.15 |
| 7 | Yes | Good Student Discount | 2.64 | 2.43 | 2.16 | 1.94 | 1.71 | 1.50 | 1.35 | 1.17 | 1.10 |
| 7 | Yes | Steer Clear Discount | 2.49 | 2.30 | 2.04 | 1.83 | 1.62 | 1.42 | 1.28 | 1.15 | 1.10 |
| 7 | Yes | Driver Training Discount | 2.64 | 2.43 | 2.16 | 1.94 | 1.71 | N/A | N/A | N/A | N/A |
| 7 | Yes | Good Student and Steer Clear Discounts | 2.24 | 2.07 | 1.84 | 1.64 | 1.45 | 1.28 | 1.20 | 1.15 | 1.10 |
| 7 | Yes | Good Student and Driver Training Discounts | 2.37 | 2.19 | 1.94 | 1.74 | 1.54 | N/A | N/A | N/A | N/A |
| 7 | Yes | Steer Clear and Driver Training Discounts | 2.24 | 2.07 | 1.84 | 1.64 | 1.45 | N/A | N/A | N/A | N/A |
| 7 | Yes | Good Student, Steer Clear and Driver Training Discounts | 2.02 | 1.86 | 1.65 | 1.48 | 1.35 | 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 | No | No Discount | 3.13 | 2.90 | 2.60 | 2.35 | 2.10 | 1.87 | 1.70 | 1.50 | 1.35 |
| 7 | No | Good Student Discount | 2.84 | 2.63 | 2.36 | 2.14 | 1.91 | 1.70 | 1.55 | 1.37 | 1.30 |



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| BIPD | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Age | | | | | | | | |
| Class | Multiple Automobiles Discount | Discount | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 7 | No | Steer Clear Discount | 2.69 | 2.50 | 2.24 | 2.03 | 1.82 | 1.62 | 1.48 | 1.35 | 1.30 |
| 7 | No | Driver Training Discount | 2.84 | 2.63 | 2.36 | 2.14 | 1.91 | N/A | N/A | N/A | N/A |
| 7 | No | Good Student and Steer Clear Discounts | 2.44 | 2.27 | 2.04 | 1.84 | 1.65 | 1.48 | 1.40 | 1.35 | 1.30 |
| 7 | No | Good Student and Driver Training Discounts | 2.57 | 2.39 | 2.14 | 1.94 | 1.74 | N/A | N/A | N/A | N/A |
| 7 | No | Steer Clear and Driver Training Discounts | 2.44 | 2.27 | 2.04 | 1.84 | 1.65 | N/A | N/A | N/A | N/A |
| 7 | No | Good Student, Steer Clear and Driver Training Discounts | 2.22 | 2.06 | 1.85 | 1.68 | 1.55 | N/A | N/A | N/A | N/A |

| BIPD | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Age | | | | | | | | |
| Class | Multiple Automobiles Discount | Discount | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 8 | Yes | No Discount | 3.82 | 3.45 | 3.19 | 2.89 | 2.59 | N/A | N/A | N/A | N/A |
| 8 | Yes | Good Student Discount | 2.87 | 2.59 | 2.39 | 2.17 | 1.94 | N/A | N/A | N/A | N/A |
| 8 | Yes | Steer Clear Discount | 3.25 | 2.93 | 2.71 | 2.46 | 2.20 | N/A | N/A | N/A | N/A |
| 8 | Yes | Student Away at School | 1.42 | 1.42 | 1.42 | 1.42 | 1.42 | 1.07 | 1.07 | 1.07 | 1.07 |
| 8 | Yes | Driver Training Discount | 3.44 | 3.11 | 2.87 | 2.60 | 2.33 | N/A | N/A | N/A | N/A |
| 8 | Yes | Utility Classification | 2.09 | 2.09 | 2.09 | 2.04 | 1.88 | 1.74 | 1.62 | 1.56 | 1.51 |
| 8 | Yes | Good Student and Steer Clear Discounts | 2.44 | 2.20 | 2.03 | 1.84 | 1.65 | N/A | N/A | N/A | N/A |
| 8 | Yes | Student Away at School with Good Student Discount | 1.28 | 1.28 | 1.28 | 1.28 | 1.28 | 1.07 | 1.07 | 1.07 | 1.07 |
| 8 | Yes | Good Student and Driver Training Discounts | 2.58 | 2.33 | 2.15 | 1.95 | 1.75 | N/A | N/A | N/A | N/A |
| 8 | Yes | Student Away at School with Steer Clear Discount | 1.21 | 1.21 | 1.21 | 1.21 | 1.21 | 1.07 | 1.07 | 1.07 | 1.07 |
| 8 | Yes | Steer Clear and Driver Training Discounts | 2.92 | 2.64 | 2.44 | 2.21 | 1.98 | N/A | N/A | N/A | N/A |
| 8 | Yes | Utility Classification with Steer Clear Discount | 1.78 | 1.78 | 1.78 | 1.73 | 1.60 | 1.48 | 1.38 | 1.33 | 1.28 |
| 8 | Yes | Student Away at School with Driver Training Discount | 1.28 | 1.28 | 1.28 | 1.28 | 1.28 | N/A | N/A | N/A | N/A |
| 8 | Yes | Student Away at School with Good Student and Steer Clear Discounts | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 1.07 | 1.07 | 1.07 | 1.07 |
| 8 | Yes | Good Student, Steer Clear and Driver Training Discounts | 2.19 | 1.98 | 1.83 | 1.66 | 1.49 | N/A | N/A | N/A | N/A |
| 8 | Yes | Student Away at School with Driver Training and Steer Clear Discounts | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | N/A | N/A | N/A | N/A |
| 8 | Yes | Student Away at School with Driver Training and Good Student Discounts | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 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 | 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 |

| BIPD | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Age | | | | | | | | |
| Class | Multiple Automobiles Discount | Discount | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 8 | No | No Discount | 4.02 | 3.65 | 3.39 | 3.09 | 2.79 | N/A | N/A | N/A | N/A |
| 8 | No | Good Student Discount | 3.07 | 2.79 | 2.59 | 2.37 | 2.14 | N/A | N/A | N/A | N/A |
| 8 | No | Steer Clear Discount | 3.45 | 3.13 | 2.91 | 2.66 | 2.40 | N/A | N/A | N/A | N/A |
| 8 | No | Student Away at School | 1.62 | 1.62 | 1.62 | 1.62 | 1.62 | 1.27 | 1.27 | 1.27 | 1.27 |
| 8 | No | Driver Training Discount | 3.64 | 3.31 | 3.07 | 2.80 | 2.53 | N/A | N/A | N/A | N/A |
| 8 | No | Utility Classification | 2.19 | 2.19 | 2.19 | 2.14 | 1.98 | 1.84 | 1.72 | 1.66 | 1.61 |
| 8 | No | Good Student and Steer Clear Discounts | 2.64 | 2.40 | 2.23 | 2.04 | 1.85 | N/A | N/A | N/A | N/A |
| 8 | No | Student Away at School with Good Student Discount | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 1.27 | 1.27 | 1.27 | 1.27 |
| 8 | No | Good Student and Driver Training Discounts | 2.78 | 2.53 | 2.35 | 2.15 | 1.95 | N/A | N/A | N/A | N/A |
| 8 | No | Student Away at School with Steer Clear Discount | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.27 | 1.27 | 1.27 | 1.27 |
| 8 | No | Steer Clear and Driver Training Discounts | 3.12 | 2.84 | 2.64 | 2.41 | 2.18 | N/A | N/A | N/A | N/A |
| 8 | No | Utility Classification with Steer Clear Discount | 1.88 | 1.88 | 1.88 | 1.83 | 1.70 | 1.58 | 1.48 | 1.43 | 1.38 |
| 8 | No | Student Away at School with Driver Training Discount | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | N/A | N/A | N/A | N/A |
| 8 | No | Student Away at School with Good Student and Steer Clear Discounts | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 | 1.27 | 1.27 | 1.27 | 1.27 |
| 8 | No | Good Student, Steer Clear and Driver Training Discounts | 2.39 | 2.18 | 2.03 | 1.86 | 1.69 | N/A | N/A | N/A | N/A |
| 8 | No | Student Away at School with Driver Training and Steer Clear Discounts | 1.29 | 1.29 | 1.29 | 1.29 | 1.29 | N/A | N/A | N/A | N/A |
| 8 | No | Student Away at School with Driver Training and Good Student Discounts | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | N/A | N/A | N/A | N/A |
| 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 |
| 9 | Yes | No Discount | 5.02 | 4.29 | 3.80 | 3.25 | 2.75 | 2.30 | 1.90 | 1.70 | 1.50 |
| 9 | Yes | Good Student Discount | 3.77 | 3.22 | 2.85 | 2.44 | 2.06 | 1.73 | 1.43 | 1.28 | 1.19 |
| 9 | Yes | Steer Clear Discount | 4.27 | 3.65 | 3.23 | 2.76 | 2.34 | 1.96 | 1.62 | 1.45 | 1.28 |
| 9 | Yes | Driver Training Discount | 4.52 | 3.86 | 3.42 | 2.93 | 2.48 | N/A | N/A | N/A | N/A |
| 9 | Yes | Good Student and Steer Clear Discounts | 3.20 | 2.73 | 2.42 | 2.07 | 1.75 | 1.47 | 1.21 | 1.19 | 1.19 |
| 9 | Yes | Good Student and Driver Training Discounts | 3.39 | 2.90 | 2.57 | 2.19 | 1.86 | N/A | N/A | N/A | N/A |
| 9 | Yes | Steer Clear and Driver Training Discounts | 3.84 | 3.28 | 2.91 | 2.49 | 2.10 | N/A | N/A | N/A | N/A |
| 9 | Yes | Good Student, Steer Clear and Driver Training Discounts | 2.88 | 2.46 | 2.18 | 1.86 | 1.58 | 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 | No | No Discount | 5.22 | 4.49 | 4.00 | 3.45 | 2.95 | 2.45 | 2.05 | 1.85 | 1.65 |
| 9 | No | Good Student Discount | 3.97 | 3.42 | 3.05 | 2.64 | 2.26 | 1.88 | 1.58 | 1.43 | 1.34 |
| 9 | No | Steer Clear Discount | 4.47 | 3.85 | 3.43 | 2.96 | 2.54 | 2.11 | 1.77 | 1.60 | 1.43 |
| 9 | No | Driver Training Discount | 4.72 | 4.06 | 3.62 | 3.13 | 2.68 | N/A | N/A | N/A | N/A |
| 9 | No | Good Student and Steer Clear Discounts | 3.40 | 2.93 | 2.62 | 2.27 | 1.95 | 1.62 | 1.36 | 1.34 | 1.34 |
| 9 | No | Good Student and Driver Training Discounts | 3.59 | 3.10 | 2.77 | 2.39 | 2.06 | N/A | N/A | N/A | N/A |
| 9 | No | Steer Clear and Driver Training Discounts | 4.04 | 3.48 | 3.11 | 2.69 | 2.30 | N/A | N/A | N/A | N/A |
| 9 | No | Good Student, Steer Clear and Driver Training Discounts | 3.08 | 2.66 | 2.38 | 2.06 | 1.78 | 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 | Yes | No Discount | 2.85 | 2.72 | 2.46 | 2.23 | 1.98 | N/A | N/A | N/A | N/A |
| 4 | Yes | Good Student Discount | 2.42 | 2.31 | 2.09 | 1.90 | 1.68 | N/A | N/A | N/A | N/A |
| 4 | Yes | Steer Clear Discount | 2.42 | 2.31 | 2.09 | 1.90 | 1.68 | N/A | N/A | N/A | N/A |
| 4 | Yes | Student Away at School | 1.46 | 1.46 | 1.46 | 1.46 | 1.46 | 1.11 | 1.11 | 1.11 | 1.11 |
| 4 | Yes | Driver Training Discount | 2.57 | 2.45 | 2.21 | 2.01 | 1.78 | N/A | N/A | N/A | N/A |
| 4 | Yes | Good Student and Steer Clear Discounts | 2.06 | 1.97 | 1.78 | 1.61 | 1.43 | N/A | N/A | N/A | N/A |
| 4 | Yes | Student Away at School with Good Student Discount | 1.31 | 1.31 | 1.31 | 1.31 | 1.31 | 1.07 | 1.07 | 1.07 | 1.07 |
| 4 | Yes | Good Student and Driver Training Discounts | 2.18 | 2.08 | 1.88 | 1.71 | 1.51 | N/A | N/A | N/A | N/A |
| 4 | Yes | Student Away at School with Steer Clear Discount | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 1.07 | 1.07 | 1.07 | 1.07 |
| 4 | Yes | Steer Clear and Driver Training Discounts | 2.18 | 2.08 | 1.88 | 1.71 | 1.51 | N/A | N/A | N/A | N/A |
| 4 | 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 |
| 4 | Yes | Student Away at School with Good Student and Steer Clear Discounts | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | 1.07 | 1.07 | 1.07 | 1.07 |
| 4 | Yes | Good Student, Steer Clear and Driver Training Discounts | 1.85 | 1.77 | 1.60 | 1.45 | 1.31 | N/A | N/A | N/A | N/A |
| 4 | Yes | Student Away at School with Driver Training and Steer Clear Discounts | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | N/A | N/A | N/A | N/A |
| 4 | Yes | Student Away at School with Driver Training and Good Student Discounts | 1.18 | 1.18 | 1.18 | 1.18 | 1.18 | N/A | N/A | N/A | N/A |
| 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 |

| Collision | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Age | | | | | | | | |
| Class | Multiple Automobiles Discount | Discount | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 4 | No | No Discount | 3.05 | 2.92 | 2.66 | 2.43 | 2.18 | N/A | N/A | N/A | N/A |
| 4 | No | Good Student Discount | 2.62 | 2.51 | 2.29 | 2.10 | 1.88 | N/A | N/A | N/A | N/A |
| 4 | No | Steer Clear Discount | 2.62 | 2.51 | 2.29 | 2.10 | 1.88 | 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 | No | Student Away at School | 1.66 | 1.66 | 1.66 | 1.66 | 1.66 | 1.31 | 1.31 | 1.31 | 1.31 |
| 4 | No | Driver Training Discount | 2.77 | 2.65 | 2.41 | 2.21 | 1.98 | N/A | N/A | N/A | N/A |
| 4 | No | Good Student and Steer Clear Discounts | 2.26 | 2.17 | 1.98 | 1.81 | 1.63 | N/A | N/A | N/A | N/A |
| 4 | No | Student Away at School with Good Student Discount | 1.51 | 1.51 | 1.51 | 1.51 | 1.51 | 1.27 | 1.27 | 1.27 | 1.27 |
| 4 | No | Good Student and Driver Training Discounts | 2.38 | 2.28 | 2.08 | 1.91 | 1.71 | N/A | N/A | N/A | N/A |
| 4 | No | Student Away at School with Steer Clear Discount | 1.44 | 1.44 | 1.44 | 1.44 | 1.44 | 1.27 | 1.27 | 1.27 | 1.27 |
| 4 | No | Steer Clear and Driver Training Discounts | 2.38 | 2.28 | 2.08 | 1.91 | 1.71 | N/A | N/A | N/A | N/A |
| 4 | 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 |
| 4 | No | Student Away at School with Good Student and Steer Clear Discounts | 1.32 | 1.32 | 1.32 | 1.32 | 1.32 | 1.27 | 1.27 | 1.27 | 1.27 |
| 4 | No | Good Student, Steer Clear and Driver Training Discounts | 2.05 | 1.97 | 1.80 | 1.65 | 1.51 | N/A | N/A | N/A | N/A |
| 4 | No | Student Away at School with Driver Training and Steer Clear Discounts | 1.32 | 1.32 | 1.32 | 1.32 | 1.32 | N/A | N/A | N/A | N/A |
| 4 | No | Student Away at School with Driver Training and Good Student Discounts | 1.38 | 1.38 | 1.38 | 1.38 | 1.38 | N/A | N/A | N/A | N/A |
| 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 |

| Collision | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Age | | | | | | | | |
| Class | Multiple Automobiles Discount | Discount | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 5 | Yes | No Discount | 3.66 | 3.24 | 3.00 | 2.65 | 2.30 | 1.76 | 1.67 | 1.55 | 1.40 |
| 5 | Yes | Good Student Discount | 3.11 | 2.75 | 2.55 | 2.25 | 1.96 | 1.50 | 1.42 | 1.32 | 1.19 |
| 5 | Yes | Steer Clear Discount | 3.11 | 2.75 | 2.55 | 2.25 | 1.96 | 1.50 | 1.42 | 1.32 | 1.19 |
| 5 | Yes | Driver Training Discount | 3.29 | 2.92 | 2.70 | 2.39 | 2.07 | N/A | N/A | N/A | N/A |
| 5 | Yes | Good Student and Steer Clear Discounts | 2.64 | 2.34 | 2.17 | 1.91 | 1.66 | 1.27 | 1.21 | 1.15 | 1.10 |
| 5 | Yes | Good Student and Driver Training Discounts | 2.80 | 2.48 | 2.30 | 2.03 | 1.76 | N/A | N/A | N/A | N/A |
| 5 | Yes | Steer Clear and Driver Training Discounts | 2.80 | 2.48 | 2.30 | 2.03 | 1.76 | N/A | N/A | N/A | N/A |
| 5 | Yes | Good Student, Steer Clear and Driver Training Discounts | 2.38 | 2.11 | 1.95 | 1.72 | 1.50 | 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 | 3.86 | 3.44 | 3.20 | 2.85 | 2.50 | 1.93 | 1.84 | 1.72 | 1.57 |
| 5 | No | Good Student Discount | 3.31 | 2.95 | 2.75 | 2.45 | 2.16 | 1.67 | 1.59 | 1.49 | 1.36 |
| 5 | No | Steer Clear Discount | 3.31 | 2.95 | 2.75 | 2.45 | 2.16 | 1.67 | 1.59 | 1.49 | 1.36 |
| 5 | No | Driver Training Discount | 3.49 | 3.12 | 2.90 | 2.59 | 2.27 | N/A | N/A | N/A | N/A |
| 5 | No | Good Student and Steer Clear Discounts | 2.84 | 2.54 | 2.37 | 2.11 | 1.86 | 1.44 | 1.38 | 1.32 | 1.27 |
| 5 | No | Good Student and Driver Training Discounts | 3.00 | 2.68 | 2.50 | 2.23 | 1.96 | N/A | N/A | N/A | N/A |
| 5 | No | Steer Clear and Driver Training Discounts | 3.00 | 2.68 | 2.50 | 2.23 | 1.96 | N/A | N/A | N/A | N/A |
| 5 | No | Good Student, Steer Clear and Driver Training Discounts | 2.58 | 2.31 | 2.15 | 1.92 | 1.70 | 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 | 2.93 | 2.69 | 2.39 | 2.14 | 1.94 | 1.67 | 1.54 | 1.34 | 1.22 |
| 7 | Yes | Good Student Discount | 2.64 | 2.42 | 2.15 | 1.93 | 1.75 | 1.50 | 1.39 | 1.21 | 1.10 |
| 7 | Yes | Steer Clear Discount | 2.49 | 2.29 | 2.03 | 1.82 | 1.65 | 1.42 | 1.31 | 1.15 | 1.10 |
| 7 | Yes | Driver Training Discount | 2.64 | 2.42 | 2.15 | 1.93 | 1.75 | N/A | N/A | N/A | N/A |
| 7 | Yes | Good Student and Steer Clear Discounts | 2.24 | 2.06 | 1.83 | 1.64 | 1.48 | 1.28 | 1.20 | 1.15 | 1.10 |
| 7 | Yes | Good Student and Driver Training Discounts | 2.37 | 2.18 | 1.94 | 1.73 | 1.57 | N/A | N/A | N/A | N/A |
| 7 | Yes | Steer Clear and Driver Training Discounts | 2.24 | 2.06 | 1.83 | 1.64 | 1.48 | N/A | N/A | N/A | N/A |
| 7 | Yes | Good Student, Steer Clear and Driver Training Discounts | 2.02 | 1.85 | 1.65 | 1.47 | 1.34 | 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 | No | No Discount | 3.13 | 2.89 | 2.59 | 2.34 | 2.14 | 1.87 | 1.74 | 1.54 | 1.42 |
| 7 | No | Good Student Discount | 2.84 | 2.62 | 2.35 | 2.13 | 1.95 | 1.70 | 1.59 | 1.41 | 1.30 |



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| Collision | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Age | | | | | | | | |
| Class | Multiple Automobiles Discount | Discount | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 7 | No | Steer Clear Discount | 2.69 | 2.49 | 2.23 | 2.02 | 1.85 | 1.62 | 1.51 | 1.35 | 1.30 |
| 7 | No | Driver Training Discount | 2.84 | 2.62 | 2.35 | 2.13 | 1.95 | N/A | N/A | N/A | N/A |
| 7 | No | Good Student and Steer Clear Discounts | 2.44 | 2.26 | 2.03 | 1.84 | 1.68 | 1.48 | 1.40 | 1.35 | 1.30 |
| 7 | No | Good Student and Driver Training Discounts | 2.57 | 2.38 | 2.14 | 1.93 | 1.77 | N/A | N/A | N/A | N/A |
| 7 | No | Steer Clear and Driver Training Discounts | 2.44 | 2.26 | 2.03 | 1.84 | 1.68 | N/A | N/A | N/A | N/A |
| 7 | No | Good Student, Steer Clear and Driver Training Discounts | 2.22 | 2.05 | 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 |
| 8 | Yes | No Discount | 3.61 | 3.35 | 3.07 | 2.92 | 2.75 | N/A | N/A | N/A | N/A |
| 8 | Yes | Good Student Discount | 2.71 | 2.51 | 2.30 | 2.19 | 2.06 | N/A | N/A | N/A | N/A |
| 8 | Yes | Steer Clear Discount | 3.07 | 2.85 | 2.61 | 2.48 | 2.34 | N/A | N/A | N/A | N/A |
| 8 | Yes | Student Away at School | 1.67 | 1.67 | 1.67 | 1.67 | 1.67 | 1.50 | 1.50 | 1.50 | 1.50 |
| 8 | Yes | Driver Training Discount | 3.25 | 3.02 | 2.76 | 2.63 | 2.48 | N/A | N/A | N/A | N/A |
| 8 | Yes | Utility Classification | 2.09 | 2.09 | 2.00 | 1.71 | 1.55 | 1.41 | 1.29 | 1.27 | 1.27 |
| 8 | Yes | Good Student and Steer Clear Discounts | 2.30 | 2.14 | 1.96 | 1.86 | 1.75 | N/A | N/A | N/A | N/A |
| 8 | Yes | Student Away at School with Good Student Discount | 1.50 | 1.50 | 1.50 | 1.50 | 1.50 | 1.35 | 1.35 | 1.35 | 1.35 |
| 8 | Yes | Good Student and Driver Training Discounts | 2.44 | 2.26 | 2.07 | 1.97 | 1.86 | N/A | N/A | N/A | N/A |
| 8 | Yes | Student Away at School with Steer Clear Discount | 1.42 | 1.42 | 1.42 | 1.42 | 1.42 | 1.28 | 1.28 | 1.28 | 1.28 |
| 8 | Yes | Steer Clear and Driver Training Discounts | 2.76 | 2.56 | 2.35 | 2.23 | 2.10 | N/A | N/A | N/A | N/A |
| 8 | Yes | Utility Classification with Steer Clear Discount | 1.78 | 1.78 | 1.70 | 1.45 | 1.33 | 1.29 | 1.22 | 1.17 | 1.12 |
| 8 | Yes | Student Away at School with Driver Training Discount | 1.50 | 1.50 | 1.50 | 1.50 | 1.50 | N/A | N/A | N/A | N/A |
| 8 | Yes | Student Away at School with Good Student and Steer Clear Discounts | 1.28 | 1.28 | 1.28 | 1.28 | 1.28 | 1.15 | 1.15 | 1.15 | 1.15 |
| 8 | Yes | Good Student, Steer Clear and Driver Training Discounts | 2.07 | 1.92 | 1.76 | 1.68 | 1.58 | N/A | N/A | N/A | N/A |
| 8 | Yes | 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 |
| 8 | Yes | Student Away at School with Driver Training and Good Student Discounts | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 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 | Student Away at School with Driver Training, Good Student and Steer Clear Discounts | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | N/A | N/A | N/A | N/A |

| Collision | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Age | | | | | | | | |
| Class | Multiple Automobiles Discount | Discount | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 8 | No | No Discount | 3.81 | 3.55 | 3.27 | 3.12 | 2.95 | N/A | N/A | N/A | N/A |
| 8 | No | Good Student Discount | 2.91 | 2.71 | 2.50 | 2.39 | 2.26 | N/A | N/A | N/A | N/A |
| 8 | No | Steer Clear Discount | 3.27 | 3.05 | 2.81 | 2.68 | 2.54 | N/A | N/A | N/A | N/A |
| 8 | No | Student Away at School | 1.87 | 1.87 | 1.87 | 1.87 | 1.87 | 1.70 | 1.70 | 1.70 | 1.70 |
| 8 | No | Driver Training Discount | 3.45 | 3.22 | 2.96 | 2.83 | 2.68 | N/A | N/A | N/A | N/A |
| 8 | No | Utility Classification | 2.19 | 2.19 | 2.10 | 1.81 | 1.65 | 1.51 | 1.39 | 1.37 | 1.37 |
| 8 | No | Good Student and Steer Clear Discounts | 2.50 | 2.34 | 2.16 | 2.06 | 1.95 | N/A | N/A | N/A | N/A |
| 8 | No | Student Away at School with Good Student Discount | 1.70 | 1.70 | 1.70 | 1.70 | 1.70 | 1.55 | 1.55 | 1.55 | 1.55 |
| 8 | No | Good Student and Driver Training Discounts | 2.64 | 2.46 | 2.27 | 2.17 | 2.06 | N/A | N/A | N/A | N/A |
| 8 | No | Student Away at School with Steer Clear Discount | 1.62 | 1.62 | 1.62 | 1.62 | 1.62 | 1.48 | 1.48 | 1.48 | 1.48 |
| 8 | No | Steer Clear and Driver Training Discounts | 2.96 | 2.76 | 2.55 | 2.43 | 2.30 | N/A | N/A | N/A | N/A |
| 8 | No | Utility Classification with Steer Clear Discount | 1.88 | 1.88 | 1.80 | 1.55 | 1.43 | 1.39 | 1.32 | 1.27 | 1.22 |
| 8 | No | Student Away at School with Driver Training Discount | 1.70 | 1.70 | 1.70 | 1.70 | 1.70 | N/A | N/A | N/A | N/A |
| 8 | No | Student Away at School with Good Student and Steer Clear Discounts | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 1.35 | 1.35 | 1.35 | 1.35 |
| 8 | No | Good Student, Steer Clear and Driver Training Discounts | 2.27 | 2.12 | 1.96 | 1.88 | 1.78 | N/A | N/A | N/A | N/A |
| 8 | No | Student Away at School with Driver Training and Steer Clear Discounts | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | N/A | N/A | N/A | N/A |
| 8 | No | Student Away at School with Driver Training and Good Student Discounts | 1.55 | 1.55 | 1.55 | 1.55 | 1.55 | N/A | N/A | N/A | N/A |
| 8 | No | Student Away at School with Driver Training, Good Student and Steer Clear Discounts | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | 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 | Yes | No Discount | 5.02 | 4.29 | 4.07 | 3.52 | 3.20 | 2.31 | 2.19 | 2.05 | 1.85 |
| 9 | Yes | Good Student Discount | 3.77 | 3.22 | 3.05 | 2.64 | 2.40 | 1.73 | 1.64 | 1.54 | 1.39 |
| 9 | Yes | Steer Clear Discount | 4.27 | 3.65 | 3.46 | 2.99 | 2.72 | 1.96 | 1.86 | 1.74 | 1.57 |
| 9 | Yes | Driver Training Discount | 4.52 | 3.86 | 3.66 | 3.17 | 2.88 | N/A | N/A | N/A | N/A |
| 9 | Yes | Good Student and Steer Clear Discounts | 3.20 | 2.73 | 2.59 | 2.24 | 2.04 | 1.47 | 1.40 | 1.31 | 1.29 |
| 9 | Yes | Good Student and Driver Training Discounts | 3.39 | 2.90 | 2.75 | 2.38 | 2.16 | N/A | N/A | N/A | N/A |
| 9 | Yes | Steer Clear and Driver Training Discounts | 3.84 | 3.28 | 3.11 | 2.69 | 2.45 | N/A | N/A | N/A | N/A |
| 9 | Yes | Good Student, Steer Clear and Driver Training Discounts | 2.88 | 2.46 | 2.34 | 2.02 | 1.84 | 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 | No | No Discount | 5.22 | 4.49 | 4.27 | 3.72 | 3.40 | 2.46 | 2.34 | 2.20 | 2.00 |
| 9 | No | Good Student Discount | 3.97 | 3.42 | 3.25 | 2.84 | 2.60 | 1.88 | 1.79 | 1.69 | 1.54 |
| 9 | No | Steer Clear Discount | 4.47 | 3.85 | 3.66 | 3.19 | 2.92 | 2.11 | 2.01 | 1.89 | 1.72 |
| 9 | No | Driver Training Discount | 4.72 | 4.06 | 3.86 | 3.37 | 3.08 | N/A | N/A | N/A | N/A |
| 9 | No | Good Student and Steer Clear Discounts | 3.40 | 2.93 | 2.79 | 2.44 | 2.24 | 1.62 | 1.55 | 1.46 | 1.44 |
| 9 | No | Good Student and Driver Training Discounts | 3.59 | 3.10 | 2.95 | 2.58 | 2.36 | N/A | N/A | N/A | N/A |
| 9 | No | Steer Clear and Driver Training Discounts | 4.04 | 3.48 | 3.31 | 2.89 | 2.65 | N/A | N/A | N/A | N/A |
| 9 | No | Good Student, Steer Clear and Driver Training Discounts | 3.08 | 2.66 | 2.54 | 2.22 | 2.04 | 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 | Yes | No Discount | 1.77 | 1.66 | 1.52 | 1.43 | 1.36 | N/A | N/A | N/A | N/A |
| 4 | Yes | Good Student Discount | 1.50 | 1.41 | 1.29 | 1.22 | 1.16 | N/A | N/A | N/A | N/A |
| 4 | Yes | Steer Clear Discount | 1.50 | 1.41 | 1.29 | 1.22 | 1.16 | N/A | N/A | N/A | N/A |
| 4 | Yes | Student Away at School | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 1.10 | 1.10 | 1.10 | 1.10 |
| 4 | Yes | Driver Training Discount | 1.59 | 1.49 | 1.37 | 1.36 | 1.36 | N/A | N/A | N/A | N/A |
| 4 | Yes | Good Student and Steer Clear Discounts | 1.30 | 1.24 | 1.20 | 1.17 | 1.14 | N/A | N/A | N/A | N/A |
| 4 | Yes | Student Away at School with Good Student Discount | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | 1.10 | 1.10 | 1.10 | 1.10 |
| 4 | Yes | Good Student and Driver Training Discounts | 1.35 | 1.27 | 1.20 | 1.17 | 1.16 | N/A | N/A | N/A | N/A |
| 4 | Yes | Student Away at School with Steer Clear Discount | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 |
| 4 | Yes | Steer Clear and Driver Training Discounts | 1.35 | 1.27 | 1.20 | 1.17 | 1.16 | N/A | N/A | N/A | N/A |
| 4 | Yes | Student Away at School with Driver Training Discount | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | N/A | N/A | N/A | N/A |
| 4 | Yes | Student Away at School with Good Student and Steer Clear Discounts | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 |
| 4 | Yes | Good Student, Steer Clear and Driver Training Discounts | 1.30 | 1.24 | 1.20 | 1.17 | 1.14 | N/A | N/A | N/A | N/A |
| 4 | Yes | Student Away at School with Driver Training and Steer Clear Discounts | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | N/A | N/A | N/A | N/A |
| 4 | Yes | Student Away at School with Driver Training and Good Student Discounts | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | N/A | N/A | N/A | N/A |
| 4 | Yes | Student Away at School with Driver Training, Good Student and Steer Clear Discounts | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | N/A | N/A | N/A | N/A |

| Comprehensive | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Age | | | | | | | | |
| Class | Multiple Automobiles Discount | Discount | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 4 | No | No Discount | 1.97 | 1.86 | 1.72 | 1.63 | 1.56 | N/A | N/A | N/A | N/A |
| 4 | No | Good Student Discount | 1.70 | 1.61 | 1.49 | 1.42 | 1.36 | N/A | N/A | N/A | N/A |
| 4 | No | Steer Clear Discount | 1.70 | 1.61 | 1.49 | 1.42 | 1.36 | 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 | No | Student Away at School | 1.44 | 1.44 | 1.44 | 1.44 | 1.44 | 1.30 | 1.30 | 1.30 | 1.30 |
| 4 | No | Driver Training Discount | 1.79 | 1.69 | 1.57 | 1.56 | 1.56 | N/A | N/A | N/A | N/A |
| 4 | No | Good Student and Steer Clear Discounts | 1.50 | 1.44 | 1.40 | 1.37 | 1.34 | N/A | N/A | N/A | N/A |
| 4 | No | Student Away at School with Good Student Discount | 1.32 | 1.32 | 1.32 | 1.32 | 1.32 | 1.30 | 1.30 | 1.30 | 1.30 |
| 4 | No | Good Student and Driver Training Discounts | 1.55 | 1.47 | 1.40 | 1.37 | 1.36 | N/A | N/A | N/A | N/A |
| 4 | No | Student Away at School with Steer Clear Discount | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 |
| 4 | No | Steer Clear and Driver Training Discounts | 1.55 | 1.47 | 1.40 | 1.37 | 1.36 | N/A | N/A | N/A | N/A |
| 4 | No | Student Away at School with Driver Training Discount | 1.32 | 1.32 | 1.32 | 1.32 | 1.32 | N/A | N/A | N/A | N/A |
| 4 | No | Student Away at School with Good Student and Steer Clear Discounts | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 |
| 4 | No | Good Student, Steer Clear and Driver Training Discounts | 1.50 | 1.44 | 1.40 | 1.37 | 1.34 | N/A | N/A | N/A | N/A |
| 4 | No | Student Away at School with Driver Training and Steer Clear Discounts | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | N/A | N/A | N/A | N/A |
| 4 | No | Student Away at School with Driver Training and Good Student Discounts | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | N/A | N/A | N/A | N/A |
| 4 | No | Student Away at School with Driver Training, Good Student and Steer Clear Discounts | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 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 | 2.22 | 1.97 | 1.84 | 1.57 | 1.44 | 1.36 | 1.30 | 1.15 | 1.15 |
| 5 | Yes | Good Student Discount | 1.89 | 1.67 | 1.56 | 1.33 | 1.22 | 1.16 | 1.12 | 1.11 | 1.11 |
| 5 | Yes | Steer Clear Discount | 1.89 | 1.67 | 1.56 | 1.33 | 1.22 | 1.16 | 1.12 | 1.11 | 1.11 |
| 5 | Yes | Driver Training Discount | 2.00 | 1.77 | 1.66 | 1.41 | 1.36 | N/A | N/A | N/A | N/A |
| 5 | Yes | Good Student and Steer Clear Discounts | 1.60 | 1.42 | 1.33 | 1.17 | 1.14 | 1.13 | 1.12 | 1.11 | 1.11 |
| 5 | Yes | Good Student and Driver Training Discounts | 1.70 | 1.51 | 1.41 | 1.20 | 1.16 | N/A | N/A | N/A | N/A |
| 5 | Yes | Steer Clear and Driver Training Discounts | 1.70 | 1.51 | 1.41 | 1.20 | 1.16 | N/A | N/A | N/A | N/A |
| 5 | Yes | Good Student, Steer Clear and Driver Training Discounts | 1.44 | 1.28 | 1.20 | 1.17 | 1.14 | 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 | 2.42 | 2.17 | 2.04 | 1.77 | 1.64 | 1.55 | 1.49 | 1.34 | 1.34 |
| 5 | No | Good Student Discount | 2.09 | 1.87 | 1.76 | 1.53 | 1.42 | 1.35 | 1.31 | 1.30 | 1.30 |
| 5 | No | Steer Clear Discount | 2.09 | 1.87 | 1.76 | 1.53 | 1.42 | 1.35 | 1.31 | 1.30 | 1.30 |
| 5 | No | Driver Training Discount | 2.20 | 1.97 | 1.86 | 1.61 | 1.56 | N/A | N/A | N/A | N/A |
| 5 | No | Good Student and Steer Clear Discounts | 1.80 | 1.62 | 1.53 | 1.37 | 1.34 | 1.32 | 1.31 | 1.30 | 1.30 |
| 5 | No | Good Student and Driver Training Discounts | 1.90 | 1.71 | 1.61 | 1.40 | 1.36 | N/A | N/A | N/A | N/A |
| 5 | No | Steer Clear and Driver Training Discounts | 1.90 | 1.71 | 1.61 | 1.40 | 1.36 | N/A | N/A | N/A | N/A |
| 5 | No | Good Student, Steer Clear and Driver Training Discounts | 1.64 | 1.48 | 1.40 | 1.37 | 1.34 | 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 | 2.20 | 1.75 | 1.61 | 1.53 | 1.47 | 1.41 | 1.36 | 1.33 | 1.30 |
| 7 | Yes | Good Student Discount | 1.98 | 1.58 | 1.45 | 1.38 | 1.32 | 1.27 | 1.22 | 1.20 | 1.17 |
| 7 | Yes | Steer Clear Discount | 1.87 | 1.49 | 1.37 | 1.30 | 1.25 | 1.20 | 1.16 | 1.13 | 1.11 |
| 7 | Yes | Driver Training Discount | 1.98 | 1.58 | 1.45 | 1.41 | 1.41 | N/A | N/A | N/A | N/A |
| 7 | Yes | Good Student and Steer Clear Discounts | 1.68 | 1.34 | 1.23 | 1.17 | 1.14 | 1.13 | 1.12 | 1.11 | 1.11 |
| 7 | Yes | Good Student and Driver Training Discounts | 1.78 | 1.42 | 1.30 | 1.27 | 1.27 | N/A | N/A | N/A | N/A |
| 7 | Yes | Steer Clear and Driver Training Discounts | 1.68 | 1.34 | 1.23 | 1.20 | 1.20 | N/A | N/A | N/A | N/A |
| 7 | Yes | Good Student, Steer Clear and Driver Training Discounts | 1.51 | 1.24 | 1.20 | 1.17 | 1.14 | 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 | No | No Discount | 2.40 | 1.95 | 1.81 | 1.73 | 1.67 | 1.61 | 1.56 | 1.53 | 1.50 |
| 7 | No | Good Student Discount | 2.18 | 1.78 | 1.65 | 1.58 | 1.52 | 1.47 | 1.42 | 1.40 | 1.37 |



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| Comprehensive | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Age | | | | | | | | |
| Class | Multiple Automobiles Discount | Discount | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 7 | No | Steer Clear Discount | 2.07 | 1.69 | 1.57 | 1.50 | 1.45 | 1.40 | 1.36 | 1.33 | 1.31 |
| 7 | No | Driver Training Discount | 2.18 | 1.78 | 1.65 | 1.61 | 1.61 | N/A | N/A | N/A | N/A |
| 7 | No | Good Student and Steer Clear Discounts | 1.88 | 1.54 | 1.43 | 1.37 | 1.34 | 1.33 | 1.32 | 1.31 | 1.31 |
| 7 | No | Good Student and Driver Training Discounts | 1.98 | 1.62 | 1.50 | 1.47 | 1.47 | N/A | N/A | N/A | N/A |
| 7 | No | Steer Clear and Driver Training Discounts | 1.88 | 1.54 | 1.43 | 1.40 | 1.40 | N/A | N/A | N/A | N/A |
| 7 | No | Good Student, Steer Clear and Driver Training Discounts | 1.71 | 1.44 | 1.40 | 1.37 | 1.34 | N/A | N/A | N/A | N/A |

| Comprehensive | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Age | | | | | | | | |
| Class | Multiple Automobiles Discount | Discount | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 8 | Yes | No Discount | 2.31 | 2.10 | 2.00 | 1.81 | 1.80 | N/A | N/A | N/A | N/A |
| 8 | Yes | Good Student Discount | 1.98 | 1.58 | 1.50 | 1.38 | 1.35 | N/A | N/A | N/A | N/A |
| 8 | Yes | Steer Clear Discount | 1.96 | 1.79 | 1.70 | 1.54 | 1.53 | N/A | N/A | N/A | N/A |
| 8 | Yes | Student Away at School | 1.42 | 1.42 | 1.42 | 1.42 | 1.42 | 1.15 | 1.15 | 1.15 | 1.15 |
| 8 | Yes | Driver Training Discount | 2.08 | 1.89 | 1.80 | 1.80 | 1.80 | N/A | N/A | N/A | N/A |
| 8 | Yes | Utility Classification | 1.79 | 1.79 | 1.70 | 1.41 | 1.38 | 1.35 | 1.35 | 1.34 | 1.34 |
| 8 | Yes | Good Student and Steer Clear Discounts | 1.68 | 1.34 | 1.28 | 1.24 | 1.24 | N/A | N/A | N/A | N/A |
| 8 | Yes | Student Away at School with Good Student Discount | 1.28 | 1.28 | 1.28 | 1.28 | 1.28 | 1.10 | 1.10 | 1.10 | 1.10 |
| 8 | Yes | Good Student and Driver Training Discounts | 1.78 | 1.42 | 1.35 | 1.35 | 1.35 | N/A | N/A | N/A | N/A |
| 8 | Yes | Student Away at School with Steer Clear Discount | 1.21 | 1.21 | 1.21 | 1.21 | 1.21 | 1.10 | 1.10 | 1.10 | 1.10 |
| 8 | Yes | Steer Clear and Driver Training Discounts | 1.77 | 1.61 | 1.53 | 1.53 | 1.53 | N/A | N/A | N/A | N/A |
| 8 | Yes | Utility Classification with Steer Clear Discount | 1.52 | 1.52 | 1.45 | 1.21 | 1.18 | 1.17 | 1.16 | 1.15 | 1.15 |
| 8 | Yes | Student Away at School with Driver Training Discount | 1.28 | 1.28 | 1.28 | 1.28 | 1.28 | N/A | N/A | N/A | N/A |
| 8 | Yes | Student Away at School with Good Student and Steer Clear Discounts | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 |
| 8 | Yes | Good Student, Steer Clear and Driver Training Discounts | 1.51 | 1.24 | 1.24 | 1.24 | 1.24 | N/A | N/A | N/A | N/A |
| 8 | Yes | Student Away at School with Driver Training and Steer Clear Discounts | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | N/A | N/A | N/A | N/A |
| 8 | Yes | Student Away at School with Driver Training and Good Student Discounts | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 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 | Student Away at School with Driver Training, Good Student and Steer Clear Discounts | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | N/A | N/A | N/A | N/A |

| Comprehensive | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Age | | | | | | | | |
| Class | Multiple Automobiles Discount | Discount | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 8 | No | No Discount | 2.51 | 2.30 | 2.20 | 2.01 | 2.00 | N/A | N/A | N/A | N/A |
| 8 | No | Good Student Discount | 2.18 | 1.78 | 1.70 | 1.58 | 1.55 | N/A | N/A | N/A | N/A |
| 8 | No | Steer Clear Discount | 2.16 | 1.99 | 1.90 | 1.74 | 1.73 | N/A | N/A | N/A | N/A |
| 8 | No | Student Away at School | 1.62 | 1.62 | 1.62 | 1.62 | 1.62 | 1.35 | 1.35 | 1.35 | 1.35 |
| 8 | No | Driver Training Discount | 2.28 | 2.09 | 2.00 | 2.00 | 2.00 | N/A | N/A | N/A | N/A |
| 8 | No | Utility Classification | 1.89 | 1.89 | 1.80 | 1.51 | 1.48 | 1.45 | 1.45 | 1.44 | 1.44 |
| 8 | No | Good Student and Steer Clear Discounts | 1.88 | 1.54 | 1.48 | 1.44 | 1.44 | N/A | N/A | N/A | N/A |
| 8 | No | Student Away at School with Good Student Discount | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 1.30 | 1.30 | 1.30 | 1.30 |
| 8 | No | Good Student and Driver Training Discounts | 1.98 | 1.62 | 1.55 | 1.55 | 1.55 | N/A | N/A | N/A | N/A |
| 8 | No | Student Away at School with Steer Clear Discount | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.30 | 1.30 | 1.30 | 1.30 |
| 8 | No | Steer Clear and Driver Training Discounts | 1.97 | 1.81 | 1.73 | 1.73 | 1.73 | N/A | N/A | N/A | N/A |
| 8 | No | Utility Classification with Steer Clear Discount | 1.62 | 1.62 | 1.55 | 1.31 | 1.28 | 1.27 | 1.26 | 1.25 | 1.25 |
| 8 | No | Student Away at School with Driver Training Discount | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | N/A | N/A | N/A | N/A |
| 8 | No | Student Away at School with Good Student and Steer Clear Discounts | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 |
| 8 | No | Good Student, Steer Clear and Driver Training Discounts | 1.71 | 1.44 | 1.44 | 1.44 | 1.44 | N/A | N/A | N/A | N/A |
| 8 | No | Student Away at School with Driver Training and Steer Clear Discounts | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | N/A | N/A | N/A | N/A |
| 8 | No | Student Away at School with Driver Training and Good Student Discounts | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | N/A | N/A | N/A | N/A |
| 8 | No | Student Away at School with Driver Training, Good Student and Steer Clear Discounts | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 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 | Yes | No Discount | 3.04 | 3.00 | 2.47 | 2.45 | 2.10 | 1.80 | 1.75 | 1.45 | 1.40 |
| 9 | Yes | Good Student Discount | 2.28 | 2.25 | 1.85 | 1.84 | 1.58 | 1.35 | 1.31 | 1.24 | 1.24 |
| 9 | Yes | Steer Clear Discount | 2.58 | 2.55 | 2.10 | 2.08 | 1.79 | 1.53 | 1.49 | 1.24 | 1.24 |
| 9 | Yes | Driver Training Discount | 2.74 | 2.70 | 2.22 | 2.21 | 1.89 | N/A | N/A | N/A | N/A |
| 9 | Yes | Good Student and Steer Clear Discounts | 1.94 | 1.91 | 1.57 | 1.56 | 1.34 | 1.24 | 1.24 | 1.24 | 1.24 |
| 9 | Yes | Good Student and Driver Training Discounts | 2.05 | 2.03 | 1.67 | 1.65 | 1.42 | N/A | N/A | N/A | N/A |
| 9 | Yes | Steer Clear and Driver Training Discounts | 2.33 | 2.30 | 1.89 | 1.87 | 1.61 | N/A | N/A | N/A | N/A |
| 9 | Yes | Good Student, Steer Clear and Driver Training Discounts | 1.74 | 1.72 | 1.42 | 1.41 | 1.24 | 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 | No | No Discount | 3.24 | 3.20 | 2.67 | 2.65 | 2.30 | 1.95 | 1.90 | 1.60 | 1.55 |
| 9 | No | Good Student Discount | 2.48 | 2.45 | 2.05 | 2.04 | 1.78 | 1.50 | 1.46 | 1.39 | 1.39 |
| 9 | No | Steer Clear Discount | 2.78 | 2.75 | 2.30 | 2.28 | 1.99 | 1.68 | 1.64 | 1.39 | 1.39 |
| 9 | No | Driver Training Discount | 2.94 | 2.90 | 2.42 | 2.41 | 2.09 | N/A | N/A | N/A | N/A |
| 9 | No | Good Student and Steer Clear Discounts | 2.14 | 2.11 | 1.77 | 1.76 | 1.54 | 1.39 | 1.39 | 1.39 | 1.39 |
| 9 | No | Good Student and Driver Training Discounts | 2.25 | 2.23 | 1.87 | 1.85 | 1.62 | N/A | N/A | N/A | N/A |
| 9 | No | Steer Clear and Driver Training Discounts | 2.53 | 2.50 | 2.09 | 2.07 | 1.81 | N/A | N/A | N/A | N/A |
| 9 | No | Good Student, Steer Clear and Driver Training Discounts | 1.94 | 1.92 | 1.62 | 1.61 | 1.44 | 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 | Yes | No Discount | 2.65 | 2.25 | 1.95 | 1.75 | 1.55 | N/A | N/A | N/A | N/A |
| 4 | Yes | Good Student Discount | 2.25 | 1.91 | 1.66 | 1.49 | 1.32 | N/A | N/A | N/A | N/A |
| 4 | Yes | Steer Clear Discount | 2.25 | 1.91 | 1.66 | 1.49 | 1.32 | N/A | N/A | N/A | N/A |
| 4 | Yes | Student Away at School | 1.24 | 1.24 | 1.24 | 1.24 | 1.24 | 1.10 | 1.10 | 1.10 | 1.10 |
| 4 | Yes | Driver Training Discount | 2.39 | 2.03 | 1.76 | 1.58 | 1.50 | N/A | N/A | N/A | N/A |
| 4 | Yes | Good Student and Steer Clear Discounts | 1.91 | 1.63 | 1.41 | 1.31 | 1.30 | N/A | N/A | N/A | N/A |
| 4 | Yes | Student Away at School with Good Student Discount | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | 1.10 | 1.10 | 1.10 | 1.10 |
| 4 | Yes | Good Student and Driver Training Discounts | 2.03 | 1.72 | 1.49 | 1.34 | 1.30 | N/A | N/A | N/A | N/A |
| 4 | Yes | Student Away at School with Steer Clear Discount | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 |
| 4 | Yes | Steer Clear and Driver Training Discounts | 2.03 | 1.72 | 1.49 | 1.34 | 1.30 | N/A | N/A | N/A | N/A |
| 4 | Yes | Student Away at School with Driver Training Discount | 1.12 | 1.12 | 1.12 | 1.12 | 1.12 | N/A | N/A | N/A | N/A |
| 4 | Yes | Student Away at School with Good Student and Steer Clear Discounts | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 |
| 4 | Yes | Good Student, Steer Clear and Driver Training Discounts | 1.72 | 1.46 | 1.33 | 1.31 | 1.30 | N/A | N/A | N/A | N/A |
| 4 | Yes | Student Away at School with Driver Training and Steer Clear Discounts | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | N/A | N/A | N/A | N/A |
| 4 | Yes | Student Away at School with Driver Training and Good Student Discounts | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | N/A | N/A | N/A | N/A |
| 4 | Yes | Student Away at School with Driver Training, Good Student and Steer Clear Discounts | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | N/A | N/A | N/A | N/A |

| MPC | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Age | | | | | | | | |
| Class | Multiple Automobiles Discount | Discount | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 4 | No | No Discount | 2.85 | 2.45 | 2.15 | 1.95 | 1.75 | N/A | N/A | N/A | N/A |
| 4 | No | Good Student Discount | 2.45 | 2.11 | 1.86 | 1.69 | 1.52 | N/A | N/A | N/A | N/A |
| 4 | No | Steer Clear Discount | 2.45 | 2.11 | 1.86 | 1.69 | 1.52 | 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 | No | Student Away at School | 1.44 | 1.44 | 1.44 | 1.44 | 1.44 | 1.30 | 1.30 | 1.30 | 1.30 |
| 4 | No | Driver Training Discount | 2.59 | 2.23 | 1.96 | 1.78 | 1.70 | N/A | N/A | N/A | N/A |
| 4 | No | Good Student and Steer Clear Discounts | 2.11 | 1.83 | 1.61 | 1.51 | 1.50 | N/A | N/A | N/A | N/A |
| 4 | No | Student Away at School with Good Student Discount | 1.32 | 1.32 | 1.32 | 1.32 | 1.32 | 1.30 | 1.30 | 1.30 | 1.30 |
| 4 | No | Good Student and Driver Training Discounts | 2.23 | 1.92 | 1.69 | 1.54 | 1.50 | N/A | N/A | N/A | N/A |
| 4 | No | Student Away at School with Steer Clear Discount | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 |
| 4 | No | Steer Clear and Driver Training Discounts | 2.23 | 1.92 | 1.69 | 1.54 | 1.50 | N/A | N/A | N/A | N/A |
| 4 | No | Student Away at School with Driver Training Discount | 1.32 | 1.32 | 1.32 | 1.32 | 1.32 | N/A | N/A | N/A | N/A |
| 4 | No | Student Away at School with Good Student and Steer Clear Discounts | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 |
| 4 | No | Good Student, Steer Clear and Driver Training Discounts | 1.92 | 1.66 | 1.53 | 1.51 | 1.50 | N/A | N/A | N/A | N/A |
| 4 | No | Student Away at School with Driver Training and Steer Clear Discounts | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | N/A | N/A | N/A | N/A |
| 4 | No | Student Away at School with Driver Training and Good Student Discounts | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | N/A | N/A | N/A | N/A |
| 4 | No | Student Away at School with Driver Training, Good Student and Steer Clear Discounts | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 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 | 2.65 | 2.25 | 1.95 | 1.75 | 1.55 | 1.50 | 1.31 | 1.25 | 1.20 |
| 5 | Yes | Good Student Discount | 2.25 | 1.91 | 1.66 | 1.49 | 1.32 | 1.29 | 1.25 | 1.20 | 1.15 |
| 5 | Yes | Steer Clear Discount | 2.25 | 1.91 | 1.66 | 1.49 | 1.32 | 1.29 | 1.25 | 1.20 | 1.15 |
| 5 | Yes | Driver Training Discount | 2.39 | 2.03 | 1.76 | 1.58 | 1.50 | N/A | N/A | N/A | N/A |
| 5 | Yes | Good Student and Steer Clear Discounts | 1.91 | 1.63 | 1.41 | 1.31 | 1.30 | 1.29 | 1.25 | 1.20 | 1.15 |
| 5 | Yes | Good Student and Driver Training Discounts | 2.03 | 1.72 | 1.49 | 1.34 | 1.30 | N/A | N/A | N/A | N/A |
| 5 | Yes | Steer Clear and Driver Training Discounts | 2.03 | 1.72 | 1.49 | 1.34 | 1.30 | N/A | N/A | N/A | N/A |
| 5 | Yes | Good Student, Steer Clear and Driver Training Discounts | 1.72 | 1.46 | 1.33 | 1.31 | 1.30 | 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 | 2.85 | 2.45 | 2.15 | 1.95 | 1.75 | 1.70 | 1.51 | 1.45 | 1.40 |
| 5 | No | Good Student Discount | 2.45 | 2.11 | 1.86 | 1.69 | 1.52 | 1.49 | 1.45 | 1.40 | 1.35 |
| 5 | No | Steer Clear Discount | 2.45 | 2.11 | 1.86 | 1.69 | 1.52 | 1.49 | 1.45 | 1.40 | 1.35 |
| 5 | No | Driver Training Discount | 2.59 | 2.23 | 1.96 | 1.78 | 1.70 | N/A | N/A | N/A | N/A |
| 5 | No | Good Student and Steer Clear Discounts | 2.11 | 1.83 | 1.61 | 1.51 | 1.50 | 1.49 | 1.45 | 1.40 | 1.35 |
| 5 | No | Good Student and Driver Training Discounts | 2.23 | 1.92 | 1.69 | 1.54 | 1.50 | N/A | N/A | N/A | N/A |
| 5 | No | Steer Clear and Driver Training Discounts | 2.23 | 1.92 | 1.69 | 1.54 | 1.50 | N/A | N/A | N/A | N/A |
| 5 | No | Good Student, Steer Clear and Driver Training Discounts | 1.92 | 1.66 | 1.53 | 1.51 | 1.50 | 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 | 2.20 | 1.62 | 1.56 | 1.40 | 1.33 | 1.29 | 1.25 | 1.20 | 1.15 |
| 7 | Yes | Good Student Discount | 1.98 | 1.46 | 1.40 | 1.31 | 1.30 | 1.29 | 1.25 | 1.20 | 1.15 |
| 7 | Yes | Steer Clear Discount | 1.87 | 1.38 | 1.33 | 1.31 | 1.30 | 1.29 | 1.25 | 1.20 | 1.15 |
| 7 | Yes | Driver Training Discount | 1.98 | 1.46 | 1.40 | 1.31 | 1.30 | N/A | N/A | N/A | N/A |
| 7 | Yes | Good Student and Steer Clear Discounts | 1.68 | 1.36 | 1.33 | 1.31 | 1.30 | 1.29 | 1.25 | 1.20 | 1.15 |
| 7 | Yes | Good Student and Driver Training Discounts | 1.78 | 1.36 | 1.33 | 1.31 | 1.30 | N/A | N/A | N/A | N/A |
| 7 | Yes | Steer Clear and Driver Training Discounts | 1.68 | 1.36 | 1.33 | 1.31 | 1.30 | N/A | N/A | N/A | N/A |
| 7 | Yes | Good Student, Steer Clear and Driver Training Discounts | 1.51 | 1.36 | 1.33 | 1.31 | 1.30 | 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 | No | No Discount | 2.40 | 1.82 | 1.76 | 1.60 | 1.53 | 1.49 | 1.45 | 1.40 | 1.35 |
| 7 | No | Good Student Discount | 2.18 | 1.66 | 1.60 | 1.51 | 1.50 | 1.49 | 1.45 | 1.40 | 1.35 |



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| MPC | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Age | | | | | | | | |
| Class | Multiple Automobiles Discount | Discount | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 7 | No | Steer Clear Discount | 2.07 | 1.58 | 1.53 | 1.51 | 1.50 | 1.49 | 1.45 | 1.40 | 1.35 |
| 7 | No | Driver Training Discount | 2.18 | 1.66 | 1.60 | 1.51 | 1.50 | N/A | N/A | N/A | N/A |
| 7 | No | Good Student and Steer Clear Discounts | 1.88 | 1.56 | 1.53 | 1.51 | 1.50 | 1.49 | 1.45 | 1.40 | 1.35 |
| 7 | No | Good Student and Driver Training Discounts | 1.98 | 1.56 | 1.53 | 1.51 | 1.50 | N/A | N/A | N/A | N/A |
| 7 | No | Steer Clear and Driver Training Discounts | 1.88 | 1.56 | 1.53 | 1.51 | 1.50 | N/A | N/A | N/A | N/A |
| 7 | No | Good Student, Steer Clear and Driver Training Discounts | 1.71 | 1.56 | 1.53 | 1.51 | 1.50 | N/A | N/A | N/A | N/A |

| MPC | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Age | | | | | | | | |
| Class | Multiple Automobiles Discount | Discount | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 8 | Yes | No Discount | 2.60 | 2.15 | 2.00 | 1.81 | 1.80 | N/A | N/A | N/A | N/A |
| 8 | Yes | Good Student Discount | 1.98 | 1.61 | 1.50 | 1.36 | 1.35 | N/A | N/A | N/A | N/A |
| 8 | Yes | Steer Clear Discount | 2.21 | 1.83 | 1.70 | 1.54 | 1.53 | N/A | N/A | N/A | N/A |
| 8 | Yes | Student Away at School | 1.42 | 1.42 | 1.42 | 1.42 | 1.42 | 1.10 | 1.10 | 1.10 | 1.10 |
| 8 | Yes | Driver Training Discount | 2.34 | 1.94 | 1.80 | 1.80 | 1.80 | N/A | N/A | N/A | N/A |
| 8 | Yes | Utility Classification | 1.58 | 1.58 | 1.38 | 1.20 | 1.13 | 1.12 | 1.08 | 1.03 | 0.98 |
| 8 | Yes | Good Student and Steer Clear Discounts | 1.68 | 1.37 | 1.33 | 1.31 | 1.30 | N/A | N/A | N/A | N/A |
| 8 | Yes | Student Away at School with Good Student Discount | 1.28 | 1.28 | 1.28 | 1.28 | 1.28 | 1.10 | 1.10 | 1.10 | 1.10 |
| 8 | Yes | Good Student and Driver Training Discounts | 1.78 | 1.45 | 1.35 | 1.35 | 1.35 | N/A | N/A | N/A | N/A |
| 8 | Yes | Student Away at School with Steer Clear Discount | 1.21 | 1.21 | 1.21 | 1.21 | 1.21 | 1.10 | 1.10 | 1.10 | 1.10 |
| 8 | Yes | Steer Clear and Driver Training Discounts | 1.99 | 1.64 | 1.53 | 1.53 | 1.53 | N/A | N/A | N/A | N/A |
| 8 | Yes | Utility Classification with Steer Clear Discount | 1.34 | 1.34 | 1.17 | 1.14 | 1.13 | 1.12 | 1.08 | 1.03 | 0.98 |
| 8 | Yes | Student Away at School with Driver Training Discount | 1.28 | 1.28 | 1.28 | 1.28 | 1.28 | N/A | N/A | N/A | N/A |
| 8 | Yes | Student Away at School with Good Student and Steer Clear Discounts | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 |
| 8 | Yes | Good Student, Steer Clear and Driver Training Discounts | 1.51 | 1.36 | 1.33 | 1.31 | 1.30 | N/A | N/A | N/A | N/A |
| 8 | Yes | Student Away at School with Driver Training and Steer Clear Discounts | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | N/A | N/A | N/A | N/A |
| 8 | Yes | Student Away at School with Driver Training and Good Student Discounts | 1.15 | 1.15 | 1.15 | 1.15 | 1.15 | 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 | Student Away at School with Driver Training, Good Student and Steer Clear Discounts | 1.10 | 1.10 | 1.10 | 1.10 | 1.10 | N/A | N/A | N/A | N/A |

| MPC | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Age | | | | | | | | |
| Class | Multiple Automobiles Discount | Discount | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 8 | No | No Discount | 2.80 | 2.35 | 2.20 | 2.01 | 2.00 | N/A | N/A | N/A | N/A |
| 8 | No | Good Student Discount | 2.18 | 1.81 | 1.70 | 1.56 | 1.55 | N/A | N/A | N/A | N/A |
| 8 | No | Steer Clear Discount | 2.41 | 2.03 | 1.90 | 1.74 | 1.73 | N/A | N/A | N/A | N/A |
| 8 | No | Student Away at School | 1.62 | 1.62 | 1.62 | 1.62 | 1.62 | 1.30 | 1.30 | 1.30 | 1.30 |
| 8 | No | Driver Training Discount | 2.54 | 2.14 | 2.00 | 2.00 | 2.00 | N/A | N/A | N/A | N/A |
| 8 | No | Utility Classification | 1.68 | 1.68 | 1.48 | 1.30 | 1.23 | 1.22 | 1.18 | 1.13 | 1.08 |
| 8 | No | Good Student and Steer Clear Discounts | 1.88 | 1.57 | 1.53 | 1.51 | 1.50 | N/A | N/A | N/A | N/A |
| 8 | No | Student Away at School with Good Student Discount | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | 1.30 | 1.30 | 1.30 | 1.30 |
| 8 | No | Good Student and Driver Training Discounts | 1.98 | 1.65 | 1.55 | 1.55 | 1.55 | N/A | N/A | N/A | N/A |
| 8 | No | Student Away at School with Steer Clear Discount | 1.41 | 1.41 | 1.41 | 1.41 | 1.41 | 1.30 | 1.30 | 1.30 | 1.30 |
| 8 | No | Steer Clear and Driver Training Discounts | 2.19 | 1.84 | 1.73 | 1.73 | 1.73 | N/A | N/A | N/A | N/A |
| 8 | No | Utility Classification with Steer Clear Discount | 1.44 | 1.44 | 1.27 | 1.24 | 1.23 | 1.22 | 1.18 | 1.13 | 1.08 |
| 8 | No | Student Away at School with Driver Training Discount | 1.48 | 1.48 | 1.48 | 1.48 | 1.48 | N/A | N/A | N/A | N/A |
| 8 | No | Student Away at School with Good Student and Steer Clear Discounts | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 |
| 8 | No | Good Student, Steer Clear and Driver Training Discounts | 1.71 | 1.56 | 1.53 | 1.51 | 1.50 | N/A | N/A | N/A | N/A |
| 8 | No | Student Away at School with Driver Training and Steer Clear Discounts | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | N/A | N/A | N/A | N/A |
| 8 | No | Student Away at School with Driver Training and Good Student Discounts | 1.35 | 1.35 | 1.35 | 1.35 | 1.35 | N/A | N/A | N/A | N/A |
| 8 | No | Student Away at School with Driver Training, Good Student and Steer Clear Discounts | 1.30 | 1.30 | 1.30 | 1.30 | 1.30 | 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 | Yes | No Discount | 3.04 | 3.00 | 2.47 | 2.35 | 1.94 | 1.80 | 1.75 | 1.30 | 1.29 |
| 9 | Yes | Good Student Discount | 2.28 | 2.25 | 1.85 | 1.76 | 1.46 | 1.35 | 1.31 | 1.20 | 1.15 |
| 9 | Yes | Steer Clear Discount | 2.58 | 2.55 | 2.10 | 2.00 | 1.65 | 1.53 | 1.49 | 1.20 | 1.15 |
| 9 | Yes | Driver Training Discount | 2.74 | 2.70 | 2.22 | 2.12 | 1.80 | N/A | N/A | N/A | N/A |
| 9 | Yes | Good Student and Steer Clear Discounts | 1.94 | 1.91 | 1.57 | 1.50 | 1.30 | 1.29 | 1.25 | 1.20 | 1.15 |
| 9 | Yes | Good Student and Driver Training Discounts | 2.05 | 2.03 | 1.67 | 1.59 | 1.35 | N/A | N/A | N/A | N/A |
| 9 | Yes | Steer Clear and Driver Training Discounts | 2.33 | 2.30 | 1.89 | 1.80 | 1.53 | N/A | N/A | N/A | N/A |
| 9 | Yes | Good Student, Steer Clear and Driver Training Discounts | 1.74 | 1.72 | 1.42 | 1.35 | 1.30 | 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 | No | No Discount | 3.24 | 3.20 | 2.67 | 2.55 | 2.14 | 2.00 | 1.95 | 1.50 | 1.49 |
| 9 | No | Good Student Discount | 2.48 | 2.45 | 2.05 | 1.96 | 1.66 | 1.55 | 1.51 | 1.40 | 1.35 |
| 9 | No | Steer Clear Discount | 2.78 | 2.75 | 2.30 | 2.20 | 1.85 | 1.73 | 1.69 | 1.40 | 1.35 |
| 9 | No | Driver Training Discount | 2.94 | 2.90 | 2.42 | 2.32 | 2.00 | N/A | N/A | N/A | N/A |
| 9 | No | Good Student and Steer Clear Discounts | 2.14 | 2.11 | 1.77 | 1.70 | 1.50 | 1.49 | 1.45 | 1.40 | 1.35 |
| 9 | No | Good Student and Driver Training Discounts | 2.25 | 2.23 | 1.87 | 1.79 | 1.55 | N/A | N/A | N/A | N/A |
| 9 | No | Steer Clear and Driver Training Discounts | 2.53 | 2.50 | 2.09 | 2.00 | 1.73 | N/A | N/A | N/A | N/A |
| 9 | No | Good Student, Steer Clear and Driver Training Discounts | 1.94 | 1.92 | 1.62 | 1.55 | 1.50 | 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

| IRG | Collision | | | | | | |
|---|---|---|---|---|---|---|---|
| | Deductible | | | | | | |
| | 50^ | 100^ | 200# | 250 | 500 | 1000 | 2000 |
| 1 | 0.450 | 0.420 | 0.410 | 0.400 | 0.360 | 0.220 | 0.130 |
| 2 | 0.480 | 0.460 | 0.430 | 0.420 | 0.380 | 0.240 | 0.140 |
| 3 | 0.500 | 0.480 | 0.450 | 0.440 | 0.400 | 0.260 | 0.150 |
| 4 | 0.550 | 0.530 | 0.500 | 0.480 | 0.420 | 0.290 | 0.170 |
| 5 | 0.590 | 0.580 | 0.540 | 0.530 | 0.460 | 0.350 | 0.200 |
| 6 | 0.640 | 0.610 | 0.590 | 0.570 | 0.500 | 0.380 | 0.230 |
| 7 | 0.670 | 0.640 | 0.610 | 0.600 | 0.530 | 0.410 | 0.260 |
| 8 | 0.710 | 0.680 | 0.640 | 0.630 | 0.560 | 0.440 | 0.290 |
| 9 | 0.740 | 0.720 | 0.690 | 0.680 | 0.600 | 0.480 | 0.320 |
| 10 | 0.800 | 0.770 | 0.740 | 0.730 | 0.650 | 0.520 | 0.350 |
| 11 | 0.850 | 0.830 | 0.800 | 0.770 | 0.700 | 0.560 | 0.380 |
| 12 | 0.930 | 0.910 | 0.870 | 0.850 | 0.770 | 0.630 | 0.430 |
| 13 | 1.030 | 1.000 | 0.970 | 0.950 | 0.860 | 0.710 | 0.510 |
| 14 | 1.110 | 1.070 | 1.030 | 1.010 | 0.930 | 0.770 | 0.560 |
| 15 | 1.180 | 1.150 | 1.110 | 1.090 | 1.000 | 0.840 | 0.610 |
| 16 | 1.250 | 1.220 | 1.180 | 1.160 | 1.060 | 0.900 | 0.650 |
| 17 | 1.310 | 1.280 | 1.230 | 1.210 | 1.120 | 0.950 | 0.700 |
| 18 | 1.380 | 1.350 | 1.300 | 1.280 | 1.180 | 1.010 | 0.740 |
| 19 | 1.440 | 1.400 | 1.370 | 1.340 | 1.240 | 1.060 | 0.790 |
| 20 | 1.510 | 1.470 | 1.420 | 1.410 | 1.300 | 1.120 | 0.840 |
| 21 | 1.590 | 1.550 | 1.510 | 1.480 | 1.380 | 1.180 | 0.900 |
| 22 | 1.690 | 1.660 | 1.610 | 1.580 | 1.470 | 1.270 | 0.960 |
| 23 | 1.820 | 1.780 | 1.730 | 1.700 | 1.590 | 1.380 | 1.060 |
| 24 | 1.970 | 1.930 | 1.880 | 1.850 | 1.730 | 1.500 | 1.170 |
| 25 | 2.090 | 2.050 | 2.000 | 1.960 | 1.840 | 1.600 | 1.240 |
| 26 | 2.180 | 2.150 | 2.090 | 2.060 | 1.930 | 1.690 | 1.320 |
| 27 | 2.290 | 2.240 | 2.190 | 2.160 | 2.020 | 1.770 | 1.380 |
| 28 | 2.400 | 2.350 | 2.290 | 2.260 | 2.120 | 1.860 | 1.460 |
| 29 | 2.490 | 2.450 | 2.390 | 2.350 | 2.210 | 1.950 | 1.530 |
| 30 | 2.580 | 2.540 | 2.480 | 2.440 | 2.300 | 2.020 | 1.590 |
| 31 | 2.690 | 2.630 | 2.580 | 2.540 | 2.390 | 2.110 | 1.670 |
| 32 | 2.780 | 2.740 | 2.660 | 2.640 | 2.480 | 2.190 | 1.730 |
| 33 | 2.890 | 2.840 | 2.780 | 2.740 | 2.580 | 2.280 | 1.810 |
| 34 | 2.990 | 2.930 | 2.860 | 2.830 | 2.670 | 2.370 | 1.870 |
| 35 | 3.080 | 3.040 | 2.960 | 2.920 | 2.760 | 2.440 | 1.930 |



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| Collision | |
|---|---|
| For each additional IRG greater than shown above, add the following factor | |
| Deductible | Factor |
| 50^ | 0.120 |
| 100^ | 0.120 |
| 200# | 0.120 |
| 250 | 0.120 |
| 500 | 0.110 |
| 1000 | 0.100 |
| 2000 | 0.080 |

**Example:** The IRG 45 factor is computed as 10 (the difference between 45 and 35) multiplied by the factor above, and added to the IRG 35 factor.

| Comprehensive | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| IRG | Deductible | | | | | | | |
| | FULL | 50 | 100 | 200# | 250 | 500 | 1000 | 2000 |
| 1 | 0.240 | 0.170 | 0.150 | 0.130 | 0.120 | 0.090 | 0.060 | 0.040 |
| 2 | 0.280 | 0.220 | 0.190 | 0.150 | 0.140 | 0.100 | 0.070 | 0.050 |
| 3 | 0.330 | 0.280 | 0.260 | 0.200 | 0.180 | 0.120 | 0.090 | 0.050 |
| 4 | 0.330 | 0.290 | 0.260 | 0.210 | 0.180 | 0.140 | 0.100 | 0.060 |
| 5 | 0.380 | 0.340 | 0.320 | 0.240 | 0.220 | 0.160 | 0.110 | 0.070 |
| 6 | 0.430 | 0.400 | 0.360 | 0.290 | 0.260 | 0.170 | 0.120 | 0.080 |
| 7 | 0.490 | 0.460 | 0.410 | 0.360 | 0.310 | 0.200 | 0.140 | 0.090 |
| 8 | 0.540 | 0.500 | 0.470 | 0.400 | 0.370 | 0.240 | 0.160 | 0.100 |
| 9 | 0.600 | 0.560 | 0.520 | 0.450 | 0.420 | 0.280 | 0.190 | 0.110 |
| 10 | 0.650 | 0.610 | 0.570 | 0.490 | 0.460 | 0.320 | 0.210 | 0.120 |
| 11 | 0.700 | 0.660 | 0.610 | 0.540 | 0.510 | 0.360 | 0.240 | 0.140 |
| 12 | 0.770 | 0.720 | 0.680 | 0.610 | 0.570 | 0.410 | 0.270 | 0.160 |
| 13 | 0.860 | 0.820 | 0.770 | 0.690 | 0.650 | 0.470 | 0.330 | 0.200 |
| 14 | 0.930 | 0.880 | 0.840 | 0.750 | 0.710 | 0.530 | 0.370 | 0.230 |
| 15 | 1.000 | 0.950 | 0.900 | 0.810 | 0.770 | 0.580 | 0.410 | 0.260 |
| 16 | 1.070 | 1.020 | 0.960 | 0.870 | 0.830 | 0.630 | 0.450 | 0.290 |
| 17 | 1.130 | 1.070 | 1.030 | 0.920 | 0.890 | 0.670 | 0.490 | 0.310 |
| 18 | 1.200 | 1.150 | 1.090 | 0.990 | 0.950 | 0.720 | 0.530 | 0.340 |
| 19 | 1.260 | 1.210 | 1.140 | 1.040 | 0.990 | 0.770 | 0.560 | 0.360 |
| 20 | 1.320 | 1.260 | 1.210 | 1.090 | 1.050 | 0.810 | 0.600 | 0.390 |
| 21 | 1.390 | 1.330 | 1.270 | 1.160 | 1.110 | 0.860 | 0.640 | 0.420 |



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| Comprehensive | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| IRG | Deductible | | | | | | | |
| | FULL | 50 | 100 | 200# | 250 | 500 | 1000 | 2000 |
| 22 | 1.470 | 1.410 | 1.340 | 1.230 | 1.180 | 0.920 | 0.680 | 0.450 |
| 23 | 1.580 | 1.510 | 1.450 | 1.330 | 1.280 | 1.000 | 0.750 | 0.490 |
| 24 | 1.680 | 1.620 | 1.550 | 1.420 | 1.360 | 1.060 | 0.810 | 0.540 |
| 25 | 1.790 | 1.720 | 1.650 | 1.510 | 1.460 | 1.120 | 0.870 | 0.580 |
| 26 | 1.880 | 1.810 | 1.740 | 1.600 | 1.530 | 1.180 | 0.930 | 0.620 |
| 27 | 1.970 | 1.890 | 1.820 | 1.680 | 1.620 | 1.230 | 0.980 | 0.650 |
| 28 | 2.060 | 1.990 | 1.910 | 1.760 | 1.690 | 1.280 | 1.030 | 0.690 |
| 29 | 2.150 | 2.070 | 1.990 | 1.840 | 1.760 | 1.330 | 1.070 | 0.730 |
| 30 | 2.240 | 2.160 | 2.080 | 1.920 | 1.840 | 1.390 | 1.110 | 0.760 |
| 31 | 2.330 | 2.240 | 2.160 | 2.000 | 1.910 | 1.440 | 1.150 | 0.800 |
| 32 | 2.420 | 2.340 | 2.240 | 2.070 | 1.980 | 1.490 | 1.200 | 0.830 |
| 33 | 2.500 | 2.410 | 2.320 | 2.140 | 2.060 | 1.540 | 1.240 | 0.860 |
| 34 | 2.590 | 2.500 | 2.400 | 2.220 | 2.130 | 1.600 | 1.280 | 0.890 |
| 35 | 2.680 | 2.580 | 2.490 | 2.290 | 2.210 | 1.650 | 1.320 | 0.920 |

| Comprehensive | |
|---|---|
| For each additional IRG greater than shown above, add the following factor | |
| Deductible | Factor |
| FULL | 0.080 |
| 50 | 0.080 |
| 100 | 0.070 |
| 200# | 0.070 |
| 250 | 0.070 |
| 500 | 0.050 |
| 1000 | 0.040 |
| 2000 | 0.030 |

**Example:** The IRG 45 factor is computed as 10 (the difference between 45 and 35) multiplied by the factor above, and added to the IRG 35 factor.

#Renewal or Transfer of Coverage Only

^SFF&C Renewal or Transfer of Coverage Only



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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 |
| 50/200# | 1.11 |
| 50/500# | 1.16 |
| 100/100# | 1.12 |
| 100/200 | 1.15 |
| 100/300 | 1.17 |
| 100/500# | 1.21 |
| 150/250# | 1.20 |
| 150/300# | 1.21 |
| 150/400# | 1.23 |
| 200/200# | 1.22 |
| 200/300# | 1.24 |
| 200/400# | 1.26 |
| 200/500# | 1.28 |
| 250/250# | 1.27 |
| 250/300# | 1.28 |
| 250/400# | 1.30 |
| 250/500 | 1.31 |
| 300/300 | 1.30 |
| 300/500# | 1.34 |
| 300/750# | 1.37 |
| 400/400# | 1.36 |
| 500/500 | 1.44 |
| 500/1000 | 1.49 |
| 750/750# | 1.52 |
| 750/1000 | 1.54 |
| 1000/1000 | 1.58 |

#Renewal or Transfer of Coverage Only



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| 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 | 0.08 |
| 250 | 0.10 |
| 300 | 0.12 |
| 500 | 0.15 |
| 750 | 0.20 |
| 1000 | 0.22 |

| 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 |

| UBI | |
|---|---|
| Limits (000) | Factor |
| 25/50 | 1.00 |
| 50/100 | 1.31 |
| 100/200 | 1.41 |
| 100/300 | 1.53 |
| 250/500 | 1.74 |
| 300/300 | 1.60 |
| 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.



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| UPD | | |
|---|---|---|
| Limits (000) | Without Collision | With Collision |
| 25 | 1.00 | 1.00 |
| 50 | 1.58 | 1.00 |
| 100 | 2.80 | 1.00 |
| 150 | 4.00 | 1.00 |
| 200 | 5.21 | 1.00 |
| 250 | 6.41 | 1.00 |
| 300 | 7.59 | 1.00 |
| 500 | 12.41 | 1.00 |
| 750 | 18.43 | 1.00 |
| 1000 | 24.40 | 1.00 |

**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.

| WBI | |
|---|---|
| Limits (000) | Factor |
| 25/50 | 1.00 |
| 50/100 | 1.52 |
| 100/200 | 2.44 |
| 100/300 | 2.80 |
| 250/500 | 5.26 |
| 300/300 | 4.33 |
| 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 |
|---|---|---|---|---|
| 2015 | 1.00 | 1.22 | 1.12 | 1.00 |
| 2014 | 1.00 | 1.16 | 1.09 | 1.00 |
| 2013 | 1.00 | 1.10 | 1.06 | 1.00 |
| 2012 | 1.00 | 1.05 | 1.03 | 1.00 |
| 2011 | 1.00 | 1.00 | 1.00 | 1.00 |
| 2010 | 1.02 | 0.96 | 0.97 | 1.03 |
| 2009 | 1.04 | 0.92 | 0.95 | 1.04 |
| 2008 | 1.05 | 0.88 | 0.93 | 1.05 |
| 2007 | 1.05 | 0.84 | 0.91 | 1.05 |
| 2006 | 1.05 | 0.80 | 0.89 | 1.05 |
| 2005 | 1.05 | 0.76 | 0.87 | 1.03 |
| 2004 | 1.04 | 0.72 | 0.85 | 1.00 |
| 2003 | 1.02 | 0.68 | 0.83 | 0.98 |
| 2002 | 1.00 | 0.64 | 0.81 | 0.96 |
| 2001 | 0.98 | 0.60 | 0.79 | 0.93 |
| 2000 | 0.96 | 0.56 | 0.77 | 0.90 |
| 1999 | 0.94 | 0.53 | 0.75 | 0.87 |
| 1998 | 0.91 | 0.50 | 0.73 | 0.86 |
| 1997 | 0.88 | 0.48 | 0.71 | 0.86 |
| 1996 | 0.86 | 0.47 | 0.69 | 0.86 |
| 1995 | 0.86 | 0.46 | 0.68 | 0.86 |
| 1994 | 0.86 | 0.46 | 0.68 | 0.86 |
| 1993 | 0.86 | 0.46 | 0.68 | 0.86 |
| Prior | 0.86 | 0.46 | 0.68 | 0.86 |



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## PRIVATE PASSENGER

| SFF&C STAR Factors | | | | |
|---|---|---|---|---|
| Coverage | Ineligible for STAR Plan | 1-STAR | 2-STAR | 3-STAR |
| BIPD | 1.750 | 1.640 | 1.320 | 1.100 |
| COLL | 1.750 | 1.640 | 1.320 | 1.100 |
| COMP | 1.750 | 1.640 | 1.320 | 1.100 |
| ERS | 1.750 | 1.750 | 1.750 | 1.250 |
| MPC | 1.750 | 1.640 | 1.320 | 1.100 |
| R1 | 1.750 | 1.750 | 1.750 | 1.250 |
| S (5,000) | 1.750 | 1.750 | 1.750 | 1.250 |
| S (10,000) | 1.750 | 1.750 | 1.750 | 1.250 |
| T | 1.750 | 1.750 | 1.750 | 1.250 |
| UBI | 1.750 | 2.040 | 2.040 | 1.600 |
| UPD | 1.750 | 2.040 | 2.040 | 1.600 |
| WBI | 1.750 | 2.040 | 2.040 | 1.600 |

| Ineligible for CRI but Eligible for ARRP |
|---|
| 0.965 |

| Experience Rated Fleet Factor |
|---|
| 0.80 |

| ERS Farm Factor |
|---|
| 0.90 |

| Multiple Automobiles Discount |
|---|
| 0.90 |



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## PRIVATE PASSENGER TERRITORY RATING FACTORS

See Territory Definitions

| Territory | BIPD | COLL | COMP | MPC |
|---|---|---|---|---|
| 001 | 1.415 | 1.283 | 0.861 | 1.415 |
| 002 | 1.174 | 1.070 | 0.695 | 0.987 |
| 003 | 1.009 | 0.870 | 0.647 | 0.808 |
| 004 | 0.950 | 0.927 | 1.046 | 1.007 |
| 005 | 1.018 | 1.007 | 0.876 | 0.867 |
| 006 | 1.112 | 1.044 | 1.218 | 1.237 |
| 008 | 0.961 | 0.903 | 0.689 | 0.955 |
| 009 | 1.173 | 1.117 | 0.893 | 1.084 |
| 011 | 1.045 | 0.996 | 1.085 | 0.958 |
| 012 | 1.204 | 1.057 | 1.098 | 1.290 |
| 013 | 1.171 | 1.082 | 1.792 | 1.516 |
| 014 | 0.971 | 1.050 | 1.447 | 1.106 |
| 015 | 0.774 | 0.910 | 1.040 | 0.834 |
| 016 | 0.874 | 1.018 | 1.564 | 1.011 |
| 017 | 0.810 | 1.058 | 1.355 | 1.054 |
| 018 | 1.122 | 1.048 | 0.942 | 0.969 |
| 019 | 1.155 | 1.073 | 1.037 | 1.267 |
| 020 | 1.068 | 1.029 | 0.844 | 1.012 |
| 051 | 1.047 | 0.996 | 1.085 | 0.958 |
| 056 | 0.927 | 1.018 | 1.149 | 1.017 |
| 076 | 0.874 | 1.018 | 1.564 | 1.038 |
| 113 | 1.171 | 1.082 | 1.462 | 1.145 |
| 123 | 1.014 | 1.082 | 1.791 | 1.213 |
| 136 | 0.874 | 1.018 | 1.564 | 1.038 |
| 141 | 1.045 | 0.996 | 1.085 | 0.958 |
| 154 | 0.902 | 1.050 | 1.203 | 1.036 |
| 155 | 0.996 | 1.007 | 0.876 | 0.867 |
| 157 | 0.810 | 1.058 | 1.203 | 1.036 |
| 166 | 1.014 | 1.044 | 1.252 | 1.099 |



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## COMMERCIAL BASE RATES

| SFM | | | | |
|---|---|---|---|---|
| Territory | BIPD | COLL | COMP | MPC |
| 001 | 162.60 | 34.80 | 34.00 | 8.50 |
| 002 | 133.00 | 34.80 | 34.00 | 7.00 |
| 003 | 103.90 | 34.80 | 34.00 | 6.10 |
| 004 | 100.40 | 34.80 | 34.00 | 7.10 |
| 005 | 120.10 | 34.80 | 34.00 | 7.30 |
| 006 | 130.50 | 34.80 | 34.00 | 8.10 |
| 008 | 106.90 | 34.80 | 34.00 | 6.90 |
| 009 | 144.20 | 34.80 | 34.00 | 8.70 |
| 011 | 110.70 | 34.80 | 34.00 | 7.10 |
| 012 | 141.30 | 34.80 | 34.00 | 9.80 |
| 013 | 117.60 | 34.80 | 34.00 | 9.20 |
| 014 | 106.70 | 34.80 | 34.00 | 8.10 |
| 015 | 70.60 | 34.80 | 34.00 | 6.20 |
| 016 | 89.80 | 34.80 | 34.00 | 8.40 |
| 017 | 78.50 | 34.80 | 34.00 | 7.80 |
| 018 | 115.90 | 34.80 | 34.00 | 7.20 |
| 019 | 115.90 | 34.80 | 34.00 | 8.10 |
| 020 | 124.90 | 34.80 | 34.00 | 6.70 |
| 051 | 120.10 | 34.80 | 34.00 | 7.10 |
| 056 | 120.10 | 34.80 | 34.00 | 8.10 |
| 076 | 117.70 | 34.80 | 34.00 | 8.40 |
| 113 | 115.70 | 34.80 | 34.00 | 8.50 |
| 123 | 95.90 | 34.80 | 34.00 | 9.60 |
| 136 | 114.80 | 34.80 | 34.00 | 8.40 |
| 141 | 110.70 | 34.80 | 34.00 | 7.10 |
| 154 | 86.20 | 34.80 | 34.00 | 7.60 |
| 155 | 86.20 | 34.80 | 34.00 | 7.30 |
| 157 | 72.60 | 34.80 | 34.00 | 7.60 |
| 166 | 95.90 | 34.80 | 34.00 | 9.60 |

| SFF&C | | | | |
|---|---|---|---|---|
| Territory | BIPD | COLL | COMP | MPC |
| 001 | 284.60 | 60.90 | 59.50 | 14.90 |
| 002 | 232.80 | 60.90 | 59.50 | 12.30 |
| 003 | 181.80 | 60.90 | 59.50 | 10.70 |



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| SFF&C | | | | |
|---|---|---|---|---|
| Territory | BIPD | COLL | COMP | MPC |
| 004 | 175.70 | 60.90 | 59.50 | 12.40 |
| 005 | 210.20 | 60.90 | 59.50 | 12.80 |
| 006 | 228.40 | 60.90 | 59.50 | 14.20 |
| 008 | 187.10 | 60.90 | 59.50 | 12.10 |
| 009 | 252.40 | 60.90 | 59.50 | 15.20 |
| 011 | 193.70 | 60.90 | 59.50 | 12.40 |
| 012 | 247.30 | 60.90 | 59.50 | 17.20 |
| 013 | 205.80 | 60.90 | 59.50 | 16.10 |
| 014 | 186.70 | 60.90 | 59.50 | 14.20 |
| 015 | 123.60 | 60.90 | 59.50 | 10.90 |
| 016 | 157.20 | 60.90 | 59.50 | 14.70 |
| 017 | 137.40 | 60.90 | 59.50 | 13.70 |
| 018 | 202.80 | 60.90 | 59.50 | 12.60 |
| 019 | 202.80 | 60.90 | 59.50 | 14.20 |
| 020 | 218.60 | 60.90 | 59.50 | 11.70 |
| 051 | 210.20 | 60.90 | 59.50 | 12.40 |
| 056 | 210.20 | 60.90 | 59.50 | 14.20 |
| 076 | 206.00 | 60.90 | 59.50 | 14.70 |
| 113 | 202.50 | 60.90 | 59.50 | 14.90 |
| 123 | 167.80 | 60.90 | 59.50 | 16.80 |
| 136 | 200.90 | 60.90 | 59.50 | 14.70 |
| 141 | 193.70 | 60.90 | 59.50 | 12.40 |
| 154 | 150.90 | 60.90 | 59.50 | 13.30 |
| 155 | 150.90 | 60.90 | 59.50 | 12.80 |
| 157 | 127.10 | 60.90 | 59.50 | 13.30 |
| 166 | 167.80 | 60.90 | 59.50 | 16.80 |

| ERS | |
|---|---|
| Company | Base Rate |
| SFM | 2.40 |
| SFF&C | 4.20 |

| UBI | |
|---|---|
| Company | Base Rate |
| SFM | 6.60 |



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| UBI | |
|---|---|
| Company | Base Rate |
| SFF&C | 11.60 |

| UPD | | |
|---|---|---|
| Collision Coverage | SFM | SFF&C |
| Without Collision | 6.40 | 11.20 |
| With Collision | 2.60 | 4.60 |

| WBI | |
|---|---|
| Company | Base Rate |
| SFM | 11.30 |
| SFF&C | 19.80 |



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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 |
| 50/200# | 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 |
| 1000/1000 | 1.56 |

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| 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 |

| 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 |



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**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) | Without Collision | With Collision |
| 25 | 1.00 | 1.00 |
| 50 | 1.58 | 1.00 |
| 100 | 2.80 | 1.00 |
| 150 | 4.00 | 1.00 |
| 200 | 5.21 | 1.00 |
| 250 | 6.41 | 1.00 |
| 300 | 7.59 | 1.00 |
| 500 | 12.41 | 1.00 |
| 750 | 18.43 | 1.00 |
| 1000 | 24.40 | 1.00 |

**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.

| WBI | |
|---|---|
| Limits (000) | Factor |
| 25/50 | 1.00 |
| 50/100 | 1.52 |
| 100/200 | 2.44 |
| 100/300 | 2.80 |
| 250/500 | 5.26 |
| 300/300 | 4.33 |
| 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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## 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**

| BIPD Sequence | Operation |
|---|---|
| 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) | * |
| 04. Private Passenger Model Year | * |
| 05. Financial Responsibility Certification | * |
| 06. Liability Rating Group (Private Passenger only) | * |
| 07. Experience Rated Fleet | * |
| 08. Antique/Classic/Replica % (See Below) | * |
| 09. Private Passenger Territory | * |
| 10. Apply Minimum Premium (See Below) | |
| 11. Policy Term (Rule 102, Rule 801C) | * |
| 12. Fleet Modification | * |

| COLL Sequence | Operation |
|---|---|
| 01. Private Passenger Base Rate | |
| 02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies) | * |
| 03. Private Passenger IRG/Deductible (See Below for IRG Determination) | * |
| 04. Private Passenger Model Year | * |
| 05. Experience Rated Fleet | * |
| 06. Antique/Classic/Replica % (See Below) | * |
| 07. Private Passenger Territory | * |
| 08. Policy Term (Rule 102, Rule 801C) | * |
| 09. Fleet Modification | * |



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| COMP Sequence | Operation |
|---|---|
| 01. Private Passenger Base Rate | |
| 02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies) | * |
| 03. Private Passenger IRG/Deductible (See Below for IRG Determination) | * |
| 04. Private Passenger Model Year | * |
| 05. Experience Rated Fleet | * |
| 06. Antique/Classic/Replica % (See Below) | * |
| 07. Private Passenger Territory | * |
| 08. Policy Term (Rule 102, Rule 801C) | * |
| 09. Fleet Modification | * |

| ERS Sequence | Operation |
|---|---|
| 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 | * |

| MPC Sequence | Operation |
|---|---|
| 01. Private Passenger Base Rate | |
| 02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies) | * |
| 03. Private Passenger Limits | * |
| 04. Private Passenger Model Year | * |
| 05. Passive Restraint Discount | * |
| 06. Vehicle Safety Discount | * |
| 07. Experience Rated Fleet | * |
| 08. Antique/Classic/Replica % (See Below) | * |
| 09. Private Passenger Territory | * |
| 10. Policy Term (Rule 102, Rule 801C) | * |
| 11. Fleet Modification | * |



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| R1 Sequence | Operation |
|---|---|
| 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 | * |

| S Sequence | Operation |
|---|---|
| 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 | * |

| T Sequence | Operation |
|---|---|
| 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 | * |

| UBI Sequence | Operation |
|---|---|
| 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 | * |

| UPD Sequence | Operation |
|---|---|
| 01. Private Passenger Base Rate | |
| 02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies) | * |
| 03. Private Passenger Limits | * |



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| UPD Sequence | Operation |
|---|---|
| 04. Antique/Classic/Replica % (See Below) | * |
| 05. Policy Term (Rule 102, Rule 801C) | * |
| 06. Fleet Modification | * |

| WBI Sequence | Operation |
|---|---|
| 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 | * |

**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 |

| 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 |



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| IRG Determination | | | |
|---|---|---|---|
| **Stated Amount Value** | **IRG** | **Stated Amount Value** | **IRG** |
| 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**

| COLL Sequence | Operation |
|---|---|
| 01. Base Rate (See Below) | |
| 02. Policy Term (Rule 102, Rule 801C) | * |
| 03. Fleet Modification | * |

| COMP Sequence | Operation |
|---|---|
| 01. Base Rate (See Below) | |
| 02. Policy Term (Rule 102, Rule 801C) | * |
| 03. Fleet Modification | * |

| 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 |



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| SFM Collision Base Rates | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| MSRP of Camper Unit | Rating Group Code | Deductible | | | | | | |
| | | 50 | 100 | 200 | 250 | 500 | 1000 | 2000 |
| 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 |
| 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 |

| 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 |



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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 |
| 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 | Camper Unit | 0.60 |
| SFM | Motor Home | 1.00 |
| SFM | Truck or Van Camper | 1.00 |
| SFM | Travel or Camping Trailer | 0.60 |
| SFF&C | Camper Unit | 1.10 |
| SFF&C | Motor Home | 1.80 |
| SFF&C | Truck or Van Camper | 1.80 |
| SFF&C | Travel or Camping Trailer | 1.10 |

| Company | Vehicle Type | Minimum Premium |
|---|---|---|
| SFM | Camper Unit | 6.00 |
| SFM | Motor Home | 10.00 |
| SFM | Truck or Van Camper | 10.00 |
| SFM | Travel or Camping Trailer | 6.00 |
| SFF&C | Camper Unit | 11.00 |
| SFF&C | Motor Home | 18.00 |
| SFF&C | Truck or Van Camper | 18.00 |
| SFF&C | Travel or Camping Trailer | 11.00 |

## EXTENSION OF PHYSICAL DAMAGE TO TRAILERS USED FOR TRANSPORTING OFF-ROAD VEHICLES

See Rule 901

| SFM | |
|---|---|
| Deductible | Annual Premiums |
| 50 | 6.00 |
| 100 | 5.00 |
| 200 | 4.00 |
| 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**

| BIPD Sequence | Operation |
|---|---|
| 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) | * |
| 04. Private Passenger Model Year | * |
| 05. Motor Home % (See Below) | * |
| 06. Private Passenger Territory | * |
| 07. Private Passenger Youthful Class (Single Car, No Discounts) | * |
| 08. Private Passenger Adult Class (Single Car, No Discounts; Include Age Adjustment Factors) | * |
| 09. Fleet Modification | * |

| COLL Sequence | Operation |
|---|---|
| 01. Private Passenger Base Rate | |
| 02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies) | * |
| 03. Private Passenger IRG/Deductible (See Below for IRG Determination) | * |
| 04. Private Passenger Model Year | * |
| 05. Motor Home % (See Below) | * |
| 06. Private Passenger Territory | * |
| 07. Private Passenger Youthful Class (Single Car, No Discounts) | * |
| 08. Private Passenger Adult Class (Single Car, No Discounts; Include Age Adjustment Factors) | * |
| 09. Fleet Modification | * |

| COMP Sequence | Operation |
|---|---|
| 01. Private Passenger Base Rate | |



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| COMP Sequence | Operation |
|---|---|
| 02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies) | * |
| 03. Private Passenger IRG/Deductible (See Below for IRG Determination) | * |
| 04. Private Passenger Model Year | * |
| 05. Motor Home % (See Below) | * |
| 06. Materials Discount | * |
| 07. Private Passenger Territory | * |
| 08. Private Passenger Youthful Class (Single Car, No Discounts) | * |
| 09. Private Passenger Adult Class (Single Car, No Discounts; Include Age Adjustment Factors) | * |
| 10. Fleet Modification | * |

| ERS Sequence | Operation |
|---|---|
| 01. Base Rate (See Below) | |
| 02. Fleet Modification | * |

| MPC Sequence | Operation |
|---|---|
| 01. Private Passenger Base Rate | |
| 02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies) | * |
| 03. Private Passenger Limits | * |
| 04. Private Passenger Model Year | * |
| 05. Passive Restraint Discount | * |
| 06. Motor Home % (See Below) | * |
| 07. Private Passenger Territory | * |
| 08. Private Passenger Youthful Class (Single Car, No Discounts) | * |
| 09. Private Passenger Adult Class (Single Car, No Discounts; Include Age Adjustment Factors) | * |
| 10. Fleet Modification | * |

| R1 Sequence | Operation |
|---|---|
| 01. Private Passenger Base Rate | |
| 02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies) | * |
| 03. Motor Home % (See Below) | * |



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| R1 Sequence | Operation |
|---|---|
| 04. Fleet Modification | * |

| S Sequence | Operation |
|---|---|
| 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 | * |

| T Sequence | Operation |
|---|---|
| 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 | * |

| UBI Sequence | Operation |
|---|---|
| 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 | * |

| UPD Sequence | Operation |
|---|---|
| 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 | * |



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| WBI Sequence | Operation |
|---|---|
| 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 | * |

**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 | 55% |
| COMP | 215% |
| MPC | 30% |
| R1 | 100% |
| S (5,000) | 200% |
| S (10,000) | 200% |
| T | 200% |
| UBI | 48% |
| UPD | 48% |
| 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 |



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| 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 |
| 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**

| BIPD Sequence | Operation |
|---|---|
| 01. Base Rate | |
| 02. Private Passenger Limits (BI + PD) | * |
| 03. Model Year | * |
| 04. Liability Rating Group | * |
| 05. Customer Rating Index | * |
| 06. Territory | * |
| 07. Age | * |
| 08. Policy Term (Rule 102, Rule 801C) | * |
| 09. Fleet Modification | * |

| COLL Sequence | Operation |
|---|---|
| 01. Base Rate | |
| 02. Deductible | * |
| 03. Model Year | * |
| 04. Motorcycle % | * |
| 05. Customer Rating Index | * |
| 06. Territory | * |
| 07. Age | * |
| 08. Policy Term (Rule 102, Rule 801C) | * |
| 09. Fleet Modification | * |

| COMP Sequence | Operation |
|---|---|
| 01. Base Rate | |
| 02. Deductible | * |
| 03. Model Year | * |
| 04. Motorcycle % | * |
| 05. Customer Rating Index | * |
| 06. Territory | * |
| 07. Age | * |



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| COMP Sequence | Operation |
|---|---|
| 08. Policy Term (Rule 102, Rule 801C) | * |
| 09. Fleet Modification | * |

| MPC Sequence | Operation |
|---|---|
| 01. Base Rate | |
| 02. Private Passenger Limits ($5000 Limit) | * |
| 03. Model Year | * |
| 04. Customer Rating Index | * |
| 05. Territory | * |
| 06. Age | * |
| 07. Policy Term (Rule 102, Rule 801C) | * |
| 08. Fleet Modification | * |

| S Sequence | Operation |
|---|---|
| 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 | * |

**Note:** Coverage S is limited to the minimum required under the Arkansas no-fault law.

| T Sequence | Operation |
|---|---|
| 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 | * |

**Note:** Coverage T is limited to the minimum required under the Arkansas no-fault law.



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| UBI Sequence | Operation |
|---|---|
| 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 | * |

| UPD Sequence | Operation |
|---|---|
| 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 | * |

| WBI Sequence | Operation |
|---|---|
| 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 | * |



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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 | 1.21 | 4.95 | 9.10 |
| 17 | 1.21 | 4.95 | 8.12 |
| 18 | 1.21 | 4.95 | 7.74 |
| 19 | 1.21 | 4.95 | 7.74 |
| 20 | 1.21 | 4.52 | 7.74 |
| 21 | 1.21 | 4.10 | 7.74 |
| 22 | 1.21 | 3.78 | 7.74 |
| 23 | 1.21 | 3.57 | 7.74 |
| 24 | 1.21 | 3.42 | 7.74 |
| 25 | 1.21 | N/A | N/A |
| 26 | 1.21 | N/A | N/A |
| 27 | 1.21 | N/A | N/A |
| 28 | 1.21 | N/A | N/A |
| 29 | 1.21 | N/A | N/A |
| 30 | 1.20 | N/A | N/A |
| 31 | 1.15 | N/A | N/A |
| 32 | 1.10 | N/A | N/A |
| 33 | 1.06 | N/A | N/A |
| 34 | 1.03 | N/A | N/A |
| 35 | 1.00 | N/A | N/A |
| 36 | 0.98 | N/A | N/A |
| 37 | 0.96 | N/A | N/A |
| 38 | 0.94 | N/A | N/A |
| 39 | 0.93 | N/A | N/A |
| 40 | 0.92 | N/A | N/A |
| 41 | 0.91 | N/A | N/A |
| 42 | 0.90 | N/A | N/A |
| 43 | 0.90 | N/A | N/A |
| 44 | 0.90 | N/A | N/A |
| 45 | 0.90 | N/A | N/A |
| 46 | 0.90 | N/A | N/A |
| 47 | 0.90 | N/A | N/A |
| 48 | 0.90 | N/A | N/A |



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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 |
| 49 | 0.90 | N/A | N/A |
| 50 | 0.91 | N/A | N/A |
| 51 | 0.92 | N/A | N/A |
| 52 | 0.93 | N/A | N/A |
| 53 | 0.94 | N/A | N/A |
| 54 | 0.95 | N/A | N/A |
| 55 | 0.96 | N/A | N/A |
| 56 | 0.97 | N/A | N/A |
| 57 | 0.98 | N/A | N/A |
| 58 | 0.99 | N/A | N/A |
| 59 | 1.00 | N/A | N/A |
| 60 | 1.00 | N/A | N/A |
| 61 | 1.01 | N/A | N/A |
| 62 | 1.01 | N/A | N/A |
| 63 | 1.02 | N/A | N/A |
| 64 | 1.02 | N/A | N/A |
| 65 | 1.03 | N/A | N/A |
| 66 | 1.03 | N/A | N/A |
| 67 | 1.04 | N/A | N/A |
| 68 | 1.04 | N/A | N/A |
| 69 | 1.05 | N/A | N/A |
| 70 | 1.05 | N/A | N/A |
| 71 | 1.06 | N/A | N/A |
| 72 | 1.06 | N/A | N/A |
| 73 | 1.07 | N/A | N/A |
| 74 | 1.07 | N/A | N/A |
| 75 | 1.08 | N/A | N/A |
| 76 | 1.08 | N/A | N/A |
| 77 | 1.09 | N/A | N/A |
| 78 | 1.09 | N/A | N/A |
| 79 | 1.10 | N/A | N/A |
| 80 | 1.10 | N/A | N/A |
| 81 | 1.11 | N/A | N/A |
| 82 | 1.11 | N/A | N/A |
| 83 | 1.12 | N/A | N/A |
| 84 | 1.12 | N/A | N/A |
| 85 | 1.13 | N/A | N/A |



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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 |
| 86 | 1.13 | N/A | N/A |
| 87 | 1.14 | N/A | N/A |
| 88 | 1.14 | N/A | N/A |
| 89 | 1.15 | N/A | N/A |
| 90 | 1.15 | N/A | N/A |
| 91 | 1.15 | N/A | N/A |
| 92 | 1.15 | N/A | N/A |
| 93 | 1.15 | N/A | N/A |
| 94 | 1.15 | N/A | N/A |
| 95 | 1.15 | N/A | N/A |
| 96 | 1.15 | N/A | N/A |
| 97 | 1.15 | N/A | N/A |
| 98 | 1.15 | N/A | N/A |
| 99 | 1.15 | N/A | N/A |

| 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 | 1.21 | 7.26 | 12.10 |
| 17 | 1.21 | 7.26 | 11.76 |
| 18 | 1.21 | 7.20 | 11.20 |
| 19 | 1.21 | 6.84 | 10.64 |
| 20 | 1.21 | 6.48 | 10.08 |
| 21 | 1.21 | 6.12 | 9.52 |
| 22 | 1.21 | 5.76 | 8.96 |
| 23 | 1.21 | 5.40 | 8.40 |
| 24 | 1.21 | 5.04 | 8.10 |
| 25 | 1.21 | N/A | N/A |
| 26 | 1.21 | N/A | N/A |
| 27 | 1.21 | N/A | N/A |
| 28 | 1.21 | N/A | N/A |
| 29 | 1.21 | N/A | N/A |
| 30 | 1.21 | N/A | N/A |



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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 |
| 31 | 1.21 | N/A | N/A |
| 32 | 1.21 | N/A | N/A |
| 33 | 1.21 | N/A | N/A |
| 34 | 1.20 | N/A | N/A |
| 35 | 1.12 | N/A | N/A |
| 36 | 1.08 | N/A | N/A |
| 37 | 1.04 | N/A | N/A |
| 38 | 1.00 | N/A | N/A |
| 39 | 0.97 | N/A | N/A |
| 40 | 0.94 | N/A | N/A |
| 41 | 0.91 | N/A | N/A |
| 42 | 0.88 | N/A | N/A |
| 43 | 0.86 | N/A | N/A |
| 44 | 0.84 | N/A | N/A |
| 45 | 0.82 | N/A | N/A |
| 46 | 0.81 | N/A | N/A |
| 47 | 0.81 | N/A | N/A |
| 48 | 0.81 | N/A | N/A |
| 49 | 0.81 | N/A | N/A |
| 50 | 0.81 | N/A | N/A |
| 51 | 0.81 | N/A | N/A |
| 52 | 0.81 | N/A | N/A |
| 53 | 0.81 | N/A | N/A |
| 54 | 0.81 | N/A | N/A |
| 55 | 0.81 | N/A | N/A |
| 56 | 0.81 | N/A | N/A |
| 57 | 0.81 | N/A | N/A |
| 58 | 0.81 | N/A | N/A |
| 59 | 0.81 | N/A | N/A |
| 60 | 0.81 | N/A | N/A |
| 61 | 0.81 | N/A | N/A |
| 62 | 0.81 | N/A | N/A |
| 63 | 0.81 | N/A | N/A |
| 64 | 0.81 | N/A | N/A |
| 65 | 0.81 | N/A | N/A |
| 66 | 0.81 | N/A | N/A |
| 67 | 0.81 | N/A | N/A |



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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 |
| 68 | 0.82 | N/A | N/A |
| 69 | 0.83 | N/A | N/A |
| 70 | 0.84 | N/A | N/A |
| 71 | 0.85 | N/A | N/A |
| 72 | 0.86 | N/A | N/A |
| 73 | 0.87 | N/A | N/A |
| 74 | 0.88 | N/A | N/A |
| 75 | 0.90 | N/A | N/A |
| 76 | 0.92 | N/A | N/A |
| 77 | 0.94 | N/A | N/A |
| 78 | 0.96 | N/A | N/A |
| 79 | 0.98 | N/A | N/A |
| 80 | 1.00 | N/A | N/A |
| 81 | 1.02 | N/A | N/A |
| 82 | 1.04 | N/A | N/A |
| 83 | 1.06 | N/A | N/A |
| 84 | 1.08 | N/A | N/A |
| 85 | 1.10 | N/A | N/A |
| 86 | 1.12 | N/A | N/A |
| 87 | 1.14 | N/A | N/A |
| 88 | 1.16 | N/A | N/A |
| 89 | 1.18 | N/A | N/A |
| 90 | 1.20 | N/A | N/A |
| 91 | 1.20 | N/A | N/A |
| 92 | 1.20 | N/A | N/A |
| 93 | 1.20 | N/A | N/A |
| 94 | 1.20 | N/A | N/A |
| 95 | 1.20 | N/A | N/A |
| 96 | 1.20 | N/A | N/A |
| 97 | 1.20 | N/A | N/A |
| 98 | 1.20 | N/A | N/A |
| 99 | 1.20 | N/A | N/A |



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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 |
| 16 | 1.18 | 4.60 | 8.24 |
| 17 | 1.18 | 4.60 | 7.94 |
| 18 | 1.18 | 4.60 | 7.55 |
| 19 | 1.18 | 4.48 | 7.17 |
| 20 | 1.18 | 4.24 | 6.78 |
| 21 | 1.18 | 4.00 | 6.40 |
| 22 | 1.18 | 3.77 | 6.03 |
| 23 | 1.18 | 3.57 | 5.86 |
| 24 | 1.18 | 3.37 | 5.86 |
| 25 | 1.18 | N/A | N/A |
| 26 | 1.18 | N/A | N/A |
| 27 | 1.18 | N/A | N/A |
| 28 | 1.18 | N/A | N/A |
| 29 | 1.18 | N/A | N/A |
| 30 | 1.18 | N/A | N/A |
| 31 | 1.18 | N/A | N/A |
| 32 | 1.18 | N/A | N/A |
| 33 | 1.18 | N/A | N/A |
| 34 | 1.18 | N/A | N/A |
| 35 | 1.18 | N/A | N/A |
| 36 | 1.18 | N/A | N/A |
| 37 | 1.18 | N/A | N/A |
| 38 | 1.10 | N/A | N/A |
| 39 | 1.00 | N/A | N/A |
| 40 | 0.97 | N/A | N/A |
| 41 | 0.94 | N/A | N/A |
| 42 | 0.91 | N/A | N/A |
| 43 | 0.88 | N/A | N/A |
| 44 | 0.85 | N/A | N/A |
| 45 | 0.83 | N/A | N/A |
| 46 | 0.83 | N/A | N/A |
| 47 | 0.83 | N/A | N/A |
| 48 | 0.83 | N/A | N/A |
| 49 | 0.83 | N/A | N/A |
| 50 | 0.83 | N/A | N/A |
| 51 | 0.83 | N/A | N/A |
| 52 | 0.83 | N/A | N/A |



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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 |
| 53 | 0.83 | N/A | N/A |
| 54 | 0.83 | N/A | N/A |
| 55 | 0.83 | N/A | N/A |
| 56 | 0.83 | N/A | N/A |
| 57 | 0.83 | N/A | N/A |
| 58 | 0.83 | N/A | N/A |
| 59 | 0.83 | N/A | N/A |
| 60 | 0.83 | N/A | N/A |
| 61 | 0.83 | N/A | N/A |
| 62 | 0.83 | N/A | N/A |
| 63 | 0.83 | N/A | N/A |
| 64 | 0.83 | N/A | N/A |
| 65 | 0.83 | N/A | N/A |
| 66 | 0.83 | N/A | N/A |
| 67 | 0.83 | N/A | N/A |
| 68 | 0.83 | N/A | N/A |
| 69 | 0.83 | N/A | N/A |
| 70 | 0.83 | N/A | N/A |
| 71 | 0.83 | N/A | N/A |
| 72 | 0.83 | N/A | N/A |
| 73 | 0.83 | N/A | N/A |
| 74 | 0.83 | N/A | N/A |
| 75 | 0.83 | N/A | N/A |
| 76 | 0.83 | N/A | N/A |
| 77 | 0.83 | N/A | N/A |
| 78 | 0.83 | N/A | N/A |
| 79 | 0.83 | N/A | N/A |
| 80 | 0.83 | N/A | N/A |
| 81 | 0.83 | N/A | N/A |
| 82 | 0.83 | N/A | N/A |
| 83 | 0.83 | N/A | N/A |
| 84 | 0.83 | N/A | N/A |
| 85 | 0.83 | N/A | N/A |
| 86 | 0.83 | N/A | N/A |
| 87 | 0.83 | N/A | N/A |
| 88 | 0.83 | N/A | N/A |
| 89 | 0.83 | N/A | N/A |



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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 |
| 90 | 0.83 | N/A | N/A |
| 91 | 0.83 | N/A | N/A |
| 92 | 0.83 | N/A | N/A |
| 93 | 0.83 | N/A | N/A |
| 94 | 0.83 | N/A | N/A |
| 95 | 0.83 | N/A | N/A |
| 96 | 0.83 | N/A | N/A |
| 97 | 0.83 | N/A | N/A |
| 98 | 0.83 | N/A | N/A |
| 99 | 0.83 | N/A | N/A |

| 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 | 1.19 | 2.70 | 4.27 |
| 17 | 1.19 | 2.70 | 4.27 |
| 18 | 1.19 | 2.70 | 4.27 |
| 19 | 1.19 | 2.70 | 4.27 |
| 20 | 1.19 | 2.70 | 4.19 |
| 21 | 1.19 | 2.70 | 3.97 |
| 22 | 1.19 | 2.70 | 3.78 |
| 23 | 1.19 | 2.70 | 3.59 |
| 24 | 1.19 | 2.65 | 3.40 |
| 25 | 1.19 | N/A | N/A |
| 26 | 1.18 | N/A | N/A |
| 27 | 1.14 | N/A | N/A |
| 28 | 1.10 | N/A | N/A |
| 29 | 1.06 | N/A | N/A |
| 30 | 1.02 | N/A | N/A |
| 31 | 1.00 | N/A | N/A |
| 32 | 0.98 | N/A | N/A |
| 33 | 0.97 | N/A | N/A |
| 34 | 0.96 | N/A | N/A |



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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 |
| 35 | 0.95 | N/A | N/A |
| 36 | 0.94 | N/A | N/A |
| 37 | 0.93 | N/A | N/A |
| 38 | 0.92 | N/A | N/A |
| 39 | 0.91 | N/A | N/A |
| 40 | 0.90 | N/A | N/A |
| 41 | 0.90 | N/A | N/A |
| 42 | 0.90 | N/A | N/A |
| 43 | 0.90 | N/A | N/A |
| 44 | 0.90 | N/A | N/A |
| 45 | 0.90 | N/A | N/A |
| 46 | 0.90 | N/A | N/A |
| 47 | 0.90 | N/A | N/A |
| 48 | 0.92 | N/A | N/A |
| 49 | 0.94 | N/A | N/A |
| 50 | 0.96 | N/A | N/A |
| 51 | 0.98 | N/A | N/A |
| 52 | 1.00 | N/A | N/A |
| 53 | 1.02 | N/A | N/A |
| 54 | 1.04 | N/A | N/A |
| 55 | 1.06 | N/A | N/A |
| 56 | 1.08 | N/A | N/A |
| 57 | 1.10 | N/A | N/A |
| 58 | 1.12 | N/A | N/A |
| 59 | 1.14 | N/A | N/A |
| 60 | 1.16 | N/A | N/A |
| 61 | 1.18 | N/A | N/A |
| 62 | 1.19 | N/A | N/A |
| 63 | 1.19 | N/A | N/A |
| 64 | 1.19 | N/A | N/A |
| 65 | 1.19 | N/A | N/A |
| 66 | 1.19 | N/A | N/A |
| 67 | 1.19 | N/A | N/A |
| 68 | 1.19 | N/A | N/A |
| 69 | 1.19 | N/A | N/A |
| 70 | 1.19 | N/A | N/A |
| 71 | 1.19 | N/A | N/A |



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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 |
| 72 | 1.19 | N/A | N/A |
| 73 | 1.19 | N/A | N/A |
| 74 | 1.19 | N/A | N/A |
| 75 | 1.19 | N/A | N/A |
| 76 | 1.19 | N/A | N/A |
| 77 | 1.19 | N/A | N/A |
| 78 | 1.19 | N/A | N/A |
| 79 | 1.19 | N/A | N/A |
| 80 | 1.19 | N/A | N/A |
| 81 | 1.19 | N/A | N/A |
| 82 | 1.19 | N/A | N/A |
| 83 | 1.19 | N/A | N/A |
| 84 | 1.19 | N/A | N/A |
| 85 | 1.19 | N/A | N/A |
| 86 | 1.19 | N/A | N/A |
| 87 | 1.19 | N/A | N/A |
| 88 | 1.19 | N/A | N/A |
| 89 | 1.19 | N/A | N/A |
| 90 | 1.19 | N/A | N/A |
| 91 | 1.19 | N/A | N/A |
| 92 | 1.19 | N/A | N/A |
| 93 | 1.19 | N/A | N/A |
| 94 | 1.19 | N/A | N/A |
| 95 | 1.19 | N/A | N/A |
| 96 | 1.19 | N/A | N/A |
| 97 | 1.19 | N/A | N/A |
| 98 | 1.19 | N/A | N/A |
| 99 | 1.19 | N/A | N/A |



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## MOTORCYCLES AND MOTORSCOOTERS BASE RATES

See Rule 404

| Coverage | SFM | SFF&C |
|---|---|---|
| BIPD | 37.80 | 55.20 |
| COLL | 221.40 | 323.20 |
| COMP | 120.80 | 176.40 |
| MPC | 73.60 | 107.50 |



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## MOTORCYCLES AND MOTORSCOOTERS DEDUCTIBLE FACTORS

See Rule 404

| Collision | |
|---|---|
| **Deductible** | **Factor** |
| 50^ | 1.18 |
| 100^ | 1.15 |
| 200# | 1.11 |
| 250 | 1.09 |
| 500 | 1.00 |
| 1000 | 0.84 |
| 2000 | 0.61 |

| Comprehensive | |
|---|---|
| **Deductible** | **Factor** |
| 50 | 0.95 |
| 100 | 0.90 |
| 200# | 0.81 |
| 250 | 0.77 |
| 500 | 0.58 |
| 1000 | 0.41 |
| 2000 | 0.26 |

#Renewal or Transfer of Coverage Only

^SFF&C Renewal or Transfer of Coverage Only



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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% |
| 31 | 82% | 82% | 82% |
| 32 | 86% | 86% | 86% |
| 33 | 90% | 90% | 90% |
| 34 | 95% | 95% | 95% |



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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 |
|---|---|---|---|
| 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% |
| 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% |



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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 |
|---|---|---|---|
| 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% |
| 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 |
|---|---|---|---|---|
| 2015 | 1.26 | 1.45 | 1.45 | 1.26 |
| 2014 | 1.19 | 1.32 | 1.32 | 1.19 |
| 2013 | 1.12 | 1.20 | 1.20 | 1.12 |
| 2012 | 1.06 | 1.10 | 1.10 | 1.06 |
| 2011 | 1.00 | 1.00 | 1.00 | 1.00 |
| 2010 | 0.94 | 0.92 | 0.92 | 0.96 |
| 2009 | 0.88 | 0.85 | 0.85 | 0.93 |
| 2008 | 0.85 | 0.78 | 0.78 | 0.90 |
| 2007 | 0.82 | 0.73 | 0.75 | 0.88 |
| 2006 | 0.80 | 0.69 | 0.73 | 0.86 |
| 2005 | 0.80 | 0.66 | 0.71 | 0.84 |
| 2004 | 0.80 | 0.63 | 0.70 | 0.82 |
| 2003 | 0.80 | 0.60 | 0.68 | 0.81 |
| 2002 | 0.80 | 0.58 | 0.66 | 0.80 |
| 2001 | 0.80 | 0.56 | 0.65 | 0.80 |
| 2000 | 0.80 | 0.53 | 0.63 | 0.80 |
| 1999 | 0.80 | 0.52 | 0.61 | 0.80 |
| 1998 | 0.80 | 0.50 | 0.59 | 0.80 |
| 1997 | 0.80 | 0.49 | 0.58 | 0.80 |
| 1996 | 0.80 | 0.48 | 0.57 | 0.80 |
| 1995 | 0.80 | 0.47 | 0.57 | 0.80 |
| 1994 | 0.80 | 0.46 | 0.57 | 0.80 |
| 1993 | 0.80 | 0.45 | 0.57 | 0.80 |
| Prior | 0.80 | 0.44 | 0.57 | 0.80 |



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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 |
| 10 | 20% | 20% | 20% |
| 11 | 21% | 21% | 21% |
| 12 | 22% | 22% | 22% |
| 13 | 23% | 23% | 23% |
| 14 | 24% | 24% | 24% |
| 15 | 25% | 25% | 25% |
| 16 | 26% | 26% | 26% |
| 17 | 27% | 27% | 27% |
| 18 | 28% | 28% | 28% |
| 19 | 29% | 29% | 29% |
| 20 | 30% | 30% | 30% |
| 21 | 32% | 32% | 32% |
| 22 | 34% | 34% | 34% |
| 23 | 36% | 36% | 36% |
| 24 | 38% | 38% | 38% |
| 25 | 40% | 40% | 40% |
| 26 | 42% | 42% | 42% |
| 27 | 44% | 44% | 44% |
| 28 | 46% | 46% | 46% |
| 29 | 48% | 48% | 48% |
| 30 | 50% | 50% | 50% |
| 31 | 52% | 52% | 52% |
| 32 | 55% | 55% | 55% |
| 33 | 58% | 58% | 58% |
| 34 | 61% | 61% | 61% |
| 35 | 64% | 64% | 64% |
| 36 | 67% | 67% | 67% |
| 37 | 70% | 70% | 70% |
| 38 | 74% | 74% | 74% |
| 39 | 78% | 78% | 78% |
| 40 | 82% | 82% | 82% |
| 41 | 86% | 86% | 86% |
| 42 | 90% | 90% | 90% |



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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 |
| 43 | 95% | 95% | 95% |
| 44 | 100% | 100% | 100% |
| 45 | 105% | 105% | 105% |
| 46 | 110% | 110% | 110% |
| 47 | 116% | 116% | 116% |
| 48 | 122% | 122% | 122% |
| 49 | 128% | 128% | 128% |
| 50 | 134% | 134% | 134% |
| 51 | 141% | 141% | 141% |
| 52 | 148% | 148% | 148% |
| 53 | 155% | 155% | 155% |
| 54 | 163% | 163% | 163% |
| 55 | 171% | 171% | 171% |
| 56 | 180% | 180% | 180% |
| 57 | 189% | 189% | 189% |
| 58 | 198% | 198% | 198% |
| 59 | 208% | 208% | 208% |
| 60 | 218% | 218% | 218% |
| 61 | 229% | 229% | 229% |
| 62 | 240% | 240% | 240% |
| 63 | 252% | 252% | 252% |
| 64 | 265% | 265% | 265% |
| 65 | 278% | 278% | 278% |
| 66 | 292% | 292% | 292% |
| 67 | 307% | 307% | 307% |
| 68 | 322% | 322% | 322% |
| 69 | 338% | 338% | 338% |
| 70 | 355% | 355% | 355% |
| 71 | 373% | 373% | 373% |
| 72 | 392% | 392% | 392% |
| 73 | 412% | 412% | 412% |
| 74 | 433% | 433% | 433% |
| 75 | 455% | 455% | 455% |
| 76 | 478% | 478% | 478% |
| 77 | 502% | 502% | 502% |
| 78 | 527% | 527% | 527% |
| 79 | 553% | 553% | 553% |



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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 |
| 80 | 581% | 581% | 581% |
| 81 | 610% | 610% | 610% |
| 82 | 641% | 641% | 641% |
| 83 | 673% | 673% | 673% |
| 84 | 707% | 707% | 707% |
| 85 | 742% | 742% | 742% |
| 86 | 779% | 779% | 779% |
| 87 | 818% | 818% | 818% |
| 88 | 859% | 859% | 859% |
| 89 | 902% | 902% | 902% |
| 90 | 947% | 947% | 947% |
| 91 | 994% | 994% | 994% |
| 92 | 1044% | 1044% | 1044% |
| 93 | 1096% | 1096% | 1096% |
| 94 | 1151% | 1151% | 1151% |
| 95 | 1209% | 1209% | 1209% |
| 96 | 1269% | 1269% | 1269% |
| 97 | 1332% | 1332% | 1332% |
| 98 | 1399% | 1399% | 1399% |
| 99 | 1469% | 1469% | 1469% |

| 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 |
| 10 | 20% | 20% | 20% |
| 11 | 21% | 21% | 21% |
| 12 | 22% | 22% | 22% |
| 13 | 23% | 23% | 23% |
| 14 | 24% | 24% | 24% |
| 15 | 25% | 25% | 25% |
| 16 | 26% | 26% | 26% |
| 17 | 27% | 27% | 27% |
| 18 | 28% | 28% | 28% |



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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 |
| 19 | 29% | 29% | 29% |
| 20 | 30% | 30% | 30% |
| 21 | 32% | 32% | 32% |
| 22 | 34% | 34% | 34% |
| 23 | 36% | 36% | 36% |
| 24 | 38% | 38% | 38% |
| 25 | 40% | 40% | 40% |
| 26 | 42% | 42% | 42% |
| 27 | 44% | 44% | 44% |
| 28 | 46% | 46% | 46% |
| 29 | 48% | 48% | 48% |
| 30 | 50% | 50% | 50% |
| 31 | 52% | 52% | 52% |
| 32 | 55% | 55% | 55% |
| 33 | 58% | 58% | 58% |
| 34 | 61% | 61% | 61% |
| 35 | 64% | 64% | 64% |
| 36 | 67% | 67% | 67% |
| 37 | 70% | 70% | 70% |
| 38 | 74% | 74% | 74% |
| 39 | 78% | 78% | 78% |
| 40 | 82% | 82% | 82% |
| 41 | 86% | 86% | 86% |
| 42 | 90% | 90% | 90% |
| 43 | 95% | 95% | 95% |
| 44 | 100% | 100% | 100% |
| 45 | 105% | 105% | 105% |
| 46 | 110% | 110% | 110% |
| 47 | 116% | 116% | 116% |
| 48 | 122% | 122% | 122% |
| 49 | 128% | 128% | 128% |
| 50 | 134% | 134% | 134% |
| 51 | 141% | 141% | 141% |
| 52 | 148% | 148% | 148% |
| 53 | 155% | 155% | 155% |
| 54 | 163% | 163% | 163% |
| 55 | 171% | 171% | 171% |



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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 |
| 56 | 180% | 180% | 180% |
| 57 | 189% | 189% | 189% |
| 58 | 198% | 198% | 198% |
| 59 | 208% | 208% | 208% |
| 60 | 218% | 218% | 218% |
| 61 | 229% | 229% | 229% |
| 62 | 240% | 240% | 240% |
| 63 | 252% | 252% | 252% |
| 64 | 265% | 265% | 265% |
| 65 | 278% | 278% | 278% |
| 66 | 292% | 292% | 292% |
| 67 | 307% | 307% | 307% |
| 68 | 322% | 322% | 322% |
| 69 | 338% | 338% | 338% |
| 70 | 355% | 355% | 355% |
| 71 | 373% | 373% | 373% |
| 72 | 392% | 392% | 392% |
| 73 | 412% | 412% | 412% |
| 74 | 433% | 433% | 433% |
| 75 | 455% | 455% | 455% |
| 76 | 478% | 478% | 478% |
| 77 | 502% | 502% | 502% |
| 78 | 527% | 527% | 527% |
| 79 | 553% | 553% | 553% |
| 80 | 581% | 581% | 581% |
| 81 | 610% | 610% | 610% |
| 82 | 641% | 641% | 641% |
| 83 | 673% | 673% | 673% |
| 84 | 707% | 707% | 707% |
| 85 | 742% | 742% | 742% |
| 86 | 779% | 779% | 779% |
| 87 | 818% | 818% | 818% |
| 88 | 859% | 859% | 859% |
| 89 | 902% | 902% | 902% |
| 90 | 947% | 947% | 947% |
| 91 | 994% | 994% | 994% |
| 92 | 1044% | 1044% | 1044% |



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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 |
| 93 | 1096% | 1096% | 1096% |
| 94 | 1151% | 1151% | 1151% |
| 95 | 1209% | 1209% | 1209% |
| 96 | 1269% | 1269% | 1269% |
| 97 | 1332% | 1332% | 1332% |
| 98 | 1399% | 1399% | 1399% |
| 99 | 1469% | 1469% | 1469% |

| Coverage | Motorcycle % |
|---|---|
| S (5,000) | 200% |
| S (10,000) | 200% |
| T | 200% |
| UBI | 164% |
| UPD | 164% |
| WBI | 200% |



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## MOTORCYCLES AND MOTORSCOOTERS TERRITORY RATING FACTORS

See Rule 404

| Territory | BIPD | COLL | COMP | MPC |
|---|---|---|---|---|
| 001 | 1.415 | 1.283 | 0.861 | 1.415 |
| 002 | 1.174 | 1.070 | 0.695 | 0.987 |
| 003 | 1.009 | 0.870 | 0.647 | 0.808 |
| 004 | 0.950 | 0.927 | 1.046 | 1.007 |
| 005 | 1.018 | 1.007 | 0.876 | 0.867 |
| 006 | 1.112 | 1.044 | 1.218 | 1.237 |
| 008 | 0.961 | 0.903 | 0.689 | 0.955 |
| 009 | 1.173 | 1.117 | 0.893 | 1.084 |
| 011 | 1.045 | 0.996 | 1.085 | 0.958 |
| 012 | 1.204 | 1.057 | 1.098 | 1.290 |
| 013 | 1.171 | 1.082 | 1.792 | 1.516 |
| 014 | 0.971 | 1.050 | 1.447 | 1.106 |
| 015 | 0.774 | 0.910 | 1.040 | 0.834 |
| 016 | 0.874 | 1.018 | 1.564 | 1.011 |
| 017 | 0.810 | 1.058 | 1.355 | 1.054 |
| 018 | 1.122 | 1.048 | 0.942 | 0.969 |
| 019 | 1.155 | 1.073 | 1.037 | 1.267 |
| 020 | 1.068 | 1.029 | 0.844 | 1.012 |
| 051 | 1.047 | 0.996 | 1.085 | 0.958 |
| 056 | 0.927 | 1.018 | 1.149 | 1.017 |
| 076 | 0.874 | 1.018 | 1.564 | 1.038 |
| 113 | 1.171 | 1.082 | 1.462 | 1.145 |
| 123 | 1.014 | 1.082 | 1.791 | 1.213 |
| 136 | 0.874 | 1.018 | 1.564 | 1.038 |
| 141 | 1.045 | 0.996 | 1.085 | 0.958 |
| 154 | 0.902 | 1.050 | 1.203 | 1.036 |
| 155 | 0.996 | 1.007 | 0.876 | 0.867 |
| 157 | 0.810 | 1.058 | 1.203 | 1.036 |
| 166 | 1.014 | 1.044 | 1.252 | 1.099 |



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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**

| BIPD Sequence | Operation |
|---|---|
| 01. Base Rate (See Below) | |
| 02. Commercial Limits (BI + PD) | * |
| 03. Fleet Modification | * |

| MPC Sequence | Operation |
|---|---|
| 01. Base Rate (See Below) | |
| 02. Fleet Modification | * |

| UBI Sequence | Operation |
|---|---|
| 01. Commercial Base Rate | |
| 02. Commercial Limits | * |
| 03. Off-Road Adjustment Factor (See Below) | * |
| 04. Fleet Modification | * |

| 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 |
| 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 |
| Trail Bike | 12.80 | 17.90 | 28.20 |

**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 |
| Minibike | 18.00 | N/A | N/A |
| Snowmobile | 9.00 | 12.60 | 18.00 |
| Trail Bike | 18.00 | N/A | N/A |

| Off-Road Adjustment Factor | |
|---|---|
| Coverage | Factor |
| 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**

| Physical Damage Sequence | Operation |
|---|---|
| 01. Base Rate (See Below) | |
| 02. Deductible (See Below) | * |
| 03. Type Factor (See Below) | * |
| 04. Apply Minimum Premium (See Below) | |
| 05. Extension of Physical Damage (Do not round after this step) | + |
| 06. Fleet Modification (Round to the nearest penny) | * |

| SFM<br>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 |
| 200* | 250 | 1.06 |

| Minimum Premium |
|---|
| 1.00 |

| Off-Road Vehicle Type | SFM |
|---|---|
| All-Terrain Vehicle | 1.00 |
| Dune Buggy | 2.00 |
| Golfmobile | 0.26 |
| Minibike | 0.99 |
| Snowmobile | 1.06 |
| Trail Bike | 1.18 |



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| SFM Physical Damage Base Rates | | | | | | | |
|---|---|---|---|---|---|---|---|
| Age Group | MSRP (Including Equipment) | IRG | Deductible | | | | |
| | | | 50 | 100 | 250 | 500 | 1000 |
| 1 | 0 - 500 | 1 | 9 | 9 | 6 | N/A | N/A |
| 1 | 501 - 750 | 2 | 16 | 14 | 11 | 8 | N/A |
| 1 | 751 - 1,000 | 3 | 22 | 20 | 16 | 12 | N/A |
| 1 | 1,001 - 1,250 | 4 | 27 | 24 | 20 | 14 | 9 |
| 1 | 1,251 - 1,500 | 5 | 32 | 29 | 23 | 17 | 10 |
| 1 | 1,501 - 1,750 | 6 | 41 | 37 | 31 | 24 | 14 |
| 1 | 1,751 - 2,000 | 7 | 50 | 46 | 38 | 30 | 19 |
| 1 | 2,001 - 2,500 | 8 | 62 | 57 | 48 | 39 | 25 |
| 1 | 2,501 - 3,000 | 9 | 77 | 72 | 61 | 50 | 32 |
| 1 | 3,001 - 3,500 | 10 | 92 | 86 | 74 | 60 | 40 |
| 1 | 3,501 - 4,000 | 11 | 107 | 100 | 87 | 71 | 47 |
| 1 | 4,001 - 4,500 | 12 | 122 | 115 | 99 | 82 | 55 |
| 1 | 4,501 - 5,000 | 13 | 137 | 129 | 112 | 93 | 62 |
| 1 | 5,001 - 6,000 | 14 | 158 | 149 | 130 | 108 | 73 |
| 1 | 6,001 - 7,000 | 15 | 179 | 169 | 148 | 123 | 83 |
| 1 | 7,001 - 8,000 | 16 | 197 | 187 | 163 | 136 | 92 |
| 1 | 8,001 - 9,000 | 17 | 212 | 201 | 176 | 146 | 99 |
| 1 | 9,001 - 10,000 | 18 | 227 | 215 | 189 | 157 | 107 |
| 1 | 10,001 - 11,000 | 19 | 242 | 230 | 202 | 168 | 114 |
| 1 | 11,001 - 12,000 | 20 | 257 | 244 | 214 | 179 | 122 |
| 1 | 12,001 - 13,000 | 21 | 272 | 258 | 227 | 189 | 129 |
| 1 | 13,001 - 14,000 | 22 | 287 | 273 | 240 | 200 | 137 |
| 1 | 14,001 - 15,000 | 23 | 302 | 287 | 253 | 211 | 144 |
| 1 | 15,001 - 16,000 | 24 | 317 | 301 | 265 | 222 | 151 |
| 1 | 16,001 - 17,000 | 25 | 332 | 316 | 278 | 232 | 159 |
| 1 | 17,001 - 18,000 | 26 | 347 | 330 | 291 | 243 | 166 |
| 1 | 18,001 - 19,000 | 27 | 361 | 343 | 303 | 253 | 173 |
| 1 | 19,001 - 20,000 | 28 | 375 | 356 | 314 | 263 | 180 |
| 1 | 20,001 - 21,000 | 29 | 389 | 370 | 326 | 273 | 187 |
| 1 | 21,001 - 22,000 | 30 | 403 | 383 | 338 | 283 | 194 |



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| SFM Physical Damage Base Rates | | | | | | | |
|---|---|---|---|---|---|---|---|
| Age Group | MSRP (Including Equipment) | IRG | Deductible | | | | |
| | | | 50 | 100 | 250 | 500 | 1000 |
| 2 | 0 - 500 | 1 | 9 | 8 | 5 | N/A | N/A |
| 2 | 501 - 750 | 2 | 15 | 13 | 11 | 7 | N/A |
| 2 | 751 - 1,000 | 3 | 20 | 18 | 15 | 11 | N/A |
| 2 | 1,001 - 1,250 | 4 | 25 | 22 | 18 | 13 | 8 |
| 2 | 1,251 - 1,500 | 5 | 29 | 26 | 21 | 16 | 9 |
| 2 | 1,501 - 1,750 | 6 | 37 | 34 | 28 | 22 | 13 |
| 2 | 1,751 - 2,000 | 7 | 46 | 42 | 35 | 28 | 17 |
| 2 | 2,001 - 2,500 | 8 | 57 | 53 | 45 | 36 | 23 |
| 2 | 2,501 - 3,000 | 9 | 71 | 66 | 56 | 46 | 30 |
| 2 | 3,001 - 3,500 | 10 | 84 | 79 | 68 | 55 | 37 |
| 2 | 3,501 - 4,000 | 11 | 98 | 92 | 80 | 65 | 43 |
| 2 | 4,001 - 4,500 | 12 | 112 | 106 | 91 | 75 | 50 |
| 2 | 4,501 - 5,000 | 13 | 126 | 119 | 103 | 85 | 57 |
| 2 | 5,001 - 6,000 | 14 | 145 | 137 | 120 | 99 | 67 |
| 2 | 6,001 - 7,000 | 15 | 165 | 156 | 136 | 113 | 76 |
| 2 | 7,001 - 8,000 | 16 | 181 | 172 | 150 | 125 | 85 |
| 2 | 8,001 - 9,000 | 17 | 195 | 185 | 162 | 135 | 91 |
| 2 | 9,001 - 10,000 | 18 | 209 | 198 | 174 | 145 | 98 |
| 2 | 10,001 - 11,000 | 19 | 223 | 211 | 185 | 154 | 105 |
| 2 | 11,001 - 12,000 | 20 | 236 | 224 | 197 | 164 | 112 |
| 2 | 12,001 - 13,000 | 21 | 250 | 238 | 209 | 174 | 119 |
| 2 | 13,001 - 14,000 | 22 | 264 | 251 | 221 | 184 | 126 |
| 2 | 14,001 - 15,000 | 23 | 278 | 264 | 232 | 194 | 132 |
| 2 | 15,001 - 16,000 | 24 | 292 | 277 | 244 | 204 | 139 |
| 2 | 16,001 - 17,000 | 25 | 306 | 290 | 256 | 214 | 146 |
| 2 | 17,001 - 18,000 | 26 | 319 | 304 | 268 | 224 | 153 |
| 2 | 18,001 - 19,000 | 27 | 332 | 316 | 278 | 233 | 159 |
| 2 | 19,001 - 20,000 | 28 | 345 | 328 | 289 | 242 | 166 |
| 2 | 20,001 - 21,000 | 29 | 358 | 340 | 300 | 251 | 172 |
| 2 | 21,001 - 22,000 | 30 | 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 | 1 | 8 | 7 | 5 | N/A | N/A |



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| SFM Physical Damage Base Rates | | | | | | | |
|---|---|---|---|---|---|---|---|
| Age Group | MSRP (Including Equipment) | IRG | Deductible | | | | |
| | | | 50 | 100 | 250 | 500 | 1000 |
| 3 | 501 - 750 | 2 | 14 | 12 | 10 | 7 | N/A |
| 3 | 751 - 1,000 | 3 | 19 | 17 | 14 | 10 | N/A |
| 3 | 1,001 - 1,250 | 4 | 23 | 21 | 17 | 12 | 7 |
| 3 | 1,251 - 1,500 | 5 | 27 | 25 | 20 | 15 | 9 |
| 3 | 1,501 - 1,750 | 6 | 35 | 32 | 27 | 21 | 13 |
| 3 | 1,751 - 2,000 | 7 | 43 | 40 | 33 | 26 | 17 |
| 3 | 2,001 - 2,500 | 8 | 54 | 50 | 42 | 34 | 22 |
| 3 | 2,501 - 3,000 | 9 | 67 | 62 | 53 | 43 | 28 |
| 3 | 3,001 - 3,500 | 10 | 80 | 75 | 64 | 52 | 35 |
| 3 | 3,501 - 4,000 | 11 | 93 | 87 | 76 | 62 | 41 |
| 3 | 4,001 - 4,500 | 12 | 106 | 100 | 86 | 71 | 48 |
| 3 | 4,501 - 5,000 | 13 | 119 | 112 | 98 | 81 | 54 |
| 3 | 5,001 - 6,000 | 14 | 137 | 130 | 113 | 94 | 63 |
| 3 | 6,001 - 7,000 | 15 | 156 | 147 | 129 | 107 | 72 |
| 3 | 7,001 - 8,000 | 16 | 171 | 162 | 142 | 118 | 80 |
| 3 | 8,001 - 9,000 | 17 | 184 | 175 | 153 | 127 | 86 |
| 3 | 9,001 - 10,000 | 18 | 197 | 187 | 164 | 137 | 93 |
| 3 | 10,001 - 11,000 | 19 | 211 | 200 | 175 | 146 | 99 |
| 3 | 11,001 - 12,000 | 20 | 224 | 212 | 186 | 156 | 106 |
| 3 | 12,001 - 13,000 | 21 | 237 | 225 | 198 | 165 | 112 |
| 3 | 13,001 - 14,000 | 22 | 250 | 237 | 209 | 174 | 119 |
| 3 | 14,001 - 15,000 | 23 | 263 | 250 | 220 | 184 | 125 |
| 3 | 15,001 - 16,000 | 24 | 276 | 262 | 231 | 193 | 132 |
| 3 | 16,001 - 17,000 | 25 | 289 | 275 | 242 | 202 | 138 |
| 3 | 17,001 - 18,000 | 26 | 302 | 287 | 253 | 212 | 145 |
| 3 | 18,001 - 19,000 | 27 | 314 | 299 | 263 | 220 | 151 |
| 3 | 19,001 - 20,000 | 28 | 326 | 310 | 273 | 229 | 157 |
| 3 | 20,001 - 21,000 | 29 | 338 | 322 | 284 | 237 | 163 |
| 3 | 21,001 - 22,000 | 30 | 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 | 1 | 7 | 6 | 4 | N/A | N/A |
| 4 | 501 - 750 | 2 | 11 | 10 | 8 | 6 | N/A |



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| SFM Physical Damage Base Rates | | | | | | | |
|---|---|---|---|---|---|---|---|
| Age Group | MSRP (Including Equipment) | IRG | Deductible | | | | |
| | | | 50 | 100 | 250 | 500 | 1000 |
| 4 | 751 - 1,000 | 3 | 16 | 14 | 12 | 8 | N/A |
| 4 | 1,001 - 1,250 | 4 | 19 | 18 | 14 | 10 | 6 |
| 4 | 1,251 - 1,500 | 5 | 23 | 21 | 17 | 12 | 7 |
| 4 | 1,501 - 1,750 | 6 | 29 | 27 | 22 | 17 | 10 |
| 4 | 1,751 - 2,000 | 7 | 36 | 33 | 28 | 22 | 14 |
| 4 | 2,001 - 2,500 | 8 | 44 | 41 | 35 | 28 | 18 |
| 4 | 2,501 - 3,000 | 9 | 55 | 52 | 44 | 36 | 23 |
| 4 | 3,001 - 3,500 | 10 | 66 | 62 | 53 | 43 | 29 |
| 4 | 3,501 - 4,000 | 11 | 77 | 72 | 62 | 51 | 34 |
| 4 | 4,001 - 4,500 | 12 | 88 | 83 | 72 | 59 | 39 |
| 4 | 4,501 - 5,000 | 13 | 98 | 93 | 81 | 67 | 45 |
| 4 | 5,001 - 6,000 | 14 | 114 | 107 | 94 | 77 | 52 |
| 4 | 6,001 - 7,000 | 15 | 129 | 122 | 106 | 88 | 60 |
| 4 | 7,001 - 8,000 | 16 | 142 | 134 | 118 | 98 | 66 |
| 4 | 8,001 - 9,000 | 17 | 153 | 145 | 127 | 105 | 72 |
| 4 | 9,001 - 10,000 | 18 | 163 | 155 | 136 | 113 | 77 |
| 4 | 10,001 - 11,000 | 19 | 174 | 165 | 145 | 121 | 82 |
| 4 | 11,001 - 12,000 | 20 | 185 | 176 | 154 | 129 | 88 |
| 4 | 12,001 - 13,000 | 21 | 196 | 186 | 163 | 136 | 93 |
| 4 | 13,001 - 14,000 | 22 | 207 | 196 | 173 | 144 | 98 |
| 4 | 14,001 - 15,000 | 23 | 218 | 207 | 182 | 152 | 104 |
| 4 | 15,001 - 16,000 | 24 | 228 | 217 | 191 | 160 | 109 |
| 4 | 16,001 - 17,000 | 25 | 239 | 227 | 200 | 167 | 114 |
| 4 | 17,001 - 18,000 | 26 | 250 | 238 | 209 | 175 | 120 |
| 4 | 18,001 - 19,000 | 27 | 260 | 247 | 218 | 182 | 125 |
| 4 | 19,001 - 20,000 | 28 | 270 | 257 | 226 | 189 | 130 |
| 4 | 20,001 - 21,000 | 29 | 280 | 266 | 235 | 197 | 135 |
| 4 | 21,001 - 22,000 | 30 | 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 | 1 | 7 | 6 | 4 | N/A | N/A |
| 5 | 501 - 750 | 2 | 11 | 10 | 8 | 6 | N/A |
| 5 | 751 - 1,000 | 3 | 15 | 14 | 11 | 8 | N/A |



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| SFM Physical Damage Base Rates | | | | | | | |
|---|---|---|---|---|---|---|---|
| Age Group | MSRP (Including Equipment) | IRG | Deductible | | | | |
| | | | 50 | 100 | 250 | 500 | 1000 |
| 5 | 1,001 - 1,250 | 4 | 19 | 17 | 14 | 10 | 6 |
| 5 | 1,251 - 1,500 | 5 | 22 | 20 | 16 | 12 | 7 |
| 5 | 1,501 - 1,750 | 6 | 29 | 26 | 21 | 17 | 10 |
| 5 | 1,751 - 2,000 | 7 | 35 | 32 | 27 | 21 | 13 |
| 5 | 2,001 - 2,500 | 8 | 43 | 40 | 34 | 27 | 17 |
| 5 | 2,501 - 3,000 | 9 | 54 | 50 | 43 | 35 | 23 |
| 5 | 3,001 - 3,500 | 10 | 64 | 60 | 52 | 42 | 28 |
| 5 | 3,501 - 4,000 | 11 | 75 | 70 | 61 | 50 | 33 |
| 5 | 4,001 - 4,500 | 12 | 85 | 80 | 70 | 57 | 38 |
| 5 | 4,501 - 5,000 | 13 | 96 | 90 | 79 | 65 | 44 |
| 5 | 5,001 - 6,000 | 14 | 110 | 104 | 91 | 75 | 51 |
| 5 | 6,001 - 7,000 | 15 | 125 | 119 | 104 | 86 | 58 |
| 5 | 7,001 - 8,000 | 16 | 138 | 131 | 114 | 95 | 64 |
| 5 | 8,001 - 9,000 | 17 | 148 | 141 | 123 | 102 | 70 |
| 5 | 9,001 - 10,000 | 18 | 159 | 151 | 132 | 110 | 75 |
| 5 | 10,001 - 11,000 | 19 | 169 | 161 | 141 | 118 | 80 |
| 5 | 11,001 - 12,000 | 20 | 180 | 171 | 150 | 125 | 85 |
| 5 | 12,001 - 13,000 | 21 | 190 | 181 | 159 | 133 | 90 |
| 5 | 13,001 - 14,000 | 22 | 201 | 191 | 168 | 140 | 96 |
| 5 | 14,001 - 15,000 | 23 | 211 | 201 | 177 | 148 | 101 |
| 5 | 15,001 - 16,000 | 24 | 222 | 211 | 186 | 155 | 106 |
| 5 | 16,001 - 17,000 | 25 | 232 | 221 | 195 | 163 | 111 |
| 5 | 17,001 - 18,000 | 26 | 243 | 231 | 204 | 170 | 117 |
| 5 | 18,001 - 19,000 | 27 | 253 | 240 | 212 | 177 | 121 |
| 5 | 19,001 - 20,000 | 28 | 263 | 250 | 220 | 184 | 126 |
| 5 | 20,001 - 21,000 | 29 | 272 | 259 | 228 | 191 | 131 |
| 5 | 21,001 - 22,000 | 30 | 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% |

*SFM Renewal or Transfer of Coverage Only



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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**

| COLL Sequence | Operation |
|---|---|
| 01. Base Rate (See Below) | |
| 02. Deductible Factor (See Below) | * |
| 03. Apply Minimum Premium (See Below) | |
| 04. Policy Term (Rule 102, Rule 801C; Round to the nearest penny) | * |
| 05. Fleet Modification (Round to the nearest penny) | * |

| 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 | Factor |
| 200# | 250 | 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 | Factor |
| 200# | 250 | 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 | 1 | 4 | 3 | 2 | N/A | N/A | N/A |
| 1 | 751 - 1,500 | 2 | 6 | 5 | 4 | 3 | N/A | N/A |
| 1 | 1,501 - 2,250 | 3 | 9 | 8 | 6 | 4 | 3 | N/A |
| 1 | 2,251 - 3,000 | 4 | 13 | 11 | 9 | 6 | 4 | 2 |
| 1 | 3,001 - 4,500 | 5 | 18 | 15 | 12 | 8 | 5 | 4 |
| 1 | 4,501 - 6,000 | 6 | 25 | 21 | 18 | 13 | 8 | 6 |
| 1 | 6,001 - 7,500 | 7 | 32 | 27 | 23 | 17 | 12 | 9 |
| 1 | 7,501 - 9,000 | 8 | 38 | 33 | 28 | 21 | 15 | 11 |
| 1 | 9,001 - 11,000 | 9 | 45 | 40 | 34 | 26 | 18 | 14 |
| 1 | 11,001 - 13,000 | 10 | 51 | 46 | 39 | 30 | 21 | 16 |
| 1 | 13,001 - 15,000 | 11 | 58 | 52 | 45 | 34 | 24 | 18 |
| 1 | 15,001 - 17,000 | 12 | 65 | 58 | 50 | 39 | 27 | 21 |
| 1 | 17,001 - 19,000 | 13 | 71 | 64 | 55 | 43 | 31 | 23 |
| 1 | 19,001 - 21,000 | 14 | 77 | 70 | 60 | 47 | 33 | 25 |
| 1 | 21,001 - 23,000 | 15 | 83 | 76 | 65 | 50 | 36 | 27 |
| 1 | 23,001 - 25,000 | 16 | 88 | 82 | 69 | 54 | 39 | 30 |
| 1 | 25,001 - 27,000 | 17 | 94 | 88 | 74 | 58 | 41 | 32 |
| 1 | 27,001 - 29,000 | 18 | 100 | 94 | 79 | 61 | 44 | 34 |
| 1 | 29,001 - 31,000 | 19 | 105 | 100 | 83 | 65 | 47 | 36 |
| 1 | 31,001 - 33,000 | 20 | 111 | 106 | 88 | 69 | 49 | 38 |
| 1 | 33,001 - 37,000 | 21 - 22 | 119 | 114 | 94 | 74 | 53 | 41 |
| 1 | 37,001 - 41,000 | 23 - 24 | 126 | 122 | 100 | 79 | 57 | 43 |
| 1 | 41,001 - 45,000 | 25 - 26 | 134 | 129 | 106 | 84 | 60 | 46 |
| 1 | 45,001 - 49,000 | 27 - 28 | 141 | 137 | 113 | 89 | 64 | 49 |
| 1 | 49,001 - 53,000 | 29 - 30 | 149 | 144 | 118 | 93 | 67 | 52 |
| 1 | 53,001 - 57,000 | 31 - 32 | 156 | 150 | 124 | 98 | 71 | 54 |
| 1 | 57,001 - 61,000 | 33 - 34 | 163 | 157 | 130 | 102 | 74 | 57 |
| 1 | 61,001 - 65,000 | 35 - 36 | 170 | 164 | 136 | 107 | 77 | 59 |
| 1 | 65,001 - 69,000 | 37 - 38 | 177 | 171 | 142 | 112 | 81 | 62 |
| 1 | 69,001 - 73,000 | 39 - 40 | 184 | 178 | 147 | 116 | 84 | 65 |
| 1 | 73,001 - 77,000 | 41 - 42 | 191 | 185 | 153 | 121 | 88 | 67 |
| 1 | 77,001 - 81,000 | 43 - 44 | 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 | 1 | 3 | 3 | 2 | N/A | N/A | N/A |
| 2 | 751 - 1,500 | 2 | 6 | 5 | 4 | 3 | N/A | N/A |
| 2 | 1,501 - 2,250 | 3 | 8 | 7 | 5 | 4 | 2 | N/A |
| 2 | 2,251 - 3,000 | 4 | 11 | 10 | 8 | 5 | 3 | 2 |
| 2 | 3,001 - 4,500 | 5 | 16 | 14 | 11 | 8 | 5 | 3 |
| 2 | 4,501 - 6,000 | 6 | 22 | 19 | 16 | 11 | 8 | 6 |
| 2 | 6,001 - 7,500 | 7 | 28 | 25 | 21 | 15 | 10 | 8 |
| 2 | 7,501 - 9,000 | 8 | 34 | 30 | 25 | 19 | 13 | 10 |
| 2 | 9,001 - 11,000 | 9 | 40 | 36 | 30 | 23 | 16 | 12 |
| 2 | 11,001 - 13,000 | 10 | 46 | 41 | 35 | 27 | 19 | 14 |
| 2 | 13,001 - 15,000 | 11 | 52 | 47 | 40 | 31 | 22 | 17 |
| 2 | 15,001 - 17,000 | 12 | 58 | 52 | 45 | 35 | 25 | 19 |
| 2 | 17,001 - 19,000 | 13 | 64 | 57 | 50 | 39 | 27 | 21 |
| 2 | 19,001 - 21,000 | 14 | 69 | 63 | 54 | 42 | 30 | 23 |
| 2 | 21,001 - 23,000 | 15 | 75 | 68 | 58 | 45 | 32 | 25 |
| 2 | 23,001 - 25,000 | 16 | 80 | 74 | 62 | 49 | 35 | 27 |
| 2 | 25,001 - 27,000 | 17 | 85 | 79 | 67 | 52 | 37 | 28 |
| 2 | 27,001 - 29,000 | 18 | 90 | 85 | 71 | 55 | 40 | 30 |
| 2 | 29,001 - 31,000 | 19 | 95 | 90 | 75 | 59 | 42 | 32 |
| 2 | 31,001 - 33,000 | 20 | 100 | 96 | 79 | 62 | 45 | 34 |
| 2 | 33,001 - 37,000 | 21 - 22 | 107 | 103 | 85 | 66 | 48 | 37 |
| 2 | 37,001 - 41,000 | 23 - 24 | 114 | 109 | 90 | 71 | 51 | 39 |
| 2 | 41,001 - 45,000 | 25 - 26 | 120 | 116 | 96 | 75 | 54 | 42 |
| 2 | 45,001 - 49,000 | 27 - 28 | 127 | 123 | 101 | 80 | 58 | 44 |
| 2 | 49,001 - 53,000 | 29 - 30 | 134 | 129 | 106 | 84 | 61 | 46 |
| 2 | 53,001 - 57,000 | 31 - 32 | 140 | 135 | 112 | 88 | 64 | 49 |
| 2 | 57,001 - 61,000 | 33 - 34 | 147 | 142 | 117 | 92 | 67 | 51 |
| 2 | 61,001 - 65,000 | 35 - 36 | 153 | 148 | 122 | 96 | 70 | 53 |
| 2 | 65,001 - 69,000 | 37 - 38 | 159 | 154 | 127 | 101 | 73 | 56 |
| 2 | 69,001 - 73,000 | 39 - 40 | 166 | 160 | 133 | 105 | 76 | 58 |
| 2 | 73,001 - 77,000 | 41 - 42 | 172 | 166 | 138 | 109 | 79 | 60 |
| 2 | 77,001 - 81,000 | 43 - 44 | 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 | 1 | 3 | 3 | 2 | N/A | N/A | N/A |
| 3 | 751 - 1,500 | 2 | 6 | 5 | 4 | 3 | N/A | N/A |
| 3 | 1,501 - 2,250 | 3 | 8 | 7 | 5 | 4 | 2 | N/A |
| 3 | 2,251 - 3,000 | 4 | 11 | 10 | 8 | 5 | 3 | 2 |
| 3 | 3,001 - 4,500 | 5 | 16 | 14 | 11 | 8 | 5 | 3 |
| 3 | 4,501 - 6,000 | 6 | 22 | 19 | 16 | 11 | 8 | 6 |
| 3 | 6,001 - 7,500 | 7 | 28 | 25 | 21 | 15 | 10 | 8 |
| 3 | 7,501 - 9,000 | 8 | 34 | 30 | 25 | 19 | 13 | 10 |
| 3 | 9,001 - 11,000 | 9 | 40 | 36 | 30 | 23 | 16 | 12 |
| 3 | 11,001 - 13,000 | 10 | 46 | 41 | 35 | 27 | 19 | 14 |
| 3 | 13,001 - 15,000 | 11 | 52 | 47 | 40 | 31 | 22 | 17 |
| 3 | 15,001 - 17,000 | 12 | 58 | 52 | 45 | 35 | 25 | 19 |
| 3 | 17,001 - 19,000 | 13 | 64 | 57 | 50 | 39 | 27 | 21 |
| 3 | 19,001 - 21,000 | 14 | 69 | 63 | 54 | 42 | 30 | 23 |
| 3 | 21,001 - 23,000 | 15 | 75 | 68 | 58 | 45 | 32 | 25 |
| 3 | 23,001 - 25,000 | 16 | 80 | 74 | 62 | 49 | 35 | 27 |
| 3 | 25,001 - 27,000 | 17 | 85 | 79 | 67 | 52 | 37 | 28 |
| 3 | 27,001 - 29,000 | 18 | 90 | 85 | 71 | 55 | 40 | 30 |
| 3 | 29,001 - 31,000 | 19 | 95 | 90 | 75 | 59 | 42 | 32 |
| 3 | 31,001 - 33,000 | 20 | 100 | 96 | 79 | 62 | 45 | 34 |
| 3 | 33,001 - 37,000 | 21 - 22 | 107 | 103 | 85 | 66 | 48 | 37 |
| 3 | 37,001 - 41,000 | 23 - 24 | 114 | 109 | 90 | 71 | 51 | 39 |
| 3 | 41,001 - 45,000 | 25 - 26 | 120 | 116 | 96 | 75 | 54 | 42 |
| 3 | 45,001 - 49,000 | 27 - 28 | 127 | 123 | 101 | 80 | 58 | 44 |
| 3 | 49,001 - 53,000 | 29 - 30 | 134 | 129 | 106 | 84 | 61 | 46 |
| 3 | 53,001 - 57,000 | 31 - 32 | 140 | 135 | 112 | 88 | 64 | 49 |
| 3 | 57,001 - 61,000 | 33 - 34 | 147 | 142 | 117 | 92 | 67 | 51 |
| 3 | 61,001 - 65,000 | 35 - 36 | 153 | 148 | 122 | 96 | 70 | 53 |
| 3 | 65,001 - 69,000 | 37 - 38 | 159 | 154 | 127 | 101 | 73 | 56 |
| 3 | 69,001 - 73,000 | 39 - 40 | 166 | 160 | 133 | 105 | 76 | 58 |
| 3 | 73,001 - 77,000 | 41 - 42 | 172 | 166 | 138 | 109 | 79 | 60 |
| 3 | 77,001 - 81,000 | 43 - 44 | 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 | 1 | 3 | 2 | 2 | N/A | N/A | N/A |
| 4 | 751 - 1,500 | 2 | 4 | 4 | 3 | 2 | N/A | N/A |
| 4 | 1,501 - 2,250 | 3 | 6 | 5 | 4 | 3 | 2 | N/A |
| 4 | 2,251 - 3,000 | 4 | 9 | 7 | 6 | 4 | 2 | 2 |
| 4 | 3,001 - 4,500 | 5 | 13 | 11 | 9 | 6 | 4 | 3 |
| 4 | 4,501 - 6,000 | 6 | 17 | 15 | 12 | 9 | 6 | 4 |
| 4 | 6,001 - 7,500 | 7 | 22 | 19 | 16 | 12 | 8 | 6 |
| 4 | 7,501 - 9,000 | 8 | 27 | 23 | 20 | 15 | 10 | 8 |
| 4 | 9,001 - 11,000 | 9 | 31 | 28 | 24 | 18 | 13 | 9 |
| 4 | 11,001 - 13,000 | 10 | 36 | 32 | 27 | 21 | 15 | 11 |
| 4 | 13,001 - 15,000 | 11 | 41 | 36 | 31 | 24 | 17 | 13 |
| 4 | 15,001 - 17,000 | 12 | 45 | 40 | 35 | 27 | 19 | 15 |
| 4 | 17,001 - 19,000 | 13 | 50 | 45 | 39 | 30 | 21 | 16 |
| 4 | 19,001 - 21,000 | 14 | 54 | 49 | 42 | 33 | 23 | 18 |
| 4 | 21,001 - 23,000 | 15 | 58 | 53 | 45 | 35 | 25 | 19 |
| 4 | 23,001 - 25,000 | 16 | 62 | 57 | 49 | 38 | 27 | 21 |
| 4 | 25,001 - 27,000 | 17 | 66 | 62 | 52 | 40 | 29 | 22 |
| 4 | 27,001 - 29,000 | 18 | 70 | 66 | 55 | 43 | 31 | 24 |
| 4 | 29,001 - 31,000 | 19 | 74 | 70 | 58 | 46 | 33 | 25 |
| 4 | 31,001 - 33,000 | 20 | 78 | 74 | 61 | 48 | 35 | 26 |
| 4 | 33,001 - 37,000 | 21 - 22 | 83 | 80 | 66 | 52 | 37 | 28 |
| 4 | 37,001 - 41,000 | 23 - 24 | 88 | 85 | 70 | 55 | 40 | 30 |
| 4 | 41,001 - 45,000 | 25 - 26 | 94 | 90 | 74 | 58 | 42 | 32 |
| 4 | 45,001 - 49,000 | 27 - 28 | 99 | 96 | 79 | 62 | 45 | 34 |
| 4 | 49,001 - 53,000 | 29 - 30 | 104 | 101 | 83 | 65 | 47 | 36 |
| 4 | 53,001 - 57,000 | 31 - 32 | 109 | 105 | 87 | 68 | 49 | 38 |
| 4 | 57,001 - 61,000 | 33 - 34 | 114 | 110 | 91 | 72 | 52 | 40 |
| 4 | 61,001 - 65,000 | 35 - 36 | 119 | 115 | 95 | 75 | 54 | 42 |
| 4 | 65,001 - 69,000 | 37 - 38 | 124 | 120 | 99 | 78 | 57 | 43 |
| 4 | 69,001 - 73,000 | 39 - 40 | 129 | 124 | 103 | 81 | 59 | 45 |
| 4 | 73,001 - 77,000 | 41 - 42 | 134 | 129 | 107 | 85 | 61 | 47 |
| 4 | 77,001 - 81,000 | 43 - 44 | 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 | 1 | 3 | 2 | 2 | N/A | N/A | N/A |
| 5 | 751 - 1,500 | 2 | 4 | 4 | 3 | 2 | N/A | N/A |
| 5 | 1,501 - 2,250 | 3 | 6 | 5 | 4 | 3 | 2 | N/A |
| 5 | 2,251 - 3,000 | 4 | 9 | 7 | 6 | 4 | 2 | 2 |
| 5 | 3,001 - 4,500 | 5 | 13 | 11 | 9 | 6 | 4 | 3 |
| 5 | 4,501 - 6,000 | 6 | 17 | 15 | 12 | 9 | 6 | 4 |
| 5 | 6,001 - 7,500 | 7 | 22 | 19 | 16 | 12 | 8 | 6 |
| 5 | 7,501 - 9,000 | 8 | 27 | 23 | 20 | 15 | 10 | 8 |
| 5 | 9,001 - 11,000 | 9 | 31 | 28 | 24 | 18 | 13 | 9 |
| 5 | 11,001 - 13,000 | 10 | 36 | 32 | 27 | 21 | 15 | 11 |
| 5 | 13,001 - 15,000 | 11 | 41 | 36 | 31 | 24 | 17 | 13 |
| 5 | 15,001 - 17,000 | 12 | 45 | 40 | 35 | 27 | 19 | 15 |
| 5 | 17,001 - 19,000 | 13 | 50 | 45 | 39 | 30 | 21 | 16 |
| 5 | 19,001 - 21,000 | 14 | 54 | 49 | 42 | 33 | 23 | 18 |
| 5 | 21,001 - 23,000 | 15 | 58 | 53 | 45 | 35 | 25 | 19 |
| 5 | 23,001 - 25,000 | 16 | 62 | 57 | 49 | 38 | 27 | 21 |
| 5 | 25,001 - 27,000 | 17 | 66 | 62 | 52 | 40 | 29 | 22 |
| 5 | 27,001 - 29,000 | 18 | 70 | 66 | 55 | 43 | 31 | 24 |
| 5 | 29,001 - 31,000 | 19 | 74 | 70 | 58 | 46 | 33 | 25 |
| 5 | 31,001 - 33,000 | 20 | 78 | 74 | 61 | 48 | 35 | 26 |
| 5 | 33,001 - 37,000 | 21 - 22 | 83 | 80 | 66 | 52 | 37 | 28 |
| 5 | 37,001 - 41,000 | 23 - 24 | 88 | 85 | 70 | 55 | 40 | 30 |
| 5 | 41,001 - 45,000 | 25 - 26 | 94 | 90 | 74 | 58 | 42 | 32 |
| 5 | 45,001 - 49,000 | 27 - 28 | 99 | 96 | 79 | 62 | 45 | 34 |
| 5 | 49,001 - 53,000 | 29 - 30 | 104 | 101 | 83 | 65 | 47 | 36 |
| 5 | 53,001 - 57,000 | 31 - 32 | 109 | 105 | 87 | 68 | 49 | 38 |
| 5 | 57,001 - 61,000 | 33 - 34 | 114 | 110 | 91 | 72 | 52 | 40 |
| 5 | 61,001 - 65,000 | 35 - 36 | 119 | 115 | 95 | 75 | 54 | 42 |
| 5 | 65,001 - 69,000 | 37 - 38 | 124 | 120 | 99 | 78 | 57 | 43 |
| 5 | 69,001 - 73,000 | 39 - 40 | 129 | 124 | 103 | 81 | 59 | 45 |
| 5 | 73,001 - 77,000 | 41 - 42 | 134 | 129 | 107 | 85 | 61 | 47 |
| 5 | 77,001 - 81,000 | 43 - 44 | 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 | 1 | 7 | 6 | 4 | N/A | N/A | N/A |
| 1 | 751 - 1,500 | 2 | 11 | 9 | 7 | 5 | N/A | N/A |
| 1 | 1,501 - 2,250 | 3 | 16 | 13 | 11 | 7 | 4 | N/A |
| 1 | 2,251 - 3,000 | 4 | 22 | 19 | 15 | 10 | 6 | 4 |
| 1 | 3,001 - 4,500 | 5 | 32 | 27 | 21 | 15 | 9 | 7 |
| 1 | 4,501 - 6,000 | 6 | 43 | 37 | 31 | 22 | 15 | 11 |
| 1 | 6,001 - 7,500 | 7 | 55 | 48 | 40 | 30 | 20 | 15 |
| 1 | 7,501 - 9,000 | 8 | 67 | 59 | 50 | 37 | 26 | 19 |
| 1 | 9,001 - 11,000 | 9 | 78 | 69 | 59 | 45 | 31 | 24 |
| 1 | 11,001 - 13,000 | 10 | 90 | 80 | 69 | 52 | 37 | 28 |
| 1 | 13,001 - 15,000 | 11 | 102 | 90 | 78 | 60 | 42 | 32 |
| 1 | 15,001 - 17,000 | 12 | 113 | 101 | 87 | 67 | 48 | 36 |
| 1 | 17,001 - 19,000 | 13 | 125 | 112 | 97 | 75 | 53 | 41 |
| 1 | 19,001 - 21,000 | 14 | 135 | 122 | 105 | 81 | 58 | 44 |
| 1 | 21,001 - 23,000 | 15 | 145 | 133 | 113 | 88 | 63 | 48 |
| 1 | 23,001 - 25,000 | 16 | 155 | 144 | 121 | 95 | 68 | 52 |
| 1 | 25,001 - 27,000 | 17 | 164 | 154 | 129 | 101 | 72 | 55 |
| 1 | 27,001 - 29,000 | 18 | 174 | 165 | 137 | 107 | 77 | 59 |
| 1 | 29,001 - 31,000 | 19 | 185 | 176 | 146 | 114 | 82 | 63 |
| 1 | 31,001 - 33,000 | 20 | 194 | 186 | 154 | 120 | 87 | 66 |
| 1 | 33,001 - 37,000 | 21 - 22 | 208 | 200 | 164 | 129 | 93 | 71 |
| 1 | 37,001 - 41,000 | 23 - 24 | 221 | 213 | 175 | 138 | 99 | 76 |
| 1 | 41,001 - 45,000 | 25 - 26 | 234 | 226 | 186 | 146 | 105 | 81 |
| 1 | 45,001 - 49,000 | 27 - 28 | 247 | 239 | 197 | 155 | 112 | 86 |
| 1 | 49,001 - 53,000 | 29 - 30 | 260 | 251 | 207 | 163 | 118 | 90 |
| 1 | 53,001 - 57,000 | 31 - 32 | 273 | 263 | 217 | 171 | 124 | 95 |
| 1 | 57,001 - 61,000 | 33 - 34 | 285 | 275 | 227 | 179 | 130 | 99 |
| 1 | 61,001 - 65,000 | 35 - 36 | 297 | 287 | 237 | 187 | 135 | 104 |
| 1 | 65,001 - 69,000 | 37 - 38 | 310 | 299 | 248 | 195 | 141 | 109 |
| 1 | 69,001 - 73,000 | 39 - 40 | 322 | 311 | 258 | 203 | 147 | 113 |
| 1 | 73,001 - 77,000 | 41 - 42 | 335 | 323 | 268 | 212 | 153 | 118 |
| 1 | 77,001 - 81,000 | 43 - 44 | 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 | 1 | 6 | 5 | 4 | N/A | N/A | N/A |
| 2 | 751 - 1,500 | 2 | 10 | 8 | 7 | 4 | N/A | N/A |
| 2 | 1,501 - 2,250 | 3 | 14 | 12 | 10 | 7 | 4 | N/A |
| 2 | 2,251 - 3,000 | 4 | 20 | 17 | 13 | 9 | 6 | 4 |
| 2 | 3,001 - 4,500 | 5 | 29 | 24 | 19 | 13 | 8 | 6 |
| 2 | 4,501 - 6,000 | 6 | 39 | 34 | 28 | 20 | 13 | 10 |
| 2 | 6,001 - 7,500 | 7 | 50 | 43 | 36 | 27 | 18 | 14 |
| 2 | 7,501 - 9,000 | 8 | 60 | 53 | 45 | 34 | 23 | 17 |
| 2 | 9,001 - 11,000 | 9 | 70 | 62 | 53 | 40 | 28 | 21 |
| 2 | 11,001 - 13,000 | 10 | 81 | 72 | 62 | 47 | 33 | 25 |
| 2 | 13,001 - 15,000 | 11 | 91 | 81 | 70 | 54 | 38 | 29 |
| 2 | 15,001 - 17,000 | 12 | 102 | 91 | 79 | 61 | 43 | 33 |
| 2 | 17,001 - 19,000 | 13 | 112 | 101 | 87 | 68 | 48 | 37 |
| 2 | 19,001 - 21,000 | 14 | 121 | 110 | 94 | 73 | 52 | 40 |
| 2 | 21,001 - 23,000 | 15 | 130 | 120 | 102 | 79 | 57 | 43 |
| 2 | 23,001 - 25,000 | 16 | 139 | 129 | 109 | 85 | 61 | 47 |
| 2 | 25,001 - 27,000 | 17 | 148 | 139 | 116 | 91 | 65 | 50 |
| 2 | 27,001 - 29,000 | 18 | 157 | 148 | 124 | 97 | 69 | 53 |
| 2 | 29,001 - 31,000 | 19 | 166 | 158 | 131 | 103 | 74 | 56 |
| 2 | 31,001 - 33,000 | 20 | 175 | 168 | 138 | 108 | 78 | 60 |
| 2 | 33,001 - 37,000 | 21 - 22 | 187 | 180 | 148 | 116 | 84 | 64 |
| 2 | 37,001 - 41,000 | 23 - 24 | 199 | 192 | 158 | 124 | 89 | 68 |
| 2 | 41,001 - 45,000 | 25 - 26 | 211 | 203 | 167 | 132 | 95 | 73 |
| 2 | 45,001 - 49,000 | 27 - 28 | 223 | 215 | 177 | 139 | 101 | 77 |
| 2 | 49,001 - 53,000 | 29 - 30 | 234 | 226 | 186 | 147 | 106 | 81 |
| 2 | 53,001 - 57,000 | 31 - 32 | 245 | 237 | 196 | 154 | 111 | 85 |
| 2 | 57,001 - 61,000 | 33 - 34 | 257 | 248 | 205 | 161 | 117 | 89 |
| 2 | 61,001 - 65,000 | 35 - 36 | 267 | 259 | 214 | 168 | 122 | 93 |
| 2 | 65,001 - 69,000 | 37 - 38 | 279 | 269 | 223 | 176 | 127 | 98 |
| 2 | 69,001 - 73,000 | 39 - 40 | 290 | 280 | 232 | 183 | 132 | 102 |
| 2 | 73,001 - 77,000 | 41 - 42 | 301 | 291 | 241 | 190 | 138 | 106 |
| 2 | 77,001 - 81,000 | 43 - 44 | 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 | 1 | 6 | 5 | 4 | N/A | N/A | N/A |
| 3 | 751 - 1,500 | 2 | 10 | 8 | 7 | 4 | N/A | N/A |
| 3 | 1,501 - 2,250 | 3 | 14 | 12 | 10 | 7 | 4 | N/A |
| 3 | 2,251 - 3,000 | 4 | 20 | 17 | 13 | 9 | 6 | 4 |
| 3 | 3,001 - 4,500 | 5 | 29 | 24 | 19 | 13 | 8 | 6 |
| 3 | 4,501 - 6,000 | 6 | 39 | 34 | 28 | 20 | 13 | 10 |
| 3 | 6,001 - 7,500 | 7 | 50 | 43 | 36 | 27 | 18 | 14 |
| 3 | 7,501 - 9,000 | 8 | 60 | 53 | 45 | 34 | 23 | 17 |
| 3 | 9,001 - 11,000 | 9 | 70 | 62 | 53 | 40 | 28 | 21 |
| 3 | 11,001 - 13,000 | 10 | 81 | 72 | 62 | 47 | 33 | 25 |
| 3 | 13,001 - 15,000 | 11 | 91 | 81 | 70 | 54 | 38 | 29 |
| 3 | 15,001 - 17,000 | 12 | 102 | 91 | 79 | 61 | 43 | 33 |
| 3 | 17,001 - 19,000 | 13 | 112 | 101 | 87 | 68 | 48 | 37 |
| 3 | 19,001 - 21,000 | 14 | 121 | 110 | 94 | 73 | 52 | 40 |
| 3 | 21,001 - 23,000 | 15 | 130 | 120 | 102 | 79 | 57 | 43 |
| 3 | 23,001 - 25,000 | 16 | 139 | 129 | 109 | 85 | 61 | 47 |
| 3 | 25,001 - 27,000 | 17 | 148 | 139 | 116 | 91 | 65 | 50 |
| 3 | 27,001 - 29,000 | 18 | 157 | 148 | 124 | 97 | 69 | 53 |
| 3 | 29,001 - 31,000 | 19 | 166 | 158 | 131 | 103 | 74 | 56 |
| 3 | 31,001 - 33,000 | 20 | 175 | 168 | 138 | 108 | 78 | 60 |
| 3 | 33,001 - 37,000 | 21 - 22 | 187 | 180 | 148 | 116 | 84 | 64 |
| 3 | 37,001 - 41,000 | 23 - 24 | 199 | 192 | 158 | 124 | 89 | 68 |
| 3 | 41,001 - 45,000 | 25 - 26 | 211 | 203 | 167 | 132 | 95 | 73 |
| 3 | 45,001 - 49,000 | 27 - 28 | 223 | 215 | 177 | 139 | 101 | 77 |
| 3 | 49,001 - 53,000 | 29 - 30 | 234 | 226 | 186 | 147 | 106 | 81 |
| 3 | 53,001 - 57,000 | 31 - 32 | 245 | 237 | 196 | 154 | 111 | 85 |
| 3 | 57,001 - 61,000 | 33 - 34 | 257 | 248 | 205 | 161 | 117 | 89 |
| 3 | 61,001 - 65,000 | 35 - 36 | 267 | 259 | 214 | 168 | 122 | 93 |
| 3 | 65,001 - 69,000 | 37 - 38 | 279 | 269 | 223 | 176 | 127 | 98 |
| 3 | 69,001 - 73,000 | 39 - 40 | 290 | 280 | 232 | 183 | 132 | 102 |
| 3 | 73,001 - 77,000 | 41 - 42 | 301 | 291 | 241 | 190 | 138 | 106 |
| 3 | 77,001 - 81,000 | 43 - 44 | 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 | 1 | 5 | 4 | 3 | N/A | N/A | N/A |
| 4 | 751 - 1,500 | 2 | 8 | 7 | 5 | 3 | N/A | N/A |
| 4 | 1,501 - 2,250 | 3 | 11 | 9 | 7 | 5 | 3 | N/A |
| 4 | 2,251 - 3,000 | 4 | 16 | 13 | 10 | 7 | 4 | 3 |
| 4 | 3,001 - 4,500 | 5 | 22 | 19 | 15 | 10 | 7 | 5 |
| 4 | 4,501 - 6,000 | 6 | 30 | 26 | 21 | 16 | 10 | 8 |
| 4 | 6,001 - 7,500 | 7 | 39 | 34 | 28 | 21 | 14 | 11 |
| 4 | 7,501 - 9,000 | 8 | 47 | 41 | 35 | 26 | 18 | 14 |
| 4 | 9,001 - 11,000 | 9 | 55 | 48 | 41 | 31 | 22 | 17 |
| 4 | 11,001 - 13,000 | 10 | 63 | 56 | 48 | 37 | 26 | 20 |
| 4 | 13,001 - 15,000 | 11 | 71 | 63 | 55 | 42 | 30 | 23 |
| 4 | 15,001 - 17,000 | 12 | 79 | 71 | 61 | 47 | 34 | 26 |
| 4 | 17,001 - 19,000 | 13 | 87 | 78 | 68 | 53 | 37 | 28 |
| 4 | 19,001 - 21,000 | 14 | 94 | 86 | 73 | 57 | 41 | 31 |
| 4 | 21,001 - 23,000 | 15 | 101 | 93 | 79 | 62 | 44 | 34 |
| 4 | 23,001 - 25,000 | 16 | 108 | 101 | 85 | 66 | 47 | 36 |
| 4 | 25,001 - 27,000 | 17 | 115 | 108 | 91 | 71 | 51 | 39 |
| 4 | 27,001 - 29,000 | 18 | 122 | 115 | 96 | 75 | 54 | 41 |
| 4 | 29,001 - 31,000 | 19 | 129 | 123 | 102 | 80 | 57 | 44 |
| 4 | 31,001 - 33,000 | 20 | 136 | 130 | 108 | 84 | 61 | 46 |
| 4 | 33,001 - 37,000 | 21 - 22 | 145 | 140 | 115 | 90 | 65 | 50 |
| 4 | 37,001 - 41,000 | 23 - 24 | 155 | 149 | 123 | 96 | 69 | 53 |
| 4 | 41,001 - 45,000 | 25 - 26 | 164 | 158 | 130 | 102 | 74 | 57 |
| 4 | 45,001 - 49,000 | 27 - 28 | 173 | 168 | 138 | 108 | 78 | 60 |
| 4 | 49,001 - 53,000 | 29 - 30 | 182 | 176 | 145 | 114 | 82 | 63 |
| 4 | 53,001 - 57,000 | 31 - 32 | 191 | 184 | 152 | 120 | 87 | 66 |
| 4 | 57,001 - 61,000 | 33 - 34 | 200 | 193 | 159 | 125 | 91 | 70 |
| 4 | 61,001 - 65,000 | 35 - 36 | 208 | 201 | 166 | 131 | 95 | 73 |
| 4 | 65,001 - 69,000 | 37 - 38 | 217 | 209 | 173 | 137 | 99 | 76 |
| 4 | 69,001 - 73,000 | 39 - 40 | 225 | 218 | 180 | 142 | 103 | 79 |
| 4 | 73,001 - 77,000 | 41 - 42 | 234 | 226 | 188 | 148 | 107 | 82 |
| 4 | 77,001 - 81,000 | 43 - 44 | 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 | 1 | 5 | 4 | 3 | N/A | N/A | N/A |
| 5 | 751 - 1,500 | 2 | 8 | 7 | 5 | 3 | N/A | N/A |
| 5 | 1,501 - 2,250 | 3 | 11 | 9 | 7 | 5 | 3 | N/A |
| 5 | 2,251 - 3,000 | 4 | 16 | 13 | 10 | 7 | 4 | 3 |
| 5 | 3,001 - 4,500 | 5 | 22 | 19 | 15 | 10 | 7 | 5 |
| 5 | 4,501 - 6,000 | 6 | 30 | 26 | 21 | 16 | 10 | 8 |
| 5 | 6,001 - 7,500 | 7 | 39 | 34 | 28 | 21 | 14 | 11 |
| 5 | 7,501 - 9,000 | 8 | 47 | 41 | 35 | 26 | 18 | 14 |
| 5 | 9,001 - 11,000 | 9 | 55 | 48 | 41 | 31 | 22 | 17 |
| 5 | 11,001 - 13,000 | 10 | 63 | 56 | 48 | 37 | 26 | 20 |
| 5 | 13,001 - 15,000 | 11 | 71 | 63 | 55 | 42 | 30 | 23 |
| 5 | 15,001 - 17,000 | 12 | 79 | 71 | 61 | 47 | 34 | 26 |
| 5 | 17,001 - 19,000 | 13 | 87 | 78 | 68 | 53 | 37 | 28 |
| 5 | 19,001 - 21,000 | 14 | 94 | 86 | 73 | 57 | 41 | 31 |
| 5 | 21,001 - 23,000 | 15 | 101 | 93 | 79 | 62 | 44 | 34 |
| 5 | 23,001 - 25,000 | 16 | 108 | 101 | 85 | 66 | 47 | 36 |
| 5 | 25,001 - 27,000 | 17 | 115 | 108 | 91 | 71 | 51 | 39 |
| 5 | 27,001 - 29,000 | 18 | 122 | 115 | 96 | 75 | 54 | 41 |
| 5 | 29,001 - 31,000 | 19 | 129 | 123 | 102 | 80 | 57 | 44 |
| 5 | 31,001 - 33,000 | 20 | 136 | 130 | 108 | 84 | 61 | 46 |
| 5 | 33,001 - 37,000 | 21 - 22 | 145 | 140 | 115 | 90 | 65 | 50 |
| 5 | 37,001 - 41,000 | 23 - 24 | 155 | 149 | 123 | 96 | 69 | 53 |
| 5 | 41,001 - 45,000 | 25 - 26 | 164 | 158 | 130 | 102 | 74 | 57 |
| 5 | 45,001 - 49,000 | 27 - 28 | 173 | 168 | 138 | 108 | 78 | 60 |
| 5 | 49,001 - 53,000 | 29 - 30 | 182 | 176 | 145 | 114 | 82 | 63 |
| 5 | 53,001 - 57,000 | 31 - 32 | 191 | 184 | 152 | 120 | 87 | 66 |
| 5 | 57,001 - 61,000 | 33 - 34 | 200 | 193 | 159 | 125 | 91 | 70 |
| 5 | 61,001 - 65,000 | 35 - 36 | 208 | 201 | 166 | 131 | 95 | 73 |
| 5 | 65,001 - 69,000 | 37 - 38 | 217 | 209 | 173 | 137 | 99 | 76 |
| 5 | 69,001 - 73,000 | 39 - 40 | 225 | 218 | 180 | 142 | 103 | 79 |
| 5 | 73,001 - 77,000 | 41 - 42 | 234 | 226 | 188 | 148 | 107 | 82 |
| 5 | 77,001 - 81,000 | 43 - 44 | 243 | 235 | 195 | 154 | 111 | 86 |

| 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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#Renewal or Transfer of Coverage Only

^SFF&C Renewal or Transfer of Coverage Only



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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**

| COMP Sequence | Operation |
|---|---|
| 01. Base Rate (See Below) | |
| 02. Deductible Factor (See Below) | * |
| 03. Apply Minimum Premium (See Below) | |
| 04. Policy Term (Rule 102, Rule 801C; Round to the nearest penny) | * |
| 05. Fleet Modification (Round to the nearest penny) | * |

| 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 | Factor |
| 50 | 100 | 1.15 |
| 200# | 250 | 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 | Factor |
| 50 | 100 | 1.15 |
| 200# | 250 | 1.10 |

| Minimum Premium |
|---|
| 1.00 |



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| SFM Comprehensive Base Rates | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Age Group | MSRP | IRG | Deductible | | | | | |
| | | | FULL | 100 | 250 | 500 | 1000 | 2000 |
| 1 | 0 - 750 | 1 | 8 | 5 | 3 | N/A | N/A | N/A |
| 1 | 751 - 1,500 | 2 | 13 | 10 | 6 | 6 | N/A | N/A |
| 1 | 1,501 - 2,250 | 3 | 19 | 14 | 10 | 9 | 7 | N/A |
| 1 | 2,251 - 3,000 | 4 | 27 | 20 | 13 | 12 | 10 | 8 |
| 1 | 3,001 - 4,500 | 5 | 38 | 29 | 19 | 17 | 14 | 12 |
| 1 | 4,501 - 6,000 | 6 | 52 | 40 | 28 | 26 | 21 | 18 |
| 1 | 6,001 - 7,500 | 7 | 65 | 52 | 37 | 34 | 29 | 24 |
| 1 | 7,501 - 9,000 | 8 | 79 | 63 | 46 | 42 | 36 | 30 |
| 1 | 9,001 - 11,000 | 9 | 92 | 75 | 55 | 51 | 43 | 36 |
| 1 | 11,001 - 13,000 | 10 | 106 | 86 | 64 | 59 | 50 | 43 |
| 1 | 13,001 - 15,000 | 11 | 119 | 98 | 73 | 67 | 58 | 49 |
| 1 | 15,001 - 17,000 | 12 | 132 | 109 | 82 | 76 | 65 | 55 |
| 1 | 17,001 - 19,000 | 13 | 146 | 121 | 91 | 84 | 72 | 61 |
| 1 | 19,001 - 21,000 | 14 | 157 | 131 | 99 | 91 | 79 | 66 |
| 1 | 21,001 - 23,000 | 15 | 169 | 141 | 106 | 98 | 85 | 72 |
| 1 | 23,001 - 25,000 | 16 | 180 | 151 | 114 | 105 | 91 | 77 |
| 1 | 25,001 - 27,000 | 17 | 192 | 160 | 122 | 113 | 97 | 82 |
| 1 | 27,001 - 29,000 | 18 | 204 | 170 | 129 | 120 | 103 | 88 |
| 1 | 29,001 - 31,000 | 19 | 215 | 180 | 137 | 127 | 110 | 93 |
| 1 | 31,001 - 33,000 | 20 | 227 | 190 | 145 | 134 | 116 | 98 |
| 1 | 33,001 - 37,000 | 21 - 22 | 242 | 203 | 155 | 144 | 124 | 105 |
| 1 | 37,001 - 41,000 | 23 - 24 | 257 | 216 | 165 | 153 | 132 | 113 |
| 1 | 41,001 - 45,000 | 25 - 26 | 273 | 230 | 175 | 163 | 141 | 120 |
| 1 | 45,001 - 49,000 | 27 - 28 | 288 | 243 | 186 | 172 | 149 | 127 |
| 1 | 49,001 - 53,000 | 29 - 30 | 303 | 255 | 195 | 181 | 157 | 133 |
| 1 | 53,001 - 57,000 | 31 - 32 | 317 | 268 | 205 | 190 | 165 | 140 |
| 1 | 57,001 - 61,000 | 33 - 34 | 331 | 280 | 214 | 199 | 173 | 147 |
| 1 | 61,001 - 65,000 | 35 - 36 | 346 | 292 | 224 | 208 | 180 | 153 |
| 1 | 65,001 - 69,000 | 37 - 38 | 360 | 305 | 234 | 217 | 188 | 160 |
| 1 | 69,001 - 73,000 | 39 - 40 | 374 | 317 | 243 | 226 | 196 | 167 |
| 1 | 73,001 - 77,000 | 41 - 42 | 389 | 329 | 253 | 235 | 204 | 173 |
| 1 | 77,001 - 81,000 | 43 - 44 | 403 | 342 | 262 | 244 | 211 | 180 |



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| SFM Comprehensive Base Rates | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Age Group | MSRP | IRG | Deductible | | | | | |
| | | | FULL | 100 | 250 | 500 | 1000 | 2000 |
| 2 | 0 - 750 | 1 | 7 | 4 | 3 | N/A | N/A | N/A |
| 2 | 751 - 1,500 | 2 | 12 | 9 | 6 | 5 | N/A | N/A |
| 2 | 1,501 - 2,250 | 3 | 17 | 13 | 9 | 8 | 6 | N/A |
| 2 | 2,251 - 3,000 | 4 | 24 | 18 | 12 | 11 | 9 | 7 |
| 2 | 3,001 - 4,500 | 5 | 35 | 26 | 17 | 16 | 13 | 10 |
| 2 | 4,501 - 6,000 | 6 | 47 | 36 | 25 | 23 | 19 | 16 |
| 2 | 6,001 - 7,500 | 7 | 59 | 47 | 33 | 31 | 26 | 21 |
| 2 | 7,501 - 9,000 | 8 | 71 | 57 | 41 | 38 | 32 | 27 |
| 2 | 9,001 - 11,000 | 9 | 83 | 67 | 50 | 46 | 39 | 33 |
| 2 | 11,001 - 13,000 | 10 | 95 | 78 | 58 | 53 | 45 | 38 |
| 2 | 13,001 - 15,000 | 11 | 107 | 88 | 66 | 61 | 52 | 44 |
| 2 | 15,001 - 17,000 | 12 | 119 | 98 | 74 | 68 | 59 | 49 |
| 2 | 17,001 - 19,000 | 13 | 131 | 109 | 82 | 76 | 65 | 55 |
| 2 | 19,001 - 21,000 | 14 | 142 | 118 | 89 | 82 | 71 | 60 |
| 2 | 21,001 - 23,000 | 15 | 152 | 127 | 96 | 88 | 76 | 65 |
| 2 | 23,001 - 25,000 | 16 | 162 | 136 | 102 | 95 | 82 | 69 |
| 2 | 25,001 - 27,000 | 17 | 173 | 144 | 109 | 101 | 87 | 74 |
| 2 | 27,001 - 29,000 | 18 | 183 | 153 | 116 | 108 | 93 | 79 |
| 2 | 29,001 - 31,000 | 19 | 194 | 162 | 123 | 114 | 99 | 84 |
| 2 | 31,001 - 33,000 | 20 | 204 | 171 | 130 | 121 | 104 | 89 |
| 2 | 33,001 - 37,000 | 21 - 22 | 218 | 183 | 139 | 129 | 112 | 95 |
| 2 | 37,001 - 41,000 | 23 - 24 | 232 | 195 | 149 | 138 | 119 | 101 |
| 2 | 41,001 - 45,000 | 25 - 26 | 245 | 207 | 158 | 146 | 127 | 108 |
| 2 | 45,001 - 49,000 | 27 - 28 | 259 | 219 | 167 | 155 | 134 | 114 |
| 2 | 49,001 - 53,000 | 29 - 30 | 272 | 230 | 176 | 163 | 141 | 120 |
| 2 | 53,001 - 57,000 | 31 - 32 | 285 | 241 | 184 | 171 | 148 | 126 |
| 2 | 57,001 - 61,000 | 33 - 34 | 298 | 252 | 193 | 179 | 155 | 132 |
| 2 | 61,001 - 65,000 | 35 - 36 | 311 | 263 | 202 | 187 | 162 | 138 |
| 2 | 65,001 - 69,000 | 37 - 38 | 324 | 274 | 210 | 195 | 169 | 144 |
| 2 | 69,001 - 73,000 | 39 - 40 | 337 | 285 | 219 | 203 | 176 | 150 |
| 2 | 73,001 - 77,000 | 41 - 42 | 350 | 296 | 228 | 211 | 183 | 156 |
| 2 | 77,001 - 81,000 | 43 - 44 | 363 | 307 | 236 | 219 | 190 | 162 |



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| SFM Comprehensive Base Rates | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Age Group | MSRP | IRG | Deductible | | | | | |
| | | | FULL | 100 | 250 | 500 | 1000 | 2000 |
| 3 | 0 - 750 | 1 | 7 | 4 | 3 | N/A | N/A | N/A |
| 3 | 751 - 1,500 | 2 | 12 | 9 | 6 | 5 | N/A | N/A |
| 3 | 1,501 - 2,250 | 3 | 17 | 13 | 9 | 8 | 6 | N/A |
| 3 | 2,251 - 3,000 | 4 | 24 | 18 | 12 | 11 | 9 | 7 |
| 3 | 3,001 - 4,500 | 5 | 35 | 26 | 17 | 16 | 13 | 10 |
| 3 | 4,501 - 6,000 | 6 | 47 | 36 | 25 | 23 | 19 | 16 |
| 3 | 6,001 - 7,500 | 7 | 59 | 47 | 33 | 31 | 26 | 21 |
| 3 | 7,501 - 9,000 | 8 | 71 | 57 | 41 | 38 | 32 | 27 |
| 3 | 9,001 - 11,000 | 9 | 83 | 67 | 50 | 46 | 39 | 33 |
| 3 | 11,001 - 13,000 | 10 | 95 | 78 | 58 | 53 | 45 | 38 |
| 3 | 13,001 - 15,000 | 11 | 107 | 88 | 66 | 61 | 52 | 44 |
| 3 | 15,001 - 17,000 | 12 | 119 | 98 | 74 | 68 | 59 | 49 |
| 3 | 17,001 - 19,000 | 13 | 131 | 109 | 82 | 76 | 65 | 55 |
| 3 | 19,001 - 21,000 | 14 | 142 | 118 | 89 | 82 | 71 | 60 |
| 3 | 21,001 - 23,000 | 15 | 152 | 127 | 96 | 88 | 76 | 65 |
| 3 | 23,001 - 25,000 | 16 | 162 | 136 | 102 | 95 | 82 | 69 |
| 3 | 25,001 - 27,000 | 17 | 173 | 144 | 109 | 101 | 87 | 74 |
| 3 | 27,001 - 29,000 | 18 | 183 | 153 | 116 | 108 | 93 | 79 |
| 3 | 29,001 - 31,000 | 19 | 194 | 162 | 123 | 114 | 99 | 84 |
| 3 | 31,001 - 33,000 | 20 | 204 | 171 | 130 | 121 | 104 | 89 |
| 3 | 33,001 - 37,000 | 21 - 22 | 218 | 183 | 139 | 129 | 112 | 95 |
| 3 | 37,001 - 41,000 | 23 - 24 | 232 | 195 | 149 | 138 | 119 | 101 |
| 3 | 41,001 - 45,000 | 25 - 26 | 245 | 207 | 158 | 146 | 127 | 108 |
| 3 | 45,001 - 49,000 | 27 - 28 | 259 | 219 | 167 | 155 | 134 | 114 |
| 3 | 49,001 - 53,000 | 29 - 30 | 272 | 230 | 176 | 163 | 141 | 120 |
| 3 | 53,001 - 57,000 | 31 - 32 | 285 | 241 | 184 | 171 | 148 | 126 |
| 3 | 57,001 - 61,000 | 33 - 34 | 298 | 252 | 193 | 179 | 155 | 132 |
| 3 | 61,001 - 65,000 | 35 - 36 | 311 | 263 | 202 | 187 | 162 | 138 |
| 3 | 65,001 - 69,000 | 37 - 38 | 324 | 274 | 210 | 195 | 169 | 144 |
| 3 | 69,001 - 73,000 | 39 - 40 | 337 | 285 | 219 | 203 | 176 | 150 |
| 3 | 73,001 - 77,000 | 41 - 42 | 350 | 296 | 228 | 211 | 183 | 156 |
| 3 | 77,001 - 81,000 | 43 - 44 | 363 | 307 | 236 | 219 | 190 | 162 |



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| SFM Comprehensive Base Rates | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Age Group | MSRP | IRG | Deductible | | | | | |
| | | | FULL | 100 | 250 | 500 | 1000 | 2000 |
| 4 | 0 - 750 | 1 | 6 | 3 | 2 | N/A | N/A | N/A |
| 4 | 751 - 1,500 | 2 | 9 | 7 | 4 | 4 | N/A | N/A |
| 4 | 1,501 - 2,250 | 3 | 13 | 10 | 7 | 6 | 5 | N/A |
| 4 | 2,251 - 3,000 | 4 | 19 | 14 | 9 | 8 | 7 | 6 |
| 4 | 3,001 - 4,500 | 5 | 27 | 20 | 13 | 12 | 10 | 8 |
| 4 | 4,501 - 6,000 | 6 | 36 | 28 | 20 | 18 | 15 | 12 |
| 4 | 6,001 - 7,500 | 7 | 46 | 36 | 26 | 24 | 20 | 17 |
| 4 | 7,501 - 9,000 | 8 | 55 | 44 | 32 | 30 | 25 | 21 |
| 4 | 9,001 - 11,000 | 9 | 65 | 52 | 39 | 35 | 30 | 25 |
| 4 | 11,001 - 13,000 | 10 | 74 | 60 | 45 | 41 | 35 | 30 |
| 4 | 13,001 - 15,000 | 11 | 83 | 69 | 51 | 47 | 40 | 34 |
| 4 | 15,001 - 17,000 | 12 | 93 | 77 | 57 | 53 | 46 | 38 |
| 4 | 17,001 - 19,000 | 13 | 102 | 85 | 64 | 59 | 51 | 43 |
| 4 | 19,001 - 21,000 | 14 | 110 | 92 | 69 | 64 | 55 | 47 |
| 4 | 21,001 - 23,000 | 15 | 118 | 99 | 74 | 69 | 59 | 50 |
| 4 | 23,001 - 25,000 | 16 | 126 | 105 | 80 | 74 | 64 | 54 |
| 4 | 25,001 - 27,000 | 17 | 134 | 112 | 85 | 79 | 68 | 58 |
| 4 | 27,001 - 29,000 | 18 | 142 | 119 | 90 | 84 | 72 | 61 |
| 4 | 29,001 - 31,000 | 19 | 151 | 126 | 96 | 89 | 77 | 65 |
| 4 | 31,001 - 33,000 | 20 | 159 | 133 | 101 | 94 | 81 | 69 |
| 4 | 33,001 - 37,000 | 21 - 22 | 169 | 142 | 108 | 101 | 87 | 74 |
| 4 | 37,001 - 41,000 | 23 - 24 | 180 | 151 | 116 | 107 | 93 | 79 |
| 4 | 41,001 - 45,000 | 25 - 26 | 191 | 161 | 123 | 114 | 99 | 84 |
| 4 | 45,001 - 49,000 | 27 - 28 | 202 | 170 | 130 | 121 | 104 | 89 |
| 4 | 49,001 - 53,000 | 29 - 30 | 212 | 179 | 137 | 127 | 110 | 93 |
| 4 | 53,001 - 57,000 | 31 - 32 | 222 | 187 | 143 | 133 | 115 | 98 |
| 4 | 57,001 - 61,000 | 33 - 34 | 232 | 196 | 150 | 139 | 121 | 103 |
| 4 | 61,001 - 65,000 | 35 - 36 | 242 | 204 | 157 | 146 | 126 | 107 |
| 4 | 65,001 - 69,000 | 37 - 38 | 252 | 213 | 164 | 152 | 132 | 112 |
| 4 | 69,001 - 73,000 | 39 - 40 | 262 | 222 | 170 | 158 | 137 | 117 |
| 4 | 73,001 - 77,000 | 41 - 42 | 272 | 230 | 177 | 164 | 143 | 121 |
| 4 | 77,001 - 81,000 | 43 - 44 | 282 | 239 | 184 | 171 | 148 | 126 |



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| SFM Comprehensive Base Rates | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Age Group | MSRP | IRG | Deductible | | | | | |
| | | | FULL | 100 | 250 | 500 | 1000 | 2000 |
| 5 | 0 - 750 | 1 | 6 | 3 | 2 | N/A | N/A | N/A |
| 5 | 751 - 1,500 | 2 | 9 | 7 | 4 | 4 | N/A | N/A |
| 5 | 1,501 - 2,250 | 3 | 13 | 10 | 7 | 6 | 5 | N/A |
| 5 | 2,251 - 3,000 | 4 | 19 | 14 | 9 | 8 | 7 | 6 |
| 5 | 3,001 - 4,500 | 5 | 27 | 20 | 13 | 12 | 10 | 8 |
| 5 | 4,501 - 6,000 | 6 | 36 | 28 | 20 | 18 | 15 | 12 |
| 5 | 6,001 - 7,500 | 7 | 46 | 36 | 26 | 24 | 20 | 17 |
| 5 | 7,501 - 9,000 | 8 | 55 | 44 | 32 | 30 | 25 | 21 |
| 5 | 9,001 - 11,000 | 9 | 65 | 52 | 39 | 35 | 30 | 25 |
| 5 | 11,001 - 13,000 | 10 | 74 | 60 | 45 | 41 | 35 | 30 |
| 5 | 13,001 - 15,000 | 11 | 83 | 69 | 51 | 47 | 40 | 34 |
| 5 | 15,001 - 17,000 | 12 | 93 | 77 | 57 | 53 | 46 | 38 |
| 5 | 17,001 - 19,000 | 13 | 102 | 85 | 64 | 59 | 51 | 43 |
| 5 | 19,001 - 21,000 | 14 | 110 | 92 | 69 | 64 | 55 | 47 |
| 5 | 21,001 - 23,000 | 15 | 118 | 99 | 74 | 69 | 59 | 50 |
| 5 | 23,001 - 25,000 | 16 | 126 | 105 | 80 | 74 | 64 | 54 |
| 5 | 25,001 - 27,000 | 17 | 134 | 112 | 85 | 79 | 68 | 58 |
| 5 | 27,001 - 29,000 | 18 | 142 | 119 | 90 | 84 | 72 | 61 |
| 5 | 29,001 - 31,000 | 19 | 151 | 126 | 96 | 89 | 77 | 65 |
| 5 | 31,001 - 33,000 | 20 | 159 | 133 | 101 | 94 | 81 | 69 |
| 5 | 33,001 - 37,000 | 21 - 22 | 169 | 142 | 108 | 101 | 87 | 74 |
| 5 | 37,001 - 41,000 | 23 - 24 | 180 | 151 | 116 | 107 | 93 | 79 |
| 5 | 41,001 - 45,000 | 25 - 26 | 191 | 161 | 123 | 114 | 99 | 84 |
| 5 | 45,001 - 49,000 | 27 - 28 | 202 | 170 | 130 | 121 | 104 | 89 |
| 5 | 49,001 - 53,000 | 29 - 30 | 212 | 179 | 137 | 127 | 110 | 93 |
| 5 | 53,001 - 57,000 | 31 - 32 | 222 | 187 | 143 | 133 | 115 | 98 |
| 5 | 57,001 - 61,000 | 33 - 34 | 232 | 196 | 150 | 139 | 121 | 103 |
| 5 | 61,001 - 65,000 | 35 - 36 | 242 | 204 | 157 | 146 | 126 | 107 |
| 5 | 65,001 - 69,000 | 37 - 38 | 252 | 213 | 164 | 152 | 132 | 112 |
| 5 | 69,001 - 73,000 | 39 - 40 | 262 | 222 | 170 | 158 | 137 | 117 |
| 5 | 73,001 - 77,000 | 41 - 42 | 272 | 230 | 177 | 164 | 143 | 121 |
| 5 | 77,001 - 81,000 | 43 - 44 | 282 | 239 | 184 | 171 | 148 | 126 |



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| SFF&C Comprehensive Base Rates | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Age Group | MSRP | IRG | Deductible | | | | | |
| | | | FULL | 100 | 250 | 500 | 1000 | 2000 |
| 1 | 0 - 750 | 1 | 14 | 8 | 5 | N/A | N/A | N/A |
| 1 | 751 - 1,500 | 2 | 24 | 17 | 11 | 10 | N/A | N/A |
| 1 | 1,501 - 2,250 | 3 | 34 | 25 | 17 | 15 | 12 | N/A |
| 1 | 2,251 - 3,000 | 4 | 47 | 35 | 24 | 21 | 17 | 14 |
| 1 | 3,001 - 4,500 | 5 | 67 | 50 | 34 | 30 | 25 | 20 |
| 1 | 4,501 - 6,000 | 6 | 91 | 71 | 49 | 45 | 38 | 31 |
| 1 | 6,001 - 7,500 | 7 | 114 | 91 | 65 | 60 | 50 | 42 |
| 1 | 7,501 - 9,000 | 8 | 138 | 111 | 81 | 74 | 63 | 53 |
| 1 | 9,001 - 11,000 | 9 | 161 | 131 | 96 | 89 | 76 | 64 |
| 1 | 11,001 - 13,000 | 10 | 185 | 151 | 112 | 103 | 88 | 74 |
| 1 | 13,001 - 15,000 | 11 | 208 | 171 | 128 | 118 | 101 | 85 |
| 1 | 15,001 - 17,000 | 12 | 232 | 192 | 143 | 132 | 114 | 96 |
| 1 | 17,001 - 19,000 | 13 | 255 | 212 | 159 | 147 | 127 | 107 |
| 1 | 19,001 - 21,000 | 14 | 276 | 229 | 172 | 160 | 137 | 116 |
| 1 | 21,001 - 23,000 | 15 | 296 | 246 | 186 | 172 | 148 | 126 |
| 1 | 23,001 - 25,000 | 16 | 316 | 264 | 199 | 184 | 159 | 135 |
| 1 | 25,001 - 27,000 | 17 | 336 | 281 | 213 | 197 | 170 | 144 |
| 1 | 27,001 - 29,000 | 18 | 356 | 298 | 226 | 210 | 181 | 154 |
| 1 | 29,001 - 31,000 | 19 | 376 | 316 | 240 | 222 | 192 | 163 |
| 1 | 31,001 - 33,000 | 20 | 396 | 333 | 253 | 235 | 203 | 172 |
| 1 | 33,001 - 37,000 | 21 - 22 | 423 | 356 | 271 | 251 | 217 | 184 |
| 1 | 37,001 - 41,000 | 23 - 24 | 450 | 379 | 289 | 268 | 232 | 197 |
| 1 | 41,001 - 45,000 | 25 - 26 | 477 | 402 | 307 | 285 | 246 | 209 |
| 1 | 45,001 - 49,000 | 27 - 28 | 504 | 425 | 325 | 301 | 261 | 222 |
| 1 | 49,001 - 53,000 | 29 - 30 | 530 | 447 | 342 | 317 | 274 | 233 |
| 1 | 53,001 - 57,000 | 31 - 32 | 554 | 468 | 359 | 333 | 288 | 245 |
| 1 | 57,001 - 61,000 | 33 - 34 | 580 | 490 | 375 | 348 | 302 | 257 |
| 1 | 61,001 - 65,000 | 35 - 36 | 605 | 511 | 392 | 364 | 315 | 268 |
| 1 | 65,001 - 69,000 | 37 - 38 | 630 | 533 | 409 | 380 | 329 | 280 |
| 1 | 69,001 - 73,000 | 39 - 40 | 655 | 554 | 426 | 395 | 342 | 292 |
| 1 | 73,001 - 77,000 | 41 - 42 | 681 | 576 | 443 | 411 | 356 | 303 |
| 1 | 77,001 - 81,000 | 43 - 44 | 706 | 598 | 459 | 426 | 370 | 315 |



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| SFF&C Comprehensive Base Rates | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Age Group | MSRP | IRG | Deductible | | | | | |
| | | | FULL | 100 | 250 | 500 | 1000 | 2000 |
| 2 | 0 - 750 | 1 | 13 | 7 | 5 | N/A | N/A | N/A |
| 2 | 751 - 1,500 | 2 | 21 | 15 | 10 | 9 | N/A | N/A |
| 2 | 1,501 - 2,250 | 3 | 30 | 23 | 15 | 14 | 11 | N/A |
| 2 | 2,251 - 3,000 | 4 | 42 | 32 | 21 | 19 | 16 | 13 |
| 2 | 3,001 - 4,500 | 5 | 60 | 45 | 30 | 27 | 22 | 18 |
| 2 | 4,501 - 6,000 | 6 | 82 | 64 | 44 | 40 | 34 | 28 |
| 2 | 6,001 - 7,500 | 7 | 103 | 82 | 58 | 54 | 45 | 37 |
| 2 | 7,501 - 9,000 | 8 | 124 | 100 | 73 | 67 | 57 | 48 |
| 2 | 9,001 - 11,000 | 9 | 145 | 118 | 87 | 80 | 68 | 57 |
| 2 | 11,001 - 13,000 | 10 | 166 | 136 | 101 | 93 | 79 | 67 |
| 2 | 13,001 - 15,000 | 11 | 187 | 154 | 115 | 106 | 91 | 77 |
| 2 | 15,001 - 17,000 | 12 | 209 | 172 | 129 | 119 | 102 | 87 |
| 2 | 17,001 - 19,000 | 13 | 230 | 191 | 143 | 132 | 114 | 96 |
| 2 | 19,001 - 21,000 | 14 | 248 | 206 | 155 | 144 | 124 | 105 |
| 2 | 21,001 - 23,000 | 15 | 266 | 222 | 167 | 155 | 133 | 113 |
| 2 | 23,001 - 25,000 | 16 | 284 | 237 | 179 | 166 | 143 | 121 |
| 2 | 25,001 - 27,000 | 17 | 302 | 253 | 191 | 177 | 153 | 130 |
| 2 | 27,001 - 29,000 | 18 | 321 | 268 | 204 | 189 | 163 | 138 |
| 2 | 29,001 - 31,000 | 19 | 339 | 284 | 216 | 200 | 173 | 147 |
| 2 | 31,001 - 33,000 | 20 | 357 | 299 | 228 | 211 | 182 | 155 |
| 2 | 33,001 - 37,000 | 21 - 22 | 381 | 320 | 244 | 226 | 196 | 166 |
| 2 | 37,001 - 41,000 | 23 - 24 | 405 | 341 | 260 | 241 | 209 | 177 |
| 2 | 41,001 - 45,000 | 25 - 26 | 429 | 362 | 276 | 256 | 222 | 188 |
| 2 | 45,001 - 49,000 | 27 - 28 | 454 | 382 | 292 | 271 | 235 | 200 |
| 2 | 49,001 - 53,000 | 29 - 30 | 477 | 402 | 308 | 285 | 247 | 210 |
| 2 | 53,001 - 57,000 | 31 - 32 | 499 | 421 | 323 | 299 | 259 | 220 |
| 2 | 57,001 - 61,000 | 33 - 34 | 522 | 441 | 338 | 314 | 272 | 231 |
| 2 | 61,001 - 65,000 | 35 - 36 | 544 | 460 | 353 | 327 | 284 | 241 |
| 2 | 65,001 - 69,000 | 37 - 38 | 567 | 480 | 368 | 342 | 296 | 252 |
| 2 | 69,001 - 73,000 | 39 - 40 | 590 | 499 | 383 | 356 | 308 | 262 |
| 2 | 73,001 - 77,000 | 41 - 42 | 613 | 518 | 398 | 370 | 321 | 273 |
| 2 | 77,001 - 81,000 | 43 - 44 | 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 | 1 | 13 | 7 | 5 | N/A | N/A | N/A |
| 3 | 751 - 1,500 | 2 | 21 | 15 | 10 | 9 | N/A | N/A |
| 3 | 1,501 - 2,250 | 3 | 30 | 23 | 15 | 14 | 11 | N/A |
| 3 | 2,251 - 3,000 | 4 | 42 | 32 | 21 | 19 | 16 | 13 |
| 3 | 3,001 - 4,500 | 5 | 60 | 45 | 30 | 27 | 22 | 18 |
| 3 | 4,501 - 6,000 | 6 | 82 | 64 | 44 | 40 | 34 | 28 |
| 3 | 6,001 - 7,500 | 7 | 103 | 82 | 58 | 54 | 45 | 37 |
| 3 | 7,501 - 9,000 | 8 | 124 | 100 | 73 | 67 | 57 | 48 |
| 3 | 9,001 - 11,000 | 9 | 145 | 118 | 87 | 80 | 68 | 57 |
| 3 | 11,001 - 13,000 | 10 | 166 | 136 | 101 | 93 | 79 | 67 |
| 3 | 13,001 - 15,000 | 11 | 187 | 154 | 115 | 106 | 91 | 77 |
| 3 | 15,001 - 17,000 | 12 | 209 | 172 | 129 | 119 | 102 | 87 |
| 3 | 17,001 - 19,000 | 13 | 230 | 191 | 143 | 132 | 114 | 96 |
| 3 | 19,001 - 21,000 | 14 | 248 | 206 | 155 | 144 | 124 | 105 |
| 3 | 21,001 - 23,000 | 15 | 266 | 222 | 167 | 155 | 133 | 113 |
| 3 | 23,001 - 25,000 | 16 | 284 | 237 | 179 | 166 | 143 | 121 |
| 3 | 25,001 - 27,000 | 17 | 302 | 253 | 191 | 177 | 153 | 130 |
| 3 | 27,001 - 29,000 | 18 | 321 | 268 | 204 | 189 | 163 | 138 |
| 3 | 29,001 - 31,000 | 19 | 339 | 284 | 216 | 200 | 173 | 147 |
| 3 | 31,001 - 33,000 | 20 | 357 | 299 | 228 | 211 | 182 | 155 |
| 3 | 33,001 - 37,000 | 21 - 22 | 381 | 320 | 244 | 226 | 196 | 166 |
| 3 | 37,001 - 41,000 | 23 - 24 | 405 | 341 | 260 | 241 | 209 | 177 |
| 3 | 41,001 - 45,000 | 25 - 26 | 429 | 362 | 276 | 256 | 222 | 188 |
| 3 | 45,001 - 49,000 | 27 - 28 | 454 | 382 | 292 | 271 | 235 | 200 |
| 3 | 49,001 - 53,000 | 29 - 30 | 477 | 402 | 308 | 285 | 247 | 210 |
| 3 | 53,001 - 57,000 | 31 - 32 | 499 | 421 | 323 | 299 | 259 | 220 |
| 3 | 57,001 - 61,000 | 33 - 34 | 522 | 441 | 338 | 314 | 272 | 231 |
| 3 | 61,001 - 65,000 | 35 - 36 | 544 | 460 | 353 | 327 | 284 | 241 |
| 3 | 65,001 - 69,000 | 37 - 38 | 567 | 480 | 368 | 342 | 296 | 252 |
| 3 | 69,001 - 73,000 | 39 - 40 | 590 | 499 | 383 | 356 | 308 | 262 |
| 3 | 73,001 - 77,000 | 41 - 42 | 613 | 518 | 398 | 370 | 321 | 273 |
| 3 | 77,001 - 81,000 | 43 - 44 | 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 | 1 | 10 | 6 | 4 | N/A | N/A | N/A |
| 4 | 751 - 1,500 | 2 | 16 | 12 | 8 | 7 | N/A | N/A |
| 4 | 1,501 - 2,250 | 3 | 24 | 18 | 12 | 11 | 9 | N/A |
| 4 | 2,251 - 3,000 | 4 | 33 | 25 | 16 | 15 | 12 | 10 |
| 4 | 3,001 - 4,500 | 5 | 47 | 35 | 24 | 21 | 17 | 14 |
| 4 | 4,501 - 6,000 | 6 | 64 | 49 | 35 | 31 | 26 | 22 |
| 4 | 6,001 - 7,500 | 7 | 80 | 64 | 45 | 42 | 35 | 29 |
| 4 | 7,501 - 9,000 | 8 | 96 | 78 | 56 | 52 | 44 | 37 |
| 4 | 9,001 - 11,000 | 9 | 113 | 92 | 68 | 62 | 53 | 44 |
| 4 | 11,001 - 13,000 | 10 | 129 | 106 | 78 | 72 | 62 | 52 |
| 4 | 13,001 - 15,000 | 11 | 146 | 120 | 89 | 83 | 71 | 60 |
| 4 | 15,001 - 17,000 | 12 | 162 | 134 | 100 | 93 | 80 | 67 |
| 4 | 17,001 - 19,000 | 13 | 179 | 148 | 111 | 103 | 89 | 75 |
| 4 | 19,001 - 21,000 | 14 | 193 | 160 | 121 | 112 | 96 | 81 |
| 4 | 21,001 - 23,000 | 15 | 207 | 173 | 130 | 120 | 104 | 88 |
| 4 | 23,001 - 25,000 | 16 | 221 | 185 | 139 | 129 | 111 | 94 |
| 4 | 25,001 - 27,000 | 17 | 235 | 197 | 149 | 138 | 119 | 101 |
| 4 | 27,001 - 29,000 | 18 | 249 | 209 | 158 | 147 | 127 | 108 |
| 4 | 29,001 - 31,000 | 19 | 263 | 221 | 168 | 155 | 134 | 114 |
| 4 | 31,001 - 33,000 | 20 | 278 | 233 | 177 | 164 | 142 | 121 |
| 4 | 33,001 - 37,000 | 21 - 22 | 296 | 249 | 190 | 176 | 152 | 129 |
| 4 | 37,001 - 41,000 | 23 - 24 | 315 | 265 | 202 | 188 | 162 | 138 |
| 4 | 41,001 - 45,000 | 25 - 26 | 334 | 281 | 215 | 199 | 172 | 146 |
| 4 | 45,001 - 49,000 | 27 - 28 | 353 | 297 | 227 | 211 | 183 | 155 |
| 4 | 49,001 - 53,000 | 29 - 30 | 371 | 313 | 239 | 222 | 192 | 163 |
| 4 | 53,001 - 57,000 | 31 - 32 | 388 | 328 | 251 | 233 | 202 | 171 |
| 4 | 57,001 - 61,000 | 33 - 34 | 406 | 343 | 263 | 244 | 211 | 180 |
| 4 | 61,001 - 65,000 | 35 - 36 | 423 | 358 | 274 | 255 | 221 | 188 |
| 4 | 65,001 - 69,000 | 37 - 38 | 441 | 373 | 286 | 266 | 230 | 196 |
| 4 | 69,001 - 73,000 | 39 - 40 | 459 | 388 | 298 | 277 | 240 | 204 |
| 4 | 73,001 - 77,000 | 41 - 42 | 477 | 403 | 310 | 288 | 249 | 212 |
| 4 | 77,001 - 81,000 | 43 - 44 | 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 | 1 | 10 | 6 | 4 | N/A | N/A | N/A |
| 5 | 751 - 1,500 | 2 | 16 | 12 | 8 | 7 | N/A | N/A |
| 5 | 1,501 - 2,250 | 3 | 24 | 18 | 12 | 11 | 9 | N/A |
| 5 | 2,251 - 3,000 | 4 | 33 | 25 | 16 | 15 | 12 | 10 |
| 5 | 3,001 - 4,500 | 5 | 47 | 35 | 24 | 21 | 17 | 14 |
| 5 | 4,501 - 6,000 | 6 | 64 | 49 | 35 | 31 | 26 | 22 |
| 5 | 6,001 - 7,500 | 7 | 80 | 64 | 45 | 42 | 35 | 29 |
| 5 | 7,501 - 9,000 | 8 | 96 | 78 | 56 | 52 | 44 | 37 |
| 5 | 9,001 - 11,000 | 9 | 113 | 92 | 68 | 62 | 53 | 44 |
| 5 | 11,001 - 13,000 | 10 | 129 | 106 | 78 | 72 | 62 | 52 |
| 5 | 13,001 - 15,000 | 11 | 146 | 120 | 89 | 83 | 71 | 60 |
| 5 | 15,001 - 17,000 | 12 | 162 | 134 | 100 | 93 | 80 | 67 |
| 5 | 17,001 - 19,000 | 13 | 179 | 148 | 111 | 103 | 89 | 75 |
| 5 | 19,001 - 21,000 | 14 | 193 | 160 | 121 | 112 | 96 | 81 |
| 5 | 21,001 - 23,000 | 15 | 207 | 173 | 130 | 120 | 104 | 88 |
| 5 | 23,001 - 25,000 | 16 | 221 | 185 | 139 | 129 | 111 | 94 |
| 5 | 25,001 - 27,000 | 17 | 235 | 197 | 149 | 138 | 119 | 101 |
| 5 | 27,001 - 29,000 | 18 | 249 | 209 | 158 | 147 | 127 | 108 |
| 5 | 29,001 - 31,000 | 19 | 263 | 221 | 168 | 155 | 134 | 114 |
| 5 | 31,001 - 33,000 | 20 | 278 | 233 | 177 | 164 | 142 | 121 |
| 5 | 33,001 - 37,000 | 21 - 22 | 296 | 249 | 190 | 176 | 152 | 129 |
| 5 | 37,001 - 41,000 | 23 - 24 | 315 | 265 | 202 | 188 | 162 | 138 |
| 5 | 41,001 - 45,000 | 25 - 26 | 334 | 281 | 215 | 199 | 172 | 146 |
| 5 | 45,001 - 49,000 | 27 - 28 | 353 | 297 | 227 | 211 | 183 | 155 |
| 5 | 49,001 - 53,000 | 29 - 30 | 371 | 313 | 239 | 222 | 192 | 163 |
| 5 | 53,001 - 57,000 | 31 - 32 | 388 | 328 | 251 | 233 | 202 | 171 |
| 5 | 57,001 - 61,000 | 33 - 34 | 406 | 343 | 263 | 244 | 211 | 180 |
| 5 | 61,001 - 65,000 | 35 - 36 | 423 | 358 | 274 | 255 | 221 | 188 |
| 5 | 65,001 - 69,000 | 37 - 38 | 441 | 373 | 286 | 266 | 230 | 196 |
| 5 | 69,001 - 73,000 | 39 - 40 | 459 | 388 | 298 | 277 | 240 | 204 |
| 5 | 73,001 - 77,000 | 41 - 42 | 477 | 403 | 310 | 288 | 249 | 212 |
| 5 | 77,001 - 81,000 | 43 - 44 | 494 | 418 | 322 | 298 | 259 | 220 |

| 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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#Renewal or Transfer of Coverage Only



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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**

| ERS Sequence | Operation |
|---|---|
| 01. Private Passenger Base Rate | |
| 02. Private Passenger STAR Factor (SFF&C only) | * |
| 03. Policy Term (Rule 102, Rule 801C) | * |
| 04. Fleet Modification | * |



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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**

| Physical Damage Sequence | Operation |
|---|---|
| 01. Base Rate (See Below) | |
| 02. Deductible (See Below) | * |
| 03. Materials Discount | * |
| 04. Apply Minimum Premium (See Below) | |
| 05. Fleet Modification (Round to the nearest penny) | * |

| 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 | Factor |
| 200* | 250 | 1.06 |

| Minimum Premium |
|---|
| 1.00 |

| SFM Physical Damage Base Rates | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Trailer Type | Age Group | MSRP (Including Equipment) | IRG | Deductible | | | | | |
| | | | | 50 | 100 | 250 | 500 | 1000 | 2000 |
| Travel | 1 | 0 - 750 | 1 | 34 | 31 | 25 | 18 | N/A | N/A |
| Travel | 1 | 751 - 1,500 | 2 | 51 | 46 | 37 | 28 | N/A | N/A |
| Travel | 1 | 1,501 - 2,250 | 3 | 67 | 61 | 49 | 37 | 25 | N/A |
| Travel | 1 | 2,251 - 3,000 | 4 | 84 | 77 | 61 | 46 | 31 | 19 |
| Travel | 1 | 3,001 - 4,500 | 5 | 112 | 102 | 82 | 61 | 41 | 26 |
| Travel | 1 | 4,501 - 6,000 | 6 | 155 | 143 | 118 | 92 | 64 | 42 |



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| SFM Physical Damage Base Rates | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Trailer Type | Age Group | MSRP (Including Equipment) | IRG | Deductible | | | | | |
| | | | | 50 | 100 | 250 | 500 | 1000 | 2000 |
| Travel | 1 | 6,001 - 7,500 | 7 | 198 | 184 | 154 | 123 | 87 | 58 |
| Travel | 1 | 7,501 - 9,000 | 8 | 240 | 225 | 190 | 153 | 111 | 75 |
| Travel | 1 | 9,001 - 11,000 | 9 | 283 | 265 | 227 | 184 | 134 | 91 |
| Travel | 1 | 11,001 - 13,000 | 10 | 326 | 306 | 263 | 214 | 158 | 107 |
| Travel | 1 | 13,001 - 15,000 | 11 | 370 | 347 | 300 | 245 | 181 | 124 |
| Travel | 1 | 15,001 - 17,000 | 12 | 412 | 388 | 336 | 276 | 204 | 140 |
| Travel | 1 | 17,001 - 19,000 | 13 | 455 | 429 | 372 | 306 | 227 | 156 |
| Travel | 1 | 19,001 - 21,000 | 14 | 498 | 470 | 408 | 337 | 251 | 173 |
| Travel | 1 | 21,001 - 23,000 | 15 | 540 | 511 | 444 | 368 | 274 | 189 |
| Travel | 1 | 23,001 - 25,000 | 16 | 583 | 551 | 481 | 398 | 298 | 205 |
| Travel | 1 | 25,001 - 27,000 | 17 | 626 | 592 | 517 | 429 | 321 | 222 |
| Travel | 1 | 27,001 - 29,000 | 18 | 668 | 633 | 554 | 459 | 344 | 238 |
| Travel | 1 | 29,001 - 31,000 | 19 | 711 | 674 | 590 | 490 | 368 | 254 |
| Travel | 1 | 31,001 - 33,000 | 20 | 754 | 715 | 626 | 521 | 391 | 271 |
| Travel | 1 | 33,001 - 37,000 | 21 - 22 | 808 | 766 | 671 | 559 | 420 | 291 |
| Travel | 1 | 37,001 - 41,000 | 23 - 24 | 861 | 817 | 717 | 597 | 449 | 311 |
| Travel | 1 | 41,001 - 45,000 | 25 - 26 | 914 | 868 | 762 | 636 | 478 | 332 |
| Travel | 1 | 45,001 - 49,000 | 27 - 28 | 968 | 919 | 808 | 674 | 508 | 352 |
| Travel | 1 | 49,001 - 53,000 | 29 - 30 | 1016 | 965 | 849 | 708 | 534 | 371 |
| Travel | 1 | 53,001 - 57,000 | 31 - 32 | 1065 | 1011 | 890 | 743 | 560 | 389 |
| Travel | 1 | 57,001 - 61,000 | 33 - 34 | 1112 | 1057 | 930 | 777 | 586 | 407 |
| Travel | 1 | 61,001 - 65,000 | 35 - 36 | 1160 | 1103 | 971 | 812 | 613 | 426 |
| Travel | 1 | 65,001 - 69,000 | 37 - 38 | 1208 | 1149 | 1012 | 846 | 639 | 444 |
| Travel | 1 | 69,001 - 73,000 | 39 - 40 | 1257 | 1195 | 1053 | 881 | 665 | 463 |
| Travel | 1 | 73,001 - 77,000 | 41 - 42 | 1305 | 1241 | 1094 | 915 | 691 | 481 |
| Travel | 1 | 77,001 - 81,000 | 43 - 44 | 1353 | 1286 | 1135 | 950 | 718 | 499 |

| SFM Physical Damage Base Rates | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Trailer Type | Age Group | MSRP (Including Equipment) | IRG | Deductible | | | | | |
| | | | | 50 | 100 | 250 | 500 | 1000 | 2000 |
| Travel | 2 | 0 - 750 | 1 | 32 | 29 | 23 | 17 | N/A | N/A |
| Travel | 2 | 751 - 1,500 | 2 | 48 | 44 | 35 | 26 | N/A | N/A |
| Travel | 2 | 1,501 - 2,250 | 3 | 64 | 58 | 47 | 35 | 23 | N/A |
| Travel | 2 | 2,251 - 3,000 | 4 | 80 | 73 | 58 | 44 | 29 | 18 |
| Travel | 2 | 3,001 - 4,500 | 5 | 107 | 97 | 78 | 58 | 39 | 24 |



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| SFM Physical Damage Base Rates | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Trailer Type | Age Group | MSRP (Including Equipment) | IRG | Deductible | | | | | |
| | | | | 50 | 100 | 250 | 500 | 1000 | 2000 |
| Travel | 2 | 4,501 - 6,000 | 6 | 147 | 136 | 112 | 87 | 61 | 40 |
| Travel | 2 | 6,001 - 7,500 | 7 | 188 | 175 | 147 | 116 | 83 | 55 |
| Travel | 2 | 7,501 - 9,000 | 8 | 228 | 213 | 181 | 145 | 105 | 71 |
| Travel | 2 | 9,001 - 11,000 | 9 | 269 | 252 | 216 | 175 | 128 | 86 |
| Travel | 2 | 11,001 - 13,000 | 10 | 309 | 291 | 250 | 204 | 150 | 102 |
| Travel | 2 | 13,001 - 15,000 | 11 | 351 | 330 | 285 | 233 | 172 | 117 |
| Travel | 2 | 15,001 - 17,000 | 12 | 392 | 369 | 319 | 262 | 194 | 133 |
| Travel | 2 | 17,001 - 19,000 | 13 | 432 | 407 | 354 | 291 | 216 | 148 |
| Travel | 2 | 19,001 - 21,000 | 14 | 473 | 446 | 388 | 320 | 238 | 164 |
| Travel | 2 | 21,001 - 23,000 | 15 | 513 | 485 | 422 | 349 | 260 | 179 |
| Travel | 2 | 23,001 - 25,000 | 16 | 554 | 524 | 457 | 378 | 283 | 195 |
| Travel | 2 | 25,001 - 27,000 | 17 | 594 | 563 | 491 | 407 | 305 | 211 |
| Travel | 2 | 27,001 - 29,000 | 18 | 635 | 601 | 526 | 436 | 327 | 226 |
| Travel | 2 | 29,001 - 31,000 | 19 | 675 | 640 | 560 | 466 | 349 | 242 |
| Travel | 2 | 31,001 - 33,000 | 20 | 716 | 679 | 595 | 495 | 371 | 257 |
| Travel | 2 | 33,001 - 37,000 | 21 - 22 | 767 | 727 | 638 | 531 | 399 | 276 |
| Travel | 2 | 37,001 - 41,000 | 23 - 24 | 818 | 776 | 681 | 567 | 427 | 296 |
| Travel | 2 | 41,001 - 45,000 | 25 - 26 | 868 | 824 | 724 | 604 | 454 | 315 |
| Travel | 2 | 45,001 - 49,000 | 27 - 28 | 920 | 873 | 767 | 640 | 482 | 335 |
| Travel | 2 | 49,001 - 53,000 | 29 - 30 | 966 | 917 | 806 | 673 | 507 | 352 |
| Travel | 2 | 53,001 - 57,000 | 31 - 32 | 1011 | 960 | 845 | 706 | 532 | 370 |
| Travel | 2 | 57,001 - 61,000 | 33 - 34 | 1056 | 1004 | 884 | 739 | 557 | 387 |
| Travel | 2 | 61,001 - 65,000 | 35 - 36 | 1102 | 1048 | 923 | 771 | 582 | 405 |
| Travel | 2 | 65,001 - 69,000 | 37 - 38 | 1148 | 1091 | 961 | 804 | 607 | 422 |
| Travel | 2 | 69,001 - 73,000 | 39 - 40 | 1194 | 1135 | 1000 | 837 | 632 | 439 |
| Travel | 2 | 73,001 - 77,000 | 41 - 42 | 1240 | 1178 | 1039 | 869 | 657 | 457 |
| Travel | 2 | 77,001 - 81,000 | 43 - 44 | 1286 | 1222 | 1078 | 902 | 682 | 474 |

| SFM Physical Damage Base Rates | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Trailer Type | Age Group | MSRP (Including Equipment) | IRG | Deductible | | | | | |
| | | | | 50 | 100 | 250 | 500 | 1000 | 2000 |
| Travel | 3 | 0 - 750 | 1 | 30 | 28 | 22 | 17 | N/A | N/A |
| Travel | 3 | 751 - 1,500 | 2 | 45 | 41 | 33 | 25 | N/A | N/A |
| Travel | 3 | 1,501 - 2,250 | 3 | 61 | 55 | 44 | 33 | 22 | N/A |
| Travel | 3 | 2,251 - 3,000 | 4 | 76 | 69 | 55 | 41 | 28 | 17 |



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| SFM Physical Damage Base Rates | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Trailer Type | Age Group | MSRP (Including Equipment) | IRG | Deductible | | | | | |
| | | | | 50 | 100 | 250 | 500 | 1000 | 2000 |
| Travel | 3 | 3,001 - 4,500 | 5 | 101 | 92 | 74 | 55 | 37 | 23 |
| Travel | 3 | 4,501 - 6,000 | 6 | 139 | 129 | 106 | 83 | 58 | 38 |
| Travel | 3 | 6,001 - 7,500 | 7 | 178 | 165 | 139 | 110 | 79 | 52 |
| Travel | 3 | 7,501 - 9,000 | 8 | 216 | 202 | 171 | 138 | 100 | 67 |
| Travel | 3 | 9,001 - 11,000 | 9 | 255 | 239 | 204 | 165 | 121 | 82 |
| Travel | 3 | 11,001 - 13,000 | 10 | 293 | 276 | 237 | 193 | 142 | 97 |
| Travel | 3 | 13,001 - 15,000 | 11 | 333 | 312 | 270 | 221 | 163 | 111 |
| Travel | 3 | 15,001 - 17,000 | 12 | 371 | 349 | 302 | 248 | 184 | 126 |
| Travel | 3 | 17,001 - 19,000 | 13 | 409 | 386 | 335 | 276 | 205 | 141 |
| Travel | 3 | 19,001 - 21,000 | 14 | 448 | 423 | 368 | 303 | 226 | 155 |
| Travel | 3 | 21,001 - 23,000 | 15 | 486 | 459 | 400 | 331 | 247 | 170 |
| Travel | 3 | 23,001 - 25,000 | 16 | 525 | 496 | 433 | 358 | 268 | 185 |
| Travel | 3 | 25,001 - 27,000 | 17 | 563 | 533 | 465 | 386 | 289 | 199 |
| Travel | 3 | 27,001 - 29,000 | 18 | 601 | 570 | 498 | 414 | 310 | 214 |
| Travel | 3 | 29,001 - 31,000 | 19 | 640 | 606 | 531 | 441 | 331 | 229 |
| Travel | 3 | 31,001 - 33,000 | 20 | 678 | 643 | 564 | 469 | 352 | 244 |
| Travel | 3 | 33,001 - 37,000 | 21 - 22 | 727 | 689 | 604 | 503 | 378 | 262 |
| Travel | 3 | 37,001 - 41,000 | 23 - 24 | 775 | 735 | 645 | 538 | 404 | 280 |
| Travel | 3 | 41,001 - 45,000 | 25 - 26 | 823 | 781 | 686 | 572 | 430 | 299 |
| Travel | 3 | 45,001 - 49,000 | 27 - 28 | 871 | 827 | 727 | 606 | 457 | 317 |
| Travel | 3 | 49,001 - 53,000 | 29 - 30 | 915 | 868 | 764 | 637 | 480 | 334 |
| Travel | 3 | 53,001 - 57,000 | 31 - 32 | 958 | 910 | 801 | 669 | 504 | 350 |
| Travel | 3 | 57,001 - 61,000 | 33 - 34 | 1001 | 951 | 837 | 700 | 528 | 367 |
| Travel | 3 | 61,001 - 65,000 | 35 - 36 | 1044 | 992 | 874 | 731 | 551 | 383 |
| Travel | 3 | 65,001 - 69,000 | 37 - 38 | 1088 | 1034 | 911 | 761 | 575 | 400 |
| Travel | 3 | 69,001 - 73,000 | 39 - 40 | 1131 | 1075 | 948 | 793 | 599 | 416 |
| Travel | 3 | 73,001 - 77,000 | 41 - 42 | 1175 | 1116 | 984 | 824 | 622 | 433 |
| Travel | 3 | 77,001 - 81,000 | 43 - 44 | 1218 | 1158 | 1021 | 855 | 646 | 449 |

| SFM Physical Damage Base Rates | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Trailer Type | Age Group | MSRP (Including Equipment) | IRG | Deductible | | | | | |
| | | | | 50 | 100 | 250 | 500 | 1000 | 2000 |
| Travel | 4 | 0 - 750 | 1 | 29 | 26 | 21 | 16 | N/A | N/A |
| Travel | 4 | 751 - 1,500 | 2 | 43 | 39 | 31 | 23 | N/A | N/A |
| Travel | 4 | 1,501 - 2,250 | 3 | 57 | 52 | 42 | 31 | 21 | N/A |



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| SFM Physical Damage Base Rates | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Trailer Type | Age Group | MSRP (Including Equipment) | IRG | Deductible | | | | | |
| | | | | 50 | 100 | 250 | 500 | 1000 | 2000 |
| Travel | 4 | 2,251 - 3,000 | 4 | 72 | 65 | 52 | 39 | 26 | 16 |
| Travel | 4 | 3,001 - 4,500 | 5 | 95 | 87 | 69 | 52 | 35 | 22 |
| Travel | 4 | 4,501 - 6,000 | 6 | 132 | 121 | 100 | 78 | 55 | 36 |
| Travel | 4 | 6,001 - 7,500 | 7 | 168 | 156 | 131 | 104 | 74 | 49 |
| Travel | 4 | 7,501 - 9,000 | 8 | 204 | 191 | 162 | 130 | 94 | 63 |
| Travel | 4 | 9,001 - 11,000 | 9 | 241 | 226 | 193 | 156 | 114 | 77 |
| Travel | 4 | 11,001 - 13,000 | 10 | 277 | 260 | 224 | 182 | 134 | 91 |
| Travel | 4 | 13,001 - 15,000 | 11 | 314 | 295 | 255 | 208 | 154 | 105 |
| Travel | 4 | 15,001 - 17,000 | 12 | 350 | 330 | 285 | 234 | 174 | 119 |
| Travel | 4 | 17,001 - 19,000 | 13 | 387 | 364 | 317 | 260 | 193 | 133 |
| Travel | 4 | 19,001 - 21,000 | 14 | 423 | 399 | 347 | 286 | 213 | 147 |
| Travel | 4 | 21,001 - 23,000 | 15 | 459 | 434 | 378 | 312 | 233 | 161 |
| Travel | 4 | 23,001 - 25,000 | 16 | 495 | 469 | 409 | 338 | 253 | 174 |
| Travel | 4 | 25,001 - 27,000 | 17 | 532 | 503 | 439 | 364 | 273 | 188 |
| Travel | 4 | 27,001 - 29,000 | 18 | 568 | 538 | 471 | 391 | 293 | 202 |
| Travel | 4 | 29,001 - 31,000 | 19 | 604 | 573 | 501 | 417 | 312 | 216 |
| Travel | 4 | 31,001 - 33,000 | 20 | 641 | 607 | 533 | 443 | 332 | 230 |
| Travel | 4 | 33,001 - 37,000 | 21 - 22 | 686 | 651 | 571 | 475 | 357 | 247 |
| Travel | 4 | 37,001 - 41,000 | 23 - 24 | 732 | 694 | 610 | 508 | 382 | 265 |
| Travel | 4 | 41,001 - 45,000 | 25 - 26 | 777 | 738 | 648 | 540 | 407 | 282 |
| Travel | 4 | 45,001 - 49,000 | 27 - 28 | 823 | 781 | 687 | 573 | 431 | 299 |
| Travel | 4 | 49,001 - 53,000 | 29 - 30 | 864 | 820 | 721 | 602 | 454 | 315 |
| Travel | 4 | 53,001 - 57,000 | 31 - 32 | 905 | 859 | 756 | 632 | 476 | 331 |
| Travel | 4 | 57,001 - 61,000 | 33 - 34 | 945 | 898 | 791 | 661 | 498 | 346 |
| Travel | 4 | 61,001 - 65,000 | 35 - 36 | 986 | 937 | 826 | 690 | 521 | 362 |
| Travel | 4 | 65,001 - 69,000 | 37 - 38 | 1027 | 976 | 860 | 719 | 543 | 378 |
| Travel | 4 | 69,001 - 73,000 | 39 - 40 | 1068 | 1015 | 895 | 749 | 565 | 393 |
| Travel | 4 | 73,001 - 77,000 | 41 - 42 | 1109 | 1054 | 930 | 778 | 588 | 409 |
| Travel | 4 | 77,001 - 81,000 | 43 - 44 | 1150 | 1093 | 964 | 807 | 610 | 424 |

| SFM Physical Damage Base Rates | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Trailer Type | Age Group | MSRP (Including Equipment) | IRG | Deductible | | | | | |
| | | | | 50 | 100 | 250 | 500 | 1000 | 2000 |
| Travel | 5 | 0 - 750 | 1 | 27 | 25 | 20 | 15 | N/A | N/A |
| Travel | 5 | 751 - 1,500 | 2 | 40 | 37 | 29 | 22 | N/A | N/A |



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| SFM Physical Damage Base Rates | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Trailer Type | Age Group | MSRP (Including Equipment) | IRG | Deductible | | | | | |
| | | | | 50 | 100 | 250 | 500 | 1000 | 2000 |
| Travel | 5 | 1,501 - 2,250 | 3 | 54 | 49 | 39 | 29 | 20 | N/A |
| Travel | 5 | 2,251 - 3,000 | 4 | 67 | 61 | 49 | 37 | 25 | 15 |
| Travel | 5 | 3,001 - 4,500 | 5 | 90 | 82 | 65 | 49 | 33 | 20 |
| Travel | 5 | 4,501 - 6,000 | 6 | 124 | 114 | 94 | 74 | 51 | 33 |
| Travel | 5 | 6,001 - 7,500 | 7 | 158 | 147 | 124 | 98 | 70 | 47 |
| Travel | 5 | 7,501 - 9,000 | 8 | 192 | 180 | 152 | 123 | 89 | 60 |
| Travel | 5 | 9,001 - 11,000 | 9 | 226 | 212 | 182 | 147 | 107 | 73 |
| Travel | 5 | 11,001 - 13,000 | 10 | 261 | 245 | 210 | 172 | 126 | 86 |
| Travel | 5 | 13,001 - 15,000 | 11 | 296 | 278 | 240 | 196 | 145 | 99 |
| Travel | 5 | 15,001 - 17,000 | 12 | 330 | 310 | 269 | 221 | 163 | 112 |
| Travel | 5 | 17,001 - 19,000 | 13 | 364 | 343 | 298 | 245 | 182 | 125 |
| Travel | 5 | 19,001 - 21,000 | 14 | 398 | 376 | 327 | 270 | 201 | 138 |
| Travel | 5 | 21,001 - 23,000 | 15 | 432 | 408 | 355 | 294 | 219 | 151 |
| Travel | 5 | 23,001 - 25,000 | 16 | 466 | 441 | 385 | 319 | 238 | 164 |
| Travel | 5 | 25,001 - 27,000 | 17 | 500 | 474 | 414 | 343 | 257 | 177 |
| Travel | 5 | 27,001 - 29,000 | 18 | 535 | 506 | 443 | 368 | 275 | 190 |
| Travel | 5 | 29,001 - 31,000 | 19 | 569 | 539 | 472 | 392 | 294 | 203 |
| Travel | 5 | 31,001 - 33,000 | 20 | 603 | 572 | 501 | 417 | 313 | 216 |
| Travel | 5 | 33,001 - 37,000 | 21 - 22 | 646 | 613 | 537 | 447 | 336 | 233 |
| Travel | 5 | 37,001 - 41,000 | 23 - 24 | 689 | 653 | 574 | 478 | 359 | 249 |
| Travel | 5 | 41,001 - 45,000 | 25 - 26 | 731 | 694 | 610 | 509 | 383 | 266 |
| Travel | 5 | 45,001 - 49,000 | 27 - 28 | 774 | 735 | 646 | 539 | 406 | 282 |
| Travel | 5 | 49,001 - 53,000 | 29 - 30 | 813 | 772 | 679 | 567 | 427 | 297 |
| Travel | 5 | 53,001 - 57,000 | 31 - 32 | 852 | 809 | 712 | 594 | 448 | 311 |
| Travel | 5 | 57,001 - 61,000 | 33 - 34 | 889 | 845 | 744 | 622 | 469 | 326 |
| Travel | 5 | 61,001 - 65,000 | 35 - 36 | 928 | 882 | 777 | 649 | 490 | 341 |
| Travel | 5 | 65,001 - 69,000 | 37 - 38 | 967 | 919 | 810 | 677 | 511 | 355 |
| Travel | 5 | 69,001 - 73,000 | 39 - 40 | 1005 | 956 | 842 | 705 | 532 | 370 |
| Travel | 5 | 73,001 - 77,000 | 41 - 42 | 1044 | 992 | 875 | 732 | 553 | 385 |
| Travel | 5 | 77,001 - 81,000 | 43 - 44 | 1083 | 1029 | 908 | 760 | 574 | 399 |

| SFM Physical Damage Base Rates | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Trailer Type | Age Group | MSRP (Including Equipment) | IRG | Deductible | | | | | |
| | | | | 50 | 100 | 250 | 500 | 1000 | 2000 |
| Camping | 1 | 0 - 750 | 1 | 29 | 26 | 21 | 16 | N/A | N/A |



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| SFM Physical Damage Base Rates | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Trailer Type | Age Group | MSRP (Including Equipment) | IRG | Deductible | | | | | |
| | | | | 50 | 100 | 250 | 500 | 1000 | 2000 |
| Camping | 1 | 751 - 1,500 | 2 | 43 | 39 | 31 | 23 | N/A | N/A |
| Camping | 1 | 1,501 - 2,250 | 3 | 57 | 52 | 42 | 31 | 21 | N/A |
| Camping | 1 | 2,251 - 3,000 | 4 | 72 | 65 | 52 | 39 | 26 | 16 |
| Camping | 1 | 3,001 - 4,500 | 5 | 95 | 87 | 69 | 52 | 35 | 22 |
| Camping | 1 | 4,501 - 6,000 | 6 | 132 | 122 | 100 | 78 | 55 | 36 |
| Camping | 1 | 6,001 - 7,500 | 7 | 168 | 156 | 131 | 104 | 74 | 49 |
| Camping | 1 | 7,501 - 9,000 | 8 | 204 | 191 | 162 | 130 | 94 | 63 |
| Camping | 1 | 9,001 - 11,000 | 9 | 241 | 226 | 193 | 156 | 114 | 77 |
| Camping | 1 | 11,001 - 13,000 | 10 | 277 | 260 | 224 | 182 | 134 | 91 |
| Camping | 1 | 13,001 - 15,000 | 11 | 314 | 295 | 255 | 208 | 154 | 105 |
| Camping | 1 | 15,001 - 17,000 | 12 | 350 | 330 | 285 | 234 | 174 | 119 |
| Camping | 1 | 17,001 - 19,000 | 13 | 387 | 365 | 317 | 260 | 193 | 133 |
| Camping | 1 | 19,001 - 21,000 | 14 | 423 | 399 | 347 | 286 | 213 | 147 |
| Camping | 1 | 21,001 - 23,000 | 15 | 459 | 434 | 378 | 312 | 233 | 161 |
| Camping | 1 | 23,001 - 25,000 | 16 | 495 | 469 | 409 | 338 | 253 | 174 |
| Camping | 1 | 25,001 - 27,000 | 17 | 532 | 503 | 439 | 364 | 273 | 188 |
| Camping | 1 | 27,001 - 29,000 | 18 | 568 | 538 | 471 | 391 | 293 | 202 |
| Camping | 1 | 29,001 - 31,000 | 19 | 604 | 573 | 501 | 417 | 312 | 216 |
| Camping | 1 | 31,001 - 33,000 | 20 | 641 | 608 | 533 | 443 | 332 | 230 |
| Camping | 1 | 33,001 - 37,000 | 21 - 22 | 686 | 651 | 571 | 475 | 357 | 247 |
| Camping | 1 | 37,001 - 41,000 | 23 - 24 | 732 | 694 | 610 | 508 | 382 | 265 |
| Camping | 1 | 41,001 - 45,000 | 25 - 26 | 777 | 738 | 648 | 540 | 407 | 282 |
| Camping | 1 | 45,001 - 49,000 | 27 - 28 | 823 | 781 | 687 | 573 | 432 | 299 |
| Camping | 1 | 49,001 - 53,000 | 29 - 30 | 864 | 820 | 721 | 602 | 454 | 315 |
| Camping | 1 | 53,001 - 57,000 | 31 - 32 | 905 | 859 | 756 | 632 | 476 | 331 |
| Camping | 1 | 57,001 - 61,000 | 33 - 34 | 945 | 898 | 791 | 661 | 499 | 346 |
| Camping | 1 | 61,001 - 65,000 | 35 - 36 | 986 | 937 | 826 | 690 | 521 | 362 |
| Camping | 1 | 65,001 - 69,000 | 37 - 38 | 1027 | 976 | 860 | 719 | 543 | 378 |
| Camping | 1 | 69,001 - 73,000 | 39 - 40 | 1068 | 1015 | 895 | 749 | 566 | 393 |
| Camping | 1 | 73,001 - 77,000 | 41 - 42 | 1109 | 1055 | 930 | 778 | 588 | 409 |
| Camping | 1 | 77,001 - 81,000 | 43 - 44 | 1150 | 1094 | 964 | 807 | 610 | 424 |



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| SFM Physical Damage Base Rates | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Trailer Type | Age Group | MSRP (Including Equipment) | IRG | Deductible | | | | | |
| | | | | 50 | 100 | 250 | 500 | 1000 | 2000 |
| Camping | 2 | 0 - 750 | 1 | 27 | 25 | 20 | 15 | N/A | N/A |
| Camping | 2 | 751 - 1,500 | 2 | 41 | 37 | 30 | 22 | N/A | N/A |
| Camping | 2 | 1,501 - 2,250 | 3 | 54 | 49 | 40 | 30 | 20 | N/A |
| Camping | 2 | 2,251 - 3,000 | 4 | 68 | 62 | 49 | 37 | 25 | 15 |
| Camping | 2 | 3,001 - 4,500 | 5 | 91 | 82 | 66 | 49 | 33 | 21 |
| Camping | 2 | 4,501 - 6,000 | 6 | 125 | 115 | 95 | 74 | 52 | 34 |
| Camping | 2 | 6,001 - 7,500 | 7 | 160 | 148 | 125 | 99 | 71 | 47 |
| Camping | 2 | 7,501 - 9,000 | 8 | 194 | 181 | 154 | 124 | 89 | 60 |
| Camping | 2 | 9,001 - 11,000 | 9 | 229 | 214 | 183 | 148 | 109 | 73 |
| Camping | 2 | 11,001 - 13,000 | 10 | 263 | 247 | 212 | 173 | 127 | 87 |
| Camping | 2 | 13,001 - 15,000 | 11 | 298 | 280 | 242 | 198 | 146 | 100 |
| Camping | 2 | 15,001 - 17,000 | 12 | 333 | 313 | 271 | 223 | 165 | 113 |
| Camping | 2 | 17,001 - 19,000 | 13 | 367 | 346 | 301 | 247 | 184 | 126 |
| Camping | 2 | 19,001 - 21,000 | 14 | 402 | 379 | 330 | 272 | 203 | 139 |
| Camping | 2 | 21,001 - 23,000 | 15 | 436 | 412 | 359 | 297 | 221 | 153 |
| Camping | 2 | 23,001 - 25,000 | 16 | 471 | 445 | 388 | 322 | 240 | 166 |
| Camping | 2 | 25,001 - 27,000 | 17 | 505 | 478 | 418 | 346 | 259 | 179 |
| Camping | 2 | 27,001 - 29,000 | 18 | 540 | 511 | 447 | 371 | 278 | 192 |
| Camping | 2 | 29,001 - 31,000 | 19 | 574 | 544 | 476 | 396 | 297 | 205 |
| Camping | 2 | 31,001 - 33,000 | 20 | 609 | 577 | 506 | 420 | 316 | 219 |
| Camping | 2 | 33,001 - 37,000 | 21 - 22 | 652 | 618 | 542 | 452 | 339 | 235 |
| Camping | 2 | 37,001 - 41,000 | 23 - 24 | 696 | 660 | 579 | 482 | 363 | 252 |
| Camping | 2 | 41,001 - 45,000 | 25 - 26 | 738 | 701 | 615 | 513 | 386 | 268 |
| Camping | 2 | 45,001 - 49,000 | 27 - 28 | 782 | 742 | 652 | 544 | 410 | 284 |
| Camping | 2 | 49,001 - 53,000 | 29 - 30 | 821 | 779 | 685 | 572 | 431 | 299 |
| Camping | 2 | 53,001 - 57,000 | 31 - 32 | 860 | 816 | 718 | 600 | 452 | 314 |
| Camping | 2 | 57,001 - 61,000 | 33 - 34 | 898 | 853 | 751 | 628 | 474 | 329 |
| Camping | 2 | 61,001 - 65,000 | 35 - 36 | 937 | 890 | 784 | 655 | 495 | 344 |
| Camping | 2 | 65,001 - 69,000 | 37 - 38 | 976 | 928 | 817 | 683 | 516 | 359 |
| Camping | 2 | 69,001 - 73,000 | 39 - 40 | 1015 | 965 | 850 | 711 | 537 | 374 |
| Camping | 2 | 73,001 - 77,000 | 41 - 42 | 1054 | 1002 | 883 | 739 | 558 | 388 |
| Camping | 2 | 77,001 - 81,000 | 43 - 44 | 1093 | 1039 | 916 | 767 | 580 | 403 |



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| SFM Physical Damage Base Rates | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Trailer Type | Age Group | MSRP (Including Equipment) | IRG | Deductible | | | | | |
| | | | | 50 | 100 | 250 | 500 | 1000 | 2000 |
| Camping | 3 | 0 - 750 | 1 | 26 | 23 | 19 | 14 | N/A | N/A |
| Camping | 3 | 751 - 1,500 | 2 | 39 | 35 | 28 | 21 | N/A | N/A |
| Camping | 3 | 1,501 - 2,250 | 3 | 52 | 47 | 37 | 28 | 19 | N/A |
| Camping | 3 | 2,251 - 3,000 | 4 | 64 | 59 | 47 | 35 | 23 | 15 |
| Camping | 3 | 3,001 - 4,500 | 5 | 86 | 78 | 62 | 47 | 31 | 20 |
| Camping | 3 | 4,501 - 6,000 | 6 | 119 | 109 | 90 | 70 | 49 | 32 |
| Camping | 3 | 6,001 - 7,500 | 7 | 151 | 141 | 118 | 94 | 67 | 45 |
| Camping | 3 | 7,501 - 9,000 | 8 | 184 | 172 | 146 | 117 | 85 | 57 |
| Camping | 3 | 9,001 - 11,000 | 9 | 217 | 203 | 174 | 141 | 103 | 70 |
| Camping | 3 | 11,001 - 13,000 | 10 | 249 | 234 | 201 | 164 | 121 | 82 |
| Camping | 3 | 13,001 - 15,000 | 11 | 283 | 266 | 229 | 187 | 138 | 95 |
| Camping | 3 | 15,001 - 17,000 | 12 | 315 | 297 | 257 | 211 | 156 | 107 |
| Camping | 3 | 17,001 - 19,000 | 13 | 348 | 328 | 285 | 234 | 174 | 120 |
| Camping | 3 | 19,001 - 21,000 | 14 | 381 | 359 | 312 | 258 | 192 | 132 |
| Camping | 3 | 21,001 - 23,000 | 15 | 413 | 391 | 340 | 281 | 210 | 145 |
| Camping | 3 | 23,001 - 25,000 | 16 | 446 | 422 | 368 | 305 | 228 | 157 |
| Camping | 3 | 25,001 - 27,000 | 17 | 479 | 453 | 396 | 328 | 246 | 170 |
| Camping | 3 | 27,001 - 29,000 | 18 | 511 | 484 | 424 | 351 | 263 | 182 |
| Camping | 3 | 29,001 - 31,000 | 19 | 544 | 516 | 451 | 375 | 281 | 195 |
| Camping | 3 | 31,001 - 33,000 | 20 | 577 | 547 | 479 | 398 | 299 | 207 |
| Camping | 3 | 33,001 - 37,000 | 21 - 22 | 618 | 586 | 514 | 428 | 322 | 223 |
| Camping | 3 | 37,001 - 41,000 | 23 - 24 | 659 | 625 | 549 | 457 | 344 | 238 |
| Camping | 3 | 41,001 - 45,000 | 25 - 26 | 699 | 664 | 583 | 486 | 366 | 254 |
| Camping | 3 | 45,001 - 49,000 | 27 - 28 | 741 | 703 | 618 | 515 | 388 | 270 |
| Camping | 3 | 49,001 - 53,000 | 29 - 30 | 778 | 738 | 649 | 542 | 408 | 284 |
| Camping | 3 | 53,001 - 57,000 | 31 - 32 | 815 | 773 | 680 | 568 | 428 | 298 |
| Camping | 3 | 57,001 - 61,000 | 33 - 34 | 851 | 808 | 712 | 595 | 449 | 312 |
| Camping | 3 | 61,001 - 65,000 | 35 - 36 | 888 | 844 | 743 | 621 | 469 | 326 |
| Camping | 3 | 65,001 - 69,000 | 37 - 38 | 925 | 879 | 774 | 647 | 489 | 340 |
| Camping | 3 | 69,001 - 73,000 | 39 - 40 | 961 | 914 | 805 | 674 | 509 | 354 |
| Camping | 3 | 73,001 - 77,000 | 41 - 42 | 998 | 949 | 837 | 700 | 529 | 368 |
| Camping | 3 | 77,001 - 81,000 | 43 - 44 | 1035 | 984 | 868 | 726 | 549 | 382 |



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| SFM Physical Damage Base Rates | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Trailer Type | Age Group | MSRP (Including Equipment) | IRG | Deductible | | | | | |
| | | | | 50 | 100 | 250 | 500 | 1000 | 2000 |
| Camping | 4 | 0 - 750 | 1 | 24 | 22 | 18 | 13 | N/A | N/A |
| Camping | 4 | 751 - 1,500 | 2 | 37 | 33 | 27 | 20 | N/A | N/A |
| Camping | 4 | 1,501 - 2,250 | 3 | 49 | 44 | 35 | 27 | 18 | N/A |
| Camping | 4 | 2,251 - 3,000 | 4 | 61 | 55 | 44 | 33 | 22 | 14 |
| Camping | 4 | 3,001 - 4,500 | 5 | 81 | 74 | 59 | 44 | 30 | 18 |
| Camping | 4 | 4,501 - 6,000 | 6 | 112 | 103 | 85 | 66 | 46 | 30 |
| Camping | 4 | 6,001 - 7,500 | 7 | 143 | 133 | 112 | 89 | 63 | 42 |
| Camping | 4 | 7,501 - 9,000 | 8 | 174 | 162 | 138 | 111 | 80 | 54 |
| Camping | 4 | 9,001 - 11,000 | 9 | 204 | 192 | 164 | 133 | 97 | 66 |
| Camping | 4 | 11,001 - 13,000 | 10 | 235 | 221 | 190 | 155 | 114 | 77 |
| Camping | 4 | 13,001 - 15,000 | 11 | 267 | 251 | 217 | 177 | 131 | 89 |
| Camping | 4 | 15,001 - 17,000 | 12 | 298 | 280 | 243 | 199 | 148 | 101 |
| Camping | 4 | 17,001 - 19,000 | 13 | 329 | 310 | 269 | 221 | 164 | 113 |
| Camping | 4 | 19,001 - 21,000 | 14 | 359 | 339 | 295 | 243 | 181 | 125 |
| Camping | 4 | 21,001 - 23,000 | 15 | 390 | 369 | 321 | 266 | 198 | 136 |
| Camping | 4 | 23,001 - 25,000 | 16 | 421 | 398 | 348 | 288 | 215 | 148 |
| Camping | 4 | 25,001 - 27,000 | 17 | 452 | 428 | 374 | 310 | 232 | 160 |
| Camping | 4 | 27,001 - 29,000 | 18 | 483 | 457 | 400 | 332 | 249 | 172 |
| Camping | 4 | 29,001 - 31,000 | 19 | 514 | 487 | 426 | 354 | 266 | 184 |
| Camping | 4 | 31,001 - 33,000 | 20 | 545 | 516 | 453 | 376 | 282 | 196 |
| Camping | 4 | 33,001 - 37,000 | 21 - 22 | 583 | 553 | 485 | 404 | 304 | 210 |
| Camping | 4 | 37,001 - 41,000 | 23 - 24 | 622 | 590 | 518 | 432 | 325 | 225 |
| Camping | 4 | 41,001 - 45,000 | 25 - 26 | 661 | 627 | 551 | 459 | 346 | 240 |
| Camping | 4 | 45,001 - 49,000 | 27 - 28 | 700 | 664 | 584 | 487 | 367 | 255 |
| Camping | 4 | 49,001 - 53,000 | 29 - 30 | 734 | 697 | 613 | 512 | 386 | 268 |
| Camping | 4 | 53,001 - 57,000 | 31 - 32 | 769 | 730 | 643 | 537 | 405 | 281 |
| Camping | 4 | 57,001 - 61,000 | 33 - 34 | 803 | 764 | 672 | 562 | 424 | 294 |
| Camping | 4 | 61,001 - 65,000 | 35 - 36 | 838 | 797 | 702 | 586 | 443 | 308 |
| Camping | 4 | 65,001 - 69,000 | 37 - 38 | 873 | 830 | 731 | 611 | 462 | 321 |
| Camping | 4 | 69,001 - 73,000 | 39 - 40 | 908 | 863 | 761 | 636 | 481 | 334 |
| Camping | 4 | 73,001 - 77,000 | 41 - 42 | 943 | 896 | 790 | 661 | 500 | 348 |
| Camping | 4 | 77,001 - 81,000 | 43 - 44 | 978 | 930 | 820 | 686 | 519 | 361 |



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| SFM Physical Damage Base Rates | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Trailer Type | Age Group | MSRP (Including Equipment) | IRG | Deductible | | | | | |
| | | | | 50 | 100 | 250 | 500 | 1000 | 2000 |
| Camping | 5 | 0 - 750 | 1 | 23 | 21 | 17 | 12 | N/A | N/A |
| Camping | 5 | 751 - 1,500 | 2 | 34 | 31 | 25 | 19 | N/A | N/A |
| Camping | 5 | 1,501 - 2,250 | 3 | 46 | 42 | 33 | 25 | 17 | N/A |
| Camping | 5 | 2,251 - 3,000 | 4 | 57 | 52 | 42 | 31 | 21 | 13 |
| Camping | 5 | 3,001 - 4,500 | 5 | 76 | 69 | 56 | 42 | 28 | 17 |
| Camping | 5 | 4,501 - 6,000 | 6 | 105 | 97 | 80 | 62 | 44 | 28 |
| Camping | 5 | 6,001 - 7,500 | 7 | 134 | 125 | 105 | 83 | 59 | 40 |
| Camping | 5 | 7,501 - 9,000 | 8 | 163 | 153 | 129 | 104 | 75 | 51 |
| Camping | 5 | 9,001 - 11,000 | 9 | 192 | 181 | 154 | 125 | 91 | 62 |
| Camping | 5 | 11,001 - 13,000 | 10 | 221 | 208 | 179 | 146 | 107 | 73 |
| Camping | 5 | 13,001 - 15,000 | 11 | 251 | 236 | 204 | 167 | 123 | 84 |
| Camping | 5 | 15,001 - 17,000 | 12 | 280 | 264 | 228 | 187 | 139 | 95 |
| Camping | 5 | 17,001 - 19,000 | 13 | 309 | 292 | 253 | 208 | 155 | 106 |
| Camping | 5 | 19,001 - 21,000 | 14 | 338 | 319 | 278 | 229 | 171 | 117 |
| Camping | 5 | 21,001 - 23,000 | 15 | 367 | 347 | 302 | 250 | 186 | 128 |
| Camping | 5 | 23,001 - 25,000 | 16 | 396 | 375 | 327 | 271 | 202 | 140 |
| Camping | 5 | 25,001 - 27,000 | 17 | 425 | 403 | 352 | 292 | 218 | 151 |
| Camping | 5 | 27,001 - 29,000 | 18 | 454 | 430 | 377 | 312 | 234 | 162 |
| Camping | 5 | 29,001 - 31,000 | 19 | 483 | 458 | 401 | 333 | 250 | 173 |
| Camping | 5 | 31,001 - 33,000 | 20 | 512 | 486 | 426 | 354 | 266 | 184 |
| Camping | 5 | 33,001 - 37,000 | 21 - 22 | 549 | 521 | 457 | 380 | 286 | 198 |
| Camping | 5 | 37,001 - 41,000 | 23 - 24 | 586 | 555 | 488 | 406 | 306 | 212 |
| Camping | 5 | 41,001 - 45,000 | 25 - 26 | 622 | 590 | 518 | 432 | 325 | 226 |
| Camping | 5 | 45,001 - 49,000 | 27 - 28 | 658 | 625 | 549 | 458 | 345 | 240 |
| Camping | 5 | 49,001 - 53,000 | 29 - 30 | 691 | 656 | 577 | 482 | 363 | 252 |
| Camping | 5 | 53,001 - 57,000 | 31 - 32 | 724 | 687 | 605 | 505 | 381 | 265 |
| Camping | 5 | 57,001 - 61,000 | 33 - 34 | 756 | 719 | 633 | 529 | 399 | 277 |
| Camping | 5 | 61,001 - 65,000 | 35 - 36 | 789 | 750 | 660 | 552 | 417 | 290 |
| Camping | 5 | 65,001 - 69,000 | 37 - 38 | 822 | 781 | 688 | 575 | 434 | 302 |
| Camping | 5 | 69,001 - 73,000 | 39 - 40 | 855 | 812 | 716 | 599 | 452 | 315 |
| Camping | 5 | 73,001 - 77,000 | 41 - 42 | 887 | 844 | 744 | 622 | 470 | 327 |
| Camping | 5 | 77,001 - 81,000 | 43 - 44 | 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% |

*SFM Renewal or Transfer of Coverage Only



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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**

| BIPD Sequence | Operation |
|---|---|
| 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) | * |
| 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 | * |

| MPC Sequence | Operation |
|---|---|
| 01. Private Passenger Base Rate | |
| 02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies) | * |
| 03. Private Passenger Limits | * |
| 04. Experience Rated Fleet | * |
| 05. Named Non-Owner Percentage (See Below) | * |
| 06. Private Passenger Territory | * |
| 07. Policy Term (Rule 102, Rule 801C) | * |
| 08. Fleet Modification | * |

**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** | **Percentage** |
| I | A | 50% |



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| Named Non-Owner Percentage | | |
|---|---|---|
| **Schedule** | **Class of Non-Owned Cars** | **Percentage** |
| I | B | 100% |
| I | C | 100% |
| I | D (refer to Company for acceptance; applicable to the vehicle customarily operated) | 100% |
| II | A | 155% |
| II | B | 190% |
| II | C | 190% |
| II | D (refer to Company for acceptance; applicable to the vehicle customarily operated) | 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**

| Private Passenger | |
|---|---|
| **BIPD Sequence Policy Limits (Limited Form and Broad From Class A)** | **Operation** |
| 01. Base Rate (See Below) | |
| 02. Policy Term (Rule 102, Rule 801C) | * |
| 03. Fleet Modification | * |

| Private Passenger | |
|---|---|
| **BIPD Sequence (Broad Form Classes B and C)** | **Operation** |
| 01. Private Passenger Base Rate | |
| 02. STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies) | * |
| 03. Private Passenger Limits (BI + PD) | * |
| 04. Private Passenger UNOC Percent (See Below) | * |
| 05. Private Passenger Territory | * |
| 06. Policy Term (Rule 102, Rule 801C) | * |
| 07. Fleet Modification | * |

| Private Passenger | |
|---|---|
| **MPC Sequence** | **Operation** |
| 01. Base Rate (See Below) | |
| 02. Policy Term (Rule 102, Rule 801C) | * |
| 03. Fleet Modification | * |

| Private Passenger | |
|---|---|
| **Physical Damage Sequence** | **Operation** |
| 01. Base Rate (See Below) | |
| 02. Policy Term (Rule 102, Rule 801C) | * |
| 03. Fleet Modification | * |



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| Commercial<br>Limited Form (Rule 501) | |
|---|---|
| **BIPD Sequence** | **Operation** |
| 01. Base Rate (See Below) | |
| 02. Policy Term (Rule 102, Rule 801C) | * |
| 03. Fleet Modification | * |

| Motor Home, Truck or Van Campers | |
|---|---|
| **BIPD Sequence<br>Policy Limits<br>(Limited Form and Broad Form Class A)** | **Operation** |
| 01. Private Passenger Base Rate (See Below) | |
| 02. Fleet Modification | * |

| Motor Home, Truck or Van Campers | |
|---|---|
| **BIPD Sequence<br>(Broad Form Classes B and C)** | **Operation** |
| 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) | * |
| 04. Private Passenger UNOC Percent (See Below) | * |
| 05. Private Passenger Territory | * |
| 06. Fleet Modification | * |

| Motor Home, Truck or Van Camper | |
|---|---|
| **MPC Sequence** | **Operation** |
| 01. Private Passenger Base Rate (See Below) | |
| 02. Fleet Modification | * |

**Note:** The above sequences apply only to Classes A, B and C.

| Private Passenger (BIPD) | | | | |
|---|---|---|---|---|
| **Form** | **Vehicle Type** | **Class** | **SFM** | **SFF&C** |
| Broad Form (Rule 502) | Farm | A | $4.60 | $8.00 |



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| Private Passenger (BIPD) | | | | |
|---|---|---|---|---|
| Form | Vehicle Type | Class | SFM | SFF&C |
| Broad Form (Rule 502) | Non-Farm | A | $5.00 | $8.80 |
| Limited Form (Rule 501) | Farm | All | $1.10 | $1.90 |
| Limited Form (Rule 501) | Non-Farm | All | $1.20 | $2.10 |

| Private Passenger (BIPD) | | | |
|---|---|---|---|
| Form | Vehicle Type | Class | Percent |
| Broad Form (Rule 502) | All | B | 25% |
| Broad Form (Rule 502) | All | C | 75% |
| Broad Form (Rule 502) | All | D (refer to Company for acceptance; applicable to the vehicle customarily operated) | 50% |

| Private Passenger (MPC) | | | | |
|---|---|---|---|---|
| Form | Vehicle Type | Class | SFM | SFF&C |
| Broad Form (Rule 502) | Farm | A | $1.80 | $3.20 |
| Broad Form (Rule 502) | Non-Farm | A | $2.00 | $3.50 |
| Broad Form (Rule 502) | All | B | $2.00 | $3.50 |
| Broad Form (Rule 502) | All | C | $2.00 | $3.50 |
| Broad Form (Rule 502) | All | D (refer to Company for acceptance; applicable to the vehicle customarily operated) | $2.00 | $3.50 |

| Private Passenger<br>Physical Damage Coverage Endorsement<br>See Rule 506 | |
|---|---|
| SFM | SFF&C |
| 25.00 | 43.80 |

| Commercial Farm Use<br>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.

**Territory 8**



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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<br>Bodily Injury Liability Limits<br>(Per Person/Per Accident) | |
|---|---|
| **Limits (000)** | **Factor** |
| 1000/2000 | 1.66 |
| 1500/2000 | 1.73 |
| 2000/2000 | 1.80 |

| Private Passenger<br>Property Damage Liability Limit<br>(Add Factor to BI Limit Factor) | |
|---|---|
| **Limit (000)** | **Factor** |
| 2000 | 0.27 |

| Private Passenger<br>Bodily Injury and Property Damage<br>Inclusive Liability Limits | |
|---|---|
| **Limit (000)** | **Factor** |
| 500 | 1.51 |
| 750 | 1.63 |
| 1,000 | 1.71 |
| 2,000 | 1.97 |
| 3,000 (SFM non-fleet policies insuring Private Passenger Automobiles only) | 2.23 |

| Private Passenger<br>Uninsured Motor Vehicle Coverage | |
|---|---|
| **Limits (000)** | **Factor** |
| 1000/2000 | 3.47 |
| 2000/2000 | 4.03 |



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| Private Passenger<br>Uninsured Motor Vehicle Coverage | |
|---|---|
| **Limits (000)** | **Factor** |
| 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<br>UPD | | |
|---|---|---|
| **Limit (000)** | **Without Collision** | **With Collision** |
| 2000 | 44.41 | 1.00 |
| 3000 (SFM Only) | 64.41 | 1.00 |

**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<br>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.

| Commercial<br>Bodily Injury Liability Limits<br>(Per Person/Per Accident) | |
|---|---|
| **Limits (000)** | **Factor** |
| 1000/2000 | 1.74 |
| 1500/2000 | 1.83 |
| 2000/2000 | 1.93 |



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| Commercial<br>Property Damage Liability Limit<br>(Add Factor to BI Limit Factor) | |
|---|---|
| **Limit (000)** | **Factor** |
| 2000 | 0.25 |

| Commercial<br>Bodily Injury and Property Damage<br>Inclusive Liability Limits | |
|---|---|
| **Limit (000)** | **Factor** |
| 500 | 1.49 |
| 750 | 1.60 |
| 1,000 | 1.67 |
| 2,000 | 2.07 |

| Commercial<br>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.

| Commercial<br>UPD | | |
|---|---|---|
| **Limit (000)** | **Without Collision** | **With Collision** |
| 2000 | 44.41 | 1.00 |

**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 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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## 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 | 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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## 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<br>Inclusive Limits<br>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.

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

| Seating Capacity Excluding the Driver | Percentage |
|---|---|
| 8 or Less | 105% |
| Over 8 | 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 | 11/29/2011 |

**Comments:**
Please see Filing Memorandum and Exhibits

| | | Item Status: | Status Date: |
|---|---|---|---|
| **Satisfied - Item:** | APCS-Auto Premium Comparison Survey | Filed | 11/29/2011 |

**Comments:**
**Attachment:**
SFFC - APCS.pdf

| | | Item Status: | Status Date: |
|---|---|---|---|
| **Bypassed - Item:** | NAIC loss cost data entry document | Filed | 11/29/2011 |
| **Bypass Reason:** | N/A | | |

**Comments:**

| | | Item Status: | Status Date: |
|---|---|---|---|
| **Bypassed - Item:** | NAIC Loss Cost Filing Document for OTHER than Workers' Comp | Filed | 11/29/2011 |
| **Bypass Reason:** | N/A | | |

**Comments:**

| | | Item Status: | Status Date: |
|---|---|---|---|
| **Satisfied - Item:** | Filing Memorandum and Exhibits | Filed | 11/29/2011 |

**Comments:**

**Attachments:**

AR SFFC Filing Packet.pdf

Auto Cost Containment Exhibit 2011.pdf

| | | **Item Status:** | **Status Date:** |
|---|---|---|---|
| **Satisfied - Item:** | RF-1 | Filed | 12/06/2011 |

**Comments:**

**Attachment:**

AR RF-1 Filing Exhibits (SFFC).pdf

# Private Passenger Auto Premium Comparision Survey Form

*FORM APCS - last modified August 2005*

| | |
|---|---|
| **NAIC Number:** | 25143 |
| **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:** | March 19, 2012 |

*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***
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* 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* | | $599 | $777 | $271 | $248 | $643 | $832 | $288 | $263 | $708 | $925 | $314 | $286 | $558 | $721 | $256 | $234 | $743 | $967 | $329 | $296 |
| | *Minimum Liability with Comprehensive and Collision* | | $1,063 | $1,396 | $455 | $410 | $1,203 | $1,579 | $520 | $467 | $1,241 | $1,637 | $524 | $472 | $1,199 | $1,573 | $533 | $477 | $1,331 | $1,750 | $572 | $510 |
| | *100/300/50 Liability with Comprehensive and Collision* | | $1,199 | $1,565 | $531 | $482 | $1,348 | $1,760 | $599 | $541 | $1,399 | $1,835 | $607 | $550 | $1,326 | $1,730 | $605 | $545 | $1,492 | $1,952 | $657 | $589 |
| *2003 Ford Explorer 'XLT' 2WD, 4 door* | *Minimum Liability* | | $657 | $852 | $295 | $270 | $704 | $915 | $314 | $286 | $778 | $1,013 | $342 | $312 | $612 | $792 | $279 | $255 | $816 | $1,062 | $361 | $328 |
| | *Minimum Liability with Comprehensive and Collision* | | $1,275 | $1,677 | $540 | $486 | $1,445 | $1,901 | $618 | $554 | $1,491 | $1,965 | $621 | $559 | $1,450 | $1,906 | $638 | $570 | $1,594 | $2,098 | $679 | $609 |
| | *100/300/50 Liability with Comprehensive and Collision* | | $1,420 | $1,858 | $619 | $560 | $1,599 | $2,094 | $700 | $632 | $1,660 | $2,177 | $709 | $641 | $1,585 | $2,074 | $713 | $641 | $1,765 | $2,314 | $768 | $692 |
| *2003 Honda Odyssey "EX"* | *Minimum Liability* | | $594 | $770 | $270 | $247 | $637 | $826 | $286 | $262 | $703 | $915 | $312 | $285 | $554 | $716 | $255 | $234 | $737 | $958 | $329 | $299 |
| | *Minimum Liability with Comprehensive and Collision* | | $1,174 | $1,543 | $499 | $449 | $1,330 | $1,750 | $571 | $512 | $1,372 | $1,807 | $573 | $516 | $1,338 | $1,758 | $590 | $527 | $1,465 | $1,928 | $626 | $561 |
| | *100/300/50 Liability with Comprehensive and Collision* | | $1,308 | $1,709 | $573 | $520 | $1,473 | $1,927 | $648 | $586 | $1,527 | $2,001 | $656 | $594 | $1,463 | $1,912 | $661 | $595 | $1,623 | $2,126 | $709 | $640 |
| *2005 Toyota Camry LE 3.0L 4 door Sedan* | *Minimum Liability* | | $685 | $888 | $308 | $281 | $733 | $953 | $327 | $298 | $810 | $1,055 | $357 | $324 | $639 | $827 | $292 | $266 | $853 | $1,109 | $378 | $343 |
| | *Minimum Liability with Comprehensive and Collision* | | $1,326 | $1,743 | $560 | $504 | $1,497 | $1,970 | $639 | $573 | $1,550 | $2,042 | $645 | $580 | $1,499 | $1,970 | $657 | $587 | $1,654 | $2,178 | $703 | $631 |
| | *100/300/50 Liability with Comprehensive and Collision* | | $1,473 | $1,928 | $640 | $579 | $1,654 | $2,168 | $722 | $651 | $1,722 | $2,259 | $734 | $664 | $1,636 | $2,141 | $732 | $658 | $1,830 | $2,399 | $794 | $715 |
| *2003 Cadillac Seville "STS" 4 door Sedan* | *Minimum Liability* | | $657 | $852 | $295 | $270 | $704 | $915 | $314 | $286 | $778 | $1,013 | $342 | $312 | $612 | $792 | $279 | $255 | $816 | $1,062 | $361 | $328 |
| | *Minimum Liability with Comprehensive and Collision* | | $1,717 | $2,264 | $720 | $646 | $1,975 | $2,606 | $842 | $752 | $1,998 | $2,639 | $825 | $740 | $2,053 | $2,706 | $903 | $803 | $2,149 | $2,836 | $912 | $815 |
| | *100/300/50 Liability with Comprehensive and Collision* | | $1,861 | $2,444 | $798 | $720 | $2,129 | $2,798 | $924 | $830 | $2,166 | $2,851 | $912 | $822 | $2,188 | $2,873 | $978 | $873 | $2,321 | $3,052 | $1,001 | $898 |
| *1998 Chevrolet Cavalier LS 4D Sedan* | *Minimum Liability* | | $598 | $774 | $273 | $249 | $640 | $830 | $289 | $264 | $706 | $918 | $315 | $287 | $559 | $721 | $258 | $236 | $742 | $961 | $332 | $302 |
| | *Minimum Liability with Comprehensive and Collision* | | $1,005 | $1,317 | $434 | $392 | $1,133 | $1,487 | $494 | $443 | $1,174 | $1,542 | $498 | $433 | $1,123 | $1,472 | $503 | $450 | $1,259 | $1,650 | $546 | $490 |
| | *100/300/50 Liability with Comprehensive and Collision* | | $1,138 | $1,482 | $508 | $462 | $1,274 | $1,663 | $571 | $516 | $1,328 | $1,735 | $580 | $481 | $1,247 | $1,625 | $574 | $518 | $1,416 | $1,847 | $629 | $568 |

# 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 | 5.4% |
| Medical Payments | Private Passenger | 6.7 |
| Comprehensive | Private Passenger | 11.4 |
| Collision | Private Passenger | 0.5 |
| Uninsured Motor Vehicle | Private Passenger | 13.9 |
| Underinsured Motor Vehicle | Private Passenger | - 0.4 |
| | | |
| All Coverages | Private Passenger | 4.8 |
| | Miscellaneous | 2.3 |
| | All Types | 4.8% |

**RATE AND RULE CHANGES**

1. STAR Relationships – We propose increasing the 1-Star Discount, 2-Star Discount, and 3-Star Discount relationships to State Farm Mutual base rates for various coverages. The present and proposed rate relationships by coverage are detailed below.

| | 1-Star | | 2-Star | | 3-Star | |
|---|---|---|---|---|---|---|
| **Coverage** | **Present** | **Proposed** | **Present** | **Proposed** | **Present** | **Proposed** |
| BIPD Liability | 1.570 | 1.640 | 1.260 | 1.320 | 1.050 | 1.100 |
| Medical Payments | 1.570 | 1.640 | 1.260 | 1.320 | 1.050 | 1.100 |
| Comprehensive | 1.570 | 1.640 | 1.260 | 1.320 | 1.050 | 1.100 |
| Collision | 1.570 | 1.640 | 1.260 | 1.320 | 1.050 | 1.100 |
| Uninsured Motor Vehicle | 1.850 | 2.040 | 1.850 | 2.040 | 1.450 | 1.600 |
| Underinsured Motor Vehicle | 1.850 | 2.040 | 1.850 | 2.040 | 1.450 | 1.600 |
| Other Coverages | 1.750 | 1.750 | 1.750 | 1.750 | 1.250 | 1.250 |

STATE FARM FIRE AND CASUALTY AUTOMOBILE INSURANCE COMPANY

ARKANSAS

**INDEX OF EXHIBITS**

**Private Passenger Filing**

Exhibit and Description


1 Actual Underwriting Experience Before 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 BEFORE POLICYHOLDER DIVIDENDS

| | | | | PRIVATE PASSENGER VEHICLES | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| CALENDAR PERIOD | ITEM | ALL TYPE VEHICLES ALL COVERAGES | % | BODILY INJURY AND PROPERTY DAMAGE LIABILITY | % | MEDICAL PAYMENTS | % | COMPREHENSIVE | % | COLLISION | % |
| 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 |
| 2009 | E. P. | $ 27,058,448 | | $ 12,292,453 | | $ 1,404,198 | | $ 2,764,780 | | $ 7,236,669 | |
| | IL/AE | 21,793,496 | 80.5 | 8,682,742 | 70.6 | 1,445,202 | 102.9 | 3,194,491 | 115.5 | 4,871,490 | 67.3 |
| | U. E. | 9,001,704 | 33.3 | 4,268,065 | 34.7 | 481,799 | 34.3 | 903,331 | 32.7 | 2,290,605 | 31.7 |
| | G/L | -3,736,752 | -13.8 | -658,354 | -5.4 | -522,803 | -37.2 | -1,333,042 | -48.2 | 74,574 | 1.0 |
| 2010 | E. P. | $ 25,623,316 | | $ 11,561,201 | | $ 1,360,188 | | $ 2,787,822 | | $ 6,703,506 | |
| | IL/AE | 18,419,934 | 71.9 | 7,681,505 | 66.4 | 1,195,318 | 87.9 | 2,588,613 | 92.9 | 4,344,136 | 64.8 |
| | U. E. | 8,370,701 | 32.7 | 3,986,749 | 34.5 | 434,645 | 32.0 | 869,442 | 31.2 | 2,110,190 | 31.5 |
| | G/L | -1,167,319 | -4.6 | -107,053 | -0.9 | -269,775 | -19.8 | -670,233 | -24.0 | 249,180 | 3.7 |
| 2011 | E. P. | $ 12,398,523 | | $ 5,627,749 | | $ 645,585 | | $ 1,348,127 | | $ 3,249,706 | |
| 6 MOS | IL/AE | 11,048,483 | 89.1 | 4,347,734 | 77.3 | 447,699 | 69.3 | 2,623,241 | 194.6 | 2,447,800 | 75.3 |
| | U. E. | 4,332,222 | 34.9 | 2,090,451 | 37.1 | 219,388 | 34.0 | 442,170 | 32.8 | 1,104,259 | 34.0 |
| | G/L | -2,982,182 | -24.1 | -810,436 | -14.4 | -21,502 | -3.3 | -1,717,284 | -127.4 | -302,353 | -9.3 |
| TOTAL | E. P. | $ 92,951,619 | | $ 42,090,375 | | $ 4,779,452 | | $ 9,674,416 | | $ 24,984,110 | |
| | IL/AE | 77,493,600 | 83.4 | 30,013,886 | 71.3 | 4,861,706 | 101.7 | 13,857,974 | 143.2 | 17,686,727 | 70.8 |
| | U. E. | 31,649,693 | 34.0 | 15,051,409 | 35.8 | 1,632,537 | 34.2 | 3,148,408 | 32.5 | 8,173,459 | 32.7 |
| | G/L | -16,191,674 | -17.4 | -2,974,920 | -7.1 | -1,714,791 | -35.9 | -7,331,966 | -75.8 | -876,076 | -3.5 |

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 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 |
| 12/31/2009 | 3,359,545 | 463,982 | 149,326 | 148,070 | 196,127 | 1,920,486 | 6,237,536 |
| 12/31/2010 | 3,076,557 | 453,675 | 120,164 | 135,077 | 170,955 | 1,870,608 | 5,827,036 |

| 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 |
| 2009 | 531,107 | -17,779 | -12,991 | 6,919 | -12,724 | 684,750 | 1,179,282 |
| 2010 | -282,988 | -10,307 | -29,162 | -12,993 | -25,172 | -49,878 | -410,500 |

* 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 12, pages 6 and 7 of the State Farm Mutual filing.

(f) The calculation of our 2% provision for underwriting profit and contingencies is shown in Exhibit 12 of the State Farm Mutual filing.

(g) Arkansas underwriting expenses by Annual Statement expense category are shown in Exhibit 20 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 | 1.2% | 0.0% |
| PD Liability | 3.0% | 0.0% |
| Medical Payments | 5.0% | 0.0% |
| Comprehensive | 0.6% | 0.0% |
| Collision | 0.8% | 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 25,000 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: March 19, 2012

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 | 13.0% | 5.4% | | | | | |
| Medical Payments | 27.1% | 6.7% | | | | | |
| Comprehensive | 57.8% | 11.4% | N/A | N/A | N/A | N/A | N/A |
| Collision | -11.0% | 0.5% | | | | | |
| Uninsured Motorist | 104.8% | 13.9% | | | | | |
| Underinsured Motorist | 37.7% | -0.4% | | | | | |
| All Vehicles: TOTAL OVERALL EFFECT | 15.4% | 4.8% | | | | | |

N/A Apply Loss Cost Factors to Future Filings? (Y or N)

27.0% Estimated Maximum Rate Increase for any Arkansas Insured (%) on 3/14/11 change.
Private Pass Auto policy for a 61-year-old policyholder in territory 8 with only comprehensive coverage. (Actual dollar increase is less than $1)

-19.7% Estimated Minimum Rate Decrease for any Arkansas Insured (%) on 3/14/11 change.
Motorcycle policy for a 24-year-old policyholder in territory 154 with only BIPD coverage.

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 |
|---|---|---|---|---|---|---|---|
| 2010 | 27,060 | 0.0% | 05/17/2010 | 25,259 | 17,694 | 70.1% | 79.0% |
| 2009 | 26,891 | 4.8% | 11/16/2009 | 26,698 | 21,217 | 79.5% | 84.5% |
| | | 3.6% | 01/05/2009 | | | | |
| 2008 | 30,380 | 6.8% | 04/07/2008 | 27,495 | 25,481 | 92.7% | 81.8% |
| 2007 | 30,176 | 3.0% | 03/12/2007 | 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% | 03/29/2006 | | | | |

| | 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? See Attached

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 of 0.670.
   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 4**

In most cases we do not insure someone without a valid US or Canadian driver license. However, we will make an exception for individuals who have just moved to the US with a foreign license and are working towards obtaining their US license. These individuals have up to two renewals to obtain their US license.

**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:

5 to 20 points based on class (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.

STATE FARM FIRE AND CASUALTY COMPANY
ARKANSAS

**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 The Center for Child Injury Prevention Studies, a National Science Foundation Industry-University Cooperative Research Center.

4. Provide annual grants for Project Ignition in partnership with the National Youth Leadership Council. 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.

5. 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.

6. 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.

7. Partnering with the Advocates for Highway and Auto Safety, the National Safety Council and others to promote primary enforcement seatbelt legislation and booster seat legislation on federal and state levels as well as supporting Graduated Driver Licensing laws and laws designed to control chemically-impaired driving.

8. Partnering with Meharry Medical College, a Historically Black College and University to address the disparity of seat belt usage in the African American community and to promote enhanced Graduated Driving License laws.

9. Supporting the Insurance Research Council, an organization that conducts research on a broad range of insurance topics.

10. 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.

11. Training State Farm claim representatives to use a computer application called "frequency tracking" that detects patterns symptomatic of fraud.

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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.

13. 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.

14. Encouraging auto manufacturers to design cars that are more damage- and theft-resistant and easier and less costly to repair.

15. Using alternative dispute resolution whenever possible as a more efficient and timesaving alternative to lawsuits in disputed claims.

16. Establishing internal programs that promote efficient claims handling. For example, expenses are reduced when agents can service certain claims directly.

17. Effectively managing expenses by efficiently using the services State Farm purchases and by regularly auditing telephone bills.

18. Effectively managing expenses by purchasing data processing and office equipment through a competitive bidding process.

19. 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.

20. Providing convenient, cost effective, 24 hour service 365 days a year through our Customer Response Centers.

21. Using the Internet to efficiently communicate with both current and prospective policyholders.

22. Sponsoring child safety seat checks in communities across the nation.

23. Annually conducting a media outreach communicating the magnitude of damage produced each year in the United States by deer-vehicle collisions and offering tips on how drivers can improve their chances of avoiding such collisions.

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ARKANSAS INSURANCE DEPARTMENT
RATE FILING ABSTRACT

Contact Person: Steve Harr

Insurer Name: State Farm Fire and Casualty Company
NAIC Number: 25143
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: March 19, 2012

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 | 13.0% | 5.4% | | | | | |
| Medical Payments | 27.1% | 6.7% | | | | | |
| Comprehensive | 57.8% | 11.4% | N/A | N/A | N/A | N/A | N/A |
| Collision | -11.0% | 0.5% | | | | | |
| Uninsured Motorist | 104.8% | 13.9% | | | | | |
| Underinsured Motorist | 37.7% | -0.4% | | | | | |
| All Vehicles: TOTAL OVERALL EFFECT | 15.4% | 4.8% | | | | | |

N/A Apply Loss Cost Factors to Future Filings? (Y or N)

27.0% Estimated Maximum Rate Increase for any Arkansas Insured (%) on 3/14/11 change.
Private Pass Auto policy for a 61-year-old policyholder in territory 8 with only comprehensive coverage. (Actual dollar increase is less than $1)

-19.7% Estimated Minimum Rate Decrease for any Arkansas Insured (%) on 3/14/11 change.
Motorcycle policy for a 24-year-old policyholder in territory 154 with only BIPD coverage.
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 |
|---|---|---|---|---|---|---|---|
| 2010 | 27,060 | 0.0% | 05/17/2010 | 25,259 | 17,694 | 70.1% | 79.0% |
| 2009 | 26,891 | 4.8% | 11/16/2009 | 26,698 | 21,217 | 79.5% | 84.5% |
| | | 3.6% | 01/05/2009 | | | | |
| 2008 | 30,380 | 6.8% | 04/07/2008 | 27,495 | 25,481 | 92.7% | 81.8% |
| 2007 | 30,176 | 3.0% | 03/12/2007 | 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% | 03/29/2006 | | | | |

| | 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 |

# Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

| Creation Date: | Schedule | Schedule Item Name | Replacement Creation Date | Attached Document(s) |
|---|---|---|---|---|
| 10/31/2011 | Supporting Document | RF-1 | 12/01/2011 | AR RF-1 Filing Exhibits (SFM).pdf (Superceded) |
| 11/10/2011 | Supporting Document | APCS-Auto Premium Comparison Survey | 11/18/2011 | SFFC - PPA Survey FORM APCS.xls (Superceded) |
| 10/14/2011 | Supporting Document | APCS-Auto Premium Comparison Survey | 11/10/2011 | SFFC - PPA Survey FORM APCS.xls (Superceded) |

ARKANSAS INSURANCE DEPARTMENT
RATE FILING ABSTRACT

Contact Person: Steve Harr

Insurer Name: State Farm Mutual Automobile Insurance Company
NAIC Number: 25178
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: March 19, 2012

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 | 8.2% | 1.5% | | | | | |
| Medical Payments | 2.6% | 2.1% | | | | | |
| Comprehensive | 11.8% | 4.0% | N/A | N/A | N/A | N/A | N/A |
| Collision | -5.1% | -3.5% | | | | | |
| Uninsured Motorist | 14.1% | 3.3% | | | | | |
| Underinsured Motorist | -35.5% | -9.7% | | | | | |
| All Vehicles: TOTAL OVERALL EFFECT | 2.0% | 0.1% | | | | | |

N/A Apply Loss Cost Factors to Future Filings? (Y or N)

24.6% Estimated Maximum Rate Increase for any Arkansas Insured (%) on 3/14/11 change.
Private Pass Auto policy for a 43-year-old policyholder in territory 8 with only comprehensive coverage. (Actual dollar increase is less than $1)

-28.3% Estimated Minimum Rate Decrease for any Arkansas Insured (%) on 3/14/11 change.
Private Pass Auto policy for a 24-year-old policyholder in territory 56 with only BIPD coverage.

Rate Change History

| Year | Policy Count | % | Effective Date | AR Earned Premium (000) | Losses Incurred (000) | Arkansas Loss Ratio | Companywide Loss Ratio |
|---|---|---|---|---|---|---|---|
| 2010 | 492,475 | -0.1% | 05/17/2010 | 320,415 | 198,567 | 62.0% | 76.0% |
| 2009 | 472,730 | 1.5% | 11/16/2009 | 313,301 | 204,737 | 65.3% | 73.2% |
| | | 4.0% | 01/05/2009 | | | | |
| 2008 | 468,567 | 1.7% | 04/07/2008 | 297,898 | 236,330 | 79.3% | 71.0% |
| 2007 | 457,005 | -2.8% | 03/12/2007 | 292,721 | 190,699 | 65.1% | 66.4% |
| 2006 | 467,530 | -4.4% | 12/27/2006 | 289,199 | 186,961 | 64.6% | 60.7% |
| | | -0.7% | 03/29/2006 | | | | |

| | Selected Provision |
|---|---|
| A. Total Production Expense | N/A |
| B. General Expense | N/A |
| C. Taxes, License, & Fees | N/A |
| D. Underwriting Profit & Contingencies | 2.0% |
| E. Other (explain) | 32.4% ** |
| F. TOTAL | 34.4% |

** - Formula Expense Ratio from filing Exhibit 9, which is our calculation of the projected all coverages expense ratio during the time the proposed rates will be in effect.

Attachment "SFFC - PPA Survey FORM APCS.xls" is not a PDF document and cannot be reproduced here.

Attachment "SFFC - PPA Survey FORM APCS.xls" is not a PDF document and cannot be reproduced here.