Filing at a Glance

Company: Nationwide Assurance Company

Product Name: AR NSA 6-20-11 NAC	SERFF Tr Num: NTWP-127061796	State: Arkansas
TOI: 19.0 Personal Auto	SERFF Status: Closed-Filed	State Tr Num: EFT $100
Sub-TOI: 19.0001 Private Passenger Auto (PPA)	Co Tr Num: 11NSA-8369AR-KJC	State Status: Fees verified and received
Filing Type: Rate		Reviewer(s): Nancy Horton, Alexa Grissom
	Author: Kelly Clark	Disposition Date: 03/21/2011
	Date Submitted: 03/09/2011	Disposition Status: Filed
Effective Date Requested (New): 06/20/2011		Effective Date (New): 06/20/2011
Effective Date Requested (Renewal): 06/20/2011		Effective Date (Renewal):

State Filing Description:

General Information

Project Name: AR NSA 6-20-11 NAC	Status of Filing in Domicile:
Project Number: 11NSA-8369AR-KJC	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 03/21/2011	
State Status Changed: 03/21/2011	Deemer Date:
Created By: Kelly Clark	Submitted By: Kelly Clark
Corresponding Filing Tracking Number:	

Filing Description:

We are making the following revisions to non-standard automobile policies in the Nationwide Assurance Company effective June 20, 2011. Changes include: Territorial Base Rates, Towing and Labor Base Rates, Coverage Expense Fees, and Limit/Deductible Factors.

In addition, we are adding 2013 and 2014 Model Year Factors and implementing the Terms with Prior Carrier Discount.

Company and Contact

Filing Contact Information

Kelly Clark, State Filing Specialist
3 Nationwide Plaza
3-09-301
Columbus, OH 43215

clarkk42@nationwide.com
614-677-2963 [Phone]
614-249-4563 [FAX]

Filing Company Information

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

Filing Fees

Fee Required?	Yes
Fee Amount:	$100.00
Retaliatory?	No
Fee Explanation:	$100.00 per rate filing.
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Nationwide Assurance Company	$100.00	03/09/2011	45417437

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	03/21/2011	03/21/2011

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	Rate/Rule Manual	Kelly Clark	03/11/2011	03/11/2011
Supporting Document	Amendment Memorandum	Kelly Clark	03/11/2011	03/11/2011

Disposition

Disposition Date: 03/21/2011
Effective Date (New): 06/20/2011
Effective Date (Renewal):
Status: Filed
Comment:

Company Name:	**Overall % Indicated Change:**	**Overall % Rate Impact:**	**Written Premium Change for this Program:**	**# of Policy Holders Affected for this Program:**	**Written Premium for this Program:**	**Maximum % Change (where required):**	**Minimum % Change (where required):**
Nationwide Assurance Company	2.600%	0.900%	$37,830	2,508	$4,203,281	11.440%	-7.810%
	Percent Change Approved:						
	Minimum:	%	**Maximum:**	%	**Weighted Average:**		%

SERFF Tracking Number:	*NTWP-127061796*	*State:*	*Arkansas*
Filing Company:	*Nationwide Assurance Company*	*State Tracking Number:*	*EFT $100*
Company Tracking Number:	*11NSA-8369AR-KJC*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*AR NSA 6-20-11 NAC*		
Project Name/Number:	*AR NSA 6-20-11 NAC/11NSA-8369AR-KJC*		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Memorandum and Exhibits	Filed	Yes
Supporting Document	Amendment Memorandum	Filed	Yes
Rate *(revised)*	Rate/Rule Manual	Filed	Yes
Rate	Rate/Rule Manual	Filed	Yes

Amendment Letter

Submitted Date: 03/11/2011

Comments:

We are amending our filing originally submitted on March 9, 2011 to correct a typographical error discovered in the manual for Nationwide Assurance Company. With respect to the Terms with Prior Carrier Discount, the word "Deviation" was inadvertently used and has been corrected to read "Discount".

Changed Items:

Rate/Rule Schedule Item Changes:

Exhibit Name:	**Rule # or Page #:**	**Rate Action:**	**Previous State Filing Number:**	**Attach Document:**
Rate/Rule Manual	Various	Replacement	Previous State Filing Num: 10NSA-7326AR-KJC	NSAR_11800_pfp_chng_rpt.pdf NSAR062011 Marked-Up.pdf NSAR062011_11800_final.pdf

Supporting Document Schedule Item Changes:

User Added -Name: Amendment Memorandum

Comment:

Amendment Memorandum.pdf

Rate Information

Rate data applies to filing.

Filing Method:	File & Use
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	5.300%
Effective Date of Last Rate Revision:	06/19/2010
Filing Method of Last Filing:	File & Use

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Nationwide Assurance Company	N/A	2.600%	0.900%	$37,830	2,508	$4,203,281	11.440%	-7.810%

Rate/Rule Schedule

Schedule Item Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Number:	Attachments
Filed 03/21/2011	Rate/Rule Manual	Various	Replacement	10NSA-7326AR-KJC	NSAR_11800_pfp_chng_rpt.pdf NSAR062011 Marked-Up.pdf NSAR062011_11800_final.pdf

Arkansas Non-Standard Automobile
Nationwide Assurance-Colonial Company
Rate Review: 11800 Effective: Jun 20, 2011

Synopsis of Rate Revision

Chart: COMP Base Rate NS03TA01
Chart: COLL Base Rate NS03TA02
Chart: BI Base Rate NS03TA03
Chart: PD Base Rate NS03TA04
Chart: MDCL Base Rate NS03TA36
Chart: TL Base Rate NS03TA51
Chart: COMP Vehicle Model Year Factor NS03TC11
Chart: COLL Vehicle Model Year Factor NS03TC12
Chart: BI Vehicle Model Year Factor NS03TC13
Chart: PD Vehicle Model Year Factor NS03TC14
Chart: MDCL Vehicle Model Year Factor NS03TC15
Chart: COMP Limit/Deductible Factor NS03TD01
Chart: COLL Limit/Deductible Factor NS03TD02
Chart: BI Limit/Deductible Factor NS03TD03
Chart: PD Limit/Deductible Factor NS03TD04
Chart: PLCY Coverage Expense Fee NS03TF78
Chart: PLCY Terms with Prior Carrier Factor NS03TF91
Calc: BI Coverage Premium NS03ANTQBI1464
Calc: COLL Coverage Premium NS03ANTQCOLL1466
Calc: COMP Coverage Premium NS03ANTQCOMP1467
Calc: MDCL Coverage Premium NS03ANTQMDCL10330
Calc: PD Coverage Premium NS03ANTQPD1472
Calc: BI Coverage Premium NS03PPABI1479
Calc: COLL Coverage Premium NS03PPACOLL1481
Calc: COMP Coverage Premium NS03PPACOMP1482
Calc: MDCL Coverage Premium NS03PPAMDCL10272
Calc: PD Coverage Premium NS03PPAPD1488

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

NS03TA01: COMP Base Rate **
Effective Date: JUN-20-2011

*	Territory	New: Base Rate	Old: Base Rate
C	25	163.20	150.70
C	35	127.10	121.70
C	38	212.10	215.10
C	39	181.20	176.80
C	44	112.80	99.70
C	47	230.10	232.70
C	50	189.40	169.90
C	51	193.00	195.90
C	52	176.20	180.30
C	53	170.20	173.70
C	54	194.30	199.50
C	55	120.70	137.80
C	56	172.30	175.10
C	57	115.30	125.00
C	58	139.20	141.80
C	61	209.90	214.20
C	62	160.90	161.50
C	63	169.60	174.30
C	64	131.10	147.00
C	65	96.70	104.30
C	66	141.50	144.80
C	68	122.40	122.90
C	69	113.90	115.20
C	71	114.70	101.40
C	72	166.60	162.50
C	73	186.00	189.80
C	74	151.60	151.40
C	75	178.70	182.50
C	76	121.50	126.60
C	77	171.20	174.50

*	Territory	New: Base Rate	Old: Base Rate
C	78	169.90	173.40
C	79	89.30	91.70
C	80	77.50	80.70
C	81	87.00	87.70
C	82	55.40	66.00
C	83	167.80	171.60
C	84	184.80	189.20
C	85	162.20	166.90
C	87	94.80	98.40
C	88	228.60	233.00
C	90	106.80	116.90
C	91	105.90	105.40
C	92	183.40	187.00
C	93	138.30	141.70
C	94	205.30	209.30
C	95	202.50	206.80
C	96	189.40	193.30
C	97	160.30	165.30
C	98	117.20	119.00
C	99	171.00	174.30
C	100	165.40	168.60
C	101	98.50	100.80
C	102	117.70	120.50
C	103	113.70	115.80
C	104	68.80	61.80
C	105	151.20	154.00
C	106	117.10	123.40
C	107	107.80	110.70
C	108	85.70	95.70
C	109	124.40	129.40
C	110	96.00	100.20
C	111	91.40	92.70
C	112	103.30	107.50
C	113	154.10	158.00
C	114	177.20	179.40
C	115	113.30	115.60
C	999	228.80	233.20

Rate Symbol 10; Model Year 2008
Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

NS03TA02: COLL Base Rate **
Effective Date: JUN-20-2011

*	Territory	New: Base Rate	Old: Base Rate
C	25	456.40	447.90
C	35	536.20	490.60
C	38	435.30	419.00
C	39	335.10	340.90
C	44	353.70	327.80
C	47	473.70	452.40
C	50	390.60	337.90
C	51	427.00	404.70
C	52	491.30	476.50
C	53	525.90	468.30
C	54	422.60	412.70
C	55	425.90	481.80
C	56	501.20	448.70
C	57	495.60	489.20
C	58	481.80	464.60

*	Territory	New: Base Rate	Old: Base Rate
C	61	395.90	382.50
C	62	368.70	374.70
C	63	545.60	523.10
C	64	370.60	361.20
C	65	469.20	441.40
C	66	379.30	367.50
C	68	444.70	419.50
C	69	451.80	425.80
C	71	336.30	338.70
C	72	472.20	457.60
C	73	412.30	399.10
C	74	463.40	453.90
C	75	512.60	496.70
C	76	378.50	363.20
C	77	413.10	398.70
C	78	408.20	395.20
C	79	362.00	310.50
C	80	390.70	364.10
C	81	392.50	365.80
C	82	379.40	366.90
C	83	409.30	397.00
C	84	432.80	419.40
C	85	420.30	408.10
C	87	389.60	362.40
C	88	442.10	426.70
C	90	332.10	334.80
C	91	401.00	374.80
C	92	478.50	461.90
C	93	425.50	413.90
C	94	465.20	449.00
C	95	454.20	440.10
C	96	476.70	460.60
C	97	418.90	419.70
C	98	500.40	470.30
C	99	456.40	440.50
C	100	422.00	407.30
C	101	453.80	446.20
C	102	513.70	498.70
C	103	501.00	483.10
C	104	364.90	393.20
C	105	439.60	423.90
C	106	378.60	352.50
C	107	397.70	380.90
C	108	438.80	418.30
C	109	373.20	363.70
C	110	409.80	381.90
C	111	432.40	396.70
C	112	315.80	333.50
C	113	405.00	392.80
C	114	407.10	389.20
C	115	422.20	408.70
C	999	543.60	519.20

Rate Symbol 10; Model Year 2008
Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

NS03TA03: BI Base Rate **
Effective Date: JUN-20-2011

*	Territory	New: Base Rate	Old: Base Rate
C	25	221.30	216.30
C	35	203.50	212.00
C	38	237.30	241.20
C	39	207.10	210.50
C	44	181.90	199.00
C	47	240.10	244.80
C	50	160.10	166.10
C	51	196.00	198.40
C	52	192.70	195.80
C	53	222.30	218.80
C	54	204.30	207.20
C	55	192.00	210.50
C	56	225.90	216.60
C	57	165.20	148.60
C	58	175.60	178.10
C	61	169.50	171.90
C	62	238.10	241.20
C	63	214.00	204.60
C	64	170.30	159.00
C	65	256.30	255.50
C	66	195.60	199.00
C	68	226.20	239.90
C	69	232.10	234.20
C	71	180.60	187.00
C	72	187.20	193.40
C	73	164.10	166.40
C	74	254.20	257.30
C	75	201.30	204.60
C	76	148.00	153.00
C	77	199.20	211.20
C	78	242.50	246.20
C	79	221.40	229.70
C	80	212.60	228.90
C	81	224.70	246.40
C	82	174.60	185.20
C	83	237.20	241.10
C	84	207.20	210.60
C	85	165.50	169.70
C	87	183.30	181.80
C	88	208.90	211.90
C	90	266.90	268.80
C	91	180.60	173.80
C	92	205.30	208.00
C	93	178.90	178.70
C	94	181.40	183.80
C	95	252.20	255.80
C	96	203.30	206.60
C	97	182.60	192.00
C	98	242.90	230.70
C	99	212.70	215.50
C	100	238.60	242.00
C	101	271.50	271.20
C	102	252.00	254.80
C	103	313.60	316.40
C	104	183.00	164.70
C	105	193.10	195.60
C	106	242.90	237.40
C	107	252.20	259.50

*	Territory	New: Base Rate	Old: Base Rate
C	108	312.60	299.70
C	109	309.10	314.80
C	110	247.10	255.00
C	111	269.00	273.70
C	112	202.50	210.70
C	113	202.00	214.20
C	114	236.10	250.40
C	115	346.60	351.90
C	999	387.90	393.40

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

NS03TA04: PD Base Rate **

Effective Date: JUN-20-2011

*	Territory	New: Base Rate	Old: Base Rate
C	25	161.10	157.50
C	35	188.50	202.00
C	38	134.40	135.80
C	39	138.70	146.60
C	44	157.90	172.80
C	47	189.00	193.10
C	50	114.80	130.00
C	51	132.00	136.90
C	52	181.90	183.20
C	53	186.90	170.80
C	54	158.50	150.40
C	55	184.50	177.20
C	56	184.50	191.00
C	57	113.60	124.40
C	58	155.30	156.90
C	61	131.10	132.30
C	62	175.30	184.90
C	63	189.50	187.10
C	64	154.50	142.00
C	65	220.40	210.70
C	66	117.50	120.10
C	68	193.30	204.30
C	69	201.80	204.70
C	71	170.60	180.10
C	72	134.20	137.80
C	73	145.90	147.20
C	74	252.10	232.80
C	75	146.00	148.70
C	76	140.50	134.10
C	77	163.80	173.20
C	78	131.20	133.10
C	79	201.40	189.80
C	80	170.70	180.40
C	81	187.80	193.20
C	82	160.80	170.00
C	83	155.60	158.10
C	84	137.20	139.10
C	85	151.40	155.30
C	87	183.10	179.90
C	88	139.10	140.20
C	90	204.40	199.20
	91	179.60	179.60
C	92	165.90	167.10
C	93	129.70	132.10

*	Territory	New: Base Rate	Old: Base Rate
C	94	154.70	155.80
C	95	207.00	209.30
C	96	145.50	148.00
C	97	149.00	147.70
C	98	237.90	238.90
C	99	192.10	193.50
C	100	161.50	163.00
C	101	249.60	256.30
	102	202.90	202.90
C	103	210.60	212.50
C	104	192.20	186.80
C	105	143.10	144.00
C	106	154.70	159.50
C	107	178.90	185.40
C	108	252.80	235.20
C	109	224.60	228.90
C	110	228.60	237.10
C	111	252.70	258.60
C	112	165.40	173.20
C	113	162.90	172.20
C	114	166.00	175.50
C	115	208.80	210.70
C	999	295.30	298.00

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

NS03TA36: MDCL Base Rate **

Effective Date: JUN-20-2011

*	Territory	New: Base Rate	Old: Base Rate
C	25	159.60	159.80
C	35	173.60	172.20
C	38	182.90	182.50
C	39	171.60	172.60
C	44	172.90	175.40
C	47	186.50	183.00
C	50	158.80	161.70
C	51	173.00	166.50
	52	167.90	167.90
C	53	160.00	158.40
	54	163.00	163.00
C	55	175.70	177.50
C	56	169.30	170.30
C	57	164.40	158.70
C	58	155.60	155.30
C	61	159.90	159.60
C	62	179.30	180.20
C	63	166.10	167.40
C	64	156.30	159.80
C	65	168.90	170.60
	66	166.20	166.20
C	68	159.10	159.40
C	69	169.20	169.00
	71	152.90	152.90
C	72	166.20	162.80
C	73	158.10	157.80
C	74	185.10	183.40
C	75	170.30	170.00
	76	145.60	145.60
C	77	174.70	174.40

*	Territory	New: Base Rate	Old: Base Rate
C	78	182.80	182.40
C	79	190.20	189.10
C	80	154.70	155.80
C	81	162.90	160.00
C	82	143.00	146.20
C	83	168.30	168.10
C	84	170.90	170.60
C	85	152.10	151.90
C	87	165.90	166.10
C	88	169.80	169.50
C	90	201.90	206.20
C	91	159.40	159.10
C	92	157.10	156.80
C	93	156.70	156.40
C	94	158.10	157.80
C	95	209.60	209.20
C	96	165.30	165.00
	97	164.30	164.30
C	98	168.80	170.90
C	99	214.70	214.30
C	100	183.00	182.60
	101	226.30	226.30
C	102	204.40	204.20
C	103	192.30	192.10
C	104	152.50	153.00
C	105	151.70	151.40
C	106	199.00	199.20
C	107	197.90	198.70
C	108	252.50	242.80
C	109	239.40	240.40
C	110	186.80	186.60
C	111	187.20	186.80
C	112	174.70	175.90
C	113	227.90	225.60
	114	250.80	250.80
C	115	186.70	186.50
C	999	261.80	261.30

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

NS03TA51: TL Base Rate **

Effective Date: JUN-20-2011

*	Coverage	Vehicle Type	New: Base Rate	Old: Base Rate
C	TL	Automobile(01), Classic(09), Motorhome(06)	2.10	1.80

NS03TC11: COMP Vehicle Model Year Factor **

Effective Date: JUN-20-2011

*	Model Year	New: Vehicle Model Year Factor	Old: Vehicle Model Year Factor
A	2014	1.155	0.000
A	2013	1.129	0.000
	2012	1.103	1.103
	2011	1.077	1.077
	2010	1.051	1.051
	2009	1.026	1.026
	2008	1.000	1.000
	2007	0.974	0.974
	2006	0.949	0.949

*	Model Year	New: Vehicle Model Year Factor	Old: Vehicle Model Year Factor
	2005	0.923	0.923
	2004	0.898	0.898
	2003	0.873	0.873
	2002	0.848	0.848
	2001	0.823	0.823
	2000	0.797	0.797
	1999	0.771	0.771
	1998	0.746	0.746
	1997	0.720	0.720
	1996	0.695	0.695
	1995	0.669	0.669
	1994	0.645	0.645
	1993	0.619	0.619
	1992	0.619	0.619
	1991	0.619	0.619
	1990	0.619	0.619
	1989	0.619	0.619
	1988	0.619	0.619
	<1988	0.619	0.619

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

NS03TC12: COLL Vehicle Model Year Factor **
Effective Date: JUN-20-2011

*	Model Year	New: Vehicle Model Year Factor	Old: Vehicle Model Year Factor
A	2014	1.271	0.000
A	2013	1.226	0.000
	2012	1.181	1.181
	2011	1.136	1.136
	2010	1.091	1.091
	2009	1.045	1.045
	2008	1.000	1.000
	2007	0.955	0.955
	2006	0.909	0.909
	2005	0.864	0.864
	2004	0.817	0.817
	2003	0.772	0.772
	2002	0.726	0.726
	2001	0.680	0.680
	2000	0.635	0.635
	1999	0.588	0.588
	1998	0.544	0.544
	1997	0.498	0.498
	1996	0.452	0.452
	1995	0.406	0.406
	1994	0.361	0.361
	1993	0.344	0.344
	1992	0.344	0.344
	1991	0.344	0.344
	1990	0.344	0.344
	1989	0.344	0.344
	1988	0.344	0.344
	<1988	0.344	0.344

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

NS03TC13: BI Vehicle Model Year Factor **
Effective Date: JUN-20-2011

*	Model Year	New: Vehicle Model Year Factor	Old: Vehicle Model Year Factor
A	2014	1.077	0.000
A	2013	1.064	0.000
	2012	1.051	1.051
	2011	1.038	1.038
	2010	1.025	1.025
	2009	1.013	1.013
	2008	1.000	1.000
	2007	0.987	0.987
	2006	0.975	0.975
	2005	0.962	0.962
	2004	0.950	0.950
	2003	0.938	0.938
	2002	0.925	0.925
	2001	0.911	0.911
	2000	0.899	0.899
	1999	0.886	0.886
	1998	0.873	0.873
	1997	0.860	0.860
	1996	0.847	0.847
	1995	0.834	0.834
	1994	0.822	0.822
	1993	0.822	0.822
	1992	0.822	0.822
	1991	0.822	0.822
	1990	0.822	0.822
	1989	0.822	0.822
	1988	0.822	0.822
	<1988	0.822	0.822

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

NS03TC14: PD Vehicle Model Year Factor **

Effective Date: JUN-20-2011

*	Model Year	New: Vehicle Model Year Factor	Old: Vehicle Model Year Factor
A	2014	1.054	0.000
A	2013	1.045	0.000
	2012	1.036	1.036
	2011	1.027	1.027
	2010	1.018	1.018
	2009	1.009	1.009
	2008	1.000	1.000
	2007	0.991	0.991
	2006	0.982	0.982
	2005	0.973	0.973
	2004	0.965	0.965
	2003	0.956	0.956
	2002	0.948	0.948
	2001	0.939	0.939
	2000	0.930	0.930
	1999	0.922	0.922
	1998	0.914	0.914
	1997	0.904	0.904
	1996	0.897	0.897
	1995	0.888	0.888
	1994	0.888	0.888
	1993	0.888	0.888
	1992	0.888	0.888

*	Model Year	New: Vehicle Model Year Factor	Old: Vehicle Model Year Factor
	1991	0.888	0.888
	1990	0.888	0.888
	1989	0.888	0.888
	1988	0.888	0.888
	<1988	0.888	0.888

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

NS03TC15: MDCL Vehicle Model Year Factor **

Effective Date: JUN-20-2011

*	Model Year	New: Vehicle Model Year Factor	Old: Vehicle Model Year Factor
A	2014	1.330	0.000
A	2013	1.110	0.000
	2012	1.088	1.088
	2011	1.066	1.066
	2010	1.044	1.044
	2009	1.022	1.022
	2008	1.000	1.000
	2007	0.978	0.978
	2006	0.956	0.956
	2005	0.934	0.934
	2004	0.912	0.912
	2003	0.890	0.890
	2002	0.869	0.869
	2001	0.847	0.847
	2000	0.826	0.826
	1999	0.804	0.804
	1998	0.782	0.782
	1997	0.760	0.760
	1996	0.738	0.738
	1995	0.738	0.738
	1994	0.738	0.738
	1993	0.738	0.738
	1992	0.738	0.738
	1991	0.738	0.738
	1990	0.738	0.738
	1989	0.738	0.738
	1988	0.738	0.738
	<1988	0.738	0.738

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

NS03TD01: COMP Limit/Deductible Factor **

Effective Date: JUN-20-2011

*	Deductible	New: Limit/Deductible Factor	Old: Limit/Deductible Factor
C	100	0.930	0.890
C	250	0.700	0.580
	500	0.450	0.450
	1000	0.320	0.320

For additional limits, refer to Underwriting.

NS03TD02: COLL Limit/Deductible Factor **

Effective Date: JUN-20-2011

*	Deductible	New: Limit/Deductible Factor	Old: Limit/Deductible Factor
	100	1.000	1.000
C	250	0.930	0.920
	500	0.800	0.800
	1000	0.600	0.600

For additional limits, refer to Underwriting.

NS03TD03: BI Limit/Deductible Factor **
Effective Date: JUN-20-2011

*	Per Claimant Limit	Per Occurrence Limit	New: Limit/Deductible Factor	Old: Limit/Deductible Factor
	25000	50000	1.000	1.000
	25000	100000	1.180	1.180
	30000	60000	1.090	1.090
	40000	80000	1.190	1.190
	100000	100000	1.400	1.400
C	50000	100000	1.350	1.290
	50000	200000	1.460	1.460
	100000	150000	1.480	1.480
	100000	200000	1.520	1.520
	100000	250000	1.570	1.570
C	100000	300000	1.650	1.600
	250000	500000	1.780	1.780
	300000	300000	1.740	1.740

For additional limits, refer to Underwriting.

NS03TD04: PD Limit/Deductible Factor **
Effective Date: JUN-20-2011

*	Coverage Single Limit	New: Limit/Deductible Factor	Old: Limit/Deductible Factor
	25000	1.000	1.000
C	50000	1.080	1.060
	100000	1.120	1.120
	150000	1.210	1.210
	200000	1.230	1.230
	250000	1.250	1.250
	300000	1.280	1.280
	30000	1.020	1.020
	45000	1.060	1.060
	60000	1.100	1.100
	70000	1.100	1.100
	75000	1.100	1.100
	80000	1.100	1.100
	90000	1.110	1.110
	110000	1.140	1.140
	120000	1.160	1.160
	130000	1.180	1.180
	40000	1.060	1.060
	35000	1.040	1.040
	140000	1.190	1.190
	175000	1.220	1.220
	225000	1.240	1.240
	275000	1.270	1.270
	350000	1.290	1.290
	400000	1.310	1.310
	450000	1.320	1.320
	500000	1.330	1.330
	1000000	1.420	1.420

For additional limits, refer to Underwriting.

NS03TF78: PLCY Coverage Expense Fee **
Effective Date: JUN-20-2011

*	Coverage	Vehicle Type	Vehicle Use	New: Coverage Expense Fee	Old: Coverage Expense Fee
C	BI	Automobile		47.60	46.90
	PD	Automobile		44.20	44.20
	MDCL	Automobile		9.50	9.50
C	COLL	Automobile		78.30	76.60
	COMP	Automobile		32.80	32.80

*	Coverage	Vehicle Type	Vehicle Use	New: Coverage Expense Fee	Old: Coverage Expense Fee
	BI	Motorcycle		0.00	0.00
	PD	Motorcycle		0.00	0.00
	MDCL	Motorcycle		0.00	0.00
	COLL	Motorcycle		0.00	0.00
	COMP	Motorcycle		0.00	0.00
	BI	Motorhome		0.00	0.00
	PD	Motorhome		0.00	0.00
	MDCL	Motorhome		0.00	0.00
	COLL	Motorhome		0.00	0.00
	COMP	Motorhome		0.00	0.00
	BI	Named Non Owner		0.00	0.00
	PD	Named Non Owner		0.00	0.00
	MDCL	Named Non Owner		0.00	0.00
	COLL	Named Non Owner		0.00	0.00
	COMP	Named Non Owner		0.00	0.00
C	BI	Classics	Not Restricted	47.60	46.90
	PD	Classics	Not Restricted	44.20	44.20
	MDCL	Classics	Not Restricted	9.50	9.50
	COLL	Classics	Not Restricted	0.00	0.00
	COMP	Classics	Not Restricted	0.00	0.00
C	BI	Antique	Not Restricted	47.60	46.90
	PD	Antique	Not Restricted	44.20	44.20
	MDCL	Antique	Not Restricted	9.50	9.50
	COLL	Antique	Not Restricted	0.00	0.00
	COMP	Antique	Not Restricted	0.00	0.00
	BI	Classics	Restricted	0.00	0.00
	PD	Classics	Restricted	0.00	0.00
	MDCL	Classics	Restricted	0.00	0.00
	COMP	Classics	Restricted	0.00	0.00
	COLL	Classics	Restricted	0.00	0.00
	BI	Antique	Restricted	0.00	0.00
	PD	Antique	Restricted	0.00	0.00
	MDCL	Antique	Restricted	0.00	0.00
	COMP	Antique	Restricted	0.00	0.00
	COLL	Antique	Restricted	0.00	0.00

No expense fees are applicable on Annual Policies

NS03TF91: PLCY Terms with Prior Carrier Factor **

Effective Date: JUN-20-2011

Sub-chart - High Level	*	Pricing-OSU-Eff-Date	Prior Carrier Company Code
Renewal	A	<20110620	
Group A	A	>20110619	Not(002, 005, 013, 031, 049, 054, 059, 068, 077, 091, 094, 112, 118, 120, 141, 143, 145, 157, 161, 163, 165, 173, 175, 179, 191, 194, 197)
Group B	A	>20110619	002, 005, 013, 031, 049, 054, 059, 068, 077, 091, 094, 112, 118, 120, 141, 143, 145, 157, 161, 163, 165, 173, 175, 179, 191, 194, 197

Sub-chart	*	Policy Insured Term	Pricing-OSU-Eff-Date	Terms with Prior Carrier	New: Terms with Prior Carrier Factor	Old: Terms with Prior Carrier Factor
Renewal	A		<20110620		1.00	0.00
Group A	A	1		1-5	0.95	0.00
	A	2		1-5	0.95	0.00
	A	3		1-5	0.95	0.00
	A	4		1-5	0.95	0.00
	A	5		1-5	0.97	0.00

Sub-chart	*	Policy Insured Term	Pricing-OSU-Eff-Date	Terms with Prior Carrier	New: Terms with Prior Carrier Factor	Old: Terms with Prior Carrier Factor
	A	6		1-5	0.97	0.00
	A	7		1-5	0.99	0.00
	A	8		1-5	1.00	0.00
	A	9		1-5	1.00	0.00
	A	10		1-5	1.00	0.00
	A	11		1-5	1.00	0.00
	A	1		>5	0.90	0.00
	A	2		>5	0.90	0.00
	A	3		>5	0.90	0.00
	A	4		>5	0.90	0.00
	A	5		>5	0.92	0.00
	A	6		>5	0.92	0.00
	A	7		>5	0.94	0.00
	A	8		>5	0.96	0.00
	A	9		>5	0.98	0.00
	A	10		>5	0.99	0.00
	A	11		>5	1.00	0.00
Group B	A	1		1-5	1.00	0.00
	A	2		1-5	1.00	0.00
	A	3		1-5	1.00	0.00
	A	4		1-5	1.00	0.00
	A	5		1-5	1.00	0.00
	A	6		1-5	1.00	0.00
	A	7		1-5	1.00	0.00
	A	8		1-5	1.00	0.00
	A	9		1-5	1.00	0.00
	A	10		1-5	1.00	0.00
	A	11		1-5	1.00	0.00
	A	1		>5	1.00	0.00
	A	2		>5	1.00	0.00
	A	3		>5	1.00	0.00
	A	4		>5	1.00	0.00
	A	5		>5	1.00	0.00
	A	6		>5	1.00	0.00
	A	7		>5	1.00	0.00
	A	8		>5	1.00	0.00
	A	9		>5	1.00	0.00
	A	10		>5	1.00	0.00
	A	11		>5	1.00	0.00

CALCULATION MDLE TYPE 0006 Coverage Premium **
NS03ANTQBI1464
Effective Date: JUN-20-2011

*	Step	Description	Chart Name
	1.	Determine Base Rate	NS03TA03
A	2.	Determine Affinity Discount Factor	NS03TE72
D	3.	Determine Limit/Deductible Factor	NS03TD03
	4.	Determine Paid In Full Discount Factor	NS03TI80
	5.	Determine Ineligible Risk Surcharge Factor	NS03TF80
	6.	Determine Coverage Expense Fee	NS03TF78
	7.	If Vehicle Use = Restricted	
	8.	Determine Rate Factor	NS03TE16
	9.	Determine Home and Car Discount Factor	NS03TI35
	10.	Determine Auto Financial Discount Factor	NS03TI83
	11.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	

*	Step	Description	Chart Name
	12.	* Limit/Deductible Factor (ten cents rounded)	
	13.	* Rate Factor (ten cents rounded)	
	14.	Calculate Home and Car Discount Factor	NS03PPAPLCY2882
	15.	* Home and Car Discount Factor (ten cents rounded)	
	16.	* Auto Financial Discount Factor (ten cents rounded)	
	17.	* Paid In Full Discount Factor (ten cents rounded)	
	18.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
	19.	Else	
	20.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
	21.	Determine Vehicle Use Factor	NS03TE54
	22.	Determine Prior Non-Standard Surcharge Factor	NS03TE31
	23.	Determine Matrix Tier Factor	NS03TM02
	24.	Determine Advance Quote Discount Factor	NS03TM20
	25.	Determine Terms with Prior Carrier Factor	NS03TF91
	26.	Determine Household Composition Factor	NS03TM06
	27.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
	28.	* Matrix Tier Factor (ten cents rounded)	
	29.	* Limit/Deductible Factor (ten cents rounded)	
	30.	* Vehicle Use Factor (ten cents rounded)	
	31.	* Average Driver Factor (ten cents rounded)	
	32.	* Household Composition Factor (ten cents rounded)	
	33.	* Prior Non-Standard Surcharge Factor (ten cents rounded)	
	34.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
	35.	* Paid In Full Discount Factor (ten cents rounded)	
	36.	* Advance Quote Discount Factor (ten cents rounded)	
A	37.	* Terms with Prior Carrier Factor (ten cents rounded)	
	38.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
	39.	End - If	

CALCULATION MDLE TYPE 0010 Coverage Premium **
NS03ANTQCOLL1466
Effective Date: JUN-20-2011

*	Step	Description	Chart Name
	1.	Determine Affinity Discount Factor	NS03TE72
A	2.	Determine Limit/Deductible Factor	NS03TD07
D	3.	Determine Paid In Full Discount Factor	NS03TI80
	4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
	5.	If Vehicle Use = Restricted	
	6.	Determine Auto Financial Discount Factor	NS03TI83
	7.	Determine Home and Car Discount Factor	NS03TI35
	8.	Determine Rate Factor	NS03TE16
	9.	Result = Stated Amount / 100 (ten cents rounded)	
	10.	* Affinity Discount Factor (ten cents rounded)	
	11.	* Limit/Deductible Factor (ten cents rounded)	
	12.	* Rate Factor (ten cents rounded)	
	13.	Calculate Home and Car Discount Factor	NS03PPAPLCY2882
	14.	* Home and Car Discount Factor (ten cents rounded)	
	15.	* Auto Financial Discount Factor (ten cents rounded)	
	16.	* Paid In Full Discount Factor (ten cents rounded)	
	17.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

*	Step	Description	Chart Name
	18.	Else	
	19.	Determine Prior Non-Standard Surcharge Factor	NS03TE31
	20.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
	21.	Determine Vehicle Use Factor	NS03TE54
	22.	Determine Matrix Tier Factor	NS03TM02
	23.	Determine Household Composition Factor	NS03TM06
	24.	Determine Advance Quote Discount Factor	NS03TM20
	25.	Determine Terms with Prior Carrier Factor	NS03TF91
	26.	Result = Stated Amount / 100 (ten cents rounded)	
	27.	* Affinity Discount Factor (ten cents rounded)	
	28.	* Limit/Deductible Factor (ten cents rounded)	
	29.	* Matrix Tier Factor (ten cents rounded)	
	30.	* Vehicle Use Factor (ten cents rounded)	
	31.	* Average Driver Factor (ten cents rounded)	
	32.	* Household Composition Factor (ten cents rounded)	
	33.	* Prior Non-Standard Surcharge Factor (ten cents rounded)	
	34.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
	35.	* Paid In Full Discount Factor (ten cents rounded)	
	36.	* Advance Quote Discount Factor (ten cents rounded)	
A	37.	* Terms with Prior Carrier Factor (ten cents rounded)	
	38.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
	39.	End - If	

CALCULATION MDLE TYPE 0015 Coverage Premium **
NS03ANTQCOMP1467
Effective Date: JUN-20-2011

*	Step	Description	Chart Name
	1.	Determine Affinity Discount Factor	NS03TE72
A	2.	Determine Limit/Deductible Factor	NS03TD06
D	3.	Determine Paid In Full Discount Factor	NS03TI80
	4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
	5.	If Vehicle Use = Restricted	
	6.	Determine Rate Factor	NS03TE16
	7.	Determine Home and Car Discount Factor	NS03TI35
	8.	Determine Auto Financial Discount Factor	NS03TI83
	9.	Result = Stated Amount / 100 (ten cents rounded)	
	10.	* Affinity Discount Factor (ten cents rounded)	
	11.	* Limit/Deductible Factor (ten cents rounded)	
	12.	* Rate Factor (ten cents rounded)	
	13.	* Home and Car Discount Factor (ten cents rounded)	
	14.	* Auto Financial Discount Factor (ten cents rounded)	
	15.	* Paid In Full Discount Factor (ten cents rounded)	
	16.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
	17.	Else	
	18.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
	19.	Determine Prior Non-Standard Surcharge Factor	NS03TE31
	20.	Determine Vehicle Use Factor	NS03TE54
	21.	Determine Matrix Tier Factor	NS03TM02
	22.	Determine Household Composition Factor	NS03TM06
	23.	Determine Advance Quote Discount Factor	NS03TM20
	24.	Determine Terms with Prior Carrier Factor	NS03TF91
	25.	Result = Stated Amount / 100 (ten cents rounded)	
	26.	* Affinity Discount Factor (ten cents rounded)	
	27.	* Limit/Deductible Factor (ten cents rounded)	
	28.	* Matrix Tier Factor (ten cents rounded)	
	29.	* Vehicle Use Factor (ten cents rounded)	
	30.	* Average Driver Factor (ten cents rounded)	
	31.	* Prior Non-Standard Surcharge Factor (ten cents rounded)	
	32.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
	33.	* Paid In Full Discount Factor (ten cents rounded)	
	34.	* Advance Quote Discount Factor (ten cents rounded)	
A	35.	* Terms with Prior Carrier Factor (ten cents rounded)	
	36.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
	37.	End - If	

CALCULATION MDLE TYPE 0030 Coverage Premium **
NS03ANTQMDCL10330
Effective Date: JUN-20-2011

*	Step	Description	Chart Name
	1.	Determine Base Rate	NS03TA36
A	2.	Determine Affinity Discount Factor	NS03TE72
D	3.	Determine Limit/Deductible Factor	NS03TD13
	4.	Determine Paid In Full Discount Factor	NS03TI80
	5.	Determine Coverage Expense Fee	NS03TF78

*	Step	Description	Chart Name
	6.	Determine Ineligible Risk Surcharge Factor	NS03TF80
	7.	If Vehicle Use = Restricted	
	8.	Determine Home and Car Discount Factor	NS03TI35
	9.	Determine Auto Financial Discount Factor	NS03TI83
	10.	Determine Rate Factor	NS03TE16
	11.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
	12.	* Limit/Deductible Factor (ten cents rounded)	
	13.	* Rate Factor (ten cents rounded)	
	14.	* Home and Car Discount Factor (ten cents rounded)	
	15.	* Auto Financial Discount Factor (ten cents rounded)	
	16.	* Paid In Full Discount Factor (ten cents rounded)	
	17.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
	18.	Else	
	19.	Determine Passive Occupant Restraint Discount Factor	NS03TI29
	20.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
	21.	Determine Prior Non-Standard Surcharge Factor	NS03TE31
	22.	Determine Vehicle Use Factor	NS03TE54
	23.	Determine Matrix Tier Factor	NS03TM02
	24.	Determine Household Composition Factor	NS03TM06
	25.	Determine Advance Quote Discount Factor	NS03TM20
	26.	Determine Terms with Prior Carrier Factor	NS03TF91
	27.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
	28.	* Matrix Tier Factor (ten cents rounded)	
	29.	* Limit/Deductible Factor (ten cents rounded)	
	30.	* Vehicle Use Factor (ten cents rounded)	
	31.	* Average Driver Factor (ten cents rounded)	
	32.	* Household Composition Factor (ten cents rounded)	
	33.	* Prior Non-Standard Surcharge Factor (ten cents rounded)	
	34.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
	35.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	
	36.	* Paid In Full Discount Factor (ten cents rounded)	
	37.	* Advance Quote Discount Factor (ten cents rounded)	
A	38.	* Terms with Prior Carrier Factor (ten cents rounded)	
	39.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
	40.	+ Coverage Expense Fee (ten cents rounded)	
	41.	End - If	

CALCULATION MDLE TYPE 0042 Coverage Premium **
NS03ANTQPD1472
Effective Date: JUN-20-2011

*	Step	Description	Chart Name
	1.	Determine Base Rate	NS03TA04
A	2.	Determine Affinity Discount Factor	NS03TE72
D	3.	Determine Limit/Deductible Factor	NS03TD04
	4.	Determine Paid In Full Discount Factor	NS03TI80
	5.	Determine Coverage Expense Fee	NS03TF78
	6.	Determine Ineligible Risk Surcharge Factor	NS03TF80
	7.	If Vehicle Use = Restricted	
	8.	Determine Home and Car Discount Factor	NS03TI35
	9.	Determine Auto Financial Discount Factor	NS03TI83
	10.	Determine Rate Factor	NS03TE16
	11.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
	12.	* Limit/Deductible Factor (ten cents rounded)	
	13.	* Rate Factor (ten cents rounded)	
	14.	* Home and Car Discount Factor (ten cents rounded)	
	15.	* Auto Financial Discount Factor (ten cents rounded)	
	16.	* Paid In Full Discount Factor (ten cents rounded)	
	17.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
	18.	Else	
	19.	Determine Prior Non-Standard Surcharge Factor	NS03TE31
	20.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
	21.	Determine Vehicle Use Factor	NS03TE54
	22.	Determine Matrix Tier Factor	NS03TM02
	23.	Determine Household Composition Factor	NS03TM06
	24.	Determine Advance Quote Discount Factor	NS03TM20
	25.	Determine Terms with Prior Carrier Factor	NS03TF91
	26.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
	27.	* Matrix Tier Factor (ten cents rounded)	
	28.	* Limit/Deductible Factor (ten cents rounded)	
	29.	* Vehicle Use Factor (ten cents rounded)	
	30.	* Average Driver Factor (ten cents rounded)	
	31.	* Household Composition Factor (ten cents rounded)	
	32.	* Prior Non-Standard Surcharge Factor (ten cents rounded)	
	33.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
	34.	* Paid In Full Discount Factor (ten cents rounded)	
	35.	* Advance Quote Discount Factor (ten cents rounded)	
A	36.	* Terms with Prior Carrier Factor (ten cents rounded)	
	37.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
	38.	+ Coverage Expense Fee (ten cents rounded)	
	39.	+ Policy Expense Fee (ten cents rounded)	
	40.	End - If	

CALCULATION MDLE TYPE 0006 Coverage Premium **
NS03PPABI1479
Effective Date: JUN-20-2011

*	Step	Description	Chart Name
	1.	Determine Base Rate	NS03TA03
A	2.	Determine Matrix Tier Factor	NS03TM02

*	Step	Description	Chart Name
D	3.	Determine Affinity Discount Factor	NS03TE72
	4.	Determine Rate Symbol Factor	NS03TB15
	5.	Calculate Rate Symbol Factor	NS03PPAPLCY15010
	6.	Determine Vehicle Model Year Factor	NS03TC13
	7.	Determine New Vehicle Discount Factor	NS03TC23
	8.	Determine Limit/Deductible Factor	NS03TD03
	9.	Determine Vehicle Use Factor	NS03TE54
	10.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
	11.	Determine Paid In Full Discount Factor	NS03TI80
	12.	Determine Coverage Expense Fee	NS03TF78
	13.	Determine Ineligible Risk Surcharge Factor	NS03TF80
	14.	Determine Household Composition Factor	NS03TM06
	15.	Determine Advance Quote Discount Factor	NS03TM20
	16.	Determine Terms with Prior Carrier Factor	NS03TF91
	17.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
	18.	* Matrix Tier Factor (ten cents rounded)	
	19.	* Rate Symbol Factor (ten cents rounded)	
	20.	* Vehicle Model Year Factor (ten cents rounded)	
	21.	* New Vehicle Discount Factor (ten cents rounded)	
	22.	* Limit/Deductible Factor (ten cents rounded)	
	23.	* Vehicle Use Factor (ten cents rounded)	
	24.	* Average Driver Factor (ten cents rounded)	
	25.	* Household Composition Factor (ten cents rounded)	
	26.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
	27.	* Paid In Full Discount Factor (ten cents rounded)	
	28.	* Advance Quote Discount Factor (ten cents rounded)	
A	29.	* Terms with Prior Carrier Factor (ten cents rounded)	
	30.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
	31.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION MDLE TYPE 0010 Coverage Premium **
NS03PPACOLL1481
Effective Date: JUN-20-2011

*	Step	Description	Chart Name
	1.	Determine Base Rate	NS03TA02
A	2.	Determine Matrix Tier Factor	NS03TM02
D	3.	Determine Rate Symbol Factor	NS03TB02
	4.	Determine Vehicle Model Year Factor	NS03TC12
	5.	Determine New Vehicle Discount Factor	NS03TC22
	6.	Determine Limit/Deductible Factor	NS03TD02
	7.	Determine OEM Endorsement Factor	NS03TE99
	8.	Determine Vehicle Use Factor	NS03TE54
	9.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
	10.	Determine Paid In Full Discount Factor	NS03TI80
	11.	Determine Coverage Expense Fee	NS03TF78
	12.	Determine Ineligible Risk Surcharge Factor	NS03TF80
	13.	Determine Affinity Discount Factor	NS03TE72
	14.	Determine Advance Quote Discount Factor	NS03TM20
	15.	Determine Terms with Prior Carrier Factor	NS03TF91
	16.	Determine Household Composition Factor	NS03TM06
	17.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
	18.	* Matrix Tier Factor (ten cents rounded)	
	19.	* Rate Symbol Factor (ten cents rounded)	
	20.	* Vehicle Model Year Factor (ten cents rounded)	
	21.	* New Vehicle Discount Factor (ten cents rounded)	
	22.	* Limit/Deductible Factor (ten cents rounded)	
	23.	* OEM Endorsement Factor (ten cents rounded)	
	24.	* Vehicle Use Factor (ten cents rounded)	
	25.	* Average Driver Factor (ten cents rounded)	
	26.	* Household Composition Factor (ten cents rounded)	
	27.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
	28.	* Paid In Full Discount Factor (ten cents rounded)	
	29.	* Advance Quote Discount Factor (ten cents rounded)	
A	30.	* Terms with Prior Carrier Factor (ten cents rounded)	
	31.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
	32.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION MDLE TYPE 0015 Coverage Premium **
NS03PPACOMP1482
Effective Date: JUN-20-2011

*	Step	Description	Chart Name
	1.	Determine Base Rate	NS03TA01
A	2.	Determine Matrix Tier Factor	NS03TM02
D	3.	Determine Rate Symbol Factor	NS03TB01
	4.	Determine Vehicle Model Year Factor	NS03TC11
	5.	Determine New Vehicle Discount Factor	NS03TC21
	6.	Determine Limit/Deductible Factor	NS03TD01
	7.	Determine OEM Endorsement Factor	NS03TE98
	8.	Determine Vehicle Use Factor	NS03TE54
	9.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
	10.	Determine Coverage Expense Fee	NS03TF78

*	Step	Description	Chart Name
	11.	Determine Ineligible Risk Surcharge Factor	NS03TF80
	12.	Determine Affinity Discount Factor	NS03TE72
	13.	Determine Advance Quote Discount Factor	NS03TM20
	14.	Determine Terms with Prior Carrier Factor	NS03TF91
	15.	Determine Household Composition Factor	NS03TM06
	16.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
	17.	* Matrix Tier Factor (ten cents rounded)	
	18.	* Rate Symbol Factor (ten cents rounded)	
	19.	* Vehicle Model Year Factor (ten cents rounded)	
	20.	* New Vehicle Discount Factor (ten cents rounded)	
	21.	* Limit/Deductible Factor (ten cents rounded)	
	22.	* OEM Endorsement Factor (ten cents rounded)	
	23.	* Vehicle Use Factor (ten cents rounded)	
	24.	* Average Driver Factor (ten cents rounded)	
	25.	* Household Composition Factor (ten cents rounded)	
	26.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
	27.	* Advance Quote Discount Factor (ten cents rounded)	
A	28.	* Terms with Prior Carrier Factor (ten cents rounded)	
	29.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
	30.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION MDLE TYPE 0030 Coverage Premium **
NS03PPAMDCL10272
Effective Date: JUN-20-2011

*	Step	Description	Chart Name
	1.	Determine Base Rate	NS03TA36
A	2.	Determine Matrix Tier Factor	NS03TM02
D	3.	Determine Rate Symbol Factor	NS03TB17
	4.	Calculate Rate Symbol Factor	NS03PPAPLCY15010
	5.	Determine Vehicle Model Year Factor	NS03TC15
	6.	Determine New Vehicle Discount Factor	NS03TC25
	7.	Determine Limit/Deductible Factor	NS03TD13
	8.	Determine Vehicle Use Factor	NS03TE54
	9.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
	10.	Determine Prior Non-Standard Surcharge Factor	NS03TE31
	11.	Determine Passive Occupant Restraint Discount Factor	NS03TI29
	12.	Determine Paid In Full Discount Factor	NS03TI80
	13.	Determine Coverage Expense Fee	NS03TF78
	14.	Determine Affinity Discount Factor	NS03TE72
	15.	Determine Ineligible Risk Surcharge Factor	NS03TF80
	16.	Determine Advance Quote Discount Factor	NS03TM20
	17.	Determine Terms with Prior Carrier Factor	NS03TF91
	18.	Determine Household Composition Factor	NS03TM06
	19.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
	20.	* Matrix Tier Factor (ten cents rounded)	
	21.	* Rate Symbol Factor (ten cents rounded)	
	22.	* Vehicle Model Year Factor (ten cents rounded)	
	23.	* New Vehicle Discount Factor (ten cents rounded)	
	24.	* Limit/Deductible Factor (ten cents rounded)	
	25.	* Vehicle Use Factor (ten cents rounded)	
	26.	* Average Driver Factor (ten cents rounded)	
	27.	* Household Composition Factor (ten cents rounded)	
	28.	* Prior Non-Standard Surcharge Factor (ten cents rounded)	
	29.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
	30.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	
	31.	* Paid In Full Discount Factor (ten cents rounded)	
	32.	* Advance Quote Discount Factor (ten cents rounded)	
A	33.	* Terms with Prior Carrier Factor (ten cents rounded)	
	34.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
	35.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION MDLE TYPE 0042 Coverage Premium **
NS03PPAPD1488
Effective Date: JUN-20-2011

*	Step	Description	Chart Name
	1.	Determine Base Rate	NS03TA04
A	2.	Determine Matrix Tier Factor	NS03TM02
D	3.	Determine Rate Symbol Factor	NS03TB16
	4.	Calculate Rate Symbol Factor	NS03PPAPLCY15010
	5.	Determine Vehicle Model Year Factor	NS03TC14
	6.	Determine New Vehicle Discount Factor	NS03TC24
	7.	Determine Limit/Deductible Factor	NS03TD04

*	Step	Description	Chart Name
	8.	Determine Vehicle Use Factor	NS03TE54
	9.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
	10.	Determine Paid In Full Discount Factor	NS03TI80
	11.	Determine Coverage Expense Fee	NS03TF78
	12.	Determine Affinity Discount Factor	NS03TE72
	13.	Determine Ineligible Risk Surcharge Factor	NS03TF80
	14.	Determine Household Composition Factor	NS03TM06
	15.	Determine Advance Quote Discount Factor	NS03TM20
	16.	Determine Terms with Prior Carrier Factor	NS03TF91
	17.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
	18.	* Matrix Tier Factor (ten cents rounded)	
	19.	* Rate Symbol Factor (ten cents rounded)	
	20.	* Vehicle Model Year Factor (ten cents rounded)	
	21.	* New Vehicle Discount Factor (ten cents rounded)	
	22.	* Limit/Deductible Factor (ten cents rounded)	
	23.	* Vehicle Use Factor (ten cents rounded)	
	24.	* Average Driver Factor (ten cents rounded)	
	25.	* Household Composition Factor (ten cents rounded)	
	26.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
	27.	* Paid In Full Discount Factor (ten cents rounded)	
	28.	* Advance Quote Discount Factor (ten cents rounded)	
A	29.	* Terms with Prior Carrier Factor (ten cents rounded)	
	30.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
	31.	+ Coverage Expense Fee (ten cents rounded)	

ARKANSAS NONSTANDARD AUTOMOBILE RATING MANUAL

NATIONWIDE ASSURANCE COMPANY

Effective – ~~June 19, 2010~~June 20, 2011

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INTRODUCTION

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

DEFINITIONS

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

PREMIUM MODIFICATION RULES

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

AVERAGE DRIVER CLASS FACTOR

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

RATING TERRITORY SCHEDULE

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

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

MISCELLANEOUS VEHICLES

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

MISCELLANEOUS RISKS

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

GENERAL RULES

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

QUICK REFERENCE/RATING CALCULATIONS

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

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RATING CHARTS

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

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DEFINITIONS

GENERAL DEFINITIONS

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

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

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

2. A van or pickup truck used solely for:

   a. Pleasure, OR

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

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

   d. Incidental hauling of:

      (1) Equipment, OR

      (2) Merchandise, OR

      (3) Supplies used in commerce.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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VEHICLE TYPE AND MISCELLANEOUS RISK DESIGNATIONS

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

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

COVERAGE DESIGNATIONS

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

BI	Bodily Injury Liability
PD	Property Damage Liability
ME	Medical Expense
WL	Work Loss
DB	Death Benefits, Dismemberment, and Loss of Sight
COMP	Comprehensive
COLL	Collision
UMBI	Uninsured Motorists — Bodily Injury
UIMBI	Underinsured Motorists — Bodily Injury
UM	Uninsured Motorists Coverage
UIM	Underinsured Motorists Coverage
UMPD	Uninsured Motorists — Property Damage
TL	Towing and Labor
LOU	Loss of Use
PE	Contents/Personal Effects
SE	Additional Coverage for Special Equipment

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PREMIUM MODIFICATION RULES

MATRIX TIER FACTOR

Eff. 6-19-10

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

The following rules are applicable:

New Business Rules

1. Policies will be assigned to one of three "prior insurance" categories: no prior insurance, 6-months continuous coverage with a 1-30 day lapse, or 6-months continuous coverage without a lapse.

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

3. To be considered as "multi-product" within the Matrix, the Named Insured must also be the Named Insured under a Nationwide Homeowners Basic, Extended, Market Value, Elite II, Golden Blanket, Tenants, Condominium, or Mobile Homeowners policy. It will also be considered "multi-product" if a resident relative of the household is the owner of a Nationwide Financial Services' Life, Annuity, or Health policy written and/or serviced by a Nationwide Exclusive Agency. If the Named Insured is not the Named Insured on another Nationwide policy, but owns and occupies a single-, two-, three-, or four-family dwelling, a condominium, or a mobile home, then the Insured would also be considered "multi-product."

4. If the total number of vehicles insured by Nationwide Assurance Company within the household is two or more, the policy should be considered as "multi-vehicle" within the Matrix. For the "multi-vehicle" factor to apply, all vehicles must be owned by resident relatives. Only those vehicle types eligible for the Matrix that are insured for both BI and PD are to be considered when determining the number of vehicles insured by Nationwide.

Renewal Business Rules

1. Policies will be considered for re-tiering every two years of consecutive lapse-free coverage. A customer's tier will only improve. A policy may be re-tiered if the following criteria are met:

   a. No accidents or violations in the last two years.

   b. No NSF (non-sufficient fund) checks in the last two years.

Changes

1. Policies may move within sub-tiers as certain policy conditions change (for example, A1 to A2 or E4 to E3):

   a. If the Insured adds a vehicle and now qualifies for a "multi-vehicle" sub-tier, OR

   b. If the Insured deletes a vehicle and no longer qualifies for a "multi-vehicle" sub-tier, OR

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

Rating Chart

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OEM LOSS SETTLEMENT ENDORSEMENT

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

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

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

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

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

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

COMP Rating Chart

COLL Rating Chart

NEW VEHICLE DISCOUNT
Eff. 9-15-05

This discount will be applied only to private passenger automobiles with model years within the most recent five years. The model year changes effective October 1 of each calendar year, regardless of the actual introductory dates of the several makes and models (e.g. as of October 1, 2005, model year 2006 will be "current" and model year 2005 will be one year old).

BI Rating Chart

PD Rating Chart

ME Rating Chart

COMP Rating Chart

COLL Rating Chart

VEHICLE USE

The following describes the various vehicle use classifications:

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

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

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

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

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

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

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

3. Be engaged in farming only.

Exceptions —

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

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

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

Exceptions —

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

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

Rating Chart

HOUSEHOLD COMPOSITION FACTOR
Eff. 3-22-08

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

The following rules are applicable:

1. Vehicles within the household insured by Nationwide Assurance Company will be considered in the household vehicle count, subject to a maximum count of four household vehicles. Only those vehicle types eligible for Household Composition that are insured for both BI and PD are to be considered when determining the number of vehicles insured by Nationwide.

2. Rated drivers insured by Nationwide Assurance Company and who otherwise meet the definition of members of the household will be considered in the household driver count, subject to a maximum count of four household drivers. Only drivers rated as principal or occasional on one or more Nationwide policies are to be considered when determining the number of drivers insured by Nationwide. Individual operators listed on multiple Nationwide policies are only to be counted once.

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3. If any household member eligible from the previous rule is under the age of 25, Household Composition factors will be selected from the table labeled "Youth". Households with no members under the age of 25 will be assigned factors from the table labeled "Adult". For purposes of this rule, "age" means the age that has been or will be attained within the current calendar year.

4. A distinct factor will be selected for each coverage to which Household Composition applies, based upon the number of household vehicles, household drivers and the presence of one or more operators under the age of 25 as defined by the previous three rules.

Rating Chart

LAPSE 1-30 DAY SURCHARGE

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

Rating Chart

ADVANCE QUOTE DISCOUNT
Eff. 9-15-06

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

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

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

Rating Chart

PASSIVE OCCUPANT RESTRAINT DISCOUNT
Eff. 6-19-10

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

Rating Chart

HOME AND CAR DISCOUNT

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

Rating Chart

AUTO FINANCIAL DISCOUNT

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

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Rating Chart

INELIGIBLE RISK SURCHARGE

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

Rating Chart

TERMS WITH PRIOR CARRIER DISCOUNT**
Eff. 6-20-11

This discount is based on a combination of the number of terms with prior carrier, prior carrier group, and terms with Nationwide, and it applies to Bodily Injury, Property Damage, Medical Expense, Comprehensive and Collision for Private Passenger Automobiles.

Prior Carrier Company Groups are defined as follows:

Group A: Companies that are not in Group B.

Group B: All Other Substandard, Dairyland Insurance Company, American Ambassador Casualty Company, NW CPM NSA, Globe American, Hartford Insurance Company, Integon, MAIF, Republic, Viking, Allstate Indemnity Company, Atlanta Casualty Company, Nationwide Assurance Company, Titan/Victoria, Bankers Insurance Company, Colonial County Mutual, Country Casualty Insurance Company, AIG Companies, Permanent General Assurance Corporation, Mid-Century Insurance Company (CA), Mercury Insurance Company, Bristol West, Travelers (County Mutual), Geico Casualty, USAA General Indemnity, Progressive (Minimum Limits), Progressive (Below State Minimum Limits).

Rating Chart**

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AVERAGE DRIVER CLASS FACTOR

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

Examples:

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

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

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

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

DRIVER CLASSIFICATION — Definitions

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

DRIVER CLASSIFICATION — Factors
Eff. 6-19-09

Please refer to the Rating Charts portion of this manual.

BI Driver Classification Factor

PD Driver Classification Factor

ME Driver Classification Factor

COMP Driver Classification Factor

COLL Driver Classification Factor

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MERIT RATING PLAN FACTOR

Eff. 12-1-08

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

A. EXPERIENCE PERIOD

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

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

B. APPLICATION OF SURCHARGES

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

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

MINOR VIOLATIONS

1. All moving violations not considered major violations are considered minor violations.

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

MAJOR VIOLATIONS

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

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

   b. Failure to submit to a chemical test, OR

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

   d. Falsification of an accident report, OR

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

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

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

   h. Committing a felony with a motor vehicle, OR

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

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

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

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l. Reckless operation of a motor vehicle, OR

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

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

o. Illegal transportation of hazardous materials or explosives, OR

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

q. Passing a stopped school bus, OR

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

s. Other serious violations.

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

ACCIDENTS

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

2. Chargeable Accident Definition.

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

Renewal Business — Accidents that were chargeable when the policy was written as new business will also be considered chargeable if still within the experience period unless it is deemed that the insured's negligence or intentional act was not the proximate cause of the accident or injury.

An accident is chargeable if the insured driver was involved in an accident that resulted in damage to any property, including his/her own, in which Nationwide has paid in excess of $1, or in bodily injury or death (excluding UM).

EXCEPTIONS:

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

a. Lawfully parked, OR

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

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

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

e. Not convicted of a moving traffic violation in connection with the accident but the operator

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

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

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

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

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

j. The insured's negligence or intentional act was not the proximate cause of the accident or injury.

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

C. FIRST SEAT BELT VIOLATION FORGIVENESS

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

D. MINOR AND MAJOR VIOLATION SURCHARGE

New Business and Renewal Rating

The number of moving violations in the experience period determines the number of points assigned for a driver and the appropriate surcharge for that driver. Occurrences resulting in both an accident and a violation shall be counted as follows:

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

2. If an occurrence results in both a chargeable accident and a major violation, then only the major violation is surcharged.

MINOR VIOLATION POINTS

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

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

MAJOR VIOLATION POINTS

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

DRIVING WHILE INTOXICATED (DWI) VIOLATON POINTS

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

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

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

Applicable Additive Violation Surcharges

E. ACCIDENT SURCHARGE

New Business and Renewal

The number of chargeable accidents in the experience period will determine the appropriate surcharge for a driver. Occurrences resulting in both an accident and a violation shall be counted as follows:

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

2. If an occurrence results in both a chargeable accident and a major violation, then only the major violation is surcharged.

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

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Applicable Additive Accident Surcharges

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F. CHANGE OF USUAL DRIVERS

1. Deletion of Driver

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

2. Addition of Driver

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

G. CHANGES IN DRIVING EXPERIENCE

Changes in driving experience will be made at the next renewal date. No changes are made for the purpose of shortening the surcharge period otherwise applicable under the plan.

ACCIDENT FREE DISCOUNT
Eff. 3-15-05

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

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

*Chargeable accidents are defined in the Merit Rating Plan. For new business, the experience period is defined as the five years ending on the effective date of the policy. For renewals, the experience period is defined as the five years ending 45 days prior to each semi-annual renewal effective date.

Rating Chart

UNVERIFIABLE DRIVER RECORD SURCHARGE
Eff. 12-1-08

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

Rating Chart

FINANCIAL RESPONSIBILITY RATE FACTOR
Eff. 6-19-09

The Financial Responsibility rate factor will be applied to the policy based on Nationwide's Proprietary Credit Scoring Model. Based on the resulting credit score and its corresponding Financial Responsibility Class, multiply each driver's rate factor by the appropriate Financial Responsibility Rate Factor.

Rating Chart

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New Business Scoring

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

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

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

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

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

Terms

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

Renewal Scoring

The following rules are applicable:

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

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

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

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

5. On policies where at least one driver is an exclusion and no driver has a credit score, the exclusion financial responsibility class shall be assigned to all drivers on the policy.

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

   Move policies to a better credit class upon renewal if:

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

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

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

   Move policies to a worse credit class upon renewal if:

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

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

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

Renewal Scoring Exception

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

Terms

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

Added/Deleted Drivers

When a driver is added to a policy at any time other than the annual renewal of the policy, the following rules apply.

If the policy is currently rated in either the exclusion or no-hit financial responsibility class:

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

2. Apply the New Business Scoring Rules.

OR

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

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

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

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

1. The policy retains the current credit class.

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

SPIN-OFF POLICIES

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

ACCIDENT PREVENTION COURSE DISCOUNT

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

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

2. A certificate is presented to the Company signifying the above course was successfully

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completed within three years prior to the inception or renewal date of the policy term to which this rule applies. The certificate is valid for three years following the dated of the course completion. Once expired, proof of re-certification must be furnished to Nationwide to maintain this discount.

Rating Chart

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BASE RATES**
*Eff. ~~6-19-10~~6-20-11***

Please refer to the Rating Charts portion of this manual.

BI Base Rates**

PD Base Rates**

ME Base Rates**

COMP Base Rates**

COLL Base Rates**

EXPENSE FEES**
*Eff. ~~6-19-10~~6-20-11***

Please refer to the Rating Charts portion of this manual.

Rating Chart**

RATE SYMBOLS
Eff. 9-27-06

Please refer to the Rating Charts portion of this manual.

BI Rate Symbol

PD Rate Symbol

ME Rate Symbol

COMP Rate Symbol

COLL Rate Symbol

MODEL YEAR FACTORS**
*Eff. ~~6-19-09~~6-20-11***

Please refer to the Rating Charts portion of this manual.

BI Model Year Factors**

PD Model Year Factors**

ME Model Year Factors**

COMP Model Year Factors**

COLL Model Year Factors**

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OTHER LIMITS AND DEDUCTIBLES**

*Eff. ~~6-19-10~~6-20-11***

BI Limits**

PD Limits**

ME Limits

COMP Deductible**

COLL Deductible**

RATING TABLES

Eff. 9-15-05

BI Increased Limits Table

PD Increased Limits Table

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TERRITORY

Eff. 3-15-07

Determined by:

1. Principal garaging address of automobile, OR
2. Residence of Policyholder if automobile is not garaged any specific place, OR
3. Business or mailing address if Policyholder's residence cannot be determined.

RATING TERRITORY SCHEDULE

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

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

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

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

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MISCELLANEOUS COVERAGES**

NO FAULT COVERAGES

The Named Insured shall have the right to reject in writing all or any one or more of the following coverages. After such rejection, unless the Named Insured requests such coverage in writing, such coverage need not be provided in, or supplemental to, a renewal policy.

A. MEDICAL EXPENSE

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

COVERAGE

See Policy or Endorsement.

B. WORK LOSS

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

COVERAGE

See Policy or Endorsement.

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

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

COVERAGE

See Policy or Endorsement.

UNINSURED AND UNDERINSURED MOTORISTS COVERAGE
(Bodily Injury and Property Damage Liability)
Eff. 6-19-10

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

UMBI, UIMBI and UMPD

UMBI and UIMBI

UMBI and UMPD

UMBI

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

A. COVERAGE

See Policy or Endorsement.

B. LIMITS

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

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

UMBI

UIMBI

UMPD

TOWING AND LABOR COSTS**
Eff. 6-20-11

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

LIMITS

$50 per disablement.

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

Rating Chart**

LOSS OF USE
Eff. 3-15-06

Covers auto rental cost up to the "per day" limit selected by the Policyholder, any deductible amount the Policyholder is required to pay on a rental automobile, subject to the aggregate limit of coverage corresponding to the "per day" limit selected.

See the Policy or Endorsement for coverage details.

Rating Chart

ADDITIONAL COVERAGE FOR SPECIAL EQUIPMENT

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

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

Rating Chart

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MISCELLANEOUS VEHICLES

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

MOTOR HOMES

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

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

Motor Home Calculation Charts

TRAILERS

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

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

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

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

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

Trailer Calculation Charts

TRUCK CAMPERS

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

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

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

Truck Camper Calculation Charts

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ANTIQUE AND CLASSIC AUTOMOBILES

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

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

A. RESTRICTED USE

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

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

B. REGULAR USE

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

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

Antique and Classic Automobile Calculation Charts

MOTORCYCLES, MOTOR SCOOTERS, MOTORIZED BICYCLES, MOPEDS, AND OTHER SIMILAR MOTORIZED VEHICLES

Annual premiums anticipate reduced usage during winter months.

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

Motorcycle Calculation Charts

RECREATIONAL VEHICLES

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

Includes unregistered trail bikes up to 350cc.

Recreational Vehicles Calculation Charts

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MISCELLANEOUS RISKS

NAMED NON-OWNER POLICY (NNO)

Eff. 9-15-05

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

A. INTERESTS COVERED

Policyholder Only.

1. Operation of non-owned automobile, OR

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

Coverage is excess over other insurance available to the Policyholder.

B. INELIGIBLE RISKS

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

2. Chauffeurs and truck drivers.

3. Persons operating vehicles for the federal or state government or any political subdivision.

4. Persons operating emergency vehicles.

5. Automobiles used in the business or occupation of the insured.

6. Automobiles hired under long-term contract.

C. CLASSIFICATION AND RATES

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

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

TYPE OF RISK

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

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

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

NNO Calculation Charts

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GENERAL RULES

POLICY TERM

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

PREMIUM ADJUSTMENT

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

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

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

CANCELLATIONS

A. REQUESTS

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

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

B. COMPANY CANCELLATIONS AND NON-RENEWALS

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

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

C. SHORT/PRO RATE BASIS DETERMINATION

Cancellation is on a prorate basis when:

1. Initiated by the Company.

2. The automobile is destroyed or stolen.

3. The Policyholder has died.

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

5. Only part of the coverages are cancelled.

6. The Policyholder enters the Armed Services.

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

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

D. MISCELLANEOUS VEHICLES

Motorcycles:

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

1. Coverage was in force less than six months.

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

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

   b. The Policyholder has died, OR

   c. Cancellation is initiated by the Company.

Recreational Vehicles:

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

1. The vehicle is destroyed, stolen, sold, or junked, OR

2. The Policyholder has died, OR

3. Cancellation is initiated by the Company.

E. REFUND

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

FINANCIAL RESPONSIBILITY CERTIFICATES (SR-22 FILINGS)

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

1. Louisiana,

2. Massachusetts, AND

3. New Jersey

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

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PAYMENT OPTIONS
Eff. 4-1-07

A. FULL PAYMENT

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

B. INSTALLMENT PAYMENTS

The total policy premium for a policy term may be paid through one of the Company's installment payment plans. A handling fee of $8.00 will be assessed for each installment payment paid by methods other than by electronic fund transfer (EFT).

C. INSUFFICIENT FUNDS

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

D. LATE PAYMENT FEE

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

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PRORATE & SHORT RATE TABLES

PRORATE & SHORT RATE TABLES – SEMI-ANNUAL POLICIES

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

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

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PRORATE & SHORT RATE TABLES – ANNUAL POLICIES-2

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

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

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PRORATE & SHORT RATE TABLES – ANNUAL POLICIES-3

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

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

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CALCULATIONS, QUICK REFERENCES, & CHARTS

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ARKANSAS NONSTANDARD AUTOMOBILE RATING MANUAL

NATIONWIDE ASSURANCE COMPANY

Effective – June 20, 2011

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INTRODUCTION

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

DEFINITIONS

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

PREMIUM MODIFICATION RULES

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

AVERAGE DRIVER CLASS FACTOR

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

RATING TERRITORY SCHEDULE

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

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

MISCELLANEOUS VEHICLES

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

MISCELLANEOUS RISKS

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

GENERAL RULES

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

QUICK REFERENCE/RATING CALCULATIONS

For each vehicle type or miscellaneous risk, the “Quick Reference” provides a summary of the coverages available for the vehicle/risk and provides a high-level overview of the calculations used to determine the coverage premium for a given vehicle/risk. The “Calculations” section for each vehicle type/risk provides a detailed description of how to determine the premium charge for the various coverages. This section also

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includes the appropriate reference to the applicable “Rating Chart” that includes the various base rates, rate factors, discounts and surcharge percentages/amounts for the various components of the rating plan.

RATING CHARTS

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

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DEFINITIONS

GENERAL DEFINITIONS

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

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

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

2. A van or pickup truck used solely for:

   a. Pleasure, OR

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

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

   d. Incidental hauling of:

      (1) Equipment, OR

      (2) Merchandise, OR

      (3) Supplies used in commerce.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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VEHICLE TYPE AND MISCELLANEOUS RISK DESIGNATIONS

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

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

COVERAGE DESIGNATIONS

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

BI	Bodily Injury Liability
PD	Property Damage Liability
ME	Medical Expense
WL	Work Loss
DB	Death Benefits, Dismemberment, and Loss of Sight
COMP	Comprehensive
COLL	Collision
UMBI	Uninsured Motorists — Bodily Injury
UIMBI	Underinsured Motorists — Bodily Injury
UM	Uninsured Motorists Coverage
UIM	Underinsured Motorists Coverage
UMPD	Uninsured Motorists — Property Damage
TL	Towing and Labor
LOU	Loss of Use
PE	Contents/Personal Effects
SE	Additional Coverage for Special Equipment

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PREMIUM MODIFICATION RULES

MATRIX TIER FACTOR

Eff. 6-19-10

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

The following rules are applicable:

New Business Rules

1. Policies will be assigned to one of three "prior insurance" categories: no prior insurance, 6-months continuous coverage with a 1-30 day lapse, or 6-months continuous coverage without a lapse.

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

3. To be considered as "multi-product" within the Matrix, the Named Insured must also be the Named Insured under a Nationwide Homeowners Basic, Extended, Market Value, Elite II, Golden Blanket, Tenants, Condominium, or Mobile Homeowners policy. It will also be considered "multi-product" if a resident relative of the household is the owner of a Nationwide Financial Services' Life, Annuity, or Health policy written and/or serviced by a Nationwide Exclusive Agency. If the Named Insured is not the Named Insured on another Nationwide policy, but owns and occupies a single-, two-, three-, or four-family dwelling, a condominium, or a mobile home, then the Insured would also be considered "multi-product."

4. If the total number of vehicles insured by Nationwide Assurance Company within the household is two or more, the policy should be considered as "multi-vehicle" within the Matrix. For the "multi-vehicle" factor to apply, all vehicles must be owned by resident relatives. Only those vehicle types eligible for the Matrix that are insured for both BI and PD are to be considered when determining the number of vehicles insured by Nationwide.

Renewal Business Rules

1. Policies will be considered for re-tiering every two years of consecutive lapse-free coverage. A customer's tier will only improve. A policy may be re-tiered if the following criteria are met:

   a. No accidents or violations in the last two years.

   b. No NSF (non-sufficient fund) checks in the last two years.

Changes

1. Policies may move within sub-tiers as certain policy conditions change (for example, A1 to A2 or E4 to E3):

   a. If the Insured adds a vehicle and now qualifies for a "multi-vehicle" sub-tier, OR

   b. If the Insured deletes a vehicle and no longer qualifies for a "multi-vehicle" sub-tier, OR

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

Rating Chart

OEM LOSS SETTLEMENT ENDORSEMENT

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

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

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

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

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

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

COMP Rating Chart

COLL Rating Chart

NEW VEHICLE DISCOUNT
Eff. 9-15-05

This discount will be applied only to private passenger automobiles with model years within the most recent five years. The model year changes effective October 1 of each calendar year, regardless of the actual introductory dates of the several makes and models (e.g. as of October 1, 2005, model year 2006 will be "current" and model year 2005 will be one year old).

BI Rating Chart

PD Rating Chart

ME Rating Chart

COMP Rating Chart

COLL Rating Chart

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VEHICLE USE

The following describes the various vehicle use classifications:

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

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

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

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

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

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

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

3. Be engaged in farming only.

Exceptions —

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

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

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

Exceptions —

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

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

Rating Chart

HOUSEHOLD COMPOSITION FACTOR
Eff. 3-22-08

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

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The following rules are applicable:

1. Vehicles within the household insured by Nationwide Assurance Company will be considered in the household vehicle count, subject to a maximum count of four household vehicles. Only those vehicle types eligible for Household Composition that are insured for both BI and PD are to be considered when determining the number of vehicles insured by Nationwide.

2. Rated drivers insured by Nationwide Assurance Company and who otherwise meet the definition of members of the household will be considered in the household driver count, subject to a maximum count of four household drivers. Only drivers rated as principal or occasional on one or more Nationwide policies are to be considered when determining the number of drivers insured by Nationwide. Individual operators listed on multiple Nationwide policies are only to be counted once.

3. If any household member eligible from the previous rule is under the age of 25, Household Composition factors will be selected from the table labeled "Youth". Households with no members under the age of 25 will be assigned factors from the table labeled "Adult". For purposes of this rule, "age" means the age that has been or will be attained within the current calendar year.

4. A distinct factor will be selected for each coverage to which Household Composition applies, based upon the number of household vehicles, household drivers and the presence of one or more operators under the age of 25 as defined by the previous three rules.

Rating Chart

LAPSE 1-30 DAY SURCHARGE

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

Rating Chart

ADVANCE QUOTE DISCOUNT
Eff. 9-15-06

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

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

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

Rating Chart

PASSIVE OCCUPANT RESTRAINT DISCOUNT
Eff. 6-19-10

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

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Rating Chart

HOME AND CAR DISCOUNT

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

Rating Chart

AUTO FINANCIAL DISCOUNT

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

Rating Chart

INELIGIBLE RISK SURCHARGE

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

Rating Chart

TERMS WITH PRIOR CARRIER DISCOUNT**
Eff. 6-20-11

This discount is based on a combination of the number of terms with prior carrier, prior carrier group, and terms with Nationwide, and it applies to Bodily Injury, Property Damage, Medical Expense, Comprehensive and Collision for Private Passenger Automobiles.

Prior Carrier Company Groups are defined as follows:

Group A: Companies that are not in Group B.

Group B: All Other Substandard, Dairyland Insurance Company, American Ambassador Casualty Company, NW CPM NSA, Globe American, Hartford Insurance Company, Integon, MAIF, Republic, Viking, Allstate Indemnity Company, Atlanta Casualty Company, Nationwide Assurance Company, Titan/Victoria, Bankers Insurance Company, Colonial County Mutual, Country Casualty Insurance Company, AIG Companies, Permanent General Assurance Corporation, Mid-Century Insurance Company (CA), Mercury Insurance Company, Bristol West, Travelers (County Mutual), Geico Casualty, USAA General Indemnity, Progressive (Minimum Limits), Progressive (Below State Minimum Limits).

Rating Chart**

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AVERAGE DRIVER CLASS FACTOR

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

Examples:

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

- If there are three or more drivers and two vehicles, only the two highest ranked drivers are averaged and so on.

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

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

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

DRIVER CLASSIFICATION — Definitions

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

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

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

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

3. The “Good Student” classification is applicable provided:

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

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

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

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

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

(4) Was included in “Dean’s List,” “Honor Roll,” or comparable list indicating scholastic achievement.

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

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

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

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

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

DRIVER CLASSIFICATION — Factors
Eff. 6-19-09

Please refer to the Rating Charts portion of this manual.

BI Driver Classification Factor

PD Driver Classification Factor

ME Driver Classification Factor

COMP Driver Classification Factor

COLL Driver Classification Factor

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MERIT RATING PLAN FACTOR

Eff. 12-1-08

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

A. EXPERIENCE PERIOD

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

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

B. APPLICATION OF SURCHARGES

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

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

MINOR VIOLATIONS

1. All moving violations not considered major violations are considered minor violations.

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

MAJOR VIOLATIONS

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

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

   b. Failure to submit to a chemical test, OR

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

   d. Falsification of an accident report, OR

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

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

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

   h. Committing a felony with a motor vehicle, OR

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

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

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

l. Reckless operation of a motor vehicle, OR

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

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

o. Illegal transportation of hazardous materials or explosives, OR

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

q. Passing a stopped school bus, OR

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

s. Other serious violations.

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

ACCIDENTS

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

2. Chargeable Accident Definition.

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

Renewal Business — Accidents that were chargeable when the policy was written as new business will also be considered chargeable if still within the experience period unless it is deemed that the insured's negligence or intentional act was not the proximate cause of the accident or injury.

An accident is chargeable if the insured driver was involved in an accident that resulted in damage to any property, including his/her own, in which Nationwide has paid in excess of $1, or in bodily injury or death (excluding UM).

EXCEPTIONS:

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

a. Lawfully parked, OR

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

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

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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 such accident was convicted of a moving violation, OR

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

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

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

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

j. The insured’s negligence or intentional act was not the proximate cause of the accident or injury.

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

C. FIRST SEAT BELT VIOLATION FORGIVENESS

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

D. MINOR AND MAJOR VIOLATION SURCHARGE

New Business and Renewal Rating

The number of moving violations in the experience period determines the number of points assigned for a driver and the appropriate surcharge for that driver. Occurrences resulting in both an accident and a violation shall be counted as follows:

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

2. If an occurrence results in both a chargeable accident and a major violation, then only the major violation is surcharged.

MINOR VIOLATION POINTS

Number of Chargeable Violations	Number of Points Assigned

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

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

MAJOR VIOLATION POINTS

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

DRIVING WHILE INTOXICATED (DWI) VIOLATON POINTS

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

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

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

Applicable Additive Violation Surcharges

E. ACCIDENT SURCHARGE

New Business and Renewal

The number of chargeable accidents in the experience period will determine the appropriate surcharge for a driver. Occurrences resulting in both an accident and a violation shall be counted as follows:

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

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period and the minor violation surcharge, if applicable, will be removed.

2. If an occurrence results in both a chargeable accident and a major violation, then only the major violation is surcharged.

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

Applicable Additive Accident Surcharges

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F. CHANGE OF USUAL DRIVERS

1. Deletion of Driver

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

2. Addition of Driver

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

G. CHANGES IN DRIVING EXPERIENCE

Changes in driving experience will be made at the next renewal date. No changes are made for the purpose of shortening the surcharge period otherwise applicable under the plan.

ACCIDENT FREE DISCOUNT
Eff. 3-15-05

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

1. Driver has five years or more driving experience, AND

2. Driver is NOT receiving the “Unverifiable Driving Record Surcharge, AND

3. Driver is free from major and DUI violations for the most recent five years, AND

4. Driver has no lapse in coverage in the past year or continuous coverage for 6 months of new business, AND

5. Driver is free of chargeable accidents for the most recent five years.*

*Chargeable accidents are defined in the Merit Rating Plan. For new business, the experience period is defined as the five years ending on the effective date of the policy. For renewals, the experience period is defined as the five years ending 45 days prior to each semi-annual renewal effective date.

Rating Chart

UNVERIFIABLE DRIVER RECORD SURCHARGE
Eff. 12-1-08

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

Rating Chart

FINANCIAL RESPONSIBILITY RATE FACTOR
Eff. 6-19-09

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The Financial Responsibility rate factor will be applied to the policy based on Nationwide's Proprietary Credit Scoring Model. Based on the resulting credit score and its corresponding Financial Responsibility Class, multiply each driver's rate factor by the appropriate Financial Responsibility Rate Factor.

Rating Chart

New Business Scoring

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

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

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

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

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

Terms

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

Renewal Scoring

The following rules are applicable:

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

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

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

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

5. On policies where at least one driver is an exclusion and no driver has a credit score, the exclusion financial responsibility class shall be assigned to all drivers on the policy.

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

   Move policies to a better credit class upon renewal if:

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

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

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

Move policies to a worse credit class upon renewal if:

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

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

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

Renewal Scoring Exception

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

Terms

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

Added/Deleted Drivers

When a driver is added to a policy at any time other than the annual renewal of the policy, the following rules apply.

If the policy is currently rated in either the exclusion or no-hit financial responsibility class:

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

2. Apply the New Business Scoring Rules.

OR

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

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

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

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

1. The policy retains the current credit class.

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

SPIN-OFF POLICIES

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

ACCIDENT PREVENTION COURSE DISCOUNT

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

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

Rating Chart

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BASE RATES**

*Eff. 6-20-11***

Please refer to the Rating Charts portion of this manual.

BI Base Rates**

PD Base Rates**

ME Base Rates**

COMP Base Rates**

COLL Base Rates**

EXPENSE FEES**

*Eff. 6-20-11***

Please refer to the Rating Charts portion of this manual.

Rating Chart**

RATE SYMBOLS

Eff. 9-27-06

Please refer to the Rating Charts portion of this manual.

BI Rate Symbol

PD Rate Symbol

ME Rate Symbol

COMP Rate Symbol

COLL Rate Symbol

MODEL YEAR FACTORS**

*Eff. 6-20-11***

Please refer to the Rating Charts portion of this manual.

BI Model Year Factors**

PD Model Year Factors**

ME Model Year Factors**

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COMP Model Year Factors**

COLL Model Year Factors**

OTHER LIMITS AND DEDUCTIBLES**

*Eff. 6-20-11***

BI Limits**

PD Limits**

ME Limits

COMP Deductible**

COLL Deductible**

RATING TABLES

Eff. 9-15-05

BI Increased Limits Table

PD Increased Limits Table

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TERRITORY

Eff. 3-15-07

Determined by:

1. Principal garaging address of automobile, OR
2. Residence of Policyholder if automobile is not garaged any specific place, OR
3. Business or mailing address if Policyholder's residence cannot be determined.

RATING TERRITORY SCHEDULE

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

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

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

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

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MISCELLANEOUS COVERAGES**

NO FAULT COVERAGES

The Named Insured shall have the right to reject in writing all or any one or more of the following coverages. After such rejection, unless the Named Insured requests such coverage in writing, such coverage need not be provided in, or supplemental to, a renewal policy.

A. MEDICAL EXPENSE

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

COVERAGE

See Policy or Endorsement.

B. WORK LOSS

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

COVERAGE

See Policy or Endorsement.

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

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

COVERAGE

See Policy or Endorsement.

UNINSURED AND UNDERINSURED MOTORISTS COVERAGE
(Bodily Injury and Property Damage Liability)
Eff. 6-19-10

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

UMBI, UIMBI and UMPD

UMBI and UIMBI

UMBI and UMPD

UMBI

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

A. COVERAGE

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See Policy or Endorsement.

B. LIMITS

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

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

UMBI

UIMBI

UMPD

TOWING AND LABOR COSTS**
Eff. 6-20-11

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

LIMITS

$50 per disablement.

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

Rating Chart**

LOSS OF USE
Eff. 3-15-06

Covers auto rental cost up to the "per day" limit selected by the Policyholder, any deductible amount the Policyholder is required to pay on a rental automobile, subject to the aggregate limit of coverage corresponding to the "per day" limit selected.

See the Policy or Endorsement for coverage details.

Rating Chart

ADDITIONAL COVERAGE FOR SPECIAL EQUIPMENT

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

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

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Rating Chart

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MISCELLANEOUS VEHICLES

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

MOTOR HOMES

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

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

Motor Home Calculation Charts

TRAILERS

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

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

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

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

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

Trailer Calculation Charts

TRUCK CAMPERS

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

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

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

Truck Camper Calculation Charts

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ANTIQUE AND CLASSIC AUTOMOBILES

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

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

A. RESTRICTED USE

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

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

B. REGULAR USE

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

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

Antique and Classic Automobile Calculation Charts

MOTORCYCLES, MOTOR SCOOTERS, MOTORIZED BICYCLES, MOPEDS, AND OTHER SIMILAR MOTORIZED VEHICLES

Annual premiums anticipate reduced usage during winter months.

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

Motorcycle Calculation Charts

RECREATIONAL VEHICLES

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

Includes unregistered trail bikes up to 350cc.

Recreational Vehicles Calculation Charts

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MISCELLANEOUS RISKS

NAMED NON-OWNER POLICY (NNO)

Eff. 9-15-05

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

A. INTERESTS COVERED

Policyholder Only.

1. Operation of non-owned automobile, OR

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

Coverage is excess over other insurance available to the Policyholder.

B. INELIGIBLE RISKS

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

2. Chauffeurs and truck drivers.

3. Persons operating vehicles for the federal or state government or any political subdivision.

4. Persons operating emergency vehicles.

5. Automobiles used in the business or occupation of the insured.

6. Automobiles hired under long-term contract.

C. CLASSIFICATION AND RATES

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

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

TYPE OF RISK

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

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

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

NNO Calculation Charts

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GENERAL RULES

POLICY TERM

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

PREMIUM ADJUSTMENT

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

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

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

CANCELLATIONS

A. REQUESTS

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

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

B. COMPANY CANCELLATIONS AND NON-RENEWALS

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

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

C. SHORT/PRO RATE BASIS DETERMINATION

Cancellation is on a prorate basis when:

1. Initiated by the Company.

2. The automobile is destroyed or stolen.

3. The Policyholder has died.

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

5. Only part of the coverages are cancelled.

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6. The Policyholder enters the Armed Services.

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

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

D. MISCELLANEOUS VEHICLES

Motorcycles:

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

1. Coverage was in force less than six months.

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

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

   b. The Policyholder has died, OR

   c. Cancellation is initiated by the Company.

Recreational Vehicles:

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

1. The vehicle is destroyed, stolen, sold, or junked, OR

2. The Policyholder has died, OR

3. Cancellation is initiated by the Company.

E. REFUND

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

FINANCIAL RESPONSIBILITY CERTIFICATES (SR-22 FILINGS)

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

1. Louisiana,

2. Massachusetts, AND

3. New Jersey

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

PAYMENT OPTIONS
Eff. 4-1-07

A. FULL PAYMENT

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

B. INSTALLMENT PAYMENTS

The total policy premium for a policy term may be paid through one of the Company's installment payment plans. A handling fee of $8.00 will be assessed for each installment payment paid by methods other than by electronic fund transfer (EFT).

C. INSUFFICIENT FUNDS

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

D. LATE PAYMENT FEE

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

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PRORATE & SHORT RATE TABLES

PRORATE & SHORT RATE TABLES – SEMI-ANNUAL POLICIES

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

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

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PRORATE & SHORT RATE TABLES – ANNUAL POLICIES-2

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

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

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PRORATE & SHORT RATE TABLES – ANNUAL POLICIES-3

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

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

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CALCULATIONS, QUICK REFERENCES, & CHARTS

ADF PRIVATE PASSENGER PPA

QUICK REFERENCE

	BI	COLL	COMP	MDCL	PD	PLCY
ADF Individual Coverage Driver Factor	X	X	X	X	X	X
Accident Free Discount Factor	X	X	X	X	X	
Accident Prevention Course Discount Factor	X	X	X	X	X	
At Fault Accidents Factor						X
At Fault Accidents Factor Plus						X
At Fault Plus Factor Add						X
Driver Factor	X	X	X	X	X	
Financial Responsibility Rate Factor	X	X	X	X	X	
Merit Rating Factor	X	X	X	X	X	X
Unverifiable Driving Record Surcharge Factor	X	X	X	X	X	
Violation Surcharge Factor						X
Violation Surcharge Factor Plus						X

CALCULATION PPA 0006 ADF Individual Coverage Driver Factor
NS03PPABI5936
Effective Date: DEC-13-2002

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

CALCULATION PPA 0010 ADF Individual Coverage Driver Factor
NS03PPACOLL5937
Effective Date: DEC-13-2002

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

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Step	Description	Chart Name
3.	Determine Accident Free Discount Factor	NS03TI73
4.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77
5.	Determine Financial Responsibility Rate Factor	NS03TE87
6.	Determine Accident Prevention Course Discount Factor	NS03TI12
7.	ADF Individual Coverage Driver Factor = Driver Factor + Merit Rating Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION PPA 0015 ADF Individual Coverage Driver Factor
NS03PPACOMP5938
Effective Date: DEC-13-2002

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

CALCULATION PPA 0030 ADF Individual Coverage Driver Factor
NS03PPAMDCL10372
Effective Date: DEC-13-2002

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

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

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CALCULATION PPA 0042 ADF Individual Coverage Driver Factor
NS03PPAPD5941
Effective Date: DEC-13-2002

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

CALCULATION PPA PLCY Merit Rating Factor
NS03PPAPLCY5962
Effective Date: SEP-15-2004

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

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ADF MOTORCYCLE MC

QUICK REFERENCE

	BI	COLL	COMP	MDCL	PD	PLCY
ADF Individual Coverage Driver Factor	X	X	X	X	X	X
At Fault Accidents Factor						X
At Fault Accidents Factor Plus						X
At Fault Plus Factor Add						X
Driver's Age Percent	X	X	X	X	X	
Merit Rating Factor	X	X	X	X	X	X
Unverifiable Driving Record Surcharge Factor	X	X	X	X	X	
Violation Surcharge Factor						X
Violation Surcharge Factor Plus						X

CALCULATION MC 0006 ADF Individual Coverage Driver Factor
NS03MOCYBI5942
Effective Date: DEC-13-2002

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

CALCULATION MC 0010 ADF Individual Coverage Driver Factor
NS03MOCYCOLL5943
Effective Date: DEC-13-2002

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

CALCULATION MC 0015 ADF Individual Coverage Driver Factor
NS03MOCYCOMP5944
Effective Date: DEC-13-2002

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

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

CALCULATION MC 0030 ADF Individual Coverage Driver Factor
NS03MOCYMDCL10373
Effective Date: DEC-13-2002

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

CALCULATION MC 0042 ADF Individual Coverage Driver Factor
NS03MOCYPD5945
Effective Date: DEC-13-2002

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

CALCULATION MC PLCY Merit Rating Factor
NS03PPAPLCY5962
Effective Date: SEP-15-2004

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

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

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ADF NAMED NON OWNER NNO

QUICK REFERENCE

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

CALCULATION NNO PLCY Merit Rating Factor
NS03PPAPLCY5962
Effective Date: SEP-15-2004

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

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ADF ANTIQUE and CLASSICS AC

QUICK REFERENCE

	BI	COLL	COMP	MDCL	PD	PLCY
ADF Individual Coverage Driver Factor	X	X	X	X	X	X
Accident Free Discount Factor	X	X	X	X	X	
Accident Prevention Course Discount Factor	X	X	X	X	X	
At Fault Accidents Factor						X
At Fault Accidents Factor Plus						X
At Fault Plus Factor Add						X
Driver Factor	X	X	X	X	X	
Financial Responsibility Rate Factor	X	X	X	X	X	
Merit Rating Factor	X	X	X	X	X	X
Unverifiable Driving Record Surcharge Factor	X	X	X	X	X	
Violation Surcharge Factor						X
Violation Surcharge Factor Plus						X

CALCULATION AC 0006 ADF Individual Coverage Driver Factor
NS03ANTQBI5930
Effective Date: DEC-13-2002

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

CALCULATION AC 0010 ADF Individual Coverage Driver Factor
NS03ANTQCOLL5931
Effective Date: DEC-13-2002

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

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Step	Description	Chart Name
5.	Determine Financial Responsibility Rate Factor	NS03TE87
6.	Determine Accident Prevention Course Discount Factor	NS03TI12
7.	ADF Individual Coverage Driver Factor = Driver Factor + Merit Rating Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION AC 0015 ADF Individual Coverage Driver Factor
NS03ANTQCOMP5932
Effective Date: DEC-13-2002

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

CALCULATION AC 0030 ADF Individual Coverage Driver Factor
NS03ANTQMDCL10371
Effective Date: DEC-13-2002

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

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CALCULATION AC 0042 ADF Individual Coverage Driver Factor
NS03ANTQPD5935
Effective Date: DEC-13-2002

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

CALCULATION AC PLCY Merit Rating Factor
NS03PPAPLCY5962
Effective Date: SEP-15-2004

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

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PRIVATE PASSENGER PPA
QUICK REFERENCE

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

CALCULATION PPA 0002 Coverage Premium
NS03PPAAD10270
Effective Date: MAR-15-2004

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

CALCULATION PPA 0006 Coverage Premium **

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NS03PPABI1479
Effective Date: JUN-20-2011

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA03
2.	Determine Matrix Tier Factor	NS03TM02
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Rate Symbol Factor	NS03TB15
5.	Calculate Rate Symbol Factor	NS03PPAPLCY15010
6.	Determine Vehicle Model Year Factor	NS03TC13
7.	Determine New Vehicle Discount Factor	NS03TC23
8.	Determine Limit/Deductible Factor	NS03TD03
9.	Determine Vehicle Use Factor	NS03TE54
10.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
11.	Determine Paid In Full Discount Factor	NS03TI80
12.	Determine Coverage Expense Fee	NS03TF78
13.	Determine Ineligible Risk Surcharge Factor	NS03TF80
14.	Determine Household Composition Factor	NS03TM06
15.	Determine Advance Quote Discount Factor	NS03TM20
16.	Determine Terms with Prior Carrier Factor	NS03TF91
17.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
18.	* Matrix Tier Factor (ten cents rounded)	
19.	* Rate Symbol Factor (ten cents rounded)	
20.	* Vehicle Model Year Factor (ten cents rounded)	
21.	* New Vehicle Discount Factor (ten cents rounded)	
22.	* Limit/Deductible Factor (ten cents rounded)	
23.	* Vehicle Use Factor (ten cents rounded)	
24.	* Average Driver Factor (ten cents rounded)	
25.	* Household Composition Factor (ten cents rounded)	
26.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
27.	* Paid In Full Discount Factor (ten cents rounded)	
28.	* Advance Quote Discount Factor (ten cents rounded)	
29.	* Terms with Prior Carrier Factor (ten cents rounded)	
30.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
31.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION PPA ADDITIONAL COV FOR SOUND, PICTURE AND DATA DEVICES Coverage Premium
NS03PPACBR1480
Effective Date: MAR-15-2004

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

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

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CALCULATION PPA 0010 Coverage Premium **
NS03PPACOLL1481
Effective Date: JUN-20-2011

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA02
2.	Determine Matrix Tier Factor	NS03TM02
3.	Determine Rate Symbol Factor	NS03TB02
4.	Determine Vehicle Model Year Factor	NS03TC12
5.	Determine New Vehicle Discount Factor	NS03TC22
6.	Determine Limit/Deductible Factor	NS03TD02
7.	Determine OEM Endorsement Factor	NS03TE99
8.	Determine Vehicle Use Factor	NS03TE54
9.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
10.	Determine Paid In Full Discount Factor	NS03TI80
11.	Determine Coverage Expense Fee	NS03TF78
12.	Determine Ineligible Risk Surcharge Factor	NS03TF80
13.	Determine Affinity Discount Factor	NS03TE72
14.	Determine Advance Quote Discount Factor	NS03TM20
15.	Determine Terms with Prior Carrier Factor	NS03TF91
16.	Determine Household Composition Factor	NS03TM06
17.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
18.	* Matrix Tier Factor (ten cents rounded)	
19.	* Rate Symbol Factor (ten cents rounded)	
20.	* Vehicle Model Year Factor (ten cents rounded)	
21.	* New Vehicle Discount Factor (ten cents rounded)	
22.	* Limit/Deductible Factor (ten cents rounded)	
23.	* OEM Endorsement Factor (ten cents rounded)	
24.	* Vehicle Use Factor (ten cents rounded)	
25.	* Average Driver Factor (ten cents rounded)	
26.	* Household Composition Factor (ten cents rounded)	
27.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
28.	* Paid In Full Discount Factor (ten cents rounded)	
29.	* Advance Quote Discount Factor (ten cents rounded)	
30.	* Terms with Prior Carrier Factor (ten cents rounded)	
31.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
32.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION PPA 0015 Coverage Premium **
NS03PPACOMP1482
Effective Date: JUN-20-2011

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA01
2.	Determine Matrix Tier Factor	NS03TM02

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Step	Description	Chart Name
3.	Determine Rate Symbol Factor	NS03TB01
4.	Determine Vehicle Model Year Factor	NS03TC11
5.	Determine New Vehicle Discount Factor	NS03TC21
6.	Determine Limit/Deductible Factor	NS03TD01
7.	Determine OEM Endorsement Factor	NS03TE98
8.	Determine Vehicle Use Factor	NS03TE54
9.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
10.	Determine Coverage Expense Fee	NS03TF78
11.	Determine Ineligible Risk Surcharge Factor	NS03TF80
12.	Determine Affinity Discount Factor	NS03TE72
13.	Determine Advance Quote Discount Factor	NS03TM20
14.	Determine Terms with Prior Carrier Factor	NS03TF91
15.	Determine Household Composition Factor	NS03TM06
16.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
17.	* Matrix Tier Factor (ten cents rounded)	
18.	* Rate Symbol Factor (ten cents rounded)	
19.	* Vehicle Model Year Factor (ten cents rounded)	
20.	* New Vehicle Discount Factor (ten cents rounded)	
21.	* Limit/Deductible Factor (ten cents rounded)	
22.	* OEM Endorsement Factor (ten cents rounded)	
23.	* Vehicle Use Factor (ten cents rounded)	
24.	* Average Driver Factor (ten cents rounded)	
25.	* Household Composition Factor (ten cents rounded)	
26.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
27.	* Advance Quote Discount Factor (ten cents rounded)	
28.	* Terms with Prior Carrier Factor (ten cents rounded)	
29.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
30.	+ Coverage Expense Fee (ten cents rounded)	

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CALCULATION PPA 0028 Coverage Premium
NS03PPALOI10271
Effective Date: MAR-15-2004

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

CALCULATION PPA 0029 Coverage Premium
NS03PPALOU1485
Effective Date: MAR-15-2004

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

CALCULATION PPA 0030 Coverage Premium **
NS03PPAMDCL10272
Effective Date: JUN-20-2011

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA36
2.	Determine Matrix Tier Factor	NS03TM02
3.	Determine Rate Symbol Factor	NS03TB17
4.	Calculate Rate Symbol Factor	NS03PPAPLCY15010
5.	Determine Vehicle Model Year Factor	NS03TC15
6.	Determine New Vehicle Discount Factor	NS03TC25
7.	Determine Limit/Deductible Factor	NS03TD13
8.	Determine Vehicle Use Factor	NS03TE54
9.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
10.	Determine Prior Non-Standard Surcharge Factor	NS03TE31
11.	Determine Passive Occupant Restraint Discount Factor	NS03TI29
12.	Determine Paid In Full Discount Factor	NS03TI80
13.	Determine Coverage Expense Fee	NS03TF78
14.	Determine Affinity Discount Factor	NS03TE72
15.	Determine Ineligible Risk Surcharge Factor	NS03TF80
16.	Determine Advance Quote Discount Factor	NS03TM20
17.	Determine Terms with Prior Carrier Factor	NS03TF91

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Step	Description	Chart Name
18.	Determine Household Composition Factor	NS03TM06
19.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
20.	* Matrix Tier Factor (ten cents rounded)	
21.	* Rate Symbol Factor (ten cents rounded)	
22.	* Vehicle Model Year Factor (ten cents rounded)	
23.	* New Vehicle Discount Factor (ten cents rounded)	
24.	* Limit/Deductible Factor (ten cents rounded)	
25.	* Vehicle Use Factor (ten cents rounded)	
26.	* Average Driver Factor (ten cents rounded)	
27.	* Household Composition Factor (ten cents rounded)	
28.	* Prior Non-Standard Surcharge Factor (ten cents rounded)	
29.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
30.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	
31.	* Paid In Full Discount Factor (ten cents rounded)	
32.	* Advance Quote Discount Factor (ten cents rounded)	
33.	* Terms with Prior Carrier Factor (ten cents rounded)	
34.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
35.	+ Coverage Expense Fee (ten cents rounded)	

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CALCULATION PPA 0042 Coverage Premium **
NS03PPAPD1488
Effective Date: JUN-20-2011

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA04
2.	Determine Matrix Tier Factor	NS03TM02
3.	Determine Rate Symbol Factor	NS03TB16
4.	Calculate Rate Symbol Factor	NS03PPAPLCY15010
5.	Determine Vehicle Model Year Factor	NS03TC14
6.	Determine New Vehicle Discount Factor	NS03TC24
7.	Determine Limit/Deductible Factor	NS03TD04
8.	Determine Vehicle Use Factor	NS03TE54
9.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
10.	Determine Paid In Full Discount Factor	NS03TI80
11.	Determine Coverage Expense Fee	NS03TF78
12.	Determine Affinity Discount Factor	NS03TE72
13.	Determine Ineligible Risk Surcharge Factor	NS03TF80
14.	Determine Household Composition Factor	NS03TM06
15.	Determine Advance Quote Discount Factor	NS03TM20
16.	Determine Terms with Prior Carrier Factor	NS03TF91
17.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
18.	* Matrix Tier Factor (ten cents rounded)	
19.	* Rate Symbol Factor (ten cents rounded)	
20.	* Vehicle Model Year Factor (ten cents rounded)	
21.	* New Vehicle Discount Factor (ten cents rounded)	
22.	* Limit/Deductible Factor (ten cents rounded)	
23.	* Vehicle Use Factor (ten cents rounded)	
24.	* Average Driver Factor (ten cents rounded)	
25.	* Household Composition Factor (ten cents rounded)	
26.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
27.	* Paid In Full Discount Factor (ten cents rounded)	
28.	* Advance Quote Discount Factor (ten cents rounded)	
29.	* Terms with Prior Carrier Factor (ten cents rounded)	
30.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
31.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION PPA 0050 Coverage Premium
NS03PPATL1489
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA51
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80

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

CALCULATION PPA 0051 Coverage Premium
NS03PPAUIMBI5698
Effective Date: SEP-15-2004

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

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CALCULATION PPA 0053 Coverage Premium
NS03PPAUMBI1491
Effective Date: SEP-15-2004

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

CALCULATION PPA 0054 Coverage Premium
NS03PPAUMPD10370
Effective Date: SEP-15-2004

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

CALCULATION PPA PLCY Rate Symbol Factor
NS03PPAPLCY15010
Effective Date: SEP-27-2006

Step	Description	Chart Name
1.	Result Cost Class = Rate Symbol	
2.	Result Cost Class = Result Cost Class - 100	
3.	Rate Symbol Plus Factor = Rate Symbol Plus Factor * Result Cost Class	
4.	Rate Symbol Factor = Rate Symbol Factor + Rate Symbol Plus Factor	

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MOTORCYCLE MC
QUICK REFERENCE

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

CALCULATION MC 0002 Coverage Premium
NS03MOCYAD10230
Effective Date: MAR-15-2004

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

CALCULATION MC 0006 Coverage Premium
NS03MOCYBI1512
Effective Date: MAR-15-2005

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

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

CALCULATION MC 0010 Coverage Premium
NS03MOCYCOLL1513
Effective Date: MAR-15-2005

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

CALCULATION MC 0015 Coverage Premium
NS03MOCYCOMP1514
Effective Date: MAR-15-2005

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

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

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CALCULATION MC 0028 Coverage Premium
NS03MOCYLOI10232
Effective Date: MAR-15-2004

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

CALCULATION MC 0030 Coverage Premium
NS03MOCYMDCL10231
Effective Date: MAR-15-2005

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

CALCULATION MC 0042 Coverage Premium
NS03MOCYPD1519
Effective Date: MAR-15-2005

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

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

CALCULATION MC 0051 Coverage Premium
NS03MOCYUIMBI9634
Effective Date: MAR-15-2004

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

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CALCULATION MC 0053 Coverage Premium
NS03MOCYUMBI9636
Effective Date: MAR-15-2004

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

CALCULATION MC 0054 Coverage Premium
NS03MOCYUMPD10233
Effective Date: MAR-15-2004

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

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RECREATIONAL VEHICLE RV
QUICK REFERENCE

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

CALCULATION RV 0006 Coverage Premium
NS03RVBI1554
Effective Date: MAR-15-2004

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

CALCULATION RV 0010 Coverage Premium
NS03RVCOLL1555
Effective Date: MAR-15-2004

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

CALCULATION RV 0015 Coverage Premium
NS03RVCOMP1556
Effective Date: MAR-15-2004

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

CALCULATION RV 0030 Coverage Premium
NS03RVMDCL10290
Effective Date: MAR-15-2004

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

CALCULATION RV 0042 Coverage Premium
NS03RVPD1560
Effective Date: MAR-15-2004

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

CALCULATION RV 0051 Coverage Premium
NS03RVUIMBI9639
Effective Date: MAR-15-2004

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

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CALCULATION RV 0053 Coverage Premium
NS03RVUMBI1563
Effective Date: MAR-15-2004

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

CALCULATION RV 0054 Coverage Premium
NS03RVUMPD10291
Effective Date: MAR-15-2004

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

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TRAILERS SV
QUICK REFERENCE

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

CALCULATION SV 0010 Coverage Premium
NS03SUPLCOLL1904
Effective Date: SEP-15-2004

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

CALCULATION SV 0015 Coverage Premium
NS03SUPLCOMP1905
Effective Date: SEP-15-2004

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

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

CALCULATION SV 0036 Coverage Premium
NS03SUPLPE1906
Effective Date: MAR-15-2004

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

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MOTORHOME MH
QUICK REFERENCE

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

CALCULATION MH 0002 Coverage Premium
NS03MOHMAD10311
Effective Date: MAR-15-2004

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

CALCULATION MH 0006 Coverage Premium
NS03MOHMBI1872
Effective Date: MAR-15-2005

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

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

CALCULATION MH ADDITIONAL COV FOR SOUND, PICTURE AND DATA DEVICES Coverage Premium
NS03MOHMCBR9641
Effective Date: MAR-15-2004

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

CALCULATION MH 0010 Coverage Premium
NS03MOHMCOLL1874
Effective Date: MAR-15-2005

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

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

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CALCULATION MH 0015 Coverage Premium
NS03MOHMCOMP1875
Effective Date: MAR-15-2005

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

CALCULATION MH 0028 Coverage Premium
NS03MOHMLOI10312
Effective Date: MAR-15-2004

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

CALCULATION MH 0029 Coverage Premium
NS03MOHMLOU1877
Effective Date: MAR-15-2004

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

CALCULATION MH 0030 Coverage Premium
NS03MOHMMDCL10313
Effective Date: MAR-15-2005

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

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CALCULATION MH 0042 Coverage Premium
NS03MOHMPD1880
Effective Date: MAR-15-2005

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

CALCULATION MH 0036 Coverage Premium
NS03MOHMPE1879
Effective Date: MAR-15-2004

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

CALCULATION MH 0050 Coverage Premium
NS03MOHMTL1881
Effective Date: MAR-15-2004

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

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CALCULATION MH 0051 Coverage Premium
NS03MOHMUIMBI9640
Effective Date: MAR-15-2004

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

CALCULATION MH 0053 Coverage Premium
NS03MOHMUMBI1882
Effective Date: MAR-15-2004

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

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CALCULATION MH 0054 Coverage Premium
NS03MOHMUMPD10310
Effective Date: MAR-15-2004

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

CALCULATION MH 0010 Rate Symbol Factor
NS03MOHMCOLL3576
Effective Date: SEP-27-2006

Step	Description	Chart Name
1.	If Rate Symbol < 201	
2.	Result Cost Class = Rate Symbol	
3.	Result Cost Class = Result Cost Class - 29	
4.	Rate Symbol Plus Factor = Result Cost Class * Rate Symbol Plus Factor	
5.	Rate Symbol Factor = Rate Symbol Factor + Rate Symbol Plus Factor	
6.	Else	
7.	Result Cost Class = Rate Symbol	
8.	Result Cost Class = Result Cost Class - 200	
9.	Rate Symbol Plus Factor = Rate Symbol Plus Factor * Result Cost Class	
10.	Rate Symbol Factor = Rate Symbol Factor + Rate Symbol Plus Factor	
11.	End - If	

CALCULATION MH 0015 Rate Symbol Factor
NS03MOHMCOMP3577
Effective Date: SEP-27-2006

Step	Description	Chart Name
1.	If Rate Symbol < 201	
2.	Result Cost Class = Rate Symbol	
3.	Result Cost Class = Result Cost Class - 29	
4.	Rate Symbol Plus Factor = Result Cost Class * Rate Symbol Plus Factor	
5.	Rate Symbol Factor = Rate Symbol Factor + Rate Symbol Plus Factor	
6.	Else	
7.	Result Cost Class = Rate Symbol	
8.	Result Cost Class = Result Cost Class - 200	
9.	Rate Symbol Plus Factor = Rate Symbol Plus Factor * Result Cost Class	
10.	Rate Symbol Factor = Rate Symbol Factor + Rate Symbol Plus Factor	
11.	End - If	

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CALCULATION MH PLCY Home and Car Discount Factor
NS03PPAPLCY2882
Effective Date: DEC-13-2002

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

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NAMED NON OWNER NNO

QUICK REFERENCE

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

CALCULATION NNO 0002 Coverage Premium
NS03NNOAD10351
Effective Date: MAR-15-2004

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

CALCULATION NNO 0006 Coverage Premium
NS03NNOBI1885
Effective Date: SEP-15-2004

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

CALCULATION NNO 0028 Coverage Premium
NS03NNOLOI10350
Effective Date: MAR-15-2004

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

CALCULATION NNO 0030 Coverage Premium
NS03NNOMDCL10331
Effective Date: SEP-15-2004

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

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CALCULATION NNO 0042 Coverage Premium
NS03NNOPD1888
Effective Date: SEP-15-2004

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

CALCULATION NNO 0051 Coverage Premium
NS03NNOUIMBI9642
Effective Date: SEP-15-2004

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

CALCULATION NNO 0053 Coverage Premium
NS03NNOUMBI1889
Effective Date: SEP-15-2004

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

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

CALCULATION NNO 0054 Coverage Premium
NS03NNOUMPD10352
Effective Date: SEP-15-2004

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

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ANTIQUE and CLASSICS AC
QUICK REFERENCE

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

CALCULATION AC 0002 Coverage Premium
NS03ANTQAD10353
Effective Date: MAR-15-2004

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

CALCULATION AC 0006 Coverage Premium **
NS03ANTQBI1464
Effective Date: JUN-20-2011

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA03

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Step	Description	Chart Name
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Limit/Deductible Factor	NS03TD03
4.	Determine Paid In Full Discount Factor	NS03TI80
5.	Determine Ineligible Risk Surcharge Factor	NS03TF80
6.	Determine Coverage Expense Fee	NS03TF78
7.	If Vehicle Use = Restricted	
8.	Determine Rate Factor	NS03TE16
9.	Determine Home and Car Discount Factor	NS03TI35
10.	Determine Auto Financial Discount Factor	NS03TI83
11.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
12.	* Limit/Deductible Factor (ten cents rounded)	
13.	* Rate Factor (ten cents rounded)	
14.	Calculate Home and Car Discount Factor	NS03PPAPLCY2882
15.	* Home and Car Discount Factor (ten cents rounded)	
16.	* Auto Financial Discount Factor (ten cents rounded)	
17.	* Paid In Full Discount Factor (ten cents rounded)	
18.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
19.	Else	
20.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
21.	Determine Vehicle Use Factor	NS03TE54
22.	Determine Prior Non-Standard Surcharge Factor	NS03TE31
23.	Determine Matrix Tier Factor	NS03TM02
24.	Determine Advance Quote Discount Factor	NS03TM20
25.	Determine Terms with Prior Carrier Factor	NS03TF91
26.	Determine Household Composition Factor	NS03TM06
27.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
28.	* Matrix Tier Factor (ten cents rounded)	
29.	* Limit/Deductible Factor (ten cents rounded)	
30.	* Vehicle Use Factor (ten cents rounded)	
31.	* Average Driver Factor (ten cents rounded)	
32.	* Household Composition Factor (ten cents rounded)	
33.	* Prior Non-Standard Surcharge Factor (ten cents rounded)	
34.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
35.	* Paid In Full Discount Factor (ten cents rounded)	
36.	* Advance Quote Discount Factor (ten cents rounded)	
37.	* Terms with Prior Carrier Factor (ten cents rounded)	
38.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
39.	End - If	

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CALCULATION AC ADDITIONAL COV FOR SOUND, PICTURE AND DATA DEVICES Coverage Premium
NS03ANTQCBR10355
Effective Date: MAR-15-2004

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

CALCULATION AC 0010 Coverage Premium **
NS03ANTQCOLL1466
Effective Date: JUN-20-2011

Step	Description	Chart Name
1.	Determine Affinity Discount Factor	NS03TE72
2.	Determine Limit/Deductible Factor	NS03TD07
3.	Determine Paid In Full Discount Factor	NS03TI80
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	If Vehicle Use = Restricted	
6.	Determine Auto Financial Discount Factor	NS03TI83
7.	Determine Home and Car Discount Factor	NS03TI35
8.	Determine Rate Factor	NS03TE16
9.	Result = Stated Amount / 100 (ten cents rounded)	
10.	* Affinity Discount Factor (ten cents rounded)	
11.	* Limit/Deductible Factor (ten cents rounded)	
12.	* Rate Factor (ten cents rounded)	
13.	Calculate Home and Car Discount Factor	NS03PPAPLCY2882
14.	* Home and Car Discount Factor (ten cents rounded)	
15.	* Auto Financial Discount Factor (ten cents rounded)	
16.	* Paid In Full Discount Factor (ten cents rounded)	
17.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
18.	Else	
19.	Determine Prior Non-Standard Surcharge Factor	NS03TE31
20.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
21.	Determine Vehicle Use Factor	NS03TE54
22.	Determine Matrix Tier Factor	NS03TM02
23.	Determine Household Composition Factor	NS03TM06
24.	Determine Advance Quote Discount Factor	NS03TM20
25.	Determine Terms with Prior Carrier Factor	NS03TF91
26.	Result = Stated Amount / 100 (ten cents rounded)	
27.	* Affinity Discount Factor (ten cents rounded)	
28.	* Limit/Deductible Factor (ten cents rounded)	
29.	* Matrix Tier Factor (ten cents rounded)	

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Step	Description	Chart Name
30.	* Vehicle Use Factor (ten cents rounded)	
31.	* Average Driver Factor (ten cents rounded)	
32.	* Household Composition Factor (ten cents rounded)	
33.	* Prior Non-Standard Surcharge Factor (ten cents rounded)	
34.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
35.	* Paid In Full Discount Factor (ten cents rounded)	
36.	* Advance Quote Discount Factor (ten cents rounded)	
37.	* Terms with Prior Carrier Factor (ten cents rounded)	
38.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
39.	End - If	

CALCULATION AC 0015 Coverage Premium **
NS03ANTQCOMP1467
Effective Date: JUN-20-2011

Step	Description	Chart Name
1.	Determine Affinity Discount Factor	NS03TE72
2.	Determine Limit/Deductible Factor	NS03TD06
3.	Determine Paid In Full Discount Factor	NS03TI80
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	If Vehicle Use = Restricted	
6.	Determine Rate Factor	NS03TE16
7.	Determine Home and Car Discount Factor	NS03TI35
8.	Determine Auto Financial Discount Factor	NS03TI83
9.	Result = Stated Amount / 100 (ten cents rounded)	
10.	* Affinity Discount Factor (ten cents rounded)	
11.	* Limit/Deductible Factor (ten cents rounded)	
12.	* Rate Factor (ten cents rounded)	
13.	* Home and Car Discount Factor (ten cents rounded)	
14.	* Auto Financial Discount Factor (ten cents rounded)	
15.	* Paid In Full Discount Factor (ten cents rounded)	
16.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
17.	Else	
18.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
19.	Determine Prior Non-Standard Surcharge Factor	NS03TE31
20.	Determine Vehicle Use Factor	NS03TE54
21.	Determine Matrix Tier Factor	NS03TM02
22.	Determine Household Composition Factor	NS03TM06
23.	Determine Advance Quote Discount Factor	NS03TM20
24.	Determine Terms with Prior Carrier Factor	NS03TF91
25.	Result = Stated Amount / 100 (ten cents rounded)	
26.	* Affinity Discount Factor (ten cents rounded)	

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Step	Description	Chart Name
27.	* Limit/Deductible Factor (ten cents rounded)	
28.	* Matrix Tier Factor (ten cents rounded)	
29.	* Vehicle Use Factor (ten cents rounded)	
30.	* Average Driver Factor (ten cents rounded)	
31.	* Prior Non-Standard Surcharge Factor (ten cents rounded)	
32.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
33.	* Paid In Full Discount Factor (ten cents rounded)	
34.	* Advance Quote Discount Factor (ten cents rounded)	
35.	* Terms with Prior Carrier Factor (ten cents rounded)	
36.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
37.	End - If	

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CALCULATION AC 0028 Coverage Premium
NS03ANTQLOI10354
Effective Date: MAR-15-2004

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

CALCULATION AC 0029 Coverage Premium
NS03ANTQLOU1470
Effective Date: MAR-15-2004

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

CALCULATION AC 0030 Coverage Premium **
NS03ANTQMDCL10330
Effective Date: JUN-20-2011

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

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Step	Description	Chart Name
19.	Determine Passive Occupant Restraint Discount Factor	NS03TI29
20.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
21.	Determine Prior Non-Standard Surcharge Factor	NS03TE31
22.	Determine Vehicle Use Factor	NS03TE54
23.	Determine Matrix Tier Factor	NS03TM02
24.	Determine Household Composition Factor	NS03TM06
25.	Determine Advance Quote Discount Factor	NS03TM20
26.	Determine Terms with Prior Carrier Factor	NS03TF91
27.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
28.	* Matrix Tier Factor (ten cents rounded)	
29.	* Limit/Deductible Factor (ten cents rounded)	
30.	* Vehicle Use Factor (ten cents rounded)	
31.	* Average Driver Factor (ten cents rounded)	
32.	* Household Composition Factor (ten cents rounded)	
33.	* Prior Non-Standard Surcharge Factor (ten cents rounded)	
34.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
35.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	
36.	* Paid In Full Discount Factor (ten cents rounded)	
37.	* Advance Quote Discount Factor (ten cents rounded)	
38.	* Terms with Prior Carrier Factor (ten cents rounded)	
39.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
40.	+ Coverage Expense Fee (ten cents rounded)	
41.	End - If	

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CALCULATION AC 0042 Coverage Premium **
NS03ANTQPD1472
Effective Date: JUN-20-2011

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA04
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Limit/Deductible Factor	NS03TD04
4.	Determine Paid In Full Discount Factor	NS03TI80
5.	Determine Coverage Expense Fee	NS03TF78
6.	Determine Ineligible Risk Surcharge Factor	NS03TF80
7.	If Vehicle Use = Restricted	
8.	Determine Home and Car Discount Factor	NS03TI35
9.	Determine Auto Financial Discount Factor	NS03TI83
10.	Determine Rate Factor	NS03TE16
11.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
12.	* Limit/Deductible Factor (ten cents rounded)	
13.	* Rate Factor (ten cents rounded)	
14.	* Home and Car Discount Factor (ten cents rounded)	
15.	* Auto Financial Discount Factor (ten cents rounded)	
16.	* Paid In Full Discount Factor (ten cents rounded)	
17.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
18.	Else	
19.	Determine Prior Non-Standard Surcharge Factor	NS03TE31
20.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
21.	Determine Vehicle Use Factor	NS03TE54
22.	Determine Matrix Tier Factor	NS03TM02
23.	Determine Household Composition Factor	NS03TM06
24.	Determine Advance Quote Discount Factor	NS03TM20
25.	Determine Terms with Prior Carrier Factor	NS03TF91
26.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
27.	* Matrix Tier Factor (ten cents rounded)	
28.	* Limit/Deductible Factor (ten cents rounded)	
29.	* Vehicle Use Factor (ten cents rounded)	
30.	* Average Driver Factor (ten cents rounded)	
31.	* Household Composition Factor (ten cents rounded)	
32.	* Prior Non-Standard Surcharge Factor (ten cents rounded)	
33.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
34.	* Paid In Full Discount Factor (ten cents rounded)	
35.	* Advance Quote Discount Factor (ten cents rounded)	
36.	* Terms with Prior Carrier Factor (ten cents rounded)	
37.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
38.	+ Coverage Expense Fee (ten cents rounded)	

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Step	Description	Chart Name
39.	+ Policy Expense Fee (ten cents rounded)	
40.	End - If	

CALCULATION AC 0050 Coverage Premium
NS03ANTQTL9570
Effective Date: MAR-15-2004

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

CALCULATION AC 0051 Coverage Premium
NS03ANTQUIMBI9664
Effective Date: SEP-15-2004

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

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CALCULATION AC 0053 Coverage Premium
NS03ANTQUMBI9571
Effective Date: SEP-15-2004

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

CALCULATION AC 0054 Coverage Premium
NS03ANTQUMPD10356
Effective Date: SEP-15-2004

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

CALCULATION AC PLCY Home and Car Discount Factor
NS03PPAPLCY2882
Effective Date: DEC-13-2002

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

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

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QUICK REFERENCE

	PLCY
Matrix Rating Sub Tier Number	X

CALCULATION PLCY Matrix Tier
NS03PPAPLCY6870
Effective Date: SEP-15-2004

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

NS03TA01: COMP Base Rate **
Effective Date: JUN-20-2011

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
25	163.20	35	127.10	38	212.10
39	181.20	44	112.80	47	230.10
50	189.40	51	193.00	52	176.20
53	170.20	54	194.30	55	120.70
56	172.30	57	115.30	58	139.20
61	209.90	62	160.90	63	169.60
64	131.10	65	96.70	66	141.50
68	122.40	69	113.90	71	114.70
72	166.60	73	186.00	74	151.60
75	178.70	76	121.50	77	171.20
78	169.90	79	89.30	80	77.50
81	87.00	82	55.40	83	167.80
84	184.80	85	162.20	87	94.80
88	228.60	90	106.80	91	105.90
92	183.40	93	138.30	94	205.30

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Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
95	202.50	96	189.40	97	160.30
98	117.20	99	171.00	100	165.40
101	98.50	102	117.70	103	113.70
104	68.80	105	151.20	106	117.10
107	107.80	108	85.70	109	124.40
110	96.00	111	91.40	112	103.30
113	154.10	114	177.20	115	113.30
999	228.80				

Rate Symbol 10; Model Year 2008
Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

NS03TA02: COLL Base Rate **
Effective Date: JUN-20-2011

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
25	456.40	35	536.20	38	435.30
39	335.10	44	353.70	47	473.70
50	390.60	51	427.00	52	491.30
53	525.90	54	422.60	55	425.90
56	501.20	57	495.60	58	481.80
61	395.90	62	368.70	63	545.60
64	370.60	65	469.20	66	379.30
68	444.70	69	451.80	71	336.30
72	472.20	73	412.30	74	463.40
75	512.60	76	378.50	77	413.10
78	408.20	79	362.00	80	390.70
81	392.50	82	379.40	83	409.30
84	432.80	85	420.30	87	389.60
88	442.10	90	332.10	91	401.00
92	478.50	93	425.50	94	465.20
95	454.20	96	476.70	97	418.90
98	500.40	99	456.40	100	422.00
101	453.80	102	513.70	103	501.00
104	364.90	105	439.60	106	378.60
107	397.70	108	438.80	109	373.20
110	409.80	111	432.40	112	315.80
113	405.00	114	407.10	115	422.20
999	543.60				

Rate Symbol 10; Model Year 2008
Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

NS03TA03: BI Base Rate **
Effective Date: JUN-20-2011

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
25	221.30	35	203.50	38	237.30
39	207.10	44	181.90	47	240.10
50	160.10	51	196.00	52	192.70
53	222.30	54	204.30	55	192.00

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Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
56	225.90	57	165.20	58	175.60
61	169.50	62	238.10	63	214.00
64	170.30	65	256.30	66	195.60
68	226.20	69	232.10	71	180.60
72	187.20	73	164.10	74	254.20
75	201.30	76	148.00	77	199.20
78	242.50	79	221.40	80	212.60
81	224.70	82	174.60	83	237.20
84	207.20	85	165.50	87	183.30
88	208.90	90	266.90	91	180.60
92	205.30	93	178.90	94	181.40
95	252.20	96	203.30	97	182.60
98	242.90	99	212.70	100	238.60
101	271.50	102	252.00	103	313.60
104	183.00	105	193.10	106	242.90
107	252.20	108	312.60	109	309.10
110	247.10	111	269.00	112	202.50
113	202.00	114	236.10	115	346.60
999	387.90				

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

NS03TA04: PD Base Rate **

Effective Date: JUN-20-2011

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
25	161.10	35	188.50	38	134.40
39	138.70	44	157.90	47	189.00
50	114.80	51	132.00	52	181.90
53	186.90	54	158.50	55	184.50
56	184.50	57	113.60	58	155.30
61	131.10	62	175.30	63	189.50
64	154.50	65	220.40	66	117.50
68	193.30	69	201.80	71	170.60
72	134.20	73	145.90	74	252.10
75	146.00	76	140.50	77	163.80
78	131.20	79	201.40	80	170.70
81	187.80	82	160.80	83	155.60
84	137.20	85	151.40	87	183.10
88	139.10	90	204.40	91	179.60
92	165.90	93	129.70	94	154.70
95	207.00	96	145.50	97	149.00
98	237.90	99	192.10	100	161.50
101	249.60	102	202.90	103	210.60
104	192.20	105	143.10	106	154.70
107	178.90	108	252.80	109	224.60
110	228.60	111	252.70	112	165.40
113	162.90	114	166.00	115	208.80
999	295.30				

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

NS03TA07: UMBI Base Rate
Effective Date: JUN-19-2010

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

Sub-chart	First UMBI Indicator	Multi-Vehicle UMBI Indicator	Per Claimant Limit	Per Occurrence Limit	Base Rate
MULTI-FIRST-UMBI			25000	50000	63.80
			25000	100000	74.50
			30000	60000	74.50
			40000	80000	74.50
			50000	50000	74.50
			50000	100000	74.50
			50000	200000	84.70
			100000	100000	84.70
			100000	150000	84.70
			100000	200000	84.70
			100000	250000	87.80
			100000	300000	87.80
			100000	400000	95.80
			100000	500000	95.80
			150000	200000	93.90
			150000	250000	93.90
			150000	300000	93.90
			150000	400000	95.80
			150000	500000	95.80
			200000	200000	93.90
			200000	250000	93.90
			200000	300000	93.90
			200000	400000	95.80
			200000	500000	95.80
			200000	750000	102.90
			250000	250000	93.90
			250000	300000	93.90
			250000	400000	95.80
			250000	500000	95.80
			250000	750000	102.90
			250000	1000000	102.90
			300000	300000	93.90
			300000	400000	99.70
			300000	500000	99.70
			300000	750000	102.90

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Sub-chart	First UMBI Indicator	Multi-Vehicle UMBI Indicator	Per Claimant Limit	Per Occurrence Limit	Base Rate
			300000	1000000	102.90
			400000	400000	99.70
			400000	500000	99.70
			400000	750000	102.90
			400000	1000000	102.90
			500000	500000	99.70
			500000	750000	102.90
			500000	1000000	102.90
			1000000	1000000	106.60
SINGLE-FIRST-UMBI			25000	50000	33.30
			25000	100000	39.10
			30000	60000	39.10
			40000	80000	39.10
			50000	50000	39.10
			50000	100000	39.10
			50000	200000	44.60
			100000	100000	44.60
			100000	150000	44.60
			100000	200000	44.60
			100000	250000	46.40
			100000	300000	46.40
			100000	400000	50.40
			100000	500000	50.40
			150000	200000	49.30
			150000	250000	49.30
			150000	300000	49.30
			150000	400000	50.40
			150000	500000	50.40
			200000	200000	49.30
			200000	250000	49.30
			200000	300000	49.30
			200000	400000	50.40
			200000	500000	50.40
			200000	750000	54.20
			250000	250000	49.30
			250000	300000	49.30
			250000	400000	50.40
			250000	500000	50.40
			250000	750000	54.20
			250000	1000000	54.20
			300000	300000	49.30
			300000	400000	52.50
			300000	500000	52.50
			300000	750000	54.20
			300000	1000000	54.20
			400000	400000	52.50

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Sub-chart	First UMBI Indicator	Multi-Vehicle UMBI Indicator	Per Claimant Limit	Per Occurrence Limit	Base Rate
			400000	500000	52.50
			400000	750000	54.20
			400000	1000000	54.20
			500000	500000	52.50
			500000	750000	54.20
			500000	1000000	54.20
			1000000	1000000	55.80
MULTI-NOT-FIRST-UMBI	No	Yes			0.00
SINGLE-NOT-FIRST-UMBI	No	No			0.00

NS03TA08: UMPD Base Rate
Effective Date: DEC-01-2008

Sub-chart - High Level	COMP with COLL Indicator
Per Occ / With COLL	Yes
Per Occ / Without COLL	Not Yes

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

All PD limits are subject to a $200 deductible.
If the Insured carries COLL coverage, any UMPD limit of $100,000 or less may be purchased for $2.50.

NS03TA09: UIMBI Base Rate
Effective Date: JUN-19-2010

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

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

Sub-chart	First UIMBI Indicator	Multi-Vehicle UIMBI Indicator	Per Claimant Limit	Per Occurrence Limit	Base Rate
MULTI-FIRST-UIMBI			25000	50000	48.70
			25000	100000	79.90
			30000	60000	79.90
			40000	80000	79.90
			50000	50000	79.90
			50000	100000	79.90
			50000	200000	118.70
			100000	100000	118.70
			100000	150000	118.70
			100000	200000	118.70
			100000	250000	134.60
			100000	300000	134.60
			100000	400000	178.50
			100000	500000	178.50
			150000	200000	167.90
			150000	250000	167.90
			150000	300000	167.90
			150000	400000	178.50
			150000	500000	178.50
			200000	200000	167.90
			200000	250000	167.90
			200000	300000	167.90
			200000	400000	178.50
			200000	500000	178.50
			200000	750000	223.90
			250000	250000	167.90
			250000	300000	167.90
			250000	400000	178.50
			250000	500000	178.50
			250000	750000	223.90
			250000	1000000	223.90
			300000	300000	167.90
			300000	400000	202.30
			300000	500000	202.30
			300000	750000	223.90
			300000	1000000	223.90
			400000	400000	202.30
			400000	500000	202.30
			400000	750000	223.90
			400000	1000000	223.90
			500000	500000	202.30

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Sub-chart	First UIMBI Indicator	Multi-Vehicle UIMBI Indicator	Per Claimant Limit	Per Occurrence Limit	Base Rate
			500000	750000	223.90
			500000	1000000	223.90
			1000000	1000000	246.00
SINGLE-FIRST-UIMBI			25000	50000	26.00
			25000	100000	41.80
			30000	60000	41.80
			40000	80000	41.80
			50000	50000	41.80
			50000	100000	41.80
			50000	200000	62.60
			100000	100000	62.60
			100000	150000	62.60
			100000	200000	62.60
			100000	250000	70.50
			100000	300000	70.50
			100000	400000	93.80
			100000	500000	93.80
			150000	200000	88.30
			150000	250000	88.30
			150000	300000	88.30
			150000	400000	93.80
			150000	500000	93.80
			200000	200000	88.30
			200000	250000	88.30
			200000	300000	88.30
			200000	400000	93.80
			200000	500000	93.80
			200000	750000	117.60
			250000	250000	88.30
			250000	300000	88.30
			250000	400000	93.80
			250000	500000	93.80
			250000	750000	117.60
			250000	1000000	117.60
			300000	300000	88.30
			300000	400000	105.80
			300000	500000	105.80
			300000	750000	117.60
			300000	1000000	117.60
			400000	400000	105.80
			400000	500000	105.80
			400000	750000	117.60
			400000	1000000	117.60
			500000	500000	105.80
			500000	750000	117.60
			500000	1000000	117.60

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Sub-chart	First UIMBI Indicator	Multi-Vehicle UIMBI Indicator	Per Claimant Limit	Per Occurrence Limit	Base Rate
			1000000	1000000	129.40
MULTI-NOT-FIRST-UIMBI	No	Yes			0.00
SINGLE-NOT-FIRST-UIMBI	No	No			0.00

NS03TA16: BI Base Rate
Effective Date: DEC-13-2002

Horsepower	Vehicle Sub-Type Code	Base Rate	Horsepower	Vehicle Sub-Type Code	Base Rate
0-25	Dune Buggy	16.00	26-50	Dune Buggy	24.00
>50	Dune Buggy	32.00	0-25	Golf Mobile, Snow Mobile, Trail Bike	8.00
26-50	Golf Mobile, Snow Mobile, Trail Bike	12.00	>50	Golf Mobile, Snow Mobile, Trail Bike	16.00

Use actual HorsePower if available. When Horse Power is not available use engine displacement in Cubic Centimeter (cc) as follows:
For Cubic Centimeters 0 to 300, Code 25 HorsePower.
For Cubic Centimeters 301 to 600, Code 50 HorsePower.
For Cubic Centimeters over 600, code 51 horsepower.
Trail Bikes= Unregistered trailbikes up to 350cc only. If trail bikes are over 350cc or registered, they shall be rated as motorcycles.

NS03TA17: PD Base Rate
Effective Date: DEC-13-2002

Horsepower	Vehicle Sub-Type Code	Base Rate	Horsepower	Vehicle Sub-Type Code	Base Rate
0-25	Dune Buggy	6.00	26-50	Dune Buggy	9.00
>50	Dune Buggy	12.00	0-25	Golf Mobile, Snow Mobile, Trail Bike	3.00
26-50	Golf Mobile, Snow Mobile, Trail Bike	4.50	>50	Golf Mobile, Snow Mobile, Trail Bike	6.00

Use actual HorsePower if available. When Horse Power is not available use engine displacement in Cubic Centimeter (cc) as follows:
For Cubic Centimeters 0 to 300, Code 25 HorsePower.
For Cubic Centimeters 301 to 600, Code 50 HorsePower.
For Cubic Centimeters over 600, code 51 horsepower.
Trail Bikes= Unregistered trailbikes up to 350cc only. If trail bikes are over 350cc or registered, they shall be rated as motorcycles.

NS03TA19: COMP Base Rate
Effective Date: SEP-30-2005

Sub-chart - High Level	Deductible	Vehicle Sub-Type Code
SUPL-TRAVEL-TRAILER-FULL	0	Camping Trailer, Travel Trailer, Utility Trailer
SUPL-TRAVEL-TRAILER-50	50	Camping Trailer, Travel Trailer, Utility Trailer
SUPL-PICKUP-CAMPER-FULL	0	Pickup Camper

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Sub-chart - High Level	Deductible	Vehicle Sub-Type Code
SUPL-PICKUP-CAMPER-50	50	Pickup Camper

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

Trailers Rate Symbol = Original Cost New
1 = $0 - 750 2 = $751-1,500
3 = $1,501-2,250 4 = $2,251-3,000
5 = $3,001-4,500 6 = $4,501-6,000
7 = $6001-7,500 8 = $7,501-9,000
9 = $9,001-10,000 10 = $10,001-11,000
11 = $11,001-12,000 12 = $12,001-13,000
13 = $13,001-14,000 14 = $14,001-15,000
15 = $15,001-16,000 16 = $16,001-17,000
17 = $17,001-18,000 18 = $18,001-19,000
19 = $19,001-20,000 20 = $20,001-21,000

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Each additional $1,000 = +1 Rate Symbol
Trailers - For rate symbols not shown, add the following to the base rate for the previous rate symbol: COMP FULL $2.50 COMP 50 $1.70
COLL 50 $2.50 COLL 100 $1.90
COLL 250 $1.40
Cost of trailer and/or "camper unit" must include all standard trailer and/or "camper unit" equipment, such as refrigerator, stove, bed, etc., IF permanently attached.
Contents, such as personal effects, articles of furniture, etc., not permanently attached, are not covered unless specifically insured.
Since the motorcycle policy is an annual policy, the premium charged for a trailer written on such a policy should be two times the semi-annual premium shown above.
Truck Camper Rate Symbol = Original Cost New
1 = $0 - 750 2 = $751-1,400
3 = $1,401-2,200 4 = $2,201-3,000
5 = $3,001-4,000 6 = $4,001-5,000
7 = $5,001-6,000
For Truck Campers, add 15 percent of Rate Symbol 7 premiums for each $1,000, or fraction thereof, in excess of $6,000 original F.O.B. list price.

NS03TA20: COLL Base Rate
Effective Date: SEP-30-2005

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

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

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

Trailers Rate Symbol = Original Cost New
1 = $0 - 750 2 = $751-1,500
3 = $1,501-2,250 4 = $2,251-3,000
5 = $3,001-4,500 6 = $4,501-6,000
7 = $6001-7,500 8 = $7,501-9,000
9 = $9,001-10,000 10 = $10,001-11,000
11 = $11,001-12,000 12 = $12,001-13,000
13 = $13,001-14,000 14 = $14,001-15,000
15 = $15,001-16,000 16 = $16,001-17,000
17 = $17,001-18,000 18 = $18,001-19,000
19 = $19,001-20,000 20 = $20,001-21,000
Each additional $1,000 = +1 Rate Symbol
Trailers - For rate symbols not shown, add the following to the base rate for the previous rate symbol: COMP FULL $2.50 COMP 50 $1.70
COLL 50 $2.50 COLL 100 $1.90
COLL 250 $1.40
Cost of trailer and/or "camper unit" must include all standard trailer and/or "camper

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unit" equipment, such as refrigerator, stove, bed, etc., IF permanently attached.
Contents, such as personal effects, articles of furniture, etc., not permanently attached, are not covered unless specifically insured.
Since the motorcycle policy is an annual policy, the premium charged for a trailer written on such a policy should be two times the semi-annual premium shown above.
Truck Camper Rate Symbol = Original Cost New
1 = $0 - 750 2 = $751-1,400
3 = $1,401-2,200 4 = $2,201-3,000
5 = $3,001-4,000 6 = $4,001-5,000
7 = $5,001-6,000
For Truck Campers, add 15 percent of Rate Symbol 7 premiums for each $1,000, or fraction thereof, in excess of $6,000 original F.O.B. list price.

NS03TA36: MDCL Base Rate **
Effective Date: JUN-20-2011

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
25	159.60	35	173.60	38	182.90
39	171.60	44	172.90	47	186.50
50	158.80	51	173.00	52	167.90
53	160.00	54	163.00	55	175.70
56	169.30	57	164.40	58	155.60
61	159.90	62	179.30	63	166.10
64	156.30	65	168.90	66	166.20
68	159.10	69	169.20	71	152.90
72	166.20	73	158.10	74	185.10
75	170.30	76	145.60	77	174.70
78	182.80	79	190.20	80	154.70
81	162.90	82	143.00	83	168.30
84	170.90	85	152.10	87	165.90
88	169.80	90	201.90	91	159.40
92	157.10	93	156.70	94	158.10
95	209.60	96	165.30	97	164.30
98	168.80	99	214.70	100	183.00
101	226.30	102	204.40	103	192.30
104	152.50	105	151.70	106	199.00
107	197.90	108	252.50	109	239.40
110	186.80	111	187.20	112	174.70
113	227.90	114	250.80	115	186.70
999	261.80				

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

NS03TA37: LOI Base Rate
Effective Date: SEP-15-2004

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

NS03TA41: AD Base Rate
Effective Date: SEP-15-2004

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

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NS03TA51: TL Base Rate **
Effective Date: JUN-20-2011

Coverage	Vehicle Type	Base Rate	Coverage	Vehicle Type	Base Rate
TL	Automobile(01), Classic(09), Motorhome(06)	2.10			

NS03TA52: LOU Base Rate
Effective Date: MAR-15-2006

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

NS03TA53: EEC Base Rate
Effective Date: SEP-15-2004

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

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

NS03TA54: COMP Base Rate
Effective Date: DEC-13-2002

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

Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
RV-DUNE-BUGGY-100-DED	1	4.00	2	7.00	3	11.00
	4	15.00	5	20.00	6	24.00
	7	28.00	8	32.00	9	36.00
	10	40.00	11	50.00	12	60.00
	13	70.00	14	90.00	15	110.00
RV-DUNE-BUGGY-250-DED	1	3.00	2	5.50	3	8.50

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Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
	4	11.50	5	15.00	6	18.00
	7	21.00	8	24.00	9	27.00
	10	30.00	11	37.50	12	45.00
	13	52.50	14	67.50	15	82.50
RV-GOLF-MOBILE-100-DED	1	2.00	2	3.50	3	5.50
	4	7.50	5	10.00	6	12.00
	7	14.00	8	16.00	9	18.00
	10	20.00	11	25.00	12	30.00
	13	35.00	14	45.00	15	55.00
RV-GOLF-MOBILE-250-DED	1	1.50	2	2.80	3	4.30
	4	5.80	5	7.50	6	9.00
	7	10.50	8	12.00	9	13.50
	10	15.00	11	18.80	12	22.50
	13	26.30	14	33.80	15	41.30

Note: Rate Symbol = Original Cost New
1 = $0 - 500
2 = $501-1,000
3 = $1,001-1,500
4 = $1,501-2,000
5 = $2,001-2,500
6 = $2,501-3,000
7 = $3,001-3,500
8 = $3,501-4,000
9 = $4,001-4,500
10 = $4,501-5,000
11 = $5,001-6,000
12 = $6,001-7,000
13 = $7,001-8,000
14 = $8,001-10,000
15 = Over $10,000
Unregistered Trail Bikes up to 350 cc only. If Trail Bikes are over 350 cc or registered, they shall be rated as Motorcycles.

NS03TA55: COLL Base Rate
Effective Date: DEC-13-2002

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

Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
RV-DUNE-BUGGY-100-DED	1	4.00	2	7.00	3	11.00
	4	15.00	5	20.00	6	24.00
	7	28.00	8	32.00	9	36.00
	10	40.00	11	50.00	12	60.00
	13	70.00	14	90.00	15	110.00

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Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
RV-DUNE-BUGGY-250-DED	1	3.00	2	5.50	3	8.50
	4	11.50	5	15.00	6	18.00
	7	21.00	8	24.00	9	27.00
	10	30.00	11	37.50	12	45.00
	13	52.50	14	67.50	15	82.50
RV-GOLF-MOBILE-100-DED	1	2.00	2	3.50	3	5.50
	4	7.50	5	10.00	6	12.00
	7	14.00	8	16.00	9	18.00
	10	20.00	11	25.00	12	30.00
	13	35.00	14	45.00	15	55.00
RV-GOLF-MOBILE-250-DED	1	1.50	2	2.70	3	4.20
	4	5.70	5	7.50	6	9.00
	7	10.50	8	12.00	9	13.50
	10	15.00	11	18.70	12	22.50
	13	26.20	14	33.70	15	41.20

Note: Rate Symbol = Original Cost New
1 = $0 - 500
2 = $501-1,000
3 = $1,001-1,500
4 = $1,501-2,000
5 = $2,001-2,500
6 = $2,501-3,000
7 = $3,001-3,500
8 = $3,501-4,000
9 = $4,001-4,500
10 = $4,501-5,000
11 = $5,001-6,000
12 = $6,001-7,000
13 = $7,001-8,000
14 = $8,001-10,000
15 = Over $10,000
Unregistered Trail Bikes up to 350 cc only. If Trail Bikes are over 350 cc or registered, they shall be rated as Motorcycles.

NS03TA58: MDCL Base Rate
Effective Date: DEC-13-2002

Vehicle Sub-Type Code	Base Rate	Vehicle Sub-Type Code	Base Rate	Vehicle Sub-Type Code	Base Rate
Dune Buggy	15.00	Golf Mobile, Snow Mobile	7.50		

Trail Bikes= Unregistered trailbikes up to 350cc only. If trail bikes are over 350cc or registered, they shall be rated as motorcycles.

NS03TA61: PE Base Rate
Effective Date: DEC-13-2002

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

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Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
2000	4.00	2500	6.00	3000	7.00
3500	8.00	4000	9.00	4500	10.00
5000	11.00	5500	12.00	6000	13.00
6500	14.00	7000	15.00	7500	16.00
8000	17.00	8500	18.00	9000	19.00
9500	20.00	10000	21.00		

NS03TB01: COMP Rate Symbol Factor

Effective Date: SEP-27-2006

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

Sub-chart	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
Model Year < 1997	1	0.200	0.000	2	0.200	0.000
	3	0.200	0.000	4	0.200	0.000
	5	0.200	0.000	6	0.280	0.000
	7	0.380	0.000	8	0.630	0.000
	9	1.000	0.000	10	1.310	0.000
	11	1.620	0.000	12	1.930	0.000
	13	2.250	0.000	14	2.570	0.000
	15	2.980	0.000	16	3.500	0.000
	17	4.070	0.000	18	4.780	0.000
	19	5.610	0.000	20	6.640	0.000
	21	7.860	0.000	22	9.140	0.000
	23	10.330	0.000	24	11.520	0.000
	25	12.710	0.000	26	13.900	0.000
	27	15.090	0.000	28	16.280	0.000
	29	17.470	0.000	>29	17.470	1.190
Model Year 1997,1998	1	0.200	0.000	2	0.200	0.000
	3	0.200	0.000	4	0.200	0.000
	5	0.200	0.000	6	0.240	0.000
	7	0.280	0.000	8	0.380	0.000
	9	0.630	0.000	10	1.000	0.000
	11	1.150	0.000	12	1.310	0.000
	13	1.460	0.000	14	1.620	0.000
	15	1.720	0.000	16	1.820	0.000
	17	1.930	0.000	18	2.090	0.000
	19	2.250	0.000	20	2.410	0.000
	21	2.570	0.000	22	2.710	0.000
	23	2.840	0.000	24	2.980	0.000
	25	3.120	0.000	26	3.250	0.000
	27	3.360	0.000	28	3.500	0.000

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Sub-chart	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
	29	3.620	0.000	>29	3.620	0.120
Model Year >1998	1	0.200	0.000	2	0.200	0.000
	3	0.200	0.000	4	0.200	0.000
	5	0.200	0.000	6	0.240	0.000
	7	0.280	0.000	8	0.380	0.000
	9	0.630	0.000	10	1.000	0.000
	11	1.150	0.000	12	1.310	0.000
	13	1.460	0.000	14	1.620	0.000
	15	1.720	0.000	16	1.820	0.000
	17	1.930	0.000	18	2.090	0.000
	19	2.250	0.000	20	2.410	0.000
	21	2.570	0.000	22	2.710	0.000
	23	2.840	0.000	24	2.980	0.000
	25	3.120	0.000	26	3.250	0.000
	27	3.360	0.000	28	3.500	0.000
	29	3.620	0.000	30-200	3.620	0.120
	201-998	0.000	0.040			

For MH determine the rate symbol per Rule C. of the Rate Symbol Manual (RS-1).
NOTE - For MH, the cost price new of the chassis and body including all standard equipment which is permanently attached is to be combined to determine the Rate Symbol. Contents, such as personal effects, articles of furniture, etc., not permanently attached, are not covered unless specifically insured. Radio and television antennas, awnings, cabanas, or equipment designed to create additional living facilities while the vehicle is off a highway, whether permanently attached or not, are considered as contents and need to be specifically insured.

NS03TB02: COLL Rate Symbol Factor
Effective Date: SEP-27-2006

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

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

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Sub-chart	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
	23	5.250	0.000	24	5.820	0.000
	25	6.390	0.000	26	6.960	0.000
	27	7.530	0.000	28	8.100	0.000
	29	8.670	0.000			
Model Year 1997,1998	1	0.450	0.000	2	0.450	0.000
	3	0.450	0.000	4	0.450	0.000
	5	0.450	0.000	6	0.500	0.000
	7	0.540	0.000	8	0.640	0.000
	9	0.780	0.000	10	1.000	0.000
	11	1.090	0.000	12	1.170	0.000
	13	1.240	0.000	14	1.300	0.000
	15	1.340	0.000	16	1.400	0.000
	17	1.440	0.000	18	1.510	0.000
	19	1.580	0.000	20	1.660	0.000
	21	1.740	0.000	22	1.800	0.000
	23	1.850	0.000	24	1.910	0.000
	25	1.970	0.000	26	2.040	0.000
	27	2.090	0.000	28	2.150	0.000
	29	2.210	0.000	>29	2.210	0.060
Model Year >1998	1	0.450	0.000	2	0.450	0.000
	3	0.450	0.000	4	0.450	0.000
	5	0.450	0.000	6	0.500	0.000
	7	0.540	0.000	8	0.640	0.000
	9	0.780	0.000	10	1.000	0.000
	11	1.090	0.000	12	1.170	0.000
	13	1.240	0.000	14	1.300	0.000
	15	1.340	0.000	16	1.400	0.000
	17	1.440	0.000	18	1.510	0.000
	19	1.580	0.000	20	1.660	0.000
	21	1.740	0.000	22	1.800	0.000
	23	1.850	0.000	24	1.910	0.000
	25	1.970	0.000	26	2.040	0.000
	27	2.090	0.000	28	2.150	0.000
	29	2.210	0.000	30-200	2.210	0.060
	201-998	0.000	0.020			

For MH determine the rate symbol per Rule C. of the Rate Symbol Manual (RS-1).
NOTE - For MH, the cost price new of the chassis and body including all standard equipment which is permanently attached is to be combined to determine the Rate Symbol. Contents, such as personal effects, articles of furniture, etc., not permanently attached, are not covered unless specifically insured. Radio and television antennas, awnings, cabanas, or equipment designed to create additional living facilities while the vehicle is off a highway, whether permanently attached or not, are considered as contents and need to be specifically insured.

NS03TB05: COMP Rate Symbol Factor
Effective Date: DEC-13-2002

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Rate Symbol	Vehicle Sub-Type Code	Rate Symbol Factor	Rate Symbol	Vehicle Sub-Type Code	Rate Symbol Factor
1-40	Camping Trailer, Travel Trailer, Utility Trailer	1.000	1-7	Pickup Camper	1.000
8	Pickup Camper	1.150	9	Pickup Camper	1.300
10	Pickup Camper	1.450	11	Pickup Camper	1.600
12	Pickup Camper	1.750	13	Pickup Camper	1.900
14	Pickup Camper	2.050	15	Pickup Camper	2.200
16	Pickup Camper	2.350	17	Pickup Camper	2.500
18	Pickup Camper	2.650	19	Pickup Camper	2.800
20	Pickup Camper	2.950			

NS03TB06: COLL Rate Symbol Factor
Effective Date: DEC-13-2002

Rate Symbol	Vehicle Sub-Type Code	Rate Symbol Factor	Rate Symbol	Vehicle Sub-Type Code	Rate Symbol Factor
1-40	Camping Trailer, Travel Trailer, Utility Trailer	1.000	1-7	Pickup Camper	1.000
8	Pickup Camper	1.150	9	Pickup Camper	1.300
10	Pickup Camper	1.450	11	Pickup Camper	1.600
12	Pickup Camper	1.750	13	Pickup Camper	1.900
14	Pickup Camper	2.050	15	Pickup Camper	2.200
16	Pickup Camper	2.350	17	Pickup Camper	2.500
18	Pickup Camper	2.650	19	Pickup Camper	2.800
20	Pickup Camper	2.950			

NS03TB15: BI Rate Symbol Factor
Effective Date: SEP-27-2006

Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>1998	101-997	0.000	0.010
<1981	0	1.000	0.000
<1999	Not(1-6, 999)	1.000	0.000
<1999	1	1.050	0.000
<1999	2	1.000	0.000
<1999	3	0.900	0.000
<1999	4	1.050	0.000
<1999	5	1.000	0.000
<1999	6	1.100	0.000
>1998	6	1.040	0.000
>1998	10	1.160	0.000
>1998	11	1.070	0.000
>1998	12	0.890	0.000
>1998	13	0.820	0.000
>1998	14	0.970	0.000
>1998	15	1.120	0.000
>1998	16	1.130	0.000

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Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>1998	17	0.890	0.000
>1998	18	1.020	0.000
>1998	19	0.970	0.000
>1998	20	0.990	0.000
>1998	21	1.000	0.000
>1998	22	0.980	0.000
>1998	23	1.050	0.000
>1998	24	0.970	0.000
>1998	30	0.970	0.000
>1998	31	0.930	0.000
>1998	32	0.900	0.000
>1998	33	1.050	0.000
>1998	34	0.840	0.000
>1998	35	0.970	0.000
>1998	36	0.870	0.000
>1998	37	0.900	0.000
>1998	38	1.050	0.000
>1998	39	0.850	0.000
>1998	40	1.010	0.000
>1998	41	1.030	0.000
>1998	42	1.080	0.000
>1998	43	1.100	0.000
>1998	50	1.010	0.000
>1998	51	1.050	0.000
>1998	52	1.130	0.000
	999	1.100	0.000
	99-997	1.000	0.000

NS03TB16: PD Rate Symbol Factor
Effective Date: SEP-27-2006

Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>1998	101-997	0.000	0.010
<1981	0	1.000	0.000
<1999	Not(1-6, 999)	1.000	0.000
<1999	1	1.050	0.000
<1999	2	1.000	0.000
<1999	3	0.900	0.000
<1999	4	1.100	0.000
<1999	5	1.100	0.000
<1999	6	1.100	0.000
>1998	6	1.200	0.000
>1998	10	1.020	0.000
>1998	11	1.060	0.000
>1998	12	0.940	0.000
>1998	13	0.850	0.000
>1998	14	0.950	0.000
>1998	15	1.100	0.000

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

NS03TB17: MDCL Rate Symbol Factor

Effective Date: SEP-27-2006

Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>1998	101-997	0.000	0.010
<1981	0	1.000	0.000
<1999	Not(1-6, 999)	1.000	0.000
<1999	1	1.100	0.000
<1999	2	1.000	0.000
<1999	3	0.900	0.000
<1999	4	0.950	0.000
<1999	5	0.900	0.000
<1999	6	0.950	0.000
>1998	6	0.770	0.000
>1998	10	1.020	0.000
>1998	11	1.300	0.000
>1998	12	0.990	0.000
>1998	13	0.850	0.000
>1998	14	0.840	0.000

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Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>1998	15	1.060	0.000
>1998	16	1.170	0.000
>1998	17	0.990	0.000
>1998	18	0.780	0.000
>1998	19	0.840	0.000
>1998	20	0.960	0.000
>1998	21	1.000	0.000
>1998	22	0.860	0.000
>1998	23	0.990	0.000
>1998	24	0.840	0.000
>1998	30	0.860	0.000
>1998	31	0.870	0.000
>1998	32	0.830	0.000
>1998	33	0.990	0.000
>1998	34	0.850	0.000
>1998	35	0.860	0.000
>1998	36	0.820	0.000
>1998	37	0.830	0.000
>1998	38	0.990	0.000
>1998	39	0.770	0.000
>1998	40	0.890	0.000
>1998	41	0.850	0.000
>1998	42	0.770	0.000
>1998	43	0.770	0.000
>1998	50	0.860	0.000
>1998	51	0.770	0.000
>1998	52	0.690	0.000
	999	1.100	0.000
	99-997	1.000	0.000

NS03TC11: COMP Vehicle Model Year Factor **

Effective Date: JUN-20-2011

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2014	1.155	2013	1.129	2012	1.103
2011	1.077	2010	1.051	2009	1.026
2008	1.000	2007	0.974	2006	0.949
2005	0.923	2004	0.898	2003	0.873
2002	0.848	2001	0.823	2000	0.797
1999	0.771	1998	0.746	1997	0.720
1996	0.695	1995	0.669	1994	0.645
1993	0.619	1992	0.619	1991	0.619
1990	0.619	1989	0.619	1988	0.619
<1988	0.619				

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

NS03TC12: COLL Vehicle Model Year Factor **

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Effective Date: JUN-20-2011

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2014	1.271	2013	1.226	2012	1.181
2011	1.136	2010	1.091	2009	1.045
2008	1.000	2007	0.955	2006	0.909
2005	0.864	2004	0.817	2003	0.772
2002	0.726	2001	0.680	2000	0.635
1999	0.588	1998	0.544	1997	0.498
1996	0.452	1995	0.406	1994	0.361
1993	0.344	1992	0.344	1991	0.344
1990	0.344	1989	0.344	1988	0.344
<1988	0.344				

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

NS03TC13: BI Vehicle Model Year Factor **

Effective Date: JUN-20-2011

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2014	1.077	2013	1.064	2012	1.051
2011	1.038	2010	1.025	2009	1.013
2008	1.000	2007	0.987	2006	0.975
2005	0.962	2004	0.950	2003	0.938
2002	0.925	2001	0.911	2000	0.899
1999	0.886	1998	0.873	1997	0.860
1996	0.847	1995	0.834	1994	0.822
1993	0.822	1992	0.822	1991	0.822
1990	0.822	1989	0.822	1988	0.822
<1988	0.822				

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

NS03TC14: PD Vehicle Model Year Factor **

Effective Date: JUN-20-2011

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2014	1.054	2013	1.045	2012	1.036
2011	1.027	2010	1.018	2009	1.009
2008	1.000	2007	0.991	2006	0.982
2005	0.973	2004	0.965	2003	0.956
2002	0.948	2001	0.939	2000	0.930
1999	0.922	1998	0.914	1997	0.904
1996	0.897	1995	0.888	1994	0.888
1993	0.888	1992	0.888	1991	0.888
1990	0.888	1989	0.888	1988	0.888
<1988	0.888				

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

NS03TC15: MDCL Vehicle Model Year Factor **

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Effective Date: JUN-20-2011

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2014	1.330	2013	1.110	2012	1.088
2011	1.066	2010	1.044	2009	1.022
2008	1.000	2007	0.978	2006	0.956
2005	0.934	2004	0.912	2003	0.890
2002	0.869	2001	0.847	2000	0.826
1999	0.804	1998	0.782	1997	0.760
1996	0.738	1995	0.738	1994	0.738
1993	0.738	1992	0.738	1991	0.738
1990	0.738	1989	0.738	1988	0.738
<1988	0.738				

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

NS03TC21: COMP New Vehicle Discount Factor

Effective Date: SEP-15-2005

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

NS03TC22: COLL New Vehicle Discount Factor

Effective Date: MAR-15-2005

Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.706	0	0.706	1	0.765
2	0.824	3	0.883	4	0.941
>4	1.000				

NS03TC23: BI New Vehicle Discount Factor

Effective Date: MAR-15-2005

Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.853	0	0.853	1	0.882
2	0.912	3	0.941	4	0.971
>4	1.000				

NS03TC24: PD New Vehicle Discount Factor

Effective Date: MAR-15-2005

Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.969	0	0.969	1	0.976
2	0.982	3	0.988	4	0.994
>4	1.000				

NS03TC25: MDCL New Vehicle Discount Factor

Effective Date: MAR-15-2005

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Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.818	0	0.818	1	0.854
2	0.891	3	0.927	4	0.964
>4	1.000				

NS03TD01: COMP Limit/Deductible Factor **

Effective Date: JUN-20-2011

Deductible	Limit/Deductible Factor	Deductible	Limit/Deductible Factor	Deductible	Limit/Deductible Factor
100	0.930	250	0.700	500	0.450
1000	0.320				

For additional limits, refer to Underwriting.

NS03TD02: COLL Limit/Deductible Factor **

Effective Date: JUN-20-2011

Deductible	Limit/Deductible Factor	Deductible	Limit/Deductible Factor	Deductible	Limit/Deductible Factor
100	1.000	250	0.930	500	0.800
1000	0.600				

For additional limits, refer to Underwriting.

NS03TD03: BI Limit/Deductible Factor **

Effective Date: JUN-20-2011

Per Claimant Limit	Per Occurrence Limit	Limit/Deductible Factor	Per Claimant Limit	Per Occurrence Limit	Limit/Deductible Factor
25000	50000	1.000	25000	100000	1.180
30000	60000	1.090	40000	80000	1.190
100000	100000	1.400	50000	100000	1.350
50000	200000	1.460	100000	150000	1.480
100000	200000	1.520	100000	250000	1.570
100000	300000	1.650	250000	500000	1.780
300000	300000	1.740			

For additional limits, refer to Underwriting.

NS03TD04: PD Limit/Deductible Factor **

Effective Date: JUN-20-2011

Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor
25000	1.000	50000	1.080	100000	1.120
150000	1.210	200000	1.230	250000	1.250
300000	1.280	30000	1.020	45000	1.060
60000	1.100	70000	1.100	75000	1.100
80000	1.100	90000	1.110	110000	1.140
120000	1.160	130000	1.180	40000	1.060
35000	1.040	140000	1.190	175000	1.220
225000	1.240	275000	1.270	350000	1.290
400000	1.310	450000	1.320	500000	1.330
1000000	1.420				

For additional limits, refer to Underwriting.

NS03TD06: COMP Limit/Deductible Factor

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Effective Date: DEC-13-2002

Deductible	Vehicle Type	Vehicle Use	Limit/Deductible Factor
50	Antique	Restricted	0.500
50	Antique	Not Restricted	0.750
50	Classics	Restricted	0.750
50	Classics	Not Restricted	0.950
100	Antique	Restricted	0.450
100	Antique	Not Restricted	0.670
250	Antique	Restricted	0.330
250	Antique	Not Restricted	0.490
500	Antique	Restricted	0.260
500	Antique	Not Restricted	0.380
100	Classics	Restricted	0.670
100	Classics	Not Restricted	0.850
250	Classics	Restricted	0.490
250	Classics	Not Restricted	0.620
500	Classics	Restricted	0.380
500	Classics	Not Restricted	0.480

per $100 of insurance based on not less than 80 percent of the value of the vehicle.

NS03TD07: COLL Limit/Deductible Factor

Effective Date: DEC-13-2002

Deductible	Vehicle Type	Vehicle Use	Limit/Deductible Factor
250	Antique	Restricted	0.440
250	Antique	Not Restricted	0.680
500	Antique	Restricted	0.380
500	Antique	Not Restricted	0.590
1000	Antique	Restricted	0.290
1000	Antique	Not Restricted	0.460
250	Classics	Restricted	0.680
250	Classics	Not Restricted	1.260
500	Classics	Restricted	0.590
500	Classics	Not Restricted	1.090
1000	Classics	Restricted	0.460
1000	Classics	Not Restricted	0.850
200	Antique	Restricted	0.450
200	Antique	Not Restricted	0.700
200	Classics	Restricted	0.700
200	Classics	Not Restricted	1.300

per $100 of insurance based on not less than 80 percent of the value of the vehicle.

NS03TD13: MDCL Limit/Deductible Factor

Effective Date: SEP-15-2004

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

For additional limits, refer to Underwriting.

NS03TE07: PLCY Rate Factor

Effective Date: MAR-15-2005

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Coverage	Rate Factor	Side Factor	Coverage	Rate Factor	Side Factor
UIMBI, UMBI	0.81	0.00	BI	0.35	0.00
PD	0.37	0.00	COMP	0.35	0.00
COLL	0.33	0.00	UMPD	0.45	0.00
MDCL	0.31	0.00	Not(BI, COLL, COMP, MDCL, PD, UIMBI, UMBI, UMPD)	0.55	0.00

NS03TE11: PLCY Rate Factor
Effective Date: MAR-15-2005

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

NS03TE16: PLCY Rate Factor
Effective Date: DEC-13-2002

Coverage	Vehicle Use	Rate Factor	Coverage	Vehicle Use	Rate Factor
BI	Restricted	0.20	PD	Restricted	0.20
MDCL	Restricted	1.00	COMP	Restricted	1.00
COLL	Restricted	1.00			

NS03TE20: PLCY Lapse 1-30 Day Surcharge Factor
Effective Date: SEP-15-2004

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

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Coverage	Matrix Rating Tier	Prior Insurance Code	Lapse 1-30 Day Surcharge Factor
BI, COLL, COMP, MDCL, PD, UIMBI, UMBI, UMPD	A, B	No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6)	1.05
	C, D, E, X		1.00

NS03TE24: PLCY Rate Factor

Effective Date: DEC-13-2002

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

NS03TE31: PLCY Prior Non-Standard Surcharge Factor

Effective Date: DEC-13-2002

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

NS03TE54: PLCY Vehicle Use Factor

Effective Date: MAR-15-2004

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

NS03TE72: PLCY Affinity Discount Factor

Effective Date: DEC-13-2002

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

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

NS03TE80: BI Driver Factor

Effective Date: JUN-19-2009

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

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Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
	19	Male	Does Not Apply	2.34
	19	Male	Applies	2.33
	20	Male	Does Not Apply	2.05
	20	Male	Applies	2.04
	21	Male	Does Not Apply	1.85
	21	Male	Applies	1.84
	22	Male	Does Not Apply	1.58
	22	Male	Applies	1.57
	23	Male	Does Not Apply	1.45
	23	Male	Applies	1.44
	24	Male	Does Not Apply	1.35
	24	Male	Applies	1.34
	25	Male		1.15
	26	Male		1.12
	27	Male		1.12
	28	Male		1.09
	29	Male		1.09
	30-34	Male		1.02
	35-49	Male		1.00
	50-54	Male		0.90
	55-59	Male		0.93
	60-64	Male		0.96
	65-69	Male		1.00
	70-72	Male		1.18
	73-74	Male		1.33
	75	Male		1.33
	76-79	Male		1.55
	>79	Male		1.80
ADULT-SINGLE	0-18	Female	Does Not Apply	2.80
	0-18	Female	Applies	2.79
	19	Female	Does Not Apply	2.13
	19	Female	Applies	2.12
	20	Female	Does Not Apply	1.78
	20	Female	Applies	1.77
	21	Female	Does Not Apply	1.48
	21	Female	Applies	1.47
	22	Female	Does Not Apply	1.38
	22	Female	Applies	1.37
	23	Female	Does Not Apply	1.33
	23	Female	Applies	1.32
	24	Female	Does Not Apply	1.30
	24	Female	Applies	1.29
	25	Female		1.20
	26-27	Female		1.18
	28-29	Female		1.13
	30-34	Female		1.08
	35-49	Female		1.05

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

16-24 Youthful driver classification factor.
"Single" includes all drivers not otherwise classified as "Married".

NS03TE81: PD Driver Factor
Effective Date: JUN-19-2009

Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
ADULT-SINGLE	0-18	Female	Does Not Apply	2.80
	0-18	Female	Applies	2.79
	19	Female	Does Not Apply	2.13
	19	Female	Applies	2.12
	20	Female	Does Not Apply	1.78

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

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Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
	73-74	Male		1.45
	75	Male		1.45
	76-79	Male		1.65
	>79	Male		1.85
ADULT-MARRIED	0-18	Female		2.30
	19	Female		1.90
	20	Female		1.65
	21	Female		1.30
	22	Female		1.10
	23	Female		1.09
	24	Female		1.00
	25	Female		1.00
	26	Female		0.97
	27	Female		0.97
	28	Female		0.93
	29	Female		0.93
	30-34	Female		0.90
	35-49	Female		0.89
	50-54	Female		0.88
	55-59	Female		0.87
	60-64	Female		0.90
	65-69	Female		0.98
	70-72	Female		1.09
	73-74	Female		1.20
	75	Female		1.20
	76-79	Female		1.32
	>79	Female		1.50
	0-18	Male	Does Not Apply	2.75
	0-18	Male	Applies	2.74
	19	Male	Does Not Apply	2.34
	19	Male	Applies	2.33
	20	Male	Does Not Apply	2.05
	20	Male	Applies	2.04
	21	Male	Does Not Apply	1.80
	21	Male	Applies	1.79
	22	Male	Does Not Apply	1.50
	22	Male	Applies	1.49
	23	Male	Does Not Apply	1.38
	23	Male	Applies	1.37
	24	Male	Does Not Apply	1.25
	24	Male	Applies	1.24
	25	Male		1.20
	26	Male		1.18
	27	Male		1.18
	28	Male		1.10
	29	Male		1.10
	30-34	Male		1.02

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Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
	35-49	Male		1.00
	50-54	Male		0.90
	55-59	Male		0.93
	60-64	Male		0.96
	65-69	Male		1.00
	70-72	Male		1.18
	73-74	Male		1.33
	75	Male		1.33
	76-79	Male		1.55
	>79	Male		1.80

16-24 Youthful driver classification factor.
"Single" includes all drivers not otherwise classified as "Married".

NS03TE82: COMP Driver Factor
Effective Date: SEP-15-2006

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

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Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
	20	Male	Applies	1.69
	21	Male	Does Not Apply	1.68
	21	Male	Applies	1.67
	22	Male	Does Not Apply	1.65
	22	Male	Applies	1.64
	23	Male	Does Not Apply	1.57
	23	Male	Applies	1.56
	24	Male	Does Not Apply	1.50
	24	Male	Applies	1.49
	25	Male		1.43
	26	Male		1.33
	27	Male		1.33
	28	Male		1.22
	29	Male		1.22
	30-34	Male		1.14
	35-39	Male		1.00
	40	Male		1.00
	41	Male		0.91
	42-43	Male		0.91
	44-49	Male		0.91
	50-54	Male		0.81
	55-59	Male		0.78
	60-64	Male		0.74
	65-69	Male		0.63
	70-72	Male		0.63
	73-74	Male		0.55
	75	Male		0.55
	76-79	Male		0.47
	>79	Male		0.47
ADULT-SINGLE	0-18	Female	Does Not Apply	1.40
	0-18	Female	Applies	1.39
	19	Female	Does Not Apply	1.40
	19	Female	Applies	1.39
	20	Female	Does Not Apply	1.40
	20	Female	Applies	1.39
	21	Female	Does Not Apply	1.35
	21	Female	Applies	1.34
	22	Female	Does Not Apply	1.35
	22	Female	Applies	1.34
	23	Female	Does Not Apply	1.35
	23	Female	Applies	1.34
	24	Female	Does Not Apply	1.35
	24	Female	Applies	1.34
	25	Female		1.26
	26	Female		1.23
	27	Female		1.23
	28	Female		1.20

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Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
	29	Female		1.20
	30-34	Female		1.20
	35-39	Female		1.12
	40	Female		1.12
	41	Female		1.01
	42-43	Female		1.01
	44-49	Female		1.01
	50-54	Female		1.00
	55-59	Female		0.90
	60-64	Female		0.80
	65-69	Female		0.70
	70-72	Female		0.65
	73-74	Female		0.60
	75	Female		0.60
	76-79	Female		0.50
	>79	Female		0.45
	0-18	Male	Does Not Apply	2.00
	0-18	Male	Applies	1.99
	19	Male	Does Not Apply	2.00
	19	Male	Applies	1.99
	20	Male	Does Not Apply	2.00
	20	Male	Applies	1.99
	21	Male	Does Not Apply	1.85
	21	Male	Applies	1.84
	22	Male	Does Not Apply	1.80
	22	Male	Applies	1.79
	23	Male	Does Not Apply	1.80
	23	Male	Applies	1.79
	24	Male	Does Not Apply	1.75
	24	Male	Applies	1.74
	25	Male		1.66
	26	Male		1.63
	27	Male		1.63
	28	Male		1.60
	29	Male		1.60
	30-34	Male		1.35
	35-39	Male		1.21
	40	Male		1.21
	41	Male		1.11
	42-43	Male		1.11
	44-49	Male		1.11
	50-54	Male		1.00
	55-59	Male		0.95
	60-64	Male		0.90
	65-69	Male		0.85
	70-72	Male		0.80
	73-74	Male		0.75

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Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
	75	Male		0.75
	76-79	Male		0.71
	>79	Male		0.67

16-24 Youthful driver classification factor.
"Single" includes all drivers not otherwise classified as "Married".

NS03TE83: COLL Driver Factor
Effective Date: SEP-15-2006

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

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Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
	27	Male		1.18
	28	Male		1.10
	29	Male		1.10
	30-34	Male		1.02
	35-49	Male		1.00
	50-54	Male		0.90
	55-59	Male		0.93
	60-64	Male		0.96
	65-69	Male		1.00
	70-72	Male		1.18
	73-74	Male		1.33
	75	Male		1.33
	76-79	Male		1.55
	>79	Male		1.80
ADULT-SINGLE	0-18	Female	Does Not Apply	2.80
	0-18	Female	Applies	2.79
	19	Female	Does Not Apply	2.13
	19	Female	Applies	2.12
	20	Female	Does Not Apply	1.78
	20	Female	Applies	1.77
	21	Female	Does Not Apply	1.48
	21	Female	Applies	1.47
	22	Female	Does Not Apply	1.38
	22	Female	Applies	1.37
	23	Female	Does Not Apply	1.33
	23	Female	Applies	1.32
	24	Female	Does Not Apply	1.30
	24	Female	Applies	1.29
	25	Female		1.25
	26-27	Female		1.20
	28-29	Female		1.13
	30-34	Female		1.08
	35-49	Female		1.05
	50-54	Female		0.90
	55-59	Female		0.87
	60-64	Female		0.90
	65-69	Female		1.03
	70-72	Female		1.15
	73-74	Female		1.25
	75	Female		1.25
	76-79	Female		1.35
	>79	Female		1.45
	0-18	Male	Does Not Apply	3.55
	0-18	Male	Applies	3.54
	19	Male	Does Not Apply	2.62
	19	Male	Applies	2.61
	20	Male	Does Not Apply	2.24

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

16-24 Youthful driver classification factor.
"Single" includes all drivers not otherwise classified as "Married".

NS03TE85: MDCL Driver Factor
Effective Date: SEP-15-2006

Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
ADULT-MARRIED	0-18	Female		2.30
	19	Female		1.90
	20	Female		1.65
	21	Female		1.43
	22	Female		1.25
	23	Female		1.16
	24	Female		1.07
	25	Female		1.04
	26	Female		0.97
	27	Female		0.97
	28	Female		0.93
	29	Female		0.93
	30-34	Female		0.90
	35-49	Female		0.89
	50-54	Female		0.88
	55-59	Female		0.87
	60-64	Female		0.90
	65-69	Female		0.98
	70-72	Female		1.09

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Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
	73-74	Female		1.20
	75	Female		1.20
	76-79	Female		1.32
	>79	Female		1.50
	0-18	Male	Does Not Apply	2.75
	0-18	Male	Applies	2.74
	19	Male	Does Not Apply	2.34
	19	Male	Applies	2.33
	20	Male	Does Not Apply	2.05
	20	Male	Applies	2.04
	21	Male	Does Not Apply	1.85
	21	Male	Applies	1.84
	22	Male	Does Not Apply	1.58
	22	Male	Applies	1.57
	23	Male	Does Not Apply	1.45
	23	Male	Applies	1.44
	24	Male	Does Not Apply	1.35
	24	Male	Applies	1.34
	25	Male		1.28
	26	Male		1.18
	27	Male		1.18
	28	Male		1.10
	29	Male		1.10
	30-34	Male		1.02
	35-49	Male		1.00
	50-54	Male		0.90
	55-59	Male		0.93
	60-64	Male		0.96
	65-69	Male		1.00
	70-72	Male		1.18
	73-74	Male		1.33
	75	Male		1.33
	76-79	Male		1.55
	>79	Male		1.80
ADULT-SINGLE	0-18	Female	Does Not Apply	2.80
	0-18	Female	Applies	2.79
	19	Female	Does Not Apply	2.13
	19	Female	Applies	2.12
	20	Female	Does Not Apply	1.78
	20	Female	Applies	1.77
	21	Female	Does Not Apply	1.48
	21	Female	Applies	1.47
	22	Female	Does Not Apply	1.38
	22	Female	Applies	1.37
	23	Female	Does Not Apply	1.33
	23	Female	Applies	1.32
	24	Female	Does Not Apply	1.30

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

16-24 Youthful driver classification factor.
"Single" includes all drivers not otherwise classified as "Married".

NS03TE87: PLCY Financial Responsibility Rate Factor
Effective Date: JUN-19-2009

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

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

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Sub-chart	Financial Responsibility Code	Matrix Rating Tier	Oldest Driver Age	Financial Responsibility Rate Factor
	9	A		0.86
	9	B		0.86
	9	C		0.86
	9	D		0.86
	9	E		0.86
	10	A		1.00
	10	B		1.00
	10	C		1.00
	10	D		1.00
	10	E		1.00
	11	A		1.15
	11	B		1.15
	11	C		1.15
	11	D		1.15
	11	E		1.15
	99	A	15-29	0.73
	99	A	30-50	0.60
	99	A	51-99	0.60
	99	B	15-29	0.73
	99	B	30-50	0.60
	99	B	51-99	0.60
	99	C	15-29	0.73
	99	C	30-50	0.60
	99	C	51-99	0.60
	99	D	15-29	0.73
	99	D	30-50	0.60
	99	D	51-99	0.60
	99	E	15-29	0.73
	99	E	30-50	0.60
	99	E	51-99	0.60
	106	A		1.20
	106	B		1.20
	106	C		1.20
	106	D		1.20
	106	E		1.20
		X		1.00
BI,COLL,PD	1	A		0.65
	1	B		0.65
	1	C		0.65
	1	D		0.65
	1	E		0.65
	2	A		0.68
	2	B		0.68
	2	C		0.68
	2	D		0.68
	2	E		0.68

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Sub-chart	Financial Responsibility Code	Matrix Rating Tier	Oldest Driver Age	Financial Responsibility Rate Factor
	3	A		0.70
	3	B		0.70
	3	C		0.70
	3	D		0.70
	3	E		0.70
	4	A		0.74
	4	B		0.74
	4	C		0.74
	4	D		0.74
	4	E		0.74
	5	A		0.77
	5	B		0.77
	5	C		0.77
	5	D		0.77
	5	E		0.77
	6	A		0.81
	6	B		0.81
	6	C		0.81
	6	D		0.81
	6	E		0.81
	7	A		0.86
	7	B		0.86
	7	C		0.86
	7	D		0.86
	7	E		0.86
	8	A		0.90
	8	B		0.90
	8	C		0.90
	8	D		0.90
	8	E		0.90
	9	A		0.96
	9	B		0.96
	9	C		0.96
	9	D		0.96
	9	E		0.96
	10	A		1.01
	10	B		1.01
	10	C		1.01
	10	D		1.01
	10	E		1.01
	11	A		1.07
	11	B		1.07
	11	C		1.07
	11	D		1.07
	11	E		1.07
	99	A	15-29	1.04

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

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Sub-chart	Financial Responsibility Code	Matrix Rating Tier	Oldest Driver Age	Financial Responsibility Rate Factor
	6	B		0.76
	6	C		0.76
	6	D		0.76
	6	E		0.76
	7	A		0.81
	7	B		0.81
	7	C		0.81
	7	D		0.81
	7	E		0.81
	8	A		0.85
	8	B		0.85
	8	C		0.85
	8	D		0.85
	8	E		0.85
	9	A		0.89
	9	B		0.89
	9	C		0.89
	9	D		0.89
	9	E		0.89
	10	A		1.00
	10	B		1.00
	10	C		1.00
	10	D		1.00
	10	E		1.00
	11	A		1.10
	11	B		1.10
	11	C		1.10
	11	D		1.10
	11	E		1.10
	99	A	15-29	0.69
	99	A	30-50	0.63
	99	A	51-99	0.49
	99	B	15-29	0.69
	99	B	30-50	0.63
	99	B	51-99	0.49
	99	C	15-29	0.69
	99	C	30-50	0.63
	99	C	51-99	0.49
	99	D	15-29	0.69
	99	D	30-50	0.63
	99	D	51-99	0.49
	99	E	15-29	0.69
	99	E	30-50	0.63
	99	E	51-99	0.49
	106	A		1.05
	106	B		1.05

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Sub-chart	Financial Responsibility Code	Matrix Rating Tier	Oldest Driver Age	Financial Responsibility Rate Factor
	106	C		1.05
	106	D		1.05
	106	E		1.05
		X		1.00

NS03TE88: PLCY At Fault Accidents Factor
Effective Date: SEP-15-2004

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

Sub-chart	At Fault Accidents	NNO Exists Flag	At Fault Accidents Factor	At Fault Accidents Factor Plus
Time Since Last Accident is 0-12 Months	0	No	0.00	0.00
	1	No	0.47	0.00
	2	No	1.10	0.00
	3	No	1.99	0.00
	4	No	3.04	0.00
	>4	No	3.04	1.05
	0	Yes	1.00	0.00
	1	Yes	1.39	0.00
	2	Yes	1.92	0.00
	3	Yes	2.66	0.00
	4	Yes	3.53	0.00
	>4	Yes	3.53	0.88
Time Since Last Accident is 13-24 Months	0	No	0.00	0.00
	1	No	0.40	0.00
	2	No	1.00	0.00
	3	No	1.85	0.00
	4	No	2.85	0.00
	>4	No	2.85	1.00
	0	Yes	1.00	0.00
	1	Yes	1.33	0.00
	2	Yes	1.83	0.00
	3	Yes	2.54	0.00
	4	Yes	3.38	0.00
	>4	Yes	3.38	0.83
Time Since Last Acciden is 25-35 Months	0	No	0.00	0.00
	1	No	0.33	0.00
	2	No	0.90	0.00
	3	No	1.71	0.00

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Sub-chart	At Fault Accidents	NNO Exists Flag	At Fault Accidents Factor	At Fault Accidents Factor Plus
	4	No	2.66	0.00
	>4	No	2.66	0.95
	0	Yes	1.00	0.00
	1	Yes	1.28	0.00
	2	Yes	1.75	0.00
	3	Yes	2.43	0.00
	4	Yes	3.22	0.00
	>4	Yes	3.22	0.79

NS03TE89: PLCY Violation Surcharge Factor

Effective Date: SEP-15-2004

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

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

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Sub-chart	NNO Exists Flag	Violation Points	Violation Surcharge Factor	Violation Surcharge Factor Plus
	Yes	0	1.00	0.00
	Yes	1	1.13	0.00
	Yes	2	1.22	0.00
	Yes	3	1.30	0.00
	Yes	4	1.39	0.00
	Yes	5	1.48	0.00
	Yes	6	1.57	0.00
	Yes	7	1.65	0.00
	Yes	8	1.74	0.00
	Yes	9	1.83	0.00
	Yes	10	1.92	0.00
	Yes	11	2.00	0.00
	Yes	12	2.09	0.00
	Yes	13	2.18	0.00
	Yes	14	2.27	0.00
	Yes	15	2.35	0.00
	Yes	16	2.44	0.00
	Yes	17	2.53	0.00
	Yes	18	2.62	0.00
	Yes	19	2.70	0.00
	Yes	20	2.79	0.00
	Yes	21	2.88	0.00
	Yes	22	2.97	0.00
	Yes	23	3.05	0.00
	Yes	24	3.14	0.00
	Yes	>24	3.14	0.10
TIme Since Last Incident is 13-24 Months	No	0	0.00	0.00
	No	1	0.10	0.00
	No	2	0.20	0.00
	No	3	0.30	0.00
	No	4	0.40	0.00
	No	5	0.50	0.00
	No	6	0.60	0.00
	No	7	0.70	0.00
	No	8	0.80	0.00
	No	9	0.90	0.00
	No	10	1.00	0.00
	No	11	1.10	0.00
	No	12	1.20	0.00
	No	13	1.30	0.00
	No	14	1.40	0.00
	No	15	1.50	0.00
	No	16	1.60	0.00
	No	17	1.70	0.00
	No	18	1.80	0.00

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Sub-chart	NNO Exists Flag	Violation Points	Violation Surcharge Factor	Violation Surcharge Factor Plus
	No	19	1.90	0.00
	No	20	2.00	0.00
	No	21	2.10	0.00
	No	22	2.20	0.00
	No	23	2.30	0.00
	No	24	2.40	0.00
	No	>24	2.40	0.10
	Yes	0	1.00	0.00
	Yes	1	1.08	0.00
	Yes	2	1.17	0.00
	Yes	3	1.25	0.00
	Yes	4	1.33	0.00
	Yes	5	1.42	0.00
	Yes	6	1.50	0.00
	Yes	7	1.58	0.00
	Yes	8	1.67	0.00
	Yes	9	1.75	0.00
	Yes	10	1.83	0.00
	Yes	11	1.92	0.00
	Yes	12	2.00	0.00
	Yes	13	2.08	0.00
	Yes	14	2.17	0.00
	Yes	15	2.25	0.00
	Yes	16	2.33	0.00
	Yes	17	2.42	0.00
	Yes	18	2.50	0.00
	Yes	19	2.58	0.00
	Yes	20	2.67	0.00
	Yes	21	2.75	0.00
	Yes	22	2.83	0.00
	Yes	23	2.92	0.00
	Yes	24	3.00	0.00
	Yes	>24	3.00	0.09
Time Since Last Incident is 25-35 Months	No	0	0.00	0.00
	No	1	0.05	0.00
	No	2	0.14	0.00
	No	3	0.24	0.00
	No	4	0.33	0.00
	No	5	0.43	0.00
	No	6	0.52	0.00
	No	7	0.62	0.00
	No	8	0.71	0.00
	No	9	0.81	0.00
	No	10	0.90	0.00
	No	11	1.00	0.00

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Sub-chart	NNO Exists Flag	Violation Points	Violation Surcharge Factor	Violation Surcharge Factor Plus
	No	12	1.09	0.00
	No	13	1.19	0.00
	No	14	1.28	0.00
	No	15	1.38	0.00
	No	16	1.47	0.00
	No	17	1.57	0.00
	No	18	1.66	0.00
	No	19	1.76	0.00
	No	20	1.85	0.00
	No	21	1.95	0.00
	No	22	2.04	0.00
	No	23	2.14	0.00
	No	24	2.23	0.00
	No	>24	2.23	0.09
	Yes	0	1.00	0.00
	Yes	1	1.04	0.00
	Yes	2	1.12	0.00
	Yes	3	1.20	0.00
	Yes	4	1.28	0.00
	Yes	5	1.36	0.00
	Yes	6	1.43	0.00
	Yes	7	1.52	0.00
	Yes	8	1.59	0.00
	Yes	9	1.68	0.00
	Yes	10	1.75	0.00
	Yes	11	1.83	0.00
	Yes	12	1.91	0.00
	Yes	13	1.99	0.00
	Yes	14	2.07	0.00
	Yes	15	2.15	0.00
	Yes	16	2.23	0.00
	Yes	17	2.31	0.00
	Yes	18	2.38	0.00
	Yes	19	2.47	0.00
	Yes	20	2.54	0.00
	Yes	21	2.63	0.00
	Yes	22	2.70	0.00
	Yes	23	2.78	0.00
	Yes	24	2.86	0.00
	Yes	>24	2.86	0.08

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

NS03TE98: COMP OEM Endorsement Factor
Effective Date: DEC-13-2002

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Option Code	OEM Endorsement Factor	Option Code	OEM Endorsement Factor	Option Code	OEM Endorsement Factor
OEM Endorsment (500)	1.06	Not OEM Endorsment (500)	1.00		

NS03TE99: COLL OEM Endorsement Factor
Effective Date: DEC-13-2002

Option Code	OEM Endorsement Factor	Option Code	OEM Endorsement Factor	Option Code	OEM Endorsement Factor
OEM Endorsment (500)	1.08	Not OEM Endorsment (500)	1.00		

NS03TF73: PLCY Policy Expense Fee
Effective Date: DEC-13-2002

First Veh PD Flag	Vehicle Type	Policy Expense Fee	First Veh PD Flag	Vehicle Type	Policy Expense Fee
Y	Automobile	0.0	N	Automobile	0.0
Y	Motorcycle	0.0	N	Motorcycle	0.0
Y	Recreational Vehicle	0.0	N	Recreational Vehicle	0.0
Y	Motorhome	0.0	N	Motorhome	0.0
Y	Named Non Owner	0.0	N	Named Non Owner	0.0
Y	Classics	0.0	N	Classics	0.0
Y	Antique	0.0	N	Antique	0.0

NS03TF77: PLCY Unverifiable Driving Record Surcharge Factor
Effective Date: DEC-01-2008

Driver Age	Driver License Status Code	Unverifiable Driving Record Surcharge Factor	Driver Age	Driver License Status Code	Unverifiable Driving Record Surcharge Factor
0-18	Unverifiable	1.00	>18	Unverifiable	1.20
0-18	Inexperienced	1.00	>18	Inexperienced	1.20
	Experienced	1.00			

NS03TF78: PLCY Coverage Expense Fee **
Effective Date: JUN-20-2011

Coverage	Vehicle Type	Vehicle Use	Coverage Expense Fee
BI	Automobile		47.60
PD	Automobile		44.20
MDCL	Automobile		9.50
COLL	Automobile		78.30
COMP	Automobile		32.80
BI	Motorcycle		0.00
PD	Motorcycle		0.00
MDCL	Motorcycle		0.00
COLL	Motorcycle		0.00

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Coverage	Vehicle Type	Vehicle Use	Coverage Expense Fee
COMP	Motorcycle		0.00
BI	Motorhome		0.00
PD	Motorhome		0.00
MDCL	Motorhome		0.00
COLL	Motorhome		0.00
COMP	Motorhome		0.00
BI	Named Non Owner		0.00
PD	Named Non Owner		0.00
MDCL	Named Non Owner		0.00
COLL	Named Non Owner		0.00
COMP	Named Non Owner		0.00
BI	Classics	Not Restricted	47.60
PD	Classics	Not Restricted	44.20
MDCL	Classics	Not Restricted	9.50
COLL	Classics	Not Restricted	0.00
COMP	Classics	Not Restricted	0.00
BI	Antique	Not Restricted	47.60
PD	Antique	Not Restricted	44.20
MDCL	Antique	Not Restricted	9.50
COLL	Antique	Not Restricted	0.00
COMP	Antique	Not Restricted	0.00
BI	Classics	Restricted	0.00
PD	Classics	Restricted	0.00
MDCL	Classics	Restricted	0.00
COMP	Classics	Restricted	0.00
COLL	Classics	Restricted	0.00
BI	Antique	Restricted	0.00
PD	Antique	Restricted	0.00
MDCL	Antique	Restricted	0.00
COMP	Antique	Restricted	0.00
COLL	Antique	Restricted	0.00

No expense fees are applicable on Annual Policies

NS03TF80: PLCY Ineligible Risk Surcharge Factor

Effective Date: MAR-15-2004

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

NS03TF91: PLCY Terms with Prior Carrier Factor **

Effective Date: JUN-20-2011

Sub-chart - High Level	Pricing-OSU-Eff-Date	Prior Carrier Company Code
Renewal	<20110620	
Group A	>20110619	Not(002, 005, 013, 031, 049, 054, 059, 068, 077, 091, 094, 112, 118, 120, 141, 143, 145, 157, 161, 163, 165, 173, 175, 179, 191, 194, 197)

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Sub-chart - High Level	Pricing-OSU-Eff-Date	Prior Carrier Company Code
Group B	>20110619	002, 005, 013, 031, 049, 054, 059, 068, 077, 091, 094, 112, 118, 120, 141, 143, 145, 157, 161, 163, 165, 173, 175, 179, 191, 194, 197

Sub-chart	Policy Insured Term	Pricing-OSU-Eff-Date	Terms with Prior Carrier	Terms with Prior Carrier Factor
Renewal		<20110620		1.00
Group A	1		1-5	0.95
	2		1-5	0.95
	3		1-5	0.95
	4		1-5	0.95
	5		1-5	0.97
	6		1-5	0.97
	7		1-5	0.99
	8		1-5	1.00
	9		1-5	1.00
	10		1-5	1.00
	11		1-5	1.00
	1		>5	0.90
	2		>5	0.90
	3		>5	0.90
	4		>5	0.90
	5		>5	0.92
	6		>5	0.92
	7		>5	0.94
	8		>5	0.96
	9		>5	0.98
	10		>5	0.99
	11		>5	1.00
Group B	1		1-5	1.00
	2		1-5	1.00
	3		1-5	1.00
	4		1-5	1.00
	5		1-5	1.00
	6		1-5	1.00
	7		1-5	1.00
	8		1-5	1.00
	9		1-5	1.00
	10		1-5	1.00
	11		1-5	1.00
	1		>5	1.00
	2		>5	1.00
	3		>5	1.00
	4		>5	1.00
	5		>5	1.00
	6		>5	1.00

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Sub-chart	Policy Insured Term	Pricing-OSU-Eff-Date	Terms with Prior Carrier	Terms with Prior Carrier Factor
	7		>5	1.00
	8		>5	1.00
	9		>5	1.00
	10		>5	1.00
	11		>5	1.00

NS03TI12: PLCY Accident Prevention Course Discount Factor
Effective Date: DEC-13-2002

Coverage	Defensive Driver Code	Accident Prevention Course Discount Factor	Coverage	Defensive Driver Code	Accident Prevention Course Discount Factor
COMP	Does Not Apply	1.00	COMP	Applies	0.95
COLL	Does Not Apply	1.00	COLL	Applies	0.95
PD	Does Not Apply	1.00	PD	Applies	0.95
BI	Does Not Apply	1.00	BI	Applies	0.95
PIP	Does Not Apply	1.00	PIP	Applies	0.95
MDCL	Does Not Apply	1.00	MDCL	Applies	0.95

NS03TI29: PLCY Passive Occupant Restraint Discount Factor
Effective Date: JUN-19-2010

Passive Restraint Code	Passive Occupant Restraint Discount Factor	Passive Restraint Code	Passive Occupant Restraint Discount Factor	Passive Restraint Code	Passive Occupant Restraint Discount Factor
Not Applicable	1.00	Air Bag	0.88	Air Bag (Driver Side)	0.97
Seat Belt Passive	1.00				

NS03TI35: PLCY Home and Car Discount Factor
Effective Date: DEC-13-2002

Home and Car Discount Code	Homeowner Policy Form Code	Vehicle Use	Home and Car Discount Factor
		Corporate Business	1.00
	Non Nationwide Homeowner		1.00
	Non Nationwider Mobile Homeowner		1.00
	Non Nationwide Condo		1.00
	Non Nationwide Farm		1.00
Remove (at renewal), Yes	Elite		0.90
Remove (at renewal), Yes	Extended		0.90
Remove (at renewal), Yes	Market Value		0.90
Remove (at renewal), Yes	Golden Blanket		0.90
Remove (at renewal), Yes	Homeowner		0.90

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Home and Car Discount Code	Homeowner Policy Form Code	Vehicle Use	Home and Car Discount Factor
Remove (at renewal), Yes	Condo		0.95
Remove (at renewal), Yes	Mobile Home		0.95
Remove (at renewal), Yes	Tenent		0.95
Remove (at renewal), Yes	Farm		1.00
Future (add at renewal), No			1.00
not Future (add at renewal), not No, not Remove (at renewal), not Yes			1.00

NS03TI73: PLCY Accident Free Discount Factor
Effective Date: MAR-15-2005

Chargeable Accidents in Past Five Years (Count)	Driver License Status Code	Major Violations in Past Five Years (Count)	Prior Insurance Code	Years Driving Experience	Accident Free Discount Factor
				0-4	1.00
			No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3)	>4	1.00
			No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6)	>4	1.00
>0				>4	1.00
		>0		>4	1.00
	Unverifiable			>4	1.00
	Inexperienced			>4	1.00
0		0		>4	0.95

NS03TI80: PLCY Paid In Full Discount Factor
Effective Date: DEC-13-2002

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

NS03TI83: PLCY Auto Financial Discount Factor
Effective Date: SEP-15-2004

Auto Financial Discount Indicator	Home and Car Discount Code	Homeowner Policy Form Code	Auto Financial Discount Factor
Yes	Remove (at renewal), Yes	Not(Non Nationwide Condo, Non Nationwide Farm, Non Nationwide Homeowner, Non Nationwider Mobile Homeowner)	1.00

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Auto Financial Discount Indicator	Home and Car Discount Code	Homeowner Policy Form Code	Auto Financial Discount Factor
Yes	Remove (at renewal), Yes	Non Nationwide Condo, Non Nationwide Farm, Non Nationwide Homeowner, Non Nationwider Mobile Homeowner	0.95
Yes	Future (add at renewal), No		0.95
No			1.00

NS03TI84: COMP Driver's Age Percent
Effective Date: DEC-13-2002

Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent
<25	1.00	>24	1.00		

Under 25 Classification applies if an individual under the age of 25 is a principal or occasional operator, whether or not this individual's classification is also applied to an automobile.

NS03TI85: COLL Driver's Age Percent
Effective Date: DEC-13-2002

Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent
<25	1.50	>24	1.00		

Under 25 Classification applies if an individual under the age of 25 is a principal or occasional operator, whether or not this individual's classification is also applied to an automobile.

NS03TI86: BI Driver's Age Percent
Effective Date: DEC-13-2002

Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent
<25	1.30	>24	1.00		

Under 25 Classification applies if an individual under the age of 25 is a principal or occasional operator, whether or not this individual's classification is also applied to an automobile.

NS03TI87: PD Driver's Age Percent
Effective Date: DEC-13-2002

Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent
<25	1.30	>24	1.00		

Under 25 Classification applies if an individual under the age of 25 is a principal or occasional operator, whether or not this individual's classification is also applied to an automobile.

NS03TI88: MDCL Driver's Age Percent
Effective Date: DEC-13-2002

Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent
<25	1.00	>24	1.00		

Under 25 Classification applies if an individual under the age of 25 is a principal or occasional operator, whether or not this individual's classification is also applied to an

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automobile.

NS03TI89: COMP Engine Size Percent
Effective Date: MAR-15-2005

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

Engine Size = Cubic Centimeters.
0-100 cc engine size applies to Mopeds, Motorscooters, Minibikes and Motorbikes.

NS03TI90: COLL Engine Size Percent
Effective Date: MAR-15-2005

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

Engine Size = Cubic Centimeters.
0-100 cc engine size applies to Mopeds, Motorscooters, Minibikes and Motorbikes.

NS03TI91: BI Engine Size Percent
Effective Date: MAR-15-2005

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

Engine Size = Cubic Centimeters.
0-100 cc engine size applies to Mopeds, Motorscooters, Minibikes and Motorbikes.

NS03TI92: PD Engine Size Percent
Effective Date: MAR-15-2005

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

Engine Size = Cubic Centimeters.
0-100 cc engine size applies to Mopeds, Motorscooters, Minibikes and Motorbikes.

NS03TM01: PLCY Matrix Rating Sub Tier Number
Effective Date: SEP-15-2004

Auto Financial Discount Indicator	Homeowner Policy Form Code	Multi-Car Indicator	Matrix Rating Sub Tier Number
	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1
	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	2

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

NS03TM02: PLCY Matrix Tier Factor

Effective Date: JUN-19-2010

Sub-chart - High Level	Coverage
Comp	COMP
UMBI, UMPD	UIMBI, UMBI, UMPD
MP	MDCL
BI.PD	BI, PD
COLL	COLL

Sub-chart	Matrix Tier	Matrix Tier Factor	Matrix Tier	Matrix Tier Factor	Matrix Tier	Matrix Tier Factor
Comp	A01	0.66	A02	0.72	A03	0.73
	A04	0.80	A05	0.77	A06	0.84
	B01	0.68	B02	0.76	B03	0.76
	B04	0.84	B05	0.82	B06	0.94
	C01	0.68	C02	0.75	C03	0.77
	C04	0.84	C05	0.81	C06	0.93
	D01	0.72	D02	0.78	D03	0.80
	D04	0.86	D05	0.84	D06	0.96
	E01	0.75	E02	0.83	E03	0.83
	E04	0.92	E05	0.90	E06	1.01
	X99	1.00				
UMBI, UMPD	A01	0.88	A02	0.88	A03	0.88
	A04	0.88	A05	0.88	A06	0.88
	B01	0.92	B02	0.92	B03	0.92
	B04	0.92	B05	0.92	B06	0.92
	C01	0.92	C02	0.92	C03	0.92
	C04	0.92	C05	0.92	C06	0.92
	D01	0.96	D02	0.96	D03	0.96
	D04	0.96	D05	0.96	D06	0.96
	E01	1.00	E02	1.00	E03	1.00

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Sub-chart	Matrix Tier	Matrix Tier Factor	Matrix Tier	Matrix Tier Factor	Matrix Tier	Matrix Tier Factor
	E04	1.00	E05	1.00	E06	1.00
	X99	1.00				
MP	A01	0.61	A02	0.76	A03	0.64
	A04	0.80	A05	0.69	A06	0.86
	B01	0.63	B02	0.79	B03	0.68
	B04	0.88	B05	0.73	B06	0.99
	C01	0.63	C02	0.79	C03	0.68
	C04	0.88	C05	0.73	C06	0.99
	D01	0.66	D02	0.82	D03	0.69
	D04	0.90	D05	0.75	D06	1.00
	E01	0.68	E02	0.86	E03	0.72
	E04	0.92	E05	0.78	E06	1.01
	X99	1.00				
BI.PD	A01	0.61	A02	0.73	A03	0.65
	A04	0.80	A05	0.71	A06	0.84
	B01	0.62	B02	0.76	B03	0.67
	B04	0.83	B05	0.72	B06	0.93
	C01	0.63	C02	0.80	C03	0.67
	C04	0.86	C05	0.73	C06	0.96
	D01	0.65	D02	0.84	D03	0.69
	D04	0.90	D05	0.75	D06	0.98
	E01	0.66	E02	0.86	E03	0.72
	E04	0.92	E05	0.78	E06	1.01
	X99	1.00				
COLL	A01	0.58	A02	0.72	A03	0.64
	A04	0.80	A05	0.67	A06	0.84
	B01	0.60	B02	0.76	B03	0.67
	B04	0.83	B05	0.70	B06	0.93
	C01	0.60	C02	0.76	C03	0.67
	C04	0.84	C05	0.70	C06	0.93
	D01	0.63	D02	0.80	D03	0.69
	D04	0.88	D05	0.73	D06	0.98
	E01	0.65	E02	0.84	E03	0.72
	E04	0.92	E05	0.78	E06	1.01
	X99	1.00				

NS03TM03: PLCY Matrix Tier Factor

Effective Date: MAR-15-2005

Matrix Tier	Matrix Tier Factor	Matrix Tier	Matrix Tier Factor	Matrix Tier	Matrix Tier Factor
A01	0.88	A02	0.88	A03	0.88
A04	0.88	A05	0.88	A06	0.88
B01	0.92	B02	0.92	B03	0.92
B04	0.92	B05	0.92	B06	0.92
C01	0.92	C02	0.92	C03	0.92
C04	0.92	C05	0.92	C06	0.92
D01	0.96	D02	0.96	D03	0.96

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Matrix Tier	Matrix Tier Factor	Matrix Tier	Matrix Tier Factor	Matrix Tier	Matrix Tier Factor
D04	0.96	D05	0.96	D06	0.96
E01	1.00	E02	1.00	E03	1.00
E04	1.00	E05	1.00	E06	1.00
X99	1.00				

NS03TM05: PLCY Matrix Rating Tier Number
Effective Date: SEP-15-2004

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

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

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Sub-chart	Previous Prior Insurance Code	Prior Insurance Code	Rated Threshold	Matrix Rating Tier Number
	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	G, H	1
	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	K, O	2
		No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)		5

NS03TM06: PLCY Household Composition Factor

Effective Date: MAR-22-2008

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

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Coverage	Multi-Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	Household Composition Factor
COLL		1	<2	>24	0.97
COLL	Applies	1	2	>24	0.97
COLL	Applies	1	3	>24	0.97
COLL	Applies	1	>3	>24	0.97
COLL		2	<2	>24	0.97
COLL	Applies	2	2	>24	0.97
COLL	Applies	2	3	>24	0.97
COLL	Applies	2	>3	>24	0.97
COLL		3	<2	>24	0.97
COLL	Applies	3	2	>24	0.97
COLL	Applies	3	3	>24	0.97
COLL	Applies	3	>3	>24	0.97
COLL		>3	<2	>24	0.97
COLL	Applies	>3	2	>24	0.97
COLL	Applies	>3	3	>24	0.97
COLL	Applies	>3	>3	>24	0.97
COLL		1	<2	<25	1.04
COLL	Applies	1	2	<25	1.04
COLL	Applies	1	3	<25	1.04
COLL	Applies	1	>3	<25	1.04
COLL		2	<2	<25	1.04
COLL	Applies	2	2	<25	1.04
COLL	Applies	2	3	<25	1.04
COLL	Applies	2	>3	<25	1.04
COLL		3	<2	<25	1.04
COLL	Applies	3	2	<25	1.04
COLL	Applies	3	3	<25	1.04
COLL	Applies	3	>3	<25	1.04
COLL		>3	<2	<25	1.04
COLL	Applies	>3	2	<25	1.04
COLL	Applies	>3	3	<25	1.04
COLL	Applies	>3	>3	<25	1.04
COMP		1	<2	>24	0.97
COMP	Applies	1	2	>24	1.02
COMP	Applies	1	3	>24	1.02
COMP	Applies	1	>3	>24	1.02
COMP		2	<2	>24	0.95
COMP	Applies	2	2	>24	0.97
COMP	Applies	2	3	>24	1.02
COMP	Applies	2	>3	>24	1.02
COMP		3	<2	>24	0.95
COMP	Applies	3	2	>24	0.95
COMP	Applies	3	3	>24	0.97
COMP	Applies	3	>3	>24	1.02
COMP		>3	<2	>24	0.95
COMP	Applies	>3	2	>24	0.95

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Coverage	Multi-Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	Household Composition Factor
COMP	Applies	>3	3	>24	0.95
COMP	Applies	>3	>3	>24	0.97
COMP		1	<2	<25	1.00
COMP	Applies	1	2	<25	1.05
COMP	Applies	1	3	<25	1.10
COMP	Applies	1	>3	<25	1.10
COMP		2	<2	<25	0.98
COMP	Applies	2	2	<25	1.00
COMP	Applies	2	3	<25	1.05
COMP	Applies	2	>3	<25	1.10
COMP		3	<2	<25	0.95
COMP	Applies	3	2	<25	0.98
COMP	Applies	3	3	<25	1.00
COMP	Applies	3	>3	<25	1.05
COMP		>3	<2	<25	0.95
COMP	Applies	>3	2	<25	0.95
COMP	Applies	>3	3	<25	0.98
COMP	Applies	>3	>3	<25	1.00
MDCL		1	<2	>24	0.99
MDCL	Applies	1	2	>24	0.91
MDCL	Applies	1	3	>24	0.84
MDCL	Applies	1	>3	>24	0.84
MDCL		2	<2	>24	1.09
MDCL	Applies	2	2	>24	0.99
MDCL	Applies	2	3	>24	0.91
MDCL	Applies	2	>3	>24	0.84
MDCL		3	<2	>24	1.19
MDCL	Applies	3	2	>24	1.09
MDCL	Applies	3	3	>24	1.09
MDCL	Applies	3	>3	>24	0.91
MDCL		>3	<2	>24	1.19
MDCL	Applies	>3	2	>24	1.14
MDCL	Applies	>3	3	>24	1.14
MDCL	Applies	>3	>3	>24	1.09
MDCL		1	<2	<25	1.05
MDCL	Applies	1	2	<25	0.96
MDCL	Applies	1	3	<25	0.90
MDCL	Applies	1	>3	<25	0.90
MDCL		2	<2	<25	1.12
MDCL	Applies	2	2	<25	1.05
MDCL	Applies	2	3	<25	0.96
MDCL	Applies	2	>3	<25	0.90
MDCL		3	<2	<25	1.20
MDCL	Applies	3	2	<25	1.12
MDCL	Applies	3	3	<25	1.10
MDCL	Applies	3	>3	<25	0.96

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Coverage	Multi-Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	Household Composition Factor
MDCL		>3	<2	<25	1.20
MDCL	Applies	>3	2	<25	1.15
MDCL	Applies	>3	3	<25	1.15
MDCL	Applies	>3	>3	<25	1.12
BI, PD	Does Not Apply	1	2	>24	0.98
BI, PD	Does Not Apply	1	3	>24	0.98
BI, PD	Does Not Apply	1	>3	>24	0.98
BI, PD	Does Not Apply	2	2	>24	1.01
BI, PD	Does Not Apply	2	3	>24	1.01
BI, PD	Does Not Apply	2	>3	>24	1.01
BI, PD	Does Not Apply	3	2	>24	1.01
BI, PD	Does Not Apply	3	3	>24	1.01
BI, PD	Does Not Apply	3	>3	>24	1.01
BI, PD	Does Not Apply	>3	2	>24	1.01
BI, PD	Does Not Apply	>3	3	>24	1.01
BI, PD	Does Not Apply	>3	>3	>24	1.01
BI, PD	Does Not Apply	1	2	<25	1.02
BI, PD	Does Not Apply	1	3	<25	1.03
BI, PD	Does Not Apply	1	>3	<25	1.03
BI, PD	Does Not Apply	2	2	<25	1.07
BI, PD	Does Not Apply	2	3	<25	1.05
BI, PD	Does Not Apply	2	>3	<25	1.07
BI, PD	Does Not Apply	3	2	<25	1.04
BI, PD	Does Not Apply	3	3	<25	1.07
BI, PD	Does Not Apply	3	>3	<25	1.05
BI, PD	Does Not Apply	>3	2	<25	1.03
BI, PD	Does Not Apply	>3	3	<25	1.05
BI, PD	Does Not Apply	>3	>3	<25	1.07
COLL	Does Not Apply	1	2	>24	0.97
COLL	Does Not Apply	1	3	>24	0.97
COLL	Does Not Apply	1	>3	>24	0.97
COLL	Does Not Apply	2	2	>24	0.97
COLL	Does Not Apply	2	3	>24	0.97
COLL	Does Not Apply	2	>3	>24	0.97
COLL	Does Not Apply	3	2	>24	0.97
COLL	Does Not Apply	3	3	>24	0.97
COLL	Does Not Apply	3	>3	>24	0.97
COLL	Does Not Apply	>3	2	>24	0.97
COLL	Does Not Apply	>3	3	>24	0.97
COLL	Does Not Apply	>3	>3	>24	0.97
COLL	Does Not Apply	1	2	<25	1.04
COLL	Does Not Apply	1	3	<25	1.04
COLL	Does Not Apply	1	>3	<25	1.04
COLL	Does Not Apply	2	2	<25	1.04
COLL	Does Not Apply	2	3	<25	1.04
COLL	Does Not Apply	2	>3	<25	1.04

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Coverage	Multi-Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	Household Composition Factor
COLL	Does Not Apply	3	2	<25	1.04
COLL	Does Not Apply	3	3	<25	1.04
COLL	Does Not Apply	3	>3	<25	1.04
COLL	Does Not Apply	>3	2	<25	1.04
COLL	Does Not Apply	>3	3	<25	1.04
COLL	Does Not Apply	>3	>3	<25	1.04
COMP	Does Not Apply	1	2	>24	0.97
COMP	Does Not Apply	1	3	>24	0.97
COMP	Does Not Apply	1	>3	>24	0.97
COMP	Does Not Apply	2	2	>24	0.95
COMP	Does Not Apply	2	3	>24	0.95
COMP	Does Not Apply	2	>3	>24	0.95
COMP	Does Not Apply	3	2	>24	0.95
COMP	Does Not Apply	3	3	>24	0.95
COMP	Does Not Apply	3	>3	>24	0.95
COMP	Does Not Apply	>3	2	>24	0.95
COMP	Does Not Apply	>3	3	>24	0.95
COMP	Does Not Apply	>3	>3	>24	0.95
COMP	Does Not Apply	1	2	<25	1.00
COMP	Does Not Apply	1	3	<25	1.05
COMP	Does Not Apply	1	>3	<25	1.05
COMP	Does Not Apply	2	2	<25	0.98
COMP	Does Not Apply	2	3	<25	0.98
COMP	Does Not Apply	2	>3	<25	1.02
COMP	Does Not Apply	3	2	<25	0.98
COMP	Does Not Apply	3	3	<25	0.98
COMP	Does Not Apply	3	>3	<25	0.98
COMP	Does Not Apply	>3	2	<25	0.95
COMP	Does Not Apply	>3	3	<25	0.98
COMP	Does Not Apply	>3	>3	<25	0.98
MDCL	Does Not Apply	1	2	>24	0.99
MDCL	Does Not Apply	1	3	>24	0.99
MDCL	Does Not Apply	1	>3	>24	0.99
MDCL	Does Not Apply	2	2	>24	1.09
MDCL	Does Not Apply	2	3	>24	1.09
MDCL	Does Not Apply	2	>3	>24	1.09
MDCL	Does Not Apply	3	2	>24	1.19
MDCL	Does Not Apply	3	3	>24	1.19
MDCL	Does Not Apply	3	>3	>24	1.19
MDCL	Does Not Apply	>3	2	>24	1.19
MDCL	Does Not Apply	>3	3	>24	1.19
MDCL	Does Not Apply	>3	>3	>24	1.19
MDCL	Does Not Apply	1	2	<25	1.04
MDCL	Does Not Apply	1	3	<25	1.06
MDCL	Does Not Apply	1	>3	<25	1.06
MDCL	Does Not Apply	2	2	<25	1.16

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Coverage	Multi-Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	Household Composition Factor
MDCL	Does Not Apply	2	3	<25	1.15
MDCL	Does Not Apply	2	>3	<25	1.17
MDCL	Does Not Apply	3	2	<25	1.22
MDCL	Does Not Apply	3	3	<25	1.20
MDCL	Does Not Apply	3	>3	<25	1.26
MDCL	Does Not Apply	>3	2	<25	1.20
MDCL	Does Not Apply	>3	3	<25	1.20
MDCL	Does Not Apply	>3	>3	<25	1.22

NS03TM20: PLCY Advance Quote Discount Factor
Effective Date: SEP-15-2006

Pricing-OSU-Eff-Date	Prior Carrier Company Code	Shopping Days	Advance Quote Discount Factor
<20060915			1.000
	Nationwide Prior Carriers incl Titan		1.000
	156(Amco Insurance Company), 157(Colonial County Mutual Company)		1.000
	Not(156(Amco Insurance Company), 157(Colonial County Mutual Company), Nationwide Prior Carriers incl Titan)	0-7	1.000
	Not(156(Amco Insurance Company), 157(Colonial County Mutual Company), Nationwide Prior Carriers incl Titan)	>899	1.000
	Not(156(Amco Insurance Company), 157(Colonial County Mutual Company), Nationwide Prior Carriers incl Titan)	8	0.950
	Not(156(Amco Insurance Company), 157(Colonial County Mutual Company), Nationwide Prior Carriers incl Titan)	>8	0.950

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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	A-1 Private Passenger Auto Abstract	Filed	03/21/2011

Comments:

Attachment:

Form A-1.pdf

		Item Status:	Status Date:
Satisfied - Item:	APCS-Auto Premium Comparison Survey	Filed	03/21/2011

Comments:

Attachments:

AR 6-20-11 PPA Survey FORM APCS.pdf

AR 6-20-11 PPA Survey FORM APCS.xls

		Item Status:	Status Date:
Satisfied - Item:	NAIC loss cost data entry document	Filed	03/21/2011

Comments:

Attachment:

Form RF-1.pdf

		Item Status:	Status Date:
Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	03/21/2011
Bypass Reason:	Not Applicable		

Comments:

	Item Status:	Status

			Date:
Satisfied - Item:	Memorandum and Exhibits	Filed	03/21/2011

Comments:

Attachments:

Memorandum.pdf

Exhibits.pdf

		Item Status:	**Status Date:**
Satisfied - Item:	Amendment Memorandum	Filed	03/21/2011

Comments:

Attachment:

Amendment Memorandum.pdf

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

Instructions: All questions must be answered. If the answer is "none" or "Not applicable, so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name: Nationwide Assurance Company

NAIC # (including group #): 10723 (0140)

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

a.	Driver over 55	0-5	%
b.	Good Student Discount	0-1	%
c.	Multi-car Discount	9-26	%
d.	Accident Free Discount*	5	%
	Please Specify Qualification for Discount: Driver has five years or more driving experience, and Driver is not receiving the "unverifiable driving record surcharge," and Driver is free from major and DUI violations for the most recent five years, and Driver has no lapse in coverage in the past year or continuous coverage for six months of new business, and Driver is free of chargeable accidents for the most recent five years.		
e.	Anti-Theft Discount	0	%
f.	Other (specify)		
	New Vehicle Discount	0-30	%
	Full Front Seat Air Bag	12	%
	Driver Side Only Air Bag	3	%
	Matrix Tier Factor	0-42	%
	Accident Prevention Discount (i.e. Defensive Driver)	5	%
	Financial Responsibility Rate Factor	0-57	%
	Farm Use Discount	2	%
	Advance Quote Discount	5	%
	Terms with Prior Carrier Discount	0-10	%

6. Do you have an installment payment plan for automobile insurance? ☒ Yes ☐ No
   If so, what is the fee for installment payments? $8.00
7. Does your company utilize a tiered rating plan? ☐ Yes ☒ No
   If so, list the programs and percentage difference and current volume for each plan: N/A

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

Kelly J. Clark

Signature

Kelly J. Clark

Printed Name

State Filings Specialist

Title

614-677-2963

Telephone Number

Clarkk42@nationwide.com

Email address

Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified August 2005

NAIC Number:	10723
Company Name:	Nationwide Assurance Company
Contact Person:	Kelly Clark
Telephone No.:	614-677-2963
Email Address:	clarkk42@nationwide.com
Effective Date:	6/20/2011

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	*12% Dual/3% Driver*	%
AUTO/HOMEOWNERS	*5% or 10%*	%
GOOD STUDENT	*Within Driver Class Factors*	%
ANTI-THEFT DEVICE	*0*	%
Over 55 Defensive Driver Discount	*5%*	%
$250/$500 Deductible Comp./Coll.	*COMP $250=30% $500=55% / COLL $250=7% $500=20%*	%

Assumptions to Use:

1. ***Liability -Minimum $25,000 per person***
2. ***Bodily Injury $50,000 per accident***
   $25,000 per accident
3. ***Property Damage $100 deductible per accident***
4. ***Comprehensive & Collision $250 deductible per accident***
5. ***The insured has elected to accept:***
   Uninsured motorist property and bodily injury equal to liability coverage
   Underinsured bodily injury equal to liability coverage
6. ***Personal Injury Protection of $5,000 for medical, loss wages according to statute and $5,000 accidental***
7. ***If male and female rates are different, use the highest of the two***

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

			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*		$1,101	$1,328	$570	$570	$1,118	$1,349	$577	$577	$1,475	$1,797	$726	$726	$1,004	$1,207	$530	$530	$1,214	$1,470	$617	$617
	Minimum Liability with Comprehensive and Collision		$2,028	$2,475	$1,054	$1,036	$2,235	$2,743	$1,167	$1,136	$2,492	$3,067	$1,277	$1,245	$2,219	$2,736	$1,199	$1,149	$2,368	$2,920	$1,254	$1,207
	100/300/50 Liability with Comprehensive and Collision		$2,347	$2,860	$1,215	$1,197	$2,563	$3,140	$1,332	$1,301	$2,971	$3,652	$1,505	$1,472	$2,543	$3,127	$1,362	$1,312	$2,747	$3,380	$1,440	$1,393
2003 Ford Explorer 'XLT' 2WD, 4 door	*Minimum Liability*		$1,075	$1,296	$559	$559	$1,091	$1,316	$566	$566	$1,432	$1,743	$708	$708	$978	$1,173	$518	$518	$1,183	$1,431	$605	$605
	Minimum Liability with Comprehensive and Collision		$2,011	$2,452	$1,041	$1,026	$2,210	$2,709	$1,146	$1,120	$2,447	$3,006	$1,248	$1,221	$2,179	$2,680	$1,166	$1,123	$2,326	$2,862	$1,221	$1,182
	100/300/50 Liability with Comprehensive and Collision		$2,311	$2,812	$1,194	$1,179	$2,518	$3,081	$1,303	$1,277	$2,893	$3,551	$1,462	$1,435	$2,482	$3,046	$1,320	$1,278	$2,681	$3,292	$1,396	$1,358
2003 Honda Odyssey "EX"	*Minimum Liability*		$935	$1,120	$501	$501	$953	$1,142	$508	$508	$1,247	$1,510	$631	$631	$865	$1,032	$471	$471	$1,043	$1,255	$546	$546
	Minimum Liability with Comprehensive and Collision		$1,656	$2,005	$891	$877	$1,816	$2,213	$978	$954	$2,035	$2,487	$1,071	$1,047	$1,801	$2,203	$1,000	$962	$1,934	$2,368	$1,050	$1,015
	100/300/50 Liability with Comprehensive and Collision		$1,922	$2,324	$1,030	$1,016	$2,090	$2,541	$1,120	$1,097	$2,429	$2,966	$1,263	$1,239	$2,072	$2,528	$1,141	$1,103	$2,248	$2,747	$1,209	$1,174
2005 Toyota Camry LE 3.0L 4 door Sedan	*Minimum Liability*		$1,017	$1,222	$535	$535	$1,038	$1,248	$544	$544	$1,366	$1,660	$681	$681	$942	$1,129	$504	$504	$1,144	$1,381	$589	$589
	Minimum Liability with Comprehensive and Collision		$2,078	$2,536	$1,069	$1,054	$2,304	$2,827	$1,186	$1,159	$2,510	$3,086	$1,275	$1,247	$2,293	$2,824	$1,214	$1,171	$2,429	$2,992	$1,265	$1,226
	100/300/50 Liability with Comprehensive and Collision		$2,365	$2,880	$1,217	$1,201	$2,599	$3,182	$1,338	$1,311	$2,937	$3,607	$1,481	$1,453	$2,585	$3,174	$1,364	$1,321	$2,769	$3,403	$1,435	$1,395
2003 Cadillac Seville "STS" 4 door Sedan	*Minimum Liability*		$895	$1,069	$484	$484	$913	$1,091	$491	$491	$1,190	$1,439	$608	$608	$831	$989	$457	$457	$1,002	$1,203	$529	$529
	Minimum Liability with Comprehensive and Collision		$2,018	$2,466	$1,060	$1,037	$2,276	$2,801	$1,203	$1,162	$2,430	$2,996	$1,272	$1,229	$2,323	$2,876	$1,273	$1,207	$2,417	$2,991	$1,302	$1,242
	100/300/50 Liability with Comprehensive and Collision		$2,271	$2,768	$1,194	$1,170	$2,535	$3,111	$1,340	$1,298	$2,802	$3,447	$1,455	$1,412	$2,579	$3,183	$1,408	$1,342	$2,715	$3,349	$1,454	$1,394
1998 Chevrolet Cavalier LS 4D Sedan	*Minimum Liability*		$1,028	$1,236	$540	$540	$1,051	$1,265	$549	$549	$1,390	$1,691	$692	$692	$959	$1,150	$511	$511	$1,165	$1,408	$598	$598
	Minimum Liability with Comprehensive and Collision		$2,007	$2,446	$1,036	$1,023	$2,216	$2,715	$1,143	$1,120	$2,443	$3,000	$1,241	$1,217	$2,198	$2,702	$1,165	$1,127	$2,345	$2,883	$1,220	$1,186
	100/300/50 Liability with Comprehensive and Collision		$2,306	$2,805	$1,189	$1,175	$2,524	$3,085	$1,300	$1,276	$2,891	$3,547	$1,455	$1,431	$2,503	$3,068	$1,320	$1,282	$2,700	$3,314	$1,396	$1,362

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

1.	This filing transmittal is part of Company Tracking #	**11NSA-8369AR-KJC**

2.	If filing is an adoption of an advisory organization loss cost filing, give name of advisory organization and Reference/Item Filing Number	**N/A**

		Company Name		Company NAIC Number
3.	**A.**	**Nationwide Assurance Company**	**B.**	**10723**

		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	**A.**	**19.0 Personal Auto**	**B.**	**19.0001 Private Passenger Automobile (PPA)**

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY (D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	**7.6%**	**1.5%**					
Property Damage	**-1.2%**	**0.0%**					
Medical Benefits	**-4.3%**	**0.0%**					
UM/UIM-Bodily Injury	**1.5%**	**0.0%**					
UIM-Property Damage	**5.2%**	**0.0%**					
Comprehensive	**-2.6%**	**0.0%**					
Collision	**2.2%**	**2.2%**					
Towing and Labor	**20.2%**	**15.0%**					
Loss of Use	**-0.1%**	**0.0%**					
TOTAL OVERALL EFFECT	**2.6%**	**0.9%**					

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2010	**2,508**	**5.3**	**6/19/10**	**4,540**	**2,275**	**50.1%**	**58.1%**
2009	**3,413**	**0.0**	**6/19/09**	**5,790**	**3,243**	**56.0%**	**59.2%**
2008	**4,376**	**1.2** **0.7**	**12/1/08** **3/22/08**	**7,295**	**3,648**	**50.0%**	**54.3%**

7.

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

2007	**5,435**	**-1.5** **2.9**	**8/15/07** **3/15/07**	**10,050**	**4,879**	**48.5%**	**56.1%**
2006	**7,802**	**-0.3** **2.7**	**9/15/06** **3/15/06**	**12,928**	**6,446**	**49.9%**	**54.0%**
2005	**8,338**	**-0.9** **0.0**	**9/15/05** **3/15/05**	**12,740**	**5,396**	**42.4%**	**54.6%**

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

8. **N/A** Apply Lost Cost Factors to Future filings? (Y or N)
9. **11.4%** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____
10. **-7.8%** Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): _____

ARKANSAS NON-STANDARD AUTOMOBILE
NATIONWIDE ASSURANCE COMPANY

FILING MEMORANDUM

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

OVERALL RATE LEVEL CHANGES

We have based the indications developed in this filing on an assumed effective date of June 20, 2011. Exhibit I shows the Non-Standard Automobile experience by coverage for the Nationwide Assurance Company ending June 30, 2010. We have adjusted earned premiums to current rate levels, and losses are on an accident year basis, developed to ultimate and projected to the average date of loss during the effective period of the new rates.

INDICATED AND PROPOSED CHANGES

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

Coverage	Indicated Change	Proposed Change
Bodily Injury	7.6%	1.5%
Property Damage	-1.2	0.0
Medical Benefits	-4.3	0.0
Uninsured/Underinsured Motorists-Bodily Injury	1.5	0.0
Uninsured Motorists-Property Damage	5.2	0.0
Comprehensive	-2.6	0.0
Collision	2.2	2.2
Towing and Labor	20.2	15.0
Loss of Use	-0.1	0.0
Total Coverages	**2.6%**	**0.9%**

Territorial Base Rates

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

Towing and Labor

We are revising the Base Rate for Towing and Labor coverage. Exhibit IV shows the current and proposed base rate.

Coverage Expense Fees

We are revising Coverage Expense Fees for Bodily Injury and Collision. Exhibit V shows the current and proposed expense fees for these coverages.

Model Year Factors

We are adding 2013 and 2014 model year factors for Bodily Injury, Property Damage, Medical Benefits, Comprehensive, and Collision coverages. Please see Exhibit VI for the proposed factors.

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Limit/Deductible Factors

We are revising Limit factors for Bodily Injury and Property Damage and Deductible factors for Comprehensive and Collision coverages. Exhibit VII reflects the current and proposed factors.

Terms with Prior Carrier Discount

We are implementing this new segmentation which is a policy level discount. The Terms with Prior Carrier Discount will not be available to existing customers. Please see Exhibit VIII for details.

Miscellaneous

Please see Exhibit IX for a Components of Change Summary.

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

Indications	Exhibit I
Territorial Base Rate Summary	Exhibit II
Territorial Base Rates	Exhibit III
Towing and Labor Base Rates	Exhibit IV
Coverage Expense Fees	Exhibit V
Model Year Factors	Exhibit VI
Limit/Deductible Factors	Exhibit VII
Terms with Prior Carrier Discount Factors	Exhibit VIII
Components of Change Summary	Exhibit IX

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Arkansas Non-Standard Automobile
Nationwide Assurance Company
Calculation of Indicated Rate-Level Change Assumed Effective June 20, 2011
Bodily Injury

Fiscal Accident Year Ending	**2008/2**	**2009/2**	**2010/2**	**3-Year**
Premium				
1. Current Level Earned Premium	3,027,493	2,337,704	1,843,392	
2. Premium Projection Factor	1.020	1.015	1.010	
3. Projected Current Level Earned Premium = (1) × (2)	3,088,043	2,372,770	1,861,826	7,322,639
Experience Losses and Defense and Cost Containment Expenses				
4. Estimated Ultimate Losses and DCC Expenses	1,343,209	1,074,480	961,573	
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	1,343,209	1,074,480	961,573	
6. Loss Projection Factor	1.523	1.292	1.097	
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	2,045,707	1,388,228	1,054,846	4,371,615
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	66.2%	58.5%	56.7%	59.7%
9. Experience Year Weights Used Above				25/35/40
10. Credibility Assigned to Experience				26.9%
11. Trended Permissible Loss and DCC Expense Ratio				54.7%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11)				56.0%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)				4,100,678
Fixed Expenses				
14. Estimated General & Other Acquisition Expenses	492,241	382,942	305,716	
15. Estimated Adjusting and Other Loss Adjustment Expenses	294,788	229,332	183,084	
16. Fixed Expense Projection Factor	1.133	1.098	1.064	
17. Projected General and Other Acquisition Expenses = (14) × (16)	557,709	420,470	325,282	1,303,461
18. Projected Adjusting and Other Loss Adjustment Expenses = (15) × (16)	333,995	251,807	194,801	780,603
19. Projected Total Fixed Expenses = (17) + (18)	891,704	672,277	520,083	2,084,064
Indication				
20. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (19)				6,184,742
21. Permissible Loss, DCC and Fixed Expense Ratio				78.5%
22. Required Premium = (20) ÷ (21)				7,878,652
23. Credibility-Weighted Indicated Rate Level Change = (22) ÷ (3) - 1				7.6%
24. Selected Overall Rate Change				1.5%
Expense Fee				
25. Policy Term in Months				6
26. Current Expense Fee Per Vehicle				46.90
27. Indicated Expense Fee Per Vehicle				58.60
28. Indicated Fixed Premium Change = (27) ÷ (26) - 1				24.9%
29. Selected Expense Fee Per Vehicle				47.60
30. Selected Indicated Fixed Premium Change = (29) ÷ (26) - 1				1.5%
Indication Net of Expense Fee				
31. Latest Year Projected Total Current Level Earned Premium = (3@2010/2)				1,861,826
32. Latest Year Fixed Current Level Earned Premium				441,704
33. Latest Year Projected Variable Current Level Earned Premium = (31) - (32)				1,420,122
34. Required Total Premium = (31) × [1 + (23)]				1,889,753
35. Required Fixed Premium				448,297
36. Required Variable Premium = (34) - (35)				1,441,456
37. Indicated Rate Level Change Net of Expense Fee = (36) ÷ (33) - 1				1.5%
Summary				
38. Indicated Rate Level Change Net of Expense Fee = (37)				1.5%
39. Indicated Expense Fee Change = (28)				1.5%
40. Total Indicated Rate Level Change = (23)				1.5%

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Arkansas Non-Standard Automobile
Nationwide Assurance Company
Calculation of Indicated Rate-Level Change Assumed Effective June 20, 2011
Property Damage

Fiscal Accident Year Ending	**2008/2**	**2009/2**	**2010/2**	**3-Year**
Premium				
1. Current Level Earned Premium	2,921,546	2,233,565	1,749,864	
2. Premium Projection Factor	0.996	1.001	1.006	
3. Projected Current Level Earned Premium = (1) × (2)	2,909,860	2,235,799	1,760,363	6,906,022
Experience Losses and Defense and Cost Containment Expenses				
4. Estimated Ultimate Losses and DCC Expenses	1,305,928	1,067,280	835,667	
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	1,305,928	1,067,280	835,667	
6. Loss Projection Factor	0.988	0.994	1.000	
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	1,290,257	1,060,876	835,667	3,225,112
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	44.3%	47.4%	47.5%	46.7%
9. Experience Year Weights Used Above				25/35/40
10. Credibility Assigned to Experience				66.0%
11. Trended Permissible Loss and DCC Expense Ratio				52.2%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11)				48.6%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)				3,356,327
Fixed Expenses				
14. Estimated General & Other Acquisition Expenses	473,549	364,963	295,014	
15. Estimated Adjusting and Other Loss Adjustment Expenses	283,594	218,565	176,675	
16. Fixed Expense Projection Factor	1.133	1.098	1.064	
17. Projected General and Other Acquisition Expenses = (14) × (16)	536,531	400,729	313,895	1,251,155
18. Projected Adjusting and Other Loss Adjustment Expenses = (15) × (16)	321,312	239,984	187,982	749,278
19. Projected Total Fixed Expenses = (17) + (18)	857,843	640,713	501,877	2,000,433
Indication				
20. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (19)				5,356,760
21. Permissible Loss, DCC and Fixed Expense Ratio				78.5%
22. Required Premium = (20) ÷ (21)				6,823,898
23. Credibility-Weighted Indicated Rate Level Change = (22) ÷ (3) - 1				-1.2%
24. Selected Overall Rate Change				0.0%
Expense Fee				
25. Policy Term in Months				6
26. Current Expense Fee Per Vehicle				44.20
27. Indicated Expense Fee Per Vehicle				56.20
28. Indicated Fixed Premium Change = (27) ÷ (26) - 1				27.1%
29. Selected Expense Fee Per Vehicle				44.20
30. Selected Indicated Fixed Premium Change = (29) ÷ (26) - 1				0.0%
Indication Net of Expense Fee				
31. Latest Year Projected Total Current Level Earned Premium = (3@2010/2)				1,760,363
32. Latest Year Fixed Current Level Earned Premium				416,541
33. Latest Year Projected Variable Current Level Earned Premium = (31) - (32)				1,343,822
34. Required Total Premium = (31) × [1 + (23)]				1,760,363
35. Required Fixed Premium				416,541
36. Required Variable Premium = (34) - (35)				1,343,822
37. Indicated Rate Level Change Net of Expense Fee = (36) ÷ (33) - 1				0.0%
Summary				
38. Indicated Rate Level Change Net of Expense Fee = (37)				0.0%
39. Indicated Expense Fee Change = (28)				0.0%
40. Total Indicated Rate Level Change = (23)				0.0%

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Arkansas Non-Standard Automobile
Nationwide Assurance Company
Calculation of Indicated Rate-Level Change Assumed Effective June 20, 2011
Medical Benefits

Fiscal Accident Year Ending	**2008/2**	**2009/2**	**2010/2**	**3-Year**
Premium				
1. Current Level Earned Premium	151,611	120,001	96,378	
2. Premium Projection Factor	1.051	1.035	1.020	
3. Projected Current Level Earned Premium = (1) × (2)	159,343	124,201	98,306	381,850
Experience Losses and Defense and Cost Containment Expenses				
4. Estimated Ultimate Losses and DCC Expenses	83,962	69,269	35,120	
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	83,962	69,269	35,120	
6. Loss Projection Factor	1.023	0.982	0.942	
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	85,893	68,022	33,083	176,033
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	53.9%	54.8%	33.7%	46.1%
9. Experience Year Weights Used Above				25/35/40
10. Credibility Assigned to Experience				56.2%
11. Trended Permissible Loss and DCC Expense Ratio				50.3%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11)				47.9%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)				182,906
Fixed Expenses				
14. Estimated General & Other Acquisition Expenses	23,955	19,145	15,879	
15. Estimated Adjusting and Other Loss Adjustment Expenses	14,346	11,465	9,509	
16. Fixed Expense Projection Factor	1.133	1.098	1.064	
17. Projected General and Other Acquisition Expenses = (14) × (16)	27,141	21,021	16,895	65,057
18. Projected Adjusting and Other Loss Adjustment Expenses = (15) × (16)	16,254	12,589	10,118	38,961
19. Projected Total Fixed Expenses = (17) + (18)	43,395	33,610	27,013	104,018
Indication				
20. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (19)				286,924
21. Permissible Loss, DCC and Fixed Expense Ratio				78.5%
22. Required Premium = (20) ÷ (21)				365,508
23. Credibility-Weighted Indicated Rate Level Change = (22) ÷ (3) - 1				-4.3%
24. Selected Overall Rate Change				0.0%
Expense Fee				
25. Policy Term in Months				6
26. Current Expense Fee Per Vehicle				9.50
27. Indicated Expense Fee Per Vehicle				21.00
28. Indicated Fixed Premium Change = (27) ÷ (26) - 1				121.1%
29. Selected Expense Fee Per Vehicle				9.50
30. Selected Indicated Fixed Premium Change = (29) ÷ (26) - 1				0.0%
Indication Net of Expense Fee				
31. Latest Year Projected Total Current Level Earned Premium = (3@2010/2)				98,306
32. Latest Year Fixed Current Level Earned Premium				12,521
33. Latest Year Projected Variable Current Level Earned Premium = (31) - (32)				85,785
34. Required Total Premium = (31) × [1 + (23)]				98,306
35. Required Fixed Premium				12,521
36. Required Variable Premium = (34) - (35)				85,785
37. Indicated Rate Level Change Net of Expense Fee = (36) ÷ (33) - 1				0.0%
Summary				
38. Indicated Rate Level Change Net of Expense Fee = (37)				0.0%
39. Indicated Expense Fee Change = (28)				0.0%
40. Total Indicated Rate Level Change = (23)				0.0%

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Arkansas Non-Standard Automobile
Nationwide Assurance Company
Calculation of Indicated Rate-Level Change Assumed Effective June 20, 2011
Uninsured Motorists - Property Damage

Fiscal Accident Year Ending	**2008/2**	**2009/2**	**2010/2**	**3-Year**
Premium				
1. Current Level Earned Premium	155,244	134,472	115,704	
2. Premium Projection Factor	1.169	1.108	1.050	
3. Projected Current Level Earned Premium = (1) × (2)	181,480	148,995	121,489	451,964
Experience Losses and Defense and Cost Containment Expenses				
4. Estimated Ultimate Losses and DCC Expenses	51,070	22,973	51,526	
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	51,070	22,973	51,526	
6. Loss Projection Factor	1.777	1.468	1.213	
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	90,751	33,724	62,501	185,305
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	50.0%	22.6%	51.4%	41.0%
9. Experience Year Weights Used Above				25/35/40
10. Credibility Assigned to Experience				11.7%
11. Trended Permissible Loss and DCC Expense Ratio				56.4%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11)				54.6%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)				246,772
Fixed Expenses				
14. Estimated General & Other Acquisition Expenses	27,448	23,763	20,583	
15. Estimated Adjusting and Other Loss Adjustment Expenses	16,438	14,231	12,326	
16. Fixed Expense Projection Factor	1.133	1.098	1.064	
17. Projected Total Fixed Expenses	49,723	41,718	35,015	126,456
Indication				
18. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (17)				373,228
19. Permissible Loss, DCC and Fixed Expense Ratio				78.5%
20. Required Premium = (18) ÷ (19)				475,450
21. Credibility-Weighted Indicated Rate Level Change = (20) ÷ (3) - 1				5.2%
22. Selected Overall Rate Change				0.0%

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Arkansas Non-Standard Automobile
Nationwide Assurance Company
Calculation of Indicated Rate-Level Change Assumed Effective June 20, 2011
Underinsured Motorists - Bodily Injury, Uninsured Motorists - Bodily Injury

Fiscal Accident Year Ending	**2008/2**	**2009/2**	**2010/2**	**3-Year**
Premium				
1. Current Level Earned Premium	285,077	227,973	187,751	
2. Premium Projection Factor	1.018	1.014	1.010	
3. Projected Current Level Earned Premium = (1) × (2)	290,208	231,165	189,629	711,002
Experience Losses and Defense and Cost Containment Expenses				
4. Estimated Ultimate Losses and DCC Expenses	147,399	93,922	81,510	
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	147,399	93,922	81,510	
6. Loss Projection Factor	0.650	0.829	1.058	
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	95,809	77,861	86,238	271,603
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	33.0%	33.7%	45.5%	38.2%
9. Experience Year Weights Used Above				25/35/40
10. Credibility Assigned to Experience				4.9%
11. Trended Permissible Loss and DCC Expense Ratio				53.7%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11)				52.9%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)				376,120
Fixed Expenses				
14. Estimated General & Other Acquisition Expenses	43,213	34,655	29,999	
15. Estimated Adjusting and Other Loss Adjustment Expenses	25,879	20,754	17,966	
16. Fixed Expense Projection Factor	1.133	1.098	1.064	
17. Projected Total Fixed Expenses	78,281	60,839	51,035	190,155
Indication				
18. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (17)				566,275
19. Permissible Loss, DCC and Fixed Expense Ratio				78.5%
20. Required Premium = (18) ÷ (19)				721,369
21. Credibility-Weighted Indicated Rate Level Change = (20) ÷ (3) - 1				1.5%
22. Selected Overall Rate Change				0.0%

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Arkansas Non-Standard Automobile
Nationwide Assurance Company
Calculation of Indicated Rate-Level Change Assumed Effective June 20, 2011
Comprehensive

Fiscal Accident Year Ending	**2008/2**	**2009/2**	**2010/2**	**3-Year**
Premium				
1. Current Level Earned Premium	591,180	443,031	332,515	
2. Premium Projection Factor	1.093	1.066	1.040	
3. Projected Current Level Earned Premium = (1) × (2)	646,160	472,271	345,816	1,464,247
Experience Losses and Defense and Cost Containment Expenses				
4. Estimated Ultimate Losses and DCC Expenses	178,348	176,698	172,676	
5. Catastrophe Load	1.134	1.134	1.134	
6. Adjusted Estimated Ultimate Losses and DCC Expenses = (4) × (5)	202,247	200,376	195,815	
7. Loss Projection Factor	1.351	1.093	0.885	
8. Projected Estimated Ultimate Losses and DCC Expenses = (6) x (7)	273,236	219,011	173,296	686,732
9. Projected Loss and DCC Expense Ratio = (8) ÷ (3)	42.3%	46.4%	50.1%	46.9%
10. Experience Year Weights Used Above				25/35/40
11. Credibility Assigned to Experience				24.2%
12. Trended Permissible Loss and DCC Expense Ratio				48.3%
13. Credibility-Weighted Loss and DCC Expense Ratio = (11) × (9) + [1 - (11)] × (12)				48.0%
14. Credibility-Weighted Losses and DCC Expenses = (3) × (13)				702,839
Fixed Expenses				
15. Estimated General & Other Acquisition Expenses	102,588	76,388	56,860	
16. Estimated Adjusting and Other Loss Adjustment Expenses	61,437	45,746	34,052	
17. Fixed Expense Projection Factor	1.133	1.098	1.064	
18. Projected General and Other Acquisition Expenses = (15) × (17)	116,232	83,874	60,499	260,605
19. Projected Adjusting and Other Loss Adjustment Expenses = (16) × (17)	69,608	50,229	36,231	156,068
20. Projected Total Fixed Expenses = (18) + (19)	185,840	134,103	96,730	416,673
Indication				
21. Credibility-Weighted Losses, DCC and Fixed Expenses = (14) + (20)				1,119,512
22. Permissible Loss, DCC and Fixed Expense Ratio				78.5%
23. Required Premium = (21) ÷ (22)				1,426,130
24. Credibility-Weighted Indicated Rate Level Change = (23) ÷ (3) - 1				-2.6%
25. Selected Overall Rate Change				0.0%
Expense Fee				
26. Policy Term in Months				6
27. Current Expense Fee Per Vehicle				32.80
28. Indicated Expense Fee Per Vehicle				39.70
29. Indicated Fixed Premium Change = (28) ÷ (27) - 1				21.0%
30. Selected Expense Fee Per Vehicle				32.80
31. Selected Indicated Fixed Premium Change = (30) ÷ (27) - 1				0.0%
Indication Net of Expense Fee				
32. Latest Year Projected Total Current Level Earned Premium = (3@2010/2)				345,816
33. Latest Year Fixed Current Level Earned Premium				84,230
34. Latest Year Projected Variable Current Level Earned Premium = (32) - (33)				261,586
35. Required Total Premium = (32) × [1 + (24)]				345,816
36. Required Fixed Premium				84,230
37. Required Variable Premium = (35) - (36)				261,586
38. Indicated Rate Level Change Net of Expense Fee = (37) ÷ (34) - 1				0.0%
Summary				
39. Indicated Rate Level Change Net of Expense Fee = (38)				0.0%
40. Indicated Expense Fee Change = (29)				0.0%
41. Total Indicated Rate Level Change = (24)				0.0%

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Arkansas Non-Standard Automobile
Nationwide Assurance Company
Calculation of Indicated Rate-Level Change Assumed Effective June 20, 2011
Collision

Fiscal Accident Year Ending	**2008/2**	**2009/2**	**2010/2**	**3-Year**
Premium				
1. Current Level Earned Premium	1,706,123	1,264,363	950,572	
2. Premium Projection Factor	1.125	1.092	1.060	
3. Projected Current Level Earned Premium = (1) × (2)	1,919,388	1,380,684	1,007,606	4,307,678
Experience Losses and Defense and Cost Containment Expenses				
4. Estimated Ultimate Losses and DCC Expenses	750,661	759,565	522,888	
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	750,661	759,565	522,888	
6. Loss Projection Factor	1.239	1.113	1.000	
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	930,069	845,396	522,888	2,339,069
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	48.5%	61.2%	51.9%	54.3%
9. Experience Year Weights Used Above				25/35/40
10. Credibility Assigned to Experience				49.4%
11. Trended Permissible Loss and DCC Expense Ratio				50.9%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11)				52.6%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)				2,265,839
Fixed Expenses				
14. Estimated General & Other Acquisition Expenses	292,782	218,283	162,923	
15. Estimated Adjusting and Other Loss Adjustment Expenses	175,339	130,723	97,570	
16. Fixed Expense Projection Factor	1.133	1.098	1.064	
17. Projected General and Other Acquisition Expenses = (14) × (16)	331,722	239,675	173,350	744,747
18. Projected Adjusting and Other Loss Adjustment Expenses = (15) × (16)	198,659	143,534	103,814	446,007
19. Projected Total Fixed Expenses = (17) + (18)	530,381	383,209	277,164	1,190,754
Indication				
20. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (19)				3,456,593
21. Permissible Loss, DCC and Fixed Expense Ratio				78.5%
22. Required Premium = (20) ÷ (21)				4,403,303
23. Credibility-Weighted Indicated Rate Level Change = (22) ÷ (3) - 1				2.2%
Expense Fee				
24. Policy Term in Months				6
25. Current Expense Fee Per Vehicle				76.60
26. Indicated Expense Fee Per Vehicle				115.00
27. Indicated Fixed Premium Change = (26) ÷ (25) - 1				50.1%
28. Selected Expense Fee Per Vehicle				78.30
29. Selected Indicated Fixed Premium Change = (28) ÷ (25) - 1				2.2%
Indication Net of Expense Fee				
30. Latest Year Projected Total Current Level Earned Premium = (3@2010/2)				1,007,606
31. Latest Year Fixed Current Level Earned Premium				193,645
32. Latest Year Projected Variable Current Level Earned Premium = (30) - (31)				813,961
33. Required Total Premium = (30) × [1 + (23)]				1,029,773
34. Required Fixed Premium				197,942
35. Required Variable Premium = (33) - (34)				831,831
36. Indicated Rate Level Change Net of Expense Fee = (35) ÷ (32) - 1				2.2%
Summary				
37. Indicated Rate Level Change Net of Expense Fee = (36)				2.2%
38. Indicated Expense Fee Change = (27)				2.2%
39. Total Indicated Rate Level Change = (23)				2.2%

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Arkansas Non-Standard Automobile
Nationwide Assurance Company
Calculation of Indicated Rate-Level Change Assumed Effective June 20, 2011
Towing and Labor

Fiscal Accident Year Ending	**2008/2**	**2009/2**	**2010/2**	**3-Year**
Premium				
1. Current Level Earned Premium	4,378	3,290	2,372	
2. Premium Projection Factor	1.000	1.000	1.000	
3. Projected Current Level Earned Premium = (1) × (2)	4,378	3,290	2,372	10,040
Experience Losses and Defense and Cost Containment Expenses				
4. Estimated Ultimate Losses and DCC Expenses	1,573	1,342	1,764	
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	1,573	1,342	1,764	
6. Loss Projection Factor	2.115	1.601	1.213	
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	3,327	2,149	2,140	7,821
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	76.0%	65.3%	90.2%	77.9%
9. Experience Year Weights Used Above				25/35/40
10. Credibility Assigned to Experience				24.8%
11. Trended Permissible Loss and DCC Expense Ratio				57.8%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11)				62.8%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)				6,305
Fixed Expenses				
14. Estimated General & Other Acquisition Expenses	781	588	424	
15. Estimated Adjusting and Other Loss Adjustment Expenses	468	352	254	
16. Fixed Expense Projection Factor	1.133	1.098	1.064	
17. Projected Total Fixed Expenses	1,415	1,032	721	3,168
Indication				
18. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (17)				9,473
19. Permissible Loss, DCC and Fixed Expense Ratio				78.5%
20. Required Premium = (18) ÷ (19)				12,068
21. Credibility-Weighted Indicated Rate Level Change = (20) ÷ (3) - 1				20.2%
22. Selected Overall Rate Change				15.0%

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Arkansas Non-Standard Automobile
Nationwide Assurance Company
Calculation of Indicated Rate-Level Change Assumed Effective June 20, 2011
Loss of Use

Fiscal Accident Year Ending	**2008/2**	**2009/2**	**2010/2**	**3-Year**
Premium				
1. Current Level Earned Premium	45,756	35,674	28,116	
2. Premium Projection Factor	1.061	1.045	1.030	
3. Projected Current Level Earned Premium = (1) × (2)	48,547	37,279	28,959	114,785
Experience Losses and Defense and Cost Containment Expenses				
4. Estimated Ultimate Losses and DCC Expenses	16,943	19,795	11,554	
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	16,943	19,795	11,554	
6. Loss Projection Factor	1.142	1.036	0.940	
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	19,349	20,508	10,861	50,735
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	39.9%	55.0%	37.5%	44.2%
9. Experience Year Weights Used Above				25/35/40
10. Credibility Assigned to Experience				28.3%
11. Trended Permissible Loss and DCC Expense Ratio				50.0%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11)				48.4%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)				55,556
Fixed Expenses				
14. Estimated General & Other Acquisition Expenses	8,169	6,353	4,993	
15. Estimated Adjusting and Other Loss Adjustment Expenses	4,892	3,805	2,990	
16. Fixed Expense Projection Factor	1.133	1.098	1.064	
17. Projected Total Fixed Expenses	14,798	11,154	8,494	34,446
Indication				
18. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (17)				90,002
19. Permissible Loss, DCC and Fixed Expense Ratio				78.5%
20. Required Premium = (18) ÷ (19)				114,652
21. Credibility-Weighted Indicated Rate Level Change = (20) ÷ (3) - 1				-0.1%
22. Selected Overall Rate Change				0.0%

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Arkansas Non-Standard Automobile
Nationwide Assurance Company
Determination of Territorial Base Rates Assumed Effective June 20, 2011
All Coverages

Current Territory	Fiscal Year Ending 2010/2 Projected Current Level Earned Premium	Bodily Injury	Collision	Comprehensive	Medical Benefits	Property Damage	Total
025	18,417	2.7%	2.0%	7.8%	-0.1%	2.0%	2.7%
035	74,576	-2.3%	8.1%	5.1%	0.7%	-5.1%	-0.8%
038	4,240	-0.4%	3.6%	0.5%	0.2%	-0.5%	0.4%
039	99,206	-0.4%	-0.8%	4.0%	-0.5%	-3.7%	-0.7%
044	106,628	-5.3%	6.3%	10.5%	-1.2%	-6.0%	-2.0%
047	20,188	-0.7%	4.3%	1.0%	1.7%	-1.3%	1.4%
050	237,393	-1.7%	12.5%	11.2%	-1.6%	-8.1%	0.4%
051	18,126	-0.1%	4.9%	0.6%	3.4%	-2.4%	1.1%
052	6,446	-0.3%	2.9%	-0.1%	0.0%	-0.3%	0.8%
053	76,895	2.1%	10.5%	0.1%	0.9%	7.5%	5.3%
054	14,381	-0.3%	2.4%	-0.4%	0.0%	4.6%	1.5%
055	460,264	-6.0%	-9.2%	-8.3%	-0.9%	3.5%	-3.2%
056	126,459	4.3%	9.8%	0.5%	-0.5%	-2.4%	2.1%
057	450,876	9.1%	1.5%	-4.4%	3.1%	-5.9%	1.7%
058	2,306	-0.3%	3.7%	0.3%	0.2%	-0.5%	0.2%
061	4,660	-0.5%	3.4%	0.1%	0.2%	-0.4%	1.1%
062	39,156	-0.2%	-0.9%	1.5%	-0.5%	-3.7%	-1.2%
063	29,223	4.5%	4.0%	-0.5%	-0.7%	1.3%	2.6%
064	319,187	6.2%	2.5%	-7.1%	-1.9%	6.8%	4.9%
065	97,102	1.1%	5.6%	-4.0%	-0.9%	4.1%	2.7%
066	6,934	-0.3%	3.1%	-0.1%	0.0%	-1.2%	0.3%
068	23,993	-3.6%	5.3%	1.3%	-0.2%	-3.9%	-1.9%
069	25,561	0.2%	5.4%	0.8%	0.1%	-0.8%	0.5%
071	48,068	-1.7%	0.0%	11.1%	0.0%	-3.8%	-1.4%
072	18,084	-1.6%	3.0%	4.0%	1.8%	-1.6%	0.1%
073	12	-0.7%	3.1%	0.1%	0.2%	-0.5%	-0.6%
074	44,896	-0.1%	2.1%	1.9%	0.8%	7.1%	2.9%
075	2,452	-0.6%	3.2%	0.1%	0.2%	-1.2%	-0.6%
076	26,468	-1.6%	3.8%	-1.5%	0.0%	3.9%	1.2%
077	0	-3.8%	3.4%	0.2%	0.2%	-4.0%	0.0%
078	3,356	-0.3%	3.3%	0.1%	0.2%	-0.7%	-0.1%
079	260,181	-2.0%	13.3%	-0.3%	0.5%	5.1%	3.9%
080	74,807	-4.7%	6.1%	-1.2%	-0.6%	-3.8%	-1.8%
081	153,196	-6.1%	6.2%	0.9%	1.6%	-1.9%	-0.8%
082	484,098	-3.4%	3.1%	-8.8%	-1.9%	-3.8%	-2.7%
083	2,630	-0.3%	2.9%	-0.2%	0.1%	-0.8%	0.2%
084	4,118	-0.6%	3.1%	-0.3%	0.2%	-0.8%	0.6%
085	20,197	-0.9%	2.8%	-0.6%	0.1%	-1.6%	-0.7%
087	11,151	1.5%	6.1%	-1.0%	-0.1%	1.6%	2.6%
088	1,770	-0.1%	3.2%	0.1%	0.2%	-0.3%	0.7%
090	124,981	0.3%	-0.2%	-5.1%	-1.8%	2.4%	0.3%
091	7,086	3.7%	4.7%	1.2%	0.2%	0.3%	2.2%
092	0	-0.2%	3.4%	0.2%	0.2%	-0.3%	0.0%
093	14,425	1.0%	2.7%	-0.3%	0.2%	-1.0%	0.2%
094	2,066	0.0%	3.3%	0.0%	0.2%	-0.2%	1.1%
095	10	-0.7%	3.2%	0.1%	0.2%	-0.7%	0.8%
096	834	-0.5%	3.3%	0.1%	0.2%	-0.9%	-0.7%
097	21,499	-2.5%	0.6%	-0.6%	0.0%	0.9%	-0.7%
098	115,386	5.1%	5.7%	0.5%	-1.1%	0.0%	3.0%
099	3,388	-0.4%	3.4%	0.1%	0.2%	-0.2%	1.0%
100	1,978	-0.4%	3.3%	0.1%	0.2%	-0.3%	0.8%
101	13,629	1.0%	1.8%	-0.1%	0.0%	-1.8%	0.0%
102	1,326	0.1%	2.9%	-0.1%	0.1%	0.3%	0.2%
103	1,894	0.3%	3.5%	0.3%	0.1%	-0.3%	0.0%
104	759,610	9.1%	-5.2%	8.5%	-0.3%	2.6%	3.6%
105	0	-0.2%	3.5%	0.3%	0.2%	-0.2%	0.0%
106	42,292	2.7%	6.3%	-2.3%	-0.1%	-2.0%	1.5%
107	46,260	-1.4%	4.0%	-0.4%	-0.3%	-2.4%	0.0%
108	146,638	4.4%	4.4%	-5.8%	3.6%	6.4%	4.4%
109	28,738	-0.7%	2.5%	-1.3%	-0.4%	-1.2%	-0.3%
110	31,344	-1.7%	6.5%	-1.6%	0.1%	-2.6%	-0.2%
111	57,501	-0.6%	7.9%	0.6%	0.2%	-1.6%	1.8%
112	88,063	-2.1%	-3.6%	-1.3%	-0.6%	-3.1%	-2.7%
113	21,772	-3.7%	3.0%	-0.2%	0.9%	-3.9%	-2.1%
114	17,350	-3.6%	4.1%	0.8%	0.0%	-3.7%	-1.1%
115	5,842	-0.4%	3.1%	0.0%	0.1%	-0.3%	0.2%
999	1,109	-0.4%	4.7%	0.3%	0.2%	-0.3%	0.1%
Total	4,972,722	1.5%	2.2%	0.0%	-0.1%	0.0%	1.0%

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Arkansas Non-Standard Automobile
Nationwide Assurance Company
Determination of Territorial Base Rates Assumed Effective June 20, 2011
Bodily Injury

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Current Territory	Fiscal Year Ending 2010/2 Projected Current Level Variable Earned Premium	3-Year Loss & DCC Expense Ratio	Experience Index	Credibility	Competitor Index	Balanced Capped Combined Indicated Change (±15%)	Selected Combined Change	Indicated Variable Premium Change	Selected Variable Premium Change	Total Internal Change	Selected Base Rate Change	Current Base Rate*	Selected Base Rate	Total Change Including Expense Fee
025	4,801	240.3%	3.761	1.3%	1.000	1.5%	1.5%	3.0%	3.0%	0.7%	2.3%	216.30	221.30	2.7%
035	20,664	19.1%	0.299	3.8%	1.000	-4.7%	-4.7%	-3.3%	-3.3%	0.7%	-4.0%	212.00	203.50	-2.3%
038	1,482	0.0%	0.000	0.4%	1.000	-2.4%	-2.4%	-0.9%	-0.9%	0.7%	-1.6%	241.20	237.30	-0.4%
039	23,656	61.0%	0.955	5.8%	1.000	-2.4%	-2.4%	-0.9%	-0.9%	0.7%	-1.6%	210.50	207.10	-0.4%
044	27,805	13.1%	0.205	9.4%	1.000	-9.4%	-9.4%	-8.0%	-8.0%	0.7%	-8.6%	199.00	181.90	-5.3%
047	3,714	0.0%	0.000	0.7%	1.000	-2.7%	-2.7%	-1.2%	-1.2%	0.7%	-1.9%	244.80	240.10	-0.7%
050	62,659	62.0%	0.970	19.0%	0.979	-4.3%	-4.3%	-2.9%	-2.9%	0.7%	-3.6%	166.10	160.10	-1.7%
051	4,067	73.0%	1.142	1.0%	1.000	-2.0%	-2.0%	-0.5%	-0.5%	0.7%	-1.2%	198.40	196.00	-0.1%
052	1,214	0.0%	0.000	0.3%	1.000	-2.4%	-2.4%	-0.9%	-0.9%	0.7%	-1.6%	195.80	192.70	-0.3%
053	22,803	91.2%	1.427	6.8%	1.000	0.8%	0.8%	2.3%	2.3%	0.7%	1.6%	218.80	222.30	2.1%
054	4,032	56.7%	0.887	0.9%	1.000	-2.2%	-2.2%	-0.7%	-0.7%	0.7%	-1.4%	207.20	204.30	-0.3%
055	139,800	47.0%	0.736	23.8%	0.982	-9.6%	-9.6%	-8.2%	-8.2%	0.7%	-8.8%	210.50	192.00	-6.0%
056	38,835	95.8%	1.499	7.4%	1.000	1.6%	1.6%	3.1%	5.0%	0.7%	4.3%	216.60	225.90	4.3%
057	139,936	72.2%	1.130	29.6%	1.124	10.3%	10.3%	12.0%	12.0%	0.7%	11.2%	148.60	165.20	9.1%
058	790	0.0%	0.000	0.1%	1.000	-2.2%	-2.2%	-0.7%	-0.7%	0.7%	-1.4%	178.10	175.60	-0.3%
061	752	0.0%	0.000	0.1%	1.000	-2.2%	-2.2%	-0.7%	-0.7%	0.7%	-1.4%	171.90	169.50	-0.5%
062	10,773	65.1%	1.019	2.3%	1.000	-2.1%	-2.1%	-0.6%	-0.6%	0.7%	-1.3%	241.20	238.10	-0.2%
063	8,094	271.7%	4.252	1.8%	1.000	3.7%	3.7%	5.3%	5.3%	0.7%	4.6%	204.60	214.00	4.5%
064	91,857	92.4%	1.446	20.1%	0.994	6.3%	6.3%	7.9%	7.9%	0.7%	7.1%	159.00	170.30	6.2%
065	29,354	83.4%	1.305	5.1%	1.000	-0.5%	-0.5%	1.0%	1.0%	0.7%	0.3%	255.50	256.30	1.1%
066	1,669	0.0%	0.000	0.5%	1.000	-2.5%	-2.5%	-1.0%	-1.0%	0.7%	-1.7%	199.00	195.60	-0.3%
068	7,409	97.1%	1.520	2.3%	1.000	-0.9%	-0.9%	0.6%	-5.0%	0.7%	-5.7%	239.90	226.20	-3.6%
069	8,451	82.6%	1.293	1.5%	1.000	-1.7%	-1.7%	-0.2%	-0.2%	0.7%	-0.9%	234.20	232.10	0.2%
071	13,137	35.4%	0.554	4.8%	1.000	-4.1%	-4.1%	-2.7%	-2.7%	0.7%	-3.4%	187.00	180.60	-1.7%
072	4,817	0.7%	0.011	1.9%	1.000	-3.9%	-3.9%	-2.5%	-2.5%	0.7%	-3.2%	193.40	187.20	-1.6%
073	6	0.0%	0.000	0.1%	1.000	-2.2%	-2.2%	-0.7%	-0.7%	0.7%	-1.4%	166.40	164.10	-0.7%
074	11,913	65.7%	1.028	2.7%	1.000	-2.0%	-2.0%	-0.5%	-0.5%	0.7%	-1.2%	257.30	254.20	-0.1%
075	1,059	0.0%	0.000	0.4%	1.000	-2.4%	-2.4%	-0.9%	-0.9%	0.7%	-1.6%	204.60	201.30	-0.6%
076	7,791	19.1%	0.299	2.9%	1.000	-4.0%	-4.0%	-2.6%	-2.6%	0.7%	-3.3%	153.00	148.00	-1.6%
077	0	0.0%	0.000	0.0%	1.000	-2.1%	-2.1%	-0.6%	-5.0%	0.7%	-5.7%	211.20	199.20	-3.8%
078	1,306	0.0%	0.000	0.2%	1.000	-2.3%	-2.3%	-0.8%	-0.8%	0.7%	-1.5%	246.20	242.50	-0.3%
079	74,069	52.9%	0.828	13.1%	1.000	-4.3%	-4.3%	-2.9%	-2.9%	0.7%	-3.6%	229.70	221.40	-2.0%
080	22,052	-3.6%	-0.056	5.6%	1.000	-7.8%	-7.8%	-6.4%	-6.4%	0.7%	-7.1%	228.90	212.60	-4.7%
081	39,935	14.3%	0.224	9.9%	1.000	-9.6%	-9.6%	-8.2%	-8.2%	0.7%	-8.8%	246.40	224.70	-6.1%
082	139,614	60.7%	0.950	35.1%	0.989	-4.5%	-4.5%	-3.1%	-5.0%	0.7%	-5.7%	185.20	174.60	-3.4%
083	798	0.0%	0.000	0.3%	1.000	-2.4%	-2.4%	-0.9%	-0.9%	0.7%	-1.6%	241.10	237.20	-0.3%
084	1,174	0.0%	0.000	0.3%	1.000	-2.4%	-2.4%	-0.9%	-0.9%	0.7%	-1.6%	210.60	207.20	-0.6%
085	5,739	36.5%	0.571	3.1%	1.000	-3.3%	-3.3%	-1.8%	-1.8%	0.7%	-2.5%	169.70	165.50	-0.9%
087	1,981	229.5%	3.592	0.8%	1.000	0.0%	0.0%	1.5%	1.5%	0.7%	0.8%	181.80	183.30	1.5%
088	407	0.0%	0.000	0.1%	1.000	-2.2%	-2.2%	-0.7%	-0.7%	0.7%	-1.4%	211.90	208.90	-0.1%
090	36,762	67.7%	1.059	6.3%	1.000	-1.7%	-1.7%	-0.2%	0.0%	0.7%	-0.7%	268.80	266.90	0.3%
091	2,075	443.1%	6.934	0.9%	1.000	3.1%	3.1%	4.6%	4.6%	0.7%	3.9%	173.80	180.60	3.7%
092	0	0.0%	0.000	0.0%	1.000	-2.1%	-2.1%	-0.6%	-0.6%	0.7%	-1.3%	208.00	205.30	-0.2%
093	5,416	112.1%	1.754	1.8%	1.000	-0.7%	-0.7%	0.8%	0.8%	0.7%	0.1%	178.70	178.90	1.0%
094	397	0.0%	0.000	0.0%	1.000	-2.1%	-2.1%	-0.6%	-0.6%	0.7%	-1.3%	183.80	181.40	0.0%
095	2	0.0%	0.000	0.1%	1.000	-2.2%	-2.2%	-0.7%	-0.7%	0.7%	-1.4%	255.80	252.20	-0.7%
096	359	0.0%	0.000	0.4%	1.000	-2.4%	-2.4%	-0.9%	-0.9%	0.7%	-1.6%	206.60	203.30	-0.5%
097	6,725	-0.4%	-0.006	3.6%	1.000	-5.6%	-5.6%	-4.2%	-4.2%	0.7%	-4.9%	192.00	182.60	-2.5%
098	30,864	107.4%	1.681	7.8%	1.000	3.1%	3.1%	4.6%	6.0%	0.7%	5.3%	230.70	242.90	5.1%
099	688	0.0%	0.000	0.0%	1.000	-2.1%	-2.1%	-0.6%	-0.6%	0.7%	-1.3%	215.50	212.70	-0.4%
100	568	0.0%	0.000	0.1%	1.000	-2.2%	-2.2%	-0.7%	-0.7%	0.7%	-1.4%	242.00	238.60	-0.4%
101	3,883	166.6%	2.607	0.9%	1.000	-0.7%	-0.7%	0.8%	0.8%	0.7%	0.1%	271.20	271.50	1.0%
102	494	100.7%	1.576	0.3%	1.000	-1.9%	-1.9%	-0.4%	-0.4%	0.7%	-1.1%	254.80	252.00	0.1%
103	713	156.0%	2.441	0.3%	1.000	-1.7%	-1.7%	-0.2%	-0.2%	0.7%	-0.9%	316.40	313.60	0.3%
104	191,562	78.1%	1.222	42.4%	1.054	10.2%	10.2%	11.9%	11.9%	0.7%	11.1%	164.70	183.00	9.1%
105	0	0.0%	0.000	0.0%	1.000	-2.1%	-2.1%	-0.6%	-0.6%	0.7%	-1.3%	195.60	193.10	-0.2%
106	12,808	72.6%	1.136	2.5%	1.000	-1.8%	-1.8%	-0.3%	3.0%	0.7%	2.3%	237.40	242.90	2.7%
107	12,333	20.4%	0.319	2.2%	1.000	-3.5%	-3.5%	-2.1%	-2.1%	0.7%	-2.8%	259.50	252.20	-1.4%
108	45,097	76.8%	1.202	8.7%	1.000	-0.3%	-0.3%	1.2%	5.0%	0.7%	4.3%	299.70	312.60	4.4%
109	9,507	43.2%	0.676	2.0%	1.000	-2.6%	-2.6%	-1.1%	-1.1%	0.7%	-1.8%	314.80	309.10	-0.7%
110	8,993	5.9%	0.092	2.0%	1.000	-3.8%	-3.8%	-2.4%	-2.4%	0.7%	-3.1%	255.00	247.10	-1.7%
111	14,010	49.2%	0.770	2.3%	1.000	-2.5%	-2.5%	-1.0%	-1.0%	0.7%	-1.7%	273.70	269.00	-0.6%
112	24,324	38.9%	0.609	6.7%	1.000	-4.6%	-4.6%	-3.2%	-3.2%	0.7%	-3.9%	210.70	202.50	-2.1%
113	6,558	0.0%	0.000	1.4%	1.000	-3.4%	-3.4%	-2.0%	-5.0%	0.7%	-5.7%	214.20	202.00	-3.7%
114	4,663	43.8%	0.685	1.3%	1.000	-2.4%	-2.4%	-0.9%	-5.0%	0.7%	-5.7%	250.40	236.10	-3.6%
115	2,204	27.4%	0.429	0.4%	1.000	-2.3%	-2.3%	-0.8%	-0.8%	0.7%	-1.5%	351.90	346.60	-0.4%
999	452	0.0%	0.000	0.1%	1.000	-2.2%	-2.2%	-0.7%	-0.7%	0.7%	-1.4%	393.40	387.90	-0.4%
Total	1,401,872	63.9%				0.0%	0.0%	1.5%	1.5%	0.7%	0.8%			1.5%

* Effective 6/19/2010, 25/50 Limit, Model Year 2011
** Current Expense Fee is $46.90, Proposed is $47.60

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Arkansas Non-Standard Automobile
Nationwide Assurance Company
Determination of Territorial Base Rates Assumed Effective June 20, 2011
Property Damage

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Current Territory	Fiscal Year Ending 2010/2 Projected Current Level Variable Earned Premium	3-Year Loss & DCC Expense Ratio	Experience Index	Credibility	Competitor Index	Balanced Capped Combined Indicated Change (±15%)	Selected Combined Change	Indicated Variable Premium Change	Selected Variable Premium Change	Total Internal Change	Selected Base Rate Change	Current Base Rate*	Selected Base Rate	Total Change Including Expense Fee
025	3,914	112.1%	1.701	4.1%	1.000	2.7%	2.7%	2.7%	2.7%	0.4%	2.3%	157.50	161.10	2.0%
035	22,134	29.6%	0.449	11.0%	1.000	-6.3%	-6.3%	-6.3%	-6.3%	0.4%	-6.7%	202.00	188.50	-5.1%
038	894	42.0%	0.637	1.2%	1.000	-0.6%	-0.6%	-0.6%	-0.6%	0.4%	-1.0%	135.80	134.40	-0.5%
039	18,391	81.3%	1.234	16.1%	0.880	-6.5%	-6.5%	-6.5%	-5.0%	0.4%	-5.4%	146.60	138.70	-3.7%
044	26,930	49.1%	0.745	24.4%	0.976	-8.2%	-8.2%	-8.2%	-8.2%	0.4%	-8.6%	172.80	157.90	-6.0%
047	2,600	21.8%	0.331	2.2%	1.000	-1.7%	-1.7%	-1.7%	-1.7%	0.4%	-2.1%	193.10	189.00	-1.3%
050	54,550	52.8%	0.801	42.2%	0.953	-11.3%	-11.3%	-11.3%	-11.3%	0.4%	-11.7%	130.00	114.80	-8.1%
051	3,036	0.0%	0.000	3.0%	1.000	-3.2%	-3.2%	-3.2%	-3.2%	0.4%	-3.6%	136.90	132.00	-2.4%
052	996	59.4%	0.901	0.8%	1.000	-0.3%	-0.3%	-0.3%	-0.3%	0.4%	-0.7%	183.20	181.90	-0.3%
053	19,883	93.0%	1.411	18.5%	1.030	9.8%	9.8%	9.8%	9.8%	0.4%	9.4%	170.80	186.90	7.5%
054	3,065	211.8%	3.214	2.7%	1.000	5.8%	5.8%	5.8%	5.8%	0.4%	5.4%	150.40	158.50	4.6%
055	128,628	70.2%	1.065	49.3%	1.030	4.5%	4.5%	4.5%	4.5%	0.4%	4.1%	177.20	184.50	3.5%
056	37,888	65.9%	1.000	19.9%	0.914	-7.1%	-7.1%	-7.1%	-3.0%	0.4%	-3.4%	191.00	184.50	-2.4%
057	119,526	54.5%	0.827	56.6%	1.039	-8.3%	-8.3%	-8.3%	-8.3%	0.4%	-8.7%	124.40	113.60	-5.9%
058	769	0.0%	0.000	0.4%	1.000	-0.6%	-0.6%	-0.6%	-0.6%	0.4%	-1.0%	156.90	155.30	-0.5%
061	835	0.0%	0.000	0.3%	1.000	-0.5%	-0.5%	-0.5%	-0.5%	0.4%	-0.9%	132.30	131.10	-0.4%
062	8,729	22.6%	0.343	7.0%	1.000	-4.8%	-4.8%	-4.8%	-4.8%	0.4%	-5.2%	184.90	175.30	-3.7%
063	8,468	89.4%	1.357	5.3%	1.000	1.7%	1.7%	1.7%	1.7%	0.4%	1.3%	187.10	189.50	1.3%
064	89,320	80.8%	1.226	43.9%	0.990	9.2%	9.2%	9.2%	9.2%	0.4%	8.8%	142.00	154.50	6.8%
065	26,523	89.9%	1.364	14.3%	1.000	5.0%	5.0%	5.0%	5.0%	0.4%	4.6%	210.70	220.40	4.1%
066	1,185	0.0%	0.000	1.6%	1.000	-1.8%	-1.8%	-1.8%	-1.8%	0.4%	-2.2%	120.10	117.50	-1.2%
068	6,972	92.6%	1.405	6.8%	1.000	2.6%	2.6%	2.6%	-5.0%	0.4%	-5.4%	204.30	193.30	-3.9%
069	8,159	53.5%	0.812	4.5%	1.000	-1.0%	-1.0%	-1.0%	-1.0%	0.4%	-1.4%	204.70	201.80	-0.8%
071	14,157	43.0%	0.653	13.5%	1.000	-4.9%	-4.9%	-4.9%	-4.9%	0.4%	-5.3%	180.10	170.60	-3.8%
072	3,904	42.6%	0.646	5.7%	1.000	-2.2%	-2.2%	-2.2%	-2.2%	0.4%	-2.6%	137.80	134.20	-1.6%
073	6	0.0%	0.000	0.3%	1.000	-0.5%	-0.5%	-0.5%	-0.5%	0.4%	-0.9%	147.20	145.90	-0.5%
074	11,717	140.3%	2.129	7.9%	1.000	8.7%	8.7%	8.7%	8.7%	0.4%	8.3%	232.80	252.10	7.1%
075	841	0.0%	0.000	1.2%	1.000	-1.4%	-1.4%	-1.4%	-1.4%	0.4%	-1.8%	148.70	146.00	-1.2%
076	6,976	108.1%	1.640	8.4%	1.000	5.2%	5.2%	5.2%	5.2%	0.4%	4.8%	134.10	140.50	3.9%
077	0	0.0%	0.000	0.1%	1.000	-0.3%	-0.3%	-0.3%	-5.0%	0.4%	-5.4%	173.20	163.80	-4.0%
078	764	0.0%	0.000	0.8%	1.000	-1.0%	-1.0%	-1.0%	-1.0%	0.4%	-1.4%	133.10	131.20	-0.7%
079	64,572	68.7%	1.042	31.9%	1.079	6.5%	6.5%	6.5%	6.5%	0.4%	6.1%	189.80	201.40	5.1%
080	18,785	53.2%	0.807	15.6%	1.036	-0.2%	-0.2%	-0.2%	-5.0%	0.4%	-5.4%	180.40	170.70	-3.8%
081	34,108	52.2%	0.792	25.5%	1.042	-2.4%	-2.4%	-2.4%	-2.4%	0.4%	-2.8%	193.20	187.80	-1.9%
082	138,274	64.7%	0.982	62.8%	1.002	-1.3%	-1.3%	-1.3%	-5.0%	0.4%	-5.4%	170.00	160.80	-3.8%
083	547	0.0%	0.000	1.0%	1.000	-1.2%	-1.2%	-1.2%	-1.2%	0.4%	-1.6%	158.10	155.60	-0.8%
084	859	0.0%	0.000	0.8%	1.000	-1.0%	-1.0%	-1.0%	-1.0%	0.4%	-1.4%	139.10	137.20	-0.8%
085	5,847	52.6%	0.798	9.2%	1.000	-2.1%	-2.1%	-2.1%	-2.1%	0.4%	-2.5%	155.30	151.40	-1.6%
087	2,258	127.5%	1.935	2.6%	1.000	2.2%	2.2%	2.2%	2.2%	0.4%	1.8%	179.90	183.10	1.6%
088	279	0.0%	0.000	0.2%	1.000	-0.4%	-0.4%	-0.4%	-0.4%	0.4%	-0.8%	140.20	139.10	-0.3%
090	29,266	64.5%	0.979	17.3%	1.029	1.8%	1.8%	1.8%	3.0%	0.4%	2.6%	199.20	204.40	2.4%
091	2,343	81.3%	1.234	2.7%	1.000	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	179.60	179.60	0.3%
092	0	0.0%	0.000	0.1%	1.000	-0.3%	-0.3%	-0.3%	-0.3%	0.4%	-0.7%	167.10	165.90	-0.3%
093	4,071	51.5%	0.781	5.3%	1.000	-1.4%	-1.4%	-1.4%	-1.4%	0.4%	-1.8%	132.10	129.70	-1.0%
094	295	0.0%	0.000	0.1%	1.000	-0.3%	-0.3%	-0.3%	-0.3%	0.4%	-0.7%	155.80	154.70	-0.2%
095	2	0.0%	0.000	0.5%	1.000	-0.7%	-0.7%	-0.7%	-0.7%	0.4%	-1.1%	209.30	207.00	-0.7%
096	293	0.0%	0.000	1.1%	1.000	-1.3%	-1.3%	-1.3%	-1.3%	0.4%	-1.7%	148.00	145.50	-0.9%
097	5,700	75.3%	1.143	10.5%	1.000	1.3%	1.3%	1.3%	1.3%	0.4%	0.9%	147.70	149.00	0.9%
098	34,761	81.7%	1.240	20.8%	0.882	-4.6%	-4.6%	-4.6%	0.0%	0.4%	-0.4%	238.90	237.90	0.0%
099	660	0.0%	0.000	0.1%	1.000	-0.3%	-0.3%	-0.3%	-0.3%	0.4%	-0.7%	193.50	192.10	-0.2%
100	330	0.0%	0.000	0.3%	1.000	-0.5%	-0.5%	-0.5%	-0.5%	0.4%	-0.9%	163.00	161.50	-0.3%
101	3,977	18.1%	0.275	2.8%	1.000	-2.2%	-2.2%	-2.2%	-2.2%	0.4%	-2.6%	256.30	249.60	-1.8%
102	467	102.2%	1.551	1.0%	1.000	0.4%	0.4%	0.4%	0.4%	0.4%	0.0%	202.90	202.90	0.3%
103	531	37.9%	0.575	0.8%	1.000	-0.5%	-0.5%	-0.5%	-0.5%	0.4%	-0.9%	212.50	210.60	-0.3%
104	233,679	68.1%	1.033	69.7%	1.004	2.2%	2.2%	2.2%	3.3%	0.4%	2.9%	186.80	192.20	2.6%
105	0	0.0%	0.000	0.0%	1.000	-0.2%	-0.2%	-0.2%	-0.2%	0.4%	-0.6%	144.00	143.10	-0.2%
106	9,468	44.3%	0.672	7.3%	1.000	-2.6%	-2.6%	-2.6%	-2.6%	0.4%	-3.0%	159.50	154.70	-2.0%
107	9,520	37.6%	0.571	6.7%	1.000	-3.1%	-3.1%	-3.1%	-3.1%	0.4%	-3.5%	185.40	178.90	-2.4%
108	38,274	89.7%	1.361	22.8%	0.998	7.9%	7.9%	7.9%	7.9%	0.4%	7.5%	235.20	252.80	6.4%
109	7,169	51.4%	0.780	6.0%	1.000	-1.5%	-1.5%	-1.5%	-1.5%	0.4%	-1.9%	228.90	224.60	-1.2%
110	9,012	32.9%	0.499	6.0%	1.000	-3.2%	-3.2%	-3.2%	-3.2%	0.4%	-3.6%	237.10	228.60	-2.6%
111	13,682	49.5%	0.751	6.9%	1.000	-1.9%	-1.9%	-1.9%	-1.9%	0.4%	-2.3%	258.60	252.70	-1.6%
112	22,085	44.4%	0.674	18.3%	1.025	-4.1%	-4.1%	-4.1%	-4.1%	0.4%	-4.5%	173.20	165.40	-3.1%
113	5,737	30.5%	0.463	4.2%	1.000	-2.5%	-2.5%	-2.5%	-5.0%	0.4%	-5.4%	172.20	162.90	-3.9%
114	3,295	83.8%	1.272	3.9%	1.000	0.9%	0.9%	0.9%	-5.0%	0.4%	-5.4%	175.50	166.00	-3.7%
115	1,326	48.8%	0.741	1.3%	1.000	-0.5%	-0.5%	-0.5%	-0.5%	0.4%	-0.9%	210.70	208.80	-0.3%
999	356	0.0%	0.000	0.3%	1.000	-0.5%	-0.5%	-0.5%	-0.5%	0.4%	-0.9%	298.00	295.30	-0.3%
Total	1,333,588	65.9%				0.0%	0.0%	0.0%	0.0%	0.4%	-0.4%			0.0%

* Effective 6/19/2010, Model Year 2011
** Current Expense Fee is $44.20, Proposed is $44.20

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Arkansas Non-Standard Automobile
Nationwide Assurance Company
Determination of Territorial Base Rates Assumed Effective June 20, 2011
Medical Benefits

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Current Territory	Fiscal Year Ending 2010/2 Projected Current Level Variable Earned Premium	3-Year Loss & DCC Expense Ratio	Experience Index	Credibility	Competitor Index	Balanced Capped Combined Indicated Change (±15%)	Selected Combined Change	Indicated Variable Premium Change	Selected Variable Premium Change	Total Internal Change	Selected Base Rate Change	Current Base Rate*	Selected Base Rate	Total Change Including Expense Fee
025	304	0.0%	0.000	0.3%	1.000	-0.1%	-0.1%	-0.1%	-0.1%	0.0%	-0.1%	159.80	159.60	-0.1%
035	1,282	119.8%	1.917	0.7%	1.000	0.8%	0.8%	0.8%	0.8%	0.0%	0.8%	172.20	173.60	0.7%
038	0	0.0%	0.000	0.0%	1.000	0.2%	0.2%	0.2%	0.2%	0.0%	0.2%	182.50	182.90	0.2%
039	2,354	22.2%	0.355	1.3%	1.000	-0.6%	-0.6%	-0.6%	-0.6%	0.0%	-0.6%	172.60	171.60	-0.5%
044	1,956	0.0%	0.000	1.6%	1.000	-1.4%	-1.4%	-1.4%	-1.4%	0.0%	-1.4%	175.40	172.90	-1.2%
047	714	424.4%	6.790	0.3%	1.000	1.9%	1.9%	1.9%	1.9%	0.0%	1.9%	183.00	186.50	1.7%
050	3,288	17.0%	0.272	2.7%	1.000	-1.8%	-1.8%	-1.8%	-1.8%	0.0%	-1.8%	161.70	158.80	-1.6%
051	815	530.3%	8.485	0.5%	1.000	3.9%	3.9%	3.9%	3.9%	0.0%	3.9%	166.50	173.00	3.4%
052	300	0.0%	0.000	0.2%	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	167.90	167.90	0.0%
053	1,157	132.0%	2.112	0.7%	1.000	1.0%	1.0%	1.0%	1.0%	0.0%	1.0%	158.40	160.00	0.9%
054	207	0.0%	0.000	0.2%	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	163.00	163.00	0.0%
055	4,768	37.2%	0.595	2.9%	1.000	-1.0%	-1.0%	-1.0%	-1.0%	0.0%	-1.0%	177.50	175.70	-0.9%
056	3,896	34.3%	0.549	1.7%	1.000	-0.6%	-0.6%	-0.6%	-0.6%	0.0%	-0.6%	170.30	169.30	-0.5%
057	5,218	135.9%	2.174	2.9%	1.000	3.6%	3.6%	3.6%	3.6%	0.0%	3.6%	158.70	164.40	3.1%
058	0	0.0%	0.000	0.0%	1.000	0.2%	0.2%	0.2%	0.2%	0.0%	0.2%	155.30	155.60	0.2%
061	78	3602.7%	57.643	0.0%	1.000	0.2%	0.2%	0.2%	0.2%	0.0%	0.2%	159.60	159.90	0.2%
062	1,819	21.3%	0.341	1.1%	1.000	-0.5%	-0.5%	-0.5%	-0.5%	0.0%	-0.5%	180.20	179.30	-0.5%
063	1,492	-60.4%	-0.966	0.5%	1.000	-0.8%	-0.8%	-0.8%	-0.8%	0.0%	-0.8%	167.40	166.10	-0.7%
064	2,637	-9.9%	-0.158	2.1%	1.000	-2.2%	-2.2%	-2.2%	-2.2%	0.0%	-2.2%	159.80	156.30	-1.9%
065	1,173	-32.6%	-0.522	0.8%	1.000	-1.0%	-1.0%	-1.0%	-1.0%	0.0%	-1.0%	170.60	168.90	-0.9%
066	317	0.0%	0.000	0.2%	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	166.20	166.20	0.0%
068	348	0.0%	0.000	0.4%	1.000	-0.2%	-0.2%	-0.2%	-0.2%	0.0%	-0.2%	159.40	159.10	-0.2%
069	137	0.0%	0.000	0.1%	1.000	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	169.00	169.20	0.1%
071	1,491	47.6%	0.762	1.0%	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	152.90	152.90	0.0%
072	595	352.2%	5.635	0.4%	1.000	2.1%	2.1%	2.1%	2.1%	0.0%	2.1%	162.80	166.20	1.8%
073	0	0.0%	0.000	0.0%	1.000	0.2%	0.2%	0.2%	0.2%	0.0%	0.2%	157.80	158.10	0.2%
074	1,355	103.5%	1.656	1.1%	1.000	0.9%	0.9%	0.9%	0.9%	0.0%	0.9%	183.40	185.10	0.8%
075	1	0.0%	0.000	0.0%	1.000	0.2%	0.2%	0.2%	0.2%	0.0%	0.2%	170.00	170.30	0.2%
076	1,111	48.1%	0.770	0.8%	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	145.60	145.60	0.0%
077	0	0.0%	0.000	0.0%	1.000	0.2%	0.2%	0.2%	0.2%	0.0%	0.2%	174.40	174.70	0.2%
078	63	0.0%	0.000	0.0%	1.000	0.2%	0.2%	0.2%	0.2%	0.0%	0.2%	182.40	182.80	0.2%
079	5,111	69.3%	1.109	3.4%	1.000	0.6%	0.6%	0.6%	0.6%	0.0%	0.6%	189.10	190.20	0.5%
080	1,062	15.5%	0.248	1.2%	1.000	-0.7%	-0.7%	-0.7%	-0.7%	0.0%	-0.7%	155.80	154.70	-0.6%
081	4,442	91.0%	1.456	3.6%	1.000	1.8%	1.8%	1.8%	1.8%	0.0%	1.8%	160.00	162.90	1.6%
082	6,663	39.0%	0.624	6.3%	1.000	-2.2%	-2.2%	-2.2%	-2.2%	0.0%	-2.2%	146.20	143.00	-1.9%
083	0	0.0%	0.000	0.1%	1.000	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	168.10	168.30	0.1%
084	0	0.0%	0.000	0.0%	1.000	0.2%	0.2%	0.2%	0.2%	0.0%	0.2%	170.60	170.90	0.2%
085	267	0.0%	0.000	0.1%	1.000	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	151.90	152.10	0.1%
087	215	0.0%	0.000	0.3%	1.000	-0.1%	-0.1%	-0.1%	-0.1%	0.0%	-0.1%	166.10	165.90	-0.1%
088	0	0.0%	0.000	0.0%	1.000	0.2%	0.2%	0.2%	0.2%	0.0%	0.2%	169.50	169.80	0.2%
090	2,869	-17.6%	-0.282	1.8%	1.000	-2.1%	-2.1%	-2.1%	-2.1%	0.0%	-2.1%	206.20	201.90	-1.8%
091	0	0.0%	0.000	0.0%	1.000	0.2%	0.2%	0.2%	0.2%	0.0%	0.2%	159.10	159.40	0.2%
092	0	0.0%	0.000	0.0%	1.000	0.2%	0.2%	0.2%	0.2%	0.0%	0.2%	156.80	157.10	0.2%
093	116	0.0%	0.000	0.0%	1.000	0.2%	0.2%	0.2%	0.2%	0.0%	0.2%	156.40	156.70	0.2%
094	0	21592.1%	345.474	0.0%	1.000	0.2%	0.2%	0.2%	0.2%	0.0%	0.2%	157.80	158.10	0.2%
095	1	0.0%	0.000	0.0%	1.000	0.2%	0.2%	0.2%	0.2%	0.0%	0.2%	209.20	209.60	0.2%
096	0	0.0%	0.000	0.0%	1.000	0.2%	0.2%	0.2%	0.2%	0.0%	0.2%	165.00	165.30	0.2%
097	196	0.0%	0.000	0.2%	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	164.30	164.30	0.0%
098	1,071	0.0%	0.000	1.4%	1.000	-1.2%	-1.2%	-1.2%	-1.2%	0.0%	-1.2%	170.90	168.80	-1.1%
099	248	0.0%	0.000	0.0%	1.000	0.2%	0.2%	0.2%	0.2%	0.0%	0.2%	214.30	214.70	0.2%
100	0	0.0%	0.000	0.0%	1.000	0.2%	0.2%	0.2%	0.2%	0.0%	0.2%	182.60	183.00	0.2%
101	245	0.0%	0.000	0.2%	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	226.30	226.30	0.0%
102	0	0.0%	0.000	0.1%	1.000	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	204.20	204.40	0.1%
103	85	0.0%	0.000	0.1%	1.000	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	192.10	192.30	0.1%
104	12,691	59.5%	0.952	10.7%	1.000	-0.3%	-0.3%	-0.3%	-0.3%	0.0%	-0.3%	153.00	152.50	-0.3%
105	0	0.0%	0.000	0.0%	1.000	0.2%	0.2%	0.2%	0.2%	0.0%	0.2%	151.40	151.70	0.2%
106	1,332	31.7%	0.507	0.6%	1.000	-0.1%	-0.1%	-0.1%	-0.1%	0.0%	-0.1%	199.20	199.00	-0.1%
107	852	0.0%	0.000	0.6%	1.000	-0.4%	-0.4%	-0.4%	-0.4%	0.0%	-0.4%	198.70	197.90	-0.3%
108	2,620	181.8%	2.909	2.0%	1.000	4.0%	4.0%	4.0%	4.0%	0.0%	4.0%	242.80	252.50	3.6%
109	747	0.0%	0.000	0.6%	1.000	-0.4%	-0.4%	-0.4%	-0.4%	0.0%	-0.4%	240.40	239.40	-0.4%
110	378	45.8%	0.733	0.4%	1.000	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	186.60	186.80	0.1%
111	1,958	63.7%	1.019	0.8%	1.000	0.2%	0.2%	0.2%	0.2%	0.0%	0.2%	186.80	187.20	0.2%
112	1,049	-0.2%	-0.003	0.9%	1.000	-0.7%	-0.7%	-0.7%	-0.7%	0.0%	-0.7%	175.90	174.70	-0.6%
113	523	238.9%	3.822	0.3%	1.000	1.0%	1.0%	1.0%	1.0%	0.0%	1.0%	225.60	227.90	0.9%
114	219	0.0%	0.000	0.2%	1.000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	250.80	250.80	0.0%
115	0	0.0%	0.000	0.1%	1.000	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	186.50	186.70	0.1%
999	0	0.0%	0.000	0.0%	1.000	0.2%	0.2%	0.2%	0.2%	0.0%	0.2%	261.30	261.80	0.2%
Total	83,836	62.5%				0.0%	0.0%	0.0%	0.0%	0.0%	0.0%			0.0%

* Effective 6/19/2010, Model Year 2011
** Current Expense Fee is $9.50, Proposed is $9.50

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Arkansas Non-Standard Automobile
Nationwide Assurance Company
Determination of Territorial Base Rates Assumed Effective June 20, 2011
Comprehensive

(1) Current Territory	(2) Fiscal Year Ending 2010/2 Projected Current Level Variable Earned Premium	(3) 3-Year Loss & DCC Expense Ratio	(4) Experience Index	(5) Credibility	(6) Competitor Index	(7) Balanced Capped Combined Indicated Change (±15%)	(8) Selected Combined Change	(9) Indicated Variable Premium Change	(10) Selected Variable Premium Change	(11) Total Internal Change	(12) Selected Base Rate Change	(13) Current Base Rate*	(14) Selected Base Rate	(15) Total Change Including Expense Fee
025	1,085	433.9%	6.077	2.0%	1.000	10.7%	10.7%	10.7%	10.7%	2.2%	8.3%	150.70	163.20	7.8%
035	3,436	173.7%	2.433	4.4%	1.000	6.7%	6.7%	6.7%	6.7%	2.2%	4.4%	121.70	127.10	5.1%
038	319	114.3%	1.601	0.6%	1.000	0.8%	0.8%	0.8%	0.8%	2.2%	-1.4%	215.10	212.10	0.5%
039	12,923	101.6%	1.423	10.5%	1.000	4.8%	4.8%	4.8%	4.8%	2.2%	2.5%	176.80	181.20	4.0%
044	5,184	311.3%	4.360	10.2%	1.000	15.6%	15.6%	15.6%	15.6%	2.2%	13.1%	99.70	112.80	10.5%
047	4,100	96.6%	1.353	2.0%	1.000	1.1%	1.1%	1.1%	1.1%	2.2%	-1.1%	232.70	230.10	1.0%
050	19,690	67.2%	0.941	20.3%	1.185	14.0%	14.0%	14.0%	14.0%	2.2%	11.5%	169.90	189.40	11.2%
051	2,436	85.1%	1.192	1.4%	1.000	0.7%	0.7%	0.7%	0.7%	2.2%	-1.5%	195.90	193.00	0.6%
052	812	0.0%	0.000	0.6%	1.000	-0.2%	-0.2%	-0.2%	-0.2%	2.2%	-2.3%	180.30	176.20	-0.1%
053	4,969	69.1%	0.968	5.7%	1.000	0.2%	0.2%	0.2%	0.2%	2.2%	-2.0%	173.70	170.20	0.1%
054	2,372	1.5%	0.021	0.9%	1.000	-0.5%	-0.5%	-0.5%	-0.5%	2.2%	-2.6%	199.50	194.30	-0.4%
055	22,592	28.2%	0.395	21.5%	1.028	-10.5%	-10.5%	-10.5%	-10.5%	2.2%	-12.4%	137.80	120.70	-8.3%
056	6,196	73.6%	1.031	6.1%	1.000	0.6%	0.6%	0.6%	0.6%	2.2%	-1.6%	175.10	172.30	0.5%
057	16,756	32.5%	0.455	19.9%	1.058	-5.8%	-5.8%	-5.8%	-5.8%	2.2%	-7.8%	125.00	115.30	-4.4%
058	67	0.0%	0.000	0.0%	1.000	0.4%	0.4%	0.4%	0.4%	2.2%	-1.8%	141.80	139.20	0.3%
061	1,074	0.0%	0.000	0.2%	1.000	0.2%	0.2%	0.2%	0.2%	2.2%	-2.0%	214.20	209.90	0.1%
062	3,176	101.8%	1.426	3.4%	1.000	1.8%	1.8%	1.8%	1.8%	2.2%	-0.4%	161.50	160.90	1.5%
063	1,563	0.0%	0.000	1.0%	1.000	-0.6%	-0.6%	-0.6%	-0.6%	2.2%	-2.7%	174.30	169.60	-0.5%
064	17,001	24.0%	0.336	13.8%	1.000	-8.8%	-8.8%	-8.8%	-8.8%	2.2%	-10.8%	147.00	131.10	-7.1%
065	4,917	3.4%	0.048	6.0%	1.000	-5.3%	-5.3%	-5.3%	-5.3%	2.2%	-7.3%	104.30	96.70	-4.0%
066	595	0.0%	0.000	0.5%	1.000	-0.1%	-0.1%	-0.1%	-0.1%	2.2%	-2.3%	144.80	141.50	-0.1%
068	926	121.5%	1.702	2.0%	1.000	1.8%	1.8%	1.8%	1.8%	2.2%	-0.4%	122.90	122.40	1.3%
069	697	119.7%	1.676	1.1%	1.000	1.1%	1.1%	1.1%	1.1%	2.2%	-1.1%	115.20	113.90	0.8%
071	2,110	463.0%	6.485	5.8%	1.000	15.6%	15.6%	15.6%	15.6%	2.2%	13.1%	101.40	114.70	11.1%
072	1,605	282.2%	3.952	1.5%	1.000	4.8%	4.8%	4.8%	4.8%	2.2%	2.5%	162.50	166.60	4.0%
073	0	0.0%	0.000	0.2%	1.000	0.2%	0.2%	0.2%	0.2%	2.2%	-2.0%	189.80	186.00	0.1%
074	3,171	103.6%	1.451	4.3%	1.000	2.3%	2.3%	2.3%	2.3%	2.2%	0.1%	151.40	151.60	1.9%
075	44	0.0%	0.000	0.3%	1.000	0.1%	0.1%	0.1%	0.1%	2.2%	-2.1%	182.50	178.70	0.1%
076	1,260	13.9%	0.195	2.9%	1.000	-1.9%	-1.9%	-1.9%	-1.9%	2.2%	-4.0%	126.60	121.50	-1.5%
077	0	0.0%	0.000	0.1%	1.000	0.3%	0.3%	0.3%	0.3%	2.2%	-1.9%	174.50	171.20	0.2%
078	147	0.0%	0.000	0.2%	1.000	0.2%	0.2%	0.2%	0.2%	2.2%	-2.0%	173.40	169.90	0.1%
079	14,077	88.9%	1.245	18.0%	0.935	-0.5%	-0.5%	-0.5%	-0.5%	2.2%	-2.6%	91.70	89.30	-0.3%
080	3,124	49.3%	0.690	7.5%	1.000	-1.9%	-1.9%	-1.9%	-1.9%	2.2%	-4.0%	80.70	77.50	-1.2%
081	8,351	70.3%	0.985	15.2%	1.014	1.4%	1.4%	1.4%	1.4%	2.2%	-0.8%	87.70	87.00	0.9%
082	12,913	33.5%	0.469	33.2%	1.046	-14.3%	-14.3%	-14.3%	-14.3%	2.2%	-16.1%	66.00	55.40	-8.8%
083	164	0.0%	0.000	0.4%	1.000	0.0%	0.0%	0.0%	0.0%	2.2%	-2.2%	171.60	167.80	-0.2%
084	310	0.0%	0.000	0.5%	1.000	-0.1%	-0.1%	-0.1%	-0.1%	2.2%	-2.3%	189.20	184.80	-0.3%
085	1,070	0.0%	0.000	1.1%	1.000	-0.7%	-0.7%	-0.7%	-0.7%	2.2%	-2.8%	166.90	162.20	-0.6%
087	1,025	2.8%	0.039	2.1%	1.000	-1.6%	-1.6%	-1.6%	-1.6%	2.2%	-3.7%	98.40	94.80	-1.0%
088	204	0.0%	0.000	0.1%	1.000	0.3%	0.3%	0.3%	0.3%	2.2%	-1.9%	233.00	228.60	0.1%
090	8,003	18.0%	0.252	9.3%	1.000	-6.6%	-6.6%	-6.6%	-6.6%	2.2%	-8.6%	116.90	106.80	-5.1%
091	93	341.8%	4.787	0.6%	1.000	2.7%	2.7%	2.7%	2.7%	2.2%	0.5%	105.40	105.90	1.2%
092	0	0.0%	0.000	0.1%	1.000	0.3%	0.3%	0.3%	0.3%	2.2%	-1.9%	187.00	183.40	0.2%
093	344	0.0%	0.000	0.7%	1.000	-0.3%	-0.3%	-0.3%	-0.3%	2.2%	-2.4%	141.70	138.30	-0.3%
094	214	0.0%	0.000	0.1%	1.000	0.3%	0.3%	0.3%	0.3%	2.2%	-1.9%	209.30	205.30	0.0%
095	2	0.0%	0.000	0.3%	1.000	0.1%	0.1%	0.1%	0.1%	2.2%	-2.1%	206.80	202.50	0.1%
096	0	0.0%	0.000	0.2%	1.000	0.2%	0.2%	0.2%	0.2%	2.2%	-2.0%	193.30	189.40	0.1%
097	846	33.2%	0.465	2.4%	1.000	-0.9%	-0.9%	-0.9%	-0.9%	2.2%	-3.0%	165.30	160.30	-0.6%
098	6,642	73.3%	1.027	10.1%	1.000	0.7%	0.7%	0.7%	0.7%	2.2%	-1.5%	119.00	117.20	0.5%
099	390	0.0%	0.000	0.1%	1.000	0.3%	0.3%	0.3%	0.3%	2.2%	-1.9%	174.30	171.00	0.1%
100	243	0.0%	0.000	0.1%	1.000	0.3%	0.3%	0.3%	0.3%	2.2%	-1.9%	168.60	165.40	0.1%
101	489	46.8%	0.655	1.6%	1.000	-0.2%	-0.2%	-0.2%	-0.2%	2.2%	-2.3%	100.80	98.50	-0.1%
102	0	0.0%	0.000	0.5%	1.000	-0.1%	-0.1%	-0.1%	-0.1%	2.2%	-2.3%	120.50	117.70	-0.1%
103	0	432.7%	6.060	0.0%	1.000	0.4%	0.4%	0.4%	0.4%	2.2%	-1.8%	115.80	113.70	0.3%
104	21,206	91.7%	1.284	42.9%	1.022	13.9%	13.9%	13.9%	13.9%	2.2%	11.4%	61.80	68.80	8.5%
105	0	0.0%	0.000	0.0%	1.000	0.4%	0.4%	0.4%	0.4%	2.2%	-1.8%	154.00	151.20	0.3%
106	2,725	1.0%	0.014	3.4%	1.000	-3.0%	-3.0%	-3.0%	-3.0%	2.2%	-5.1%	123.40	117.10	-2.3%
107	3,699	52.5%	0.735	3.4%	1.000	-0.5%	-0.5%	-0.5%	-0.5%	2.2%	-2.6%	110.70	107.80	-0.4%
108	5,797	17.8%	0.249	11.7%	1.000	-8.4%	-8.4%	-8.4%	-8.4%	2.2%	-10.4%	95.70	85.70	-5.8%
109	1,595	17.6%	0.246	2.9%	1.000	-1.8%	-1.8%	-1.8%	-1.8%	2.2%	-3.9%	129.40	124.40	-1.3%
110	1,639	4.8%	0.067	2.7%	1.000	-2.1%	-2.1%	-2.1%	-2.1%	2.2%	-4.2%	100.20	96.00	-1.6%
111	3,593	77.5%	1.085	4.2%	1.000	0.8%	0.8%	0.8%	0.8%	2.2%	-1.4%	92.70	91.40	0.6%
112	5,019	51.8%	0.725	8.0%	1.000	-1.8%	-1.8%	-1.8%	-1.8%	2.2%	-3.9%	107.50	103.30	-1.3%
113	1,279	32.2%	0.451	1.4%	1.000	-0.4%	-0.4%	-0.4%	-0.4%	2.2%	-2.5%	158.00	154.10	-0.2%
114	1,862	104.2%	1.459	1.4%	1.000	1.0%	1.0%	1.0%	1.0%	2.2%	-1.2%	179.40	177.20	0.8%
115	244	0.0%	0.000	0.2%	1.000	0.2%	0.2%	0.2%	0.2%	2.2%	-2.0%	115.60	113.30	0.0%
999	31	0.0%	0.000	0.1%	1.000	0.3%	0.3%	0.3%	0.3%	2.2%	-1.9%	233.20	228.80	0.3%
Total	248,416	71.4%				0.0%	0.0%	0.0%	0.0%	2.2%	-2.2%			0.0%

* Effective 6/19/2010, Model Year 2011
** Current Expense Fee is $32.80, Proposed is $32.80

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Arkansas Non-Standard Automobile
Nationwide Assurance Company
Determination of Territorial Base Rates Assumed Effective June 20, 2011
Collision

(1) Current Territory	(2) Fiscal Year Ending 2010/2 Projected Current Level Variable Earned Premium	(3) 3-Year Loss & DCC Expense Ratio	(4) Experience Index	(5) Credibility	(6) Competitor Index	(7) Balanced Capped Combined Indicated Change (±15%)	(8) Selected Combined Change	(9) Indicated Variable Premium Change	(10) Selected Variable Premium Change	(11) Total Internal Change	(12) Selected Base Rate Change	(13) Current Base Rate*	(14) Selected Base Rate	(15) Total Change Including Expense Fee
025	4,047	27.5%	0.407	3.1%	1.000	-0.3%	-0.3%	1.9%	1.9%	0.0%	1.9%	447.90	456.40	2.0%
035	12,274	123.1%	1.821	6.5%	1.000	6.9%	6.9%	9.3%	9.3%	0.0%	9.3%	490.60	536.20	8.1%
038	597	79.7%	1.179	0.9%	1.000	1.7%	1.7%	3.9%	3.9%	0.0%	3.9%	419.00	435.30	3.6%
039	19,378	52.1%	0.771	15.2%	0.980	-3.8%	-3.8%	-1.7%	-1.7%	0.0%	-1.7%	340.90	335.10	-0.8%
044	15,145	85.9%	1.271	14.7%	1.000	5.6%	5.6%	7.9%	7.9%	0.0%	7.9%	327.80	353.70	6.3%
047	5,794	86.9%	1.286	3.0%	1.000	2.4%	2.4%	4.7%	4.7%	0.0%	4.7%	452.40	473.70	4.3%
050	35,632	63.2%	0.935	27.0%	1.180	13.1%	13.1%	15.6%	15.6%	0.0%	15.6%	337.90	390.60	12.5%
051	4,074	121.0%	1.790	2.1%	1.000	3.2%	3.2%	5.5%	5.5%	0.0%	5.5%	404.70	427.00	4.9%
052	1,681	21.9%	0.324	0.9%	1.000	0.9%	0.9%	3.1%	3.1%	0.0%	3.1%	476.50	491.30	2.9%
053	11,311	133.6%	1.976	8.5%	1.000	9.9%	9.9%	12.3%	12.3%	0.0%	12.3%	468.30	525.90	10.5%
054	2,370	6.3%	0.093	1.4%	1.000	0.2%	0.2%	2.4%	2.4%	0.0%	2.4%	412.70	422.60	2.4%
055	67,379	69.6%	1.030	29.3%	0.778	-13.5%	-13.5%	-11.6%	-11.6%	0.0%	-11.6%	481.80	425.90	-9.2%
056	13,915	125.7%	1.859	9.0%	1.000	9.3%	9.3%	11.7%	11.7%	0.0%	11.7%	448.70	501.20	9.8%
057	49,568	84.2%	1.246	26.5%	0.878	-0.9%	-0.9%	1.3%	1.3%	0.0%	1.3%	489.20	495.60	1.5%
058	315	0.0%	0.000	0.0%	1.000	1.5%	1.5%	3.7%	3.7%	0.0%	3.7%	464.60	481.80	3.7%
061	1,520	0.0%	0.000	0.2%	1.000	1.3%	1.3%	3.5%	3.5%	0.0%	3.5%	382.50	395.90	3.4%
062	6,961	1.2%	0.018	5.2%	1.000	-3.7%	-3.7%	-1.6%	-1.6%	0.0%	-1.6%	374.70	368.70	-0.9%
063	3,911	95.6%	1.414	1.5%	1.000	2.1%	2.1%	4.3%	4.3%	0.0%	4.3%	523.10	545.60	4.0%
064	38,486	53.9%	0.797	19.4%	1.035	0.4%	0.4%	2.6%	2.6%	0.0%	2.6%	361.20	370.60	2.5%
065	16,959	85.7%	1.268	8.8%	1.000	4.0%	4.0%	6.3%	6.3%	0.0%	6.3%	441.40	469.20	5.6%
066	1,398	19.1%	0.283	0.7%	1.000	1.0%	1.0%	3.2%	3.2%	0.0%	3.2%	367.50	379.30	3.1%
068	3,159	115.0%	1.701	3.0%	1.000	3.7%	3.7%	6.0%	6.0%	0.0%	6.0%	419.50	444.70	5.3%
069	2,668	154.1%	2.280	1.7%	1.000	3.8%	3.8%	6.1%	6.1%	0.0%	6.1%	425.80	451.80	5.4%
071	5,709	33.4%	0.494	8.5%	1.000	-2.8%	-2.8%	-0.7%	-0.7%	0.0%	-0.7%	338.70	336.30	0.0%
072	3,059	50.7%	0.750	2.0%	1.000	1.0%	1.0%	3.2%	3.2%	0.0%	3.2%	457.60	472.20	3.0%
073	0	0.0%	0.000	0.4%	1.000	1.1%	1.1%	3.3%	3.3%	0.0%	3.3%	399.10	412.30	3.1%
074	8,296	50.4%	0.746	6.3%	1.000	-0.1%	-0.1%	2.1%	2.1%	0.0%	2.1%	453.90	463.40	2.1%
075	142	0.0%	0.000	0.5%	1.000	1.0%	1.0%	3.2%	3.2%	0.0%	3.2%	496.70	512.60	3.2%
076	3,185	75.8%	1.121	4.3%	1.000	2.0%	2.0%	4.2%	4.2%	0.0%	4.2%	363.20	378.50	3.8%
077	0	0.0%	0.000	0.1%	1.000	1.4%	1.4%	3.6%	3.6%	0.0%	3.6%	398.70	413.10	3.4%
078	328	0.0%	0.000	0.4%	1.000	1.1%	1.1%	3.3%	3.3%	0.0%	3.3%	395.20	408.20	3.3%
079	45,081	61.8%	0.914	25.1%	1.194	14.1%	14.1%	16.6%	16.6%	0.0%	16.6%	310.50	362.00	13.3%
080	12,299	88.2%	1.305	11.1%	1.000	5.0%	5.0%	7.3%	7.3%	0.0%	7.3%	364.10	390.70	6.1%
081	32,141	62.4%	0.923	21.6%	1.064	5.0%	5.0%	7.3%	7.3%	0.0%	7.3%	365.80	392.50	6.2%
082	64,436	67.6%	1.000	43.1%	0.995	1.2%	1.2%	3.4%	3.4%	0.0%	3.4%	366.90	379.40	3.1%
083	356	0.0%	0.000	0.6%	1.000	0.9%	0.9%	3.1%	3.1%	0.0%	3.1%	397.00	409.30	2.9%
084	1,191	19.6%	0.290	0.7%	1.000	1.0%	1.0%	3.2%	3.2%	0.0%	3.2%	419.40	432.80	3.1%
085	2,206	37.8%	0.559	1.7%	1.000	0.8%	0.8%	3.0%	3.0%	0.0%	3.0%	408.10	420.30	2.8%
087	2,616	147.0%	2.175	3.1%	1.000	5.2%	5.2%	7.5%	7.5%	0.0%	7.5%	362.40	389.60	6.1%
088	296	0.0%	0.000	0.1%	1.000	1.4%	1.4%	3.6%	3.6%	0.0%	3.6%	426.70	442.10	3.2%
090	22,423	45.5%	0.673	13.6%	1.000	-2.9%	-2.9%	-0.8%	-0.8%	0.0%	-0.8%	334.80	332.10	-0.2%
091	316	300.1%	4.439	0.9%	1.000	4.7%	4.7%	7.0%	7.0%	0.0%	7.0%	374.80	401.00	4.7%
092	0	0.0%	0.000	0.1%	1.000	1.4%	1.4%	3.6%	3.6%	0.0%	3.6%	461.90	478.50	3.4%
093	596	0.0%	0.000	0.9%	1.000	0.6%	0.6%	2.8%	2.8%	0.0%	2.8%	413.90	425.50	2.7%
094	576	0.0%	0.000	0.1%	1.000	1.4%	1.4%	3.6%	3.6%	0.0%	3.6%	449.00	465.20	3.3%
095	3	0.0%	0.000	0.5%	1.000	1.0%	1.0%	3.2%	3.2%	0.0%	3.2%	440.10	454.20	3.2%
096	0	0.0%	0.000	0.2%	1.000	1.3%	1.3%	3.5%	3.5%	0.0%	3.5%	460.60	476.70	3.3%
097	1,453	0.0%	0.000	3.8%	1.000	-2.3%	-2.3%	-0.2%	-0.2%	0.0%	-0.2%	419.70	418.90	0.6%
098	20,809	79.2%	1.172	14.6%	1.000	4.1%	4.1%	6.4%	6.4%	0.0%	6.4%	470.30	500.40	5.7%
099	982	0.0%	0.000	0.1%	1.000	1.4%	1.4%	3.6%	3.6%	0.0%	3.6%	440.50	456.40	3.4%
100	436	0.0%	0.000	0.1%	1.000	1.4%	1.4%	3.6%	3.6%	0.0%	3.6%	407.30	422.00	3.3%
101	2,153	11.4%	0.169	2.4%	1.000	-0.5%	-0.5%	1.7%	1.7%	0.0%	1.7%	446.20	453.80	1.8%
102	0	0.0%	0.000	0.7%	1.000	0.8%	0.8%	3.0%	3.0%	0.0%	3.0%	498.70	513.70	2.9%
103	0	0.0%	0.000	0.0%	1.000	1.5%	1.5%	3.7%	3.7%	0.0%	3.7%	483.10	501.00	3.5%
104	116,175	52.5%	0.777	53.3%	1.027	-9.2%	-9.2%	-7.2%	-7.2%	0.0%	-7.2%	393.20	364.90	-5.2%
105	0	0.0%	0.000	0.0%	1.000	1.5%	1.5%	3.7%	3.7%	0.0%	3.7%	423.90	439.60	3.5%
106	6,805	112.8%	1.669	5.2%	1.000	5.1%	5.1%	7.4%	7.4%	0.0%	7.4%	352.50	378.60	6.3%
107	10,793	76.7%	1.135	5.2%	1.000	2.2%	2.2%	4.4%	4.4%	0.0%	4.4%	380.90	397.70	4.0%
108	26,635	72.8%	1.077	16.7%	0.998	2.6%	2.6%	4.9%	4.9%	0.0%	4.9%	418.30	438.80	4.4%
109	4,104	50.3%	0.744	4.4%	1.000	0.4%	0.4%	2.6%	2.6%	0.0%	2.6%	363.70	373.20	2.5%
110	5,725	122.9%	1.818	4.1%	1.000	5.0%	5.0%	7.3%	7.3%	0.0%	7.3%	381.90	409.80	6.5%
111	14,443	122.7%	1.815	6.3%	1.000	6.7%	6.7%	9.0%	9.0%	0.0%	9.0%	396.70	432.40	7.9%
112	14,731	17.2%	0.254	11.7%	1.000	-7.3%	-7.3%	-5.3%	-5.3%	0.0%	-5.3%	333.50	315.80	-3.6%
113	3,464	47.5%	0.703	2.1%	1.000	0.9%	0.9%	3.1%	3.1%	0.0%	3.1%	392.80	405.00	3.0%
114	3,428	90.7%	1.342	2.2%	1.000	2.3%	2.3%	4.6%	4.6%	0.0%	4.6%	389.20	407.10	4.1%
115	756	0.0%	0.000	0.4%	1.000	1.1%	1.1%	3.3%	3.3%	0.0%	3.3%	408.70	422.20	3.1%
999	88	669.4%	9.902	0.1%	1.000	2.4%	2.4%	4.7%	4.7%	0.0%	4.7%	519.20	543.60	4.7%
Total	756,777	67.6%				0.0%	0.0%	2.2%	2.2%	0.0%	2.2%			2.2%

* Effective 6/19/2010, $100 Deductible, Model Year 2011
** Current Expense Fee is $76.60, Proposed is $78.30

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Arkansas Non-Standard Automobile
Nationwide Assurance Company
Determination of Base Rates Assumed Effective June 20, 2011

Coverage	Current Base Rate	Proposed Base Rate	% Change
Towing and Labor	1.80	2.10	15.0%

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Arkansas Non-Standard Automobile
Nationwide Assurance Company
Coverage Expense Fees Assumed Effective June 20, 2011

Coverage	Current Expense Fee	Proposed Expense Fee	% Change
Bodily Injury	46.90	47.60	1.5%
Collision	76.60	78.30	2.2%

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Arkansas Non-Standard Automobile
Nationwide Assurance Company
Model Year Factors Assumed Effective June 20, 2011

Coverage	Year	Proposed Factor
BI	2013	1.064
BI	2014	1.077
PD	2013	1.045
PD	2014	1.054
MB	2013	1.110
MB	2014	1.330
COMP	2013	1.129
COMP	2014	1.155
COLL	2013	1.226
COLL	2014	1.271

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Arkansas Non-Standard Automobile
Nationwide Assurance Company
Limit Factors Assumed Effective June 20, 2011
Bodily Injury

Per Claimant Limit	Per Occurrence Limit	Current Factor	Proposed Factor	% Change
50,000	100,000	1.290	1.350	5%
100,000	300,000	1.600	1.650	3%

Arkansas Non-Standard Automobile
Nationwide Assurance Company
Limit Factors Assumed Effective June 20, 2011
Property Damage

Coverage Limit	Current Factor	Proposed Factor	% Change
50,000	1.060	1.080	2%

Arkansas Non-Standard Automobile
Nationwide Assurance Company
Deductible Factors Assumed Effective June 20, 2011
Comprehensive

Deductible	Current Factor	Proposed Factor	% Change
100	0.890	0.930	4%
250	0.580	0.700	21%

Arkansas Non-Standard Automobile
Nationwide Assurance Company
Deductible Factors Assumed Effective June 20, 2011
Collision

Deductible	Current Factor	Proposed Factor	% Change
250	0.920	0.930	1%

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Arkansas Non-Standard Automobile
Nationwide Assurance Company
Terms with Prior Carrier Discount Assumed Effective June 20, 2011

TPC	NW Terms	Group A Discount	Group B Discount
Terms 6 & >	1	10%	0%
	2	10%	0%
	3	10%	0%
	4	10%	0%
	5	8%	0%
	6	8%	0%
	7	6%	0%
	8	4%	0%
	9	2%	0%
	10	1%	0%
	11	0%	0%
	NW Terms	Group A Discount	Group B Discount
1 - 5 Terms	1	5%	0%
	2	5%	0%
	3	5%	0%
	4	5%	0%
	5	3%	0%
	6	3%	0%
	7	1%	0%
	8	0%	0%
	9	0%	0%
	10	0%	0%
	11	0%	0%

Group A Companies	All Other Carriers
Group B Companies	**Code**
All Other Substandard	2
Dairyland Insurance Company	5
American Ambassador Casualty Co	13
NW CPM NSA	31
GLOBE AMERICAN	49
Hartford Ins Co	54
INTEGON	59
MAIF	68
REPUBLIC	94
VIKING	112
Allstate Indemnity Company	118
Atlanta Casualty Company	120
Nationwide Assurance Company	141
TITAN/Victoria	143
Bankers Ins Co	145
COLONIAL COUNTY MUTUAL	157
Country Casualty Ins Co	161
AIG Companies	163
Permanent General Assurance Corp	165
MID-CENTURY INSURANCE CO (CA)	173
Mercury Insurance Company	175
Bristol West	179
Travelers (County Mutual)	191
Geico Casualty	194
USAA GENERAL INDEMNITY	197
PROGRESSIVE Min Limits	077 (Refer to Progressive Note Tab)
Progressive Below State Min Limits	091 (Refer to Progressive Note Tab)

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Arkansas Non-Standard Automobile
Nationwide Assurance Company
Components of Rate Change Assumed Effective June 20, 2011

Coverage	Base Rate	Limit/Deductible Factors	Coverage Expense Fee	Combined Change
Bodily Injury	0.8%	0.7%	1.5%	1.5%
Property Damage	-0.4%	0.4%	0.0%	0.0%
Medical Benefits	0.0%	0.0%	0.0%	0.0%
Comprehensive	-2.2%	2.2%	0.0%	0.0%
Collision	2.2%	0.0%	2.2%	2.2%
Towing and Labor	15.0%	0.0%	0.0%	15.0%

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ARKANSAS NON-STANDARD AUTOMOBILE
NATIONWIDE ASSURANCE COMPANY

AMENDMENT FILING MEMORANDUM

We are filing this amendment to correct a typographical error discovered in the Nationwide Assurance Company manual effective June 20, 2011.

For the Terms with Prior Carrier Discount, we inadvertently used the word “Deviation” instead of “Discount”. The corrected manual marked-up pages (correction on the Table of Contents and Page 13) and final manual (correction on the Table of Contents and Page 17) have been uploaded on the Rate/Rule Schedule tab replacing the previous versions.

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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)
03/09/2011	Rate and Rule	Rate/Rule Manual	03/11/2011	NSAR_11800_pfp_chng_rpt.pdf NSAR062011 Marked-Up.pdf (Superceded) NSAR062011_11800_final.pdf (Superceded)

ARKANSAS NONSTANDARD AUTOMOBILE RATING MANUAL

NATIONWIDE ASSURANCE COMPANY

Effective – ~~June 19, 2010~~June 20, 2011

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INTRODUCTION

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

DEFINITIONS

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

PREMIUM MODIFICATION RULES

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

AVERAGE DRIVER CLASS FACTOR

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

RATING TERRITORY SCHEDULE

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

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

MISCELLANEOUS VEHICLES

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

MISCELLANEOUS RISKS

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

GENERAL RULES

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

QUICK REFERENCE/RATING CALCULATIONS

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

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RATING CHARTS

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

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DEFINITIONS

GENERAL DEFINITIONS

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

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

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

2. A van or pickup truck used solely for:

   a. Pleasure, OR

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

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

   d. Incidental hauling of:

      (1) Equipment, OR

      (2) Merchandise, OR

      (3) Supplies used in commerce.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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VEHICLE TYPE AND MISCELLANEOUS RISK DESIGNATIONS

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

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

COVERAGE DESIGNATIONS

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

BI	Bodily Injury Liability
PD	Property Damage Liability
ME	Medical Expense
WL	Work Loss
DB	Death Benefits, Dismemberment, and Loss of Sight
COMP	Comprehensive
COLL	Collision
UMBI	Uninsured Motorists — Bodily Injury
UIMBI	Underinsured Motorists — Bodily Injury
UM	Uninsured Motorists Coverage
UIM	Underinsured Motorists Coverage
UMPD	Uninsured Motorists — Property Damage
TL	Towing and Labor
LOU	Loss of Use
PE	Contents/Personal Effects
SE	Additional Coverage for Special Equipment

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PREMIUM MODIFICATION RULES

MATRIX TIER FACTOR

Eff. 6-19-10

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

The following rules are applicable:

New Business Rules

1. Policies will be assigned to one of three "prior insurance" categories: no prior insurance, 6-months continuous coverage with a 1-30 day lapse, or 6-months continuous coverage without a lapse.

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

3. To be considered as "multi-product" within the Matrix, the Named Insured must also be the Named Insured under a Nationwide Homeowners Basic, Extended, Market Value, Elite II, Golden Blanket, Tenants, Condominium, or Mobile Homeowners policy. It will also be considered "multi-product" if a resident relative of the household is the owner of a Nationwide Financial Services' Life, Annuity, or Health policy written and/or serviced by a Nationwide Exclusive Agency. If the Named Insured is not the Named Insured on another Nationwide policy, but owns and occupies a single-, two-, three-, or four-family dwelling, a condominium, or a mobile home, then the Insured would also be considered "multi-product."

4. If the total number of vehicles insured by Nationwide Assurance Company within the household is two or more, the policy should be considered as "multi-vehicle" within the Matrix. For the "multi-vehicle" factor to apply, all vehicles must be owned by resident relatives. Only those vehicle types eligible for the Matrix that are insured for both BI and PD are to be considered when determining the number of vehicles insured by Nationwide.

Renewal Business Rules

1. Policies will be considered for re-tiering every two years of consecutive lapse-free coverage. A customer's tier will only improve. A policy may be re-tiered if the following criteria are met:

   a. No accidents or violations in the last two years.

   b. No NSF (non-sufficient fund) checks in the last two years.

Changes

1. Policies may move within sub-tiers as certain policy conditions change (for example, A1 to A2 or E4 to E3):

   a. If the Insured adds a vehicle and now qualifies for a "multi-vehicle" sub-tier, OR

   b. If the Insured deletes a vehicle and no longer qualifies for a "multi-vehicle" sub-tier, OR

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

Rating Chart

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OEM LOSS SETTLEMENT ENDORSEMENT

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

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

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

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

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

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

COMP Rating Chart

COLL Rating Chart

NEW VEHICLE DISCOUNT
Eff. 9-15-05

This discount will be applied only to private passenger automobiles with model years within the most recent five years. The model year changes effective October 1 of each calendar year, regardless of the actual introductory dates of the several makes and models (e.g. as of October 1, 2005, model year 2006 will be "current" and model year 2005 will be one year old).

BI Rating Chart

PD Rating Chart

ME Rating Chart

COMP Rating Chart

COLL Rating Chart

VEHICLE USE

The following describes the various vehicle use classifications:

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

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

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

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

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

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

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

3. Be engaged in farming only.

Exceptions —

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

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

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

Exceptions —

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

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

Rating Chart

HOUSEHOLD COMPOSITION FACTOR
Eff. 3-22-08

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

The following rules are applicable:

1. Vehicles within the household insured by Nationwide Assurance Company will be considered in the household vehicle count, subject to a maximum count of four household vehicles. Only those vehicle types eligible for Household Composition that are insured for both BI and PD are to be considered when determining the number of vehicles insured by Nationwide.

2. Rated drivers insured by Nationwide Assurance Company and who otherwise meet the definition of members of the household will be considered in the household driver count, subject to a maximum count of four household drivers. Only drivers rated as principal or occasional on one or more Nationwide policies are to be considered when determining the number of drivers insured by Nationwide. Individual operators listed on multiple Nationwide policies are only to be counted once.

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3. If any household member eligible from the previous rule is under the age of 25, Household Composition factors will be selected from the table labeled "Youth". Households with no members under the age of 25 will be assigned factors from the table labeled "Adult". For purposes of this rule, "age" means the age that has been or will be attained within the current calendar year.

4. A distinct factor will be selected for each coverage to which Household Composition applies, based upon the number of household vehicles, household drivers and the presence of one or more operators under the age of 25 as defined by the previous three rules.

Rating Chart

LAPSE 1-30 DAY SURCHARGE

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

Rating Chart

ADVANCE QUOTE DISCOUNT
Eff. 9-15-06

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

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

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

Rating Chart

PASSIVE OCCUPANT RESTRAINT DISCOUNT
Eff. 6-19-10

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

Rating Chart

HOME AND CAR DISCOUNT

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

Rating Chart

AUTO FINANCIAL DISCOUNT

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

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Rating Chart

INELIGIBLE RISK SURCHARGE

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

Rating Chart

TERMS WITH PRIOR CARRIER DEVIATION**
Eff. 6-20-11

This discount is based on a combination of the number of terms with prior carrier, prior carrier group, and terms with Nationwide, and it applies to Bodily Injury, Property Damage, Medical Expense, Comprehensive and Collision for Private Passenger Automobiles.

Prior Carrier Company Groups are defined as follows:

Group A: Companies that are not in Group B.

Group B: All Other Substandard, Dairyland Insurance Company, American Ambassador Casualty Company, NW CPM NSA, Globe American, Hartford Insurance Company, Integon, MAIF, Republic, Viking, Allstate Indemnity Company, Atlanta Casualty Company, Nationwide Assurance Company, Titan/Victoria, Bankers Insurance Company, Colonial County Mutual, Country Casualty Insurance Company, AIG Companies, Permanent General Assurance Corporation, Mid-Century Insurance Company (CA), Mercury Insurance Company, Bristol West, Travelers (County Mutual), Geico Casualty, USAA General Indemnity, Progressive (Minimum Limits), Progressive (Below State Minimum Limits).

Rating Chart**

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AVERAGE DRIVER CLASS FACTOR

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

Examples:

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

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

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

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

DRIVER CLASSIFICATION — Definitions

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

DRIVER CLASSIFICATION — Factors
Eff. 6-19-09

Please refer to the Rating Charts portion of this manual.

BI Driver Classification Factor

PD Driver Classification Factor

ME Driver Classification Factor

COMP Driver Classification Factor

COLL Driver Classification Factor

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MERIT RATING PLAN FACTOR

Eff. 12-1-08

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

A. EXPERIENCE PERIOD

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

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

B. APPLICATION OF SURCHARGES

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

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

MINOR VIOLATIONS

1. All moving violations not considered major violations are considered minor violations.

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

MAJOR VIOLATIONS

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

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

   b. Failure to submit to a chemical test, OR

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

   d. Falsification of an accident report, OR

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

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

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

   h. Committing a felony with a motor vehicle, OR

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

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

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

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l. Reckless operation of a motor vehicle, OR

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

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

o. Illegal transportation of hazardous materials or explosives, OR

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

q. Passing a stopped school bus, OR

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

s. Other serious violations.

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

ACCIDENTS

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

2. Chargeable Accident Definition.

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

Renewal Business — Accidents that were chargeable when the policy was written as new business will also be considered chargeable if still within the experience period unless it is deemed that the insured's negligence or intentional act was not the proximate cause of the accident or injury.

An accident is chargeable if the insured driver was involved in an accident that resulted in damage to any property, including his/her own, in which Nationwide has paid in excess of $1, or in bodily injury or death (excluding UM).

EXCEPTIONS:

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

a. Lawfully parked, OR

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

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

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

e. Not convicted of a moving traffic violation in connection with the accident but the operator

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

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

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

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

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

j. The insured's negligence or intentional act was not the proximate cause of the accident or injury.

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

C. FIRST SEAT BELT VIOLATION FORGIVENESS

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

D. MINOR AND MAJOR VIOLATION SURCHARGE

New Business and Renewal Rating

The number of moving violations in the experience period determines the number of points assigned for a driver and the appropriate surcharge for that driver. Occurrences resulting in both an accident and a violation shall be counted as follows:

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

2. If an occurrence results in both a chargeable accident and a major violation, then only the major violation is surcharged.

MINOR VIOLATION POINTS

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

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

MAJOR VIOLATION POINTS

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

DRIVING WHILE INTOXICATED (DWI) VIOLATON POINTS

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

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

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

Applicable Additive Violation Surcharges

E. ACCIDENT SURCHARGE

New Business and Renewal

The number of chargeable accidents in the experience period will determine the appropriate surcharge for a driver. Occurrences resulting in both an accident and a violation shall be counted as follows:

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

2. If an occurrence results in both a chargeable accident and a major violation, then only the major violation is surcharged.

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

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Applicable Additive Accident Surcharges

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F. CHANGE OF USUAL DRIVERS

1. Deletion of Driver

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

2. Addition of Driver

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

G. CHANGES IN DRIVING EXPERIENCE

Changes in driving experience will be made at the next renewal date. No changes are made for the purpose of shortening the surcharge period otherwise applicable under the plan.

ACCIDENT FREE DISCOUNT
Eff. 3-15-05

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

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

*Chargeable accidents are defined in the Merit Rating Plan. For new business, the experience period is defined as the five years ending on the effective date of the policy. For renewals, the experience period is defined as the five years ending 45 days prior to each semi-annual renewal effective date.

Rating Chart

UNVERIFIABLE DRIVER RECORD SURCHARGE
Eff. 12-1-08

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

Rating Chart

FINANCIAL RESPONSIBILITY RATE FACTOR
Eff. 6-19-09

The Financial Responsibility rate factor will be applied to the policy based on Nationwide's Proprietary Credit Scoring Model. Based on the resulting credit score and its corresponding Financial Responsibility Class, multiply each driver's rate factor by the appropriate Financial Responsibility Rate Factor.

Rating Chart

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New Business Scoring

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

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

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

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

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

Terms

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

Renewal Scoring

The following rules are applicable:

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

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

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

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

5. On policies where at least one driver is an exclusion and no driver has a credit score, the exclusion financial responsibility class shall be assigned to all drivers on the policy.

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

   Move policies to a better credit class upon renewal if:

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

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

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

   Move policies to a worse credit class upon renewal if:

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

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

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

Renewal Scoring Exception

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

Terms

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

Added/Deleted Drivers

When a driver is added to a policy at any time other than the annual renewal of the policy, the following rules apply.

If the policy is currently rated in either the exclusion or no-hit financial responsibility class:

1. A credit report shall be ordered for the added driver.

2. Apply the New Business Scoring Rules.

OR

If the policy's credit class is based on a scored credit report:

1. Do not order a credit report on the added driver at the time of the change.

2. Apply the Renewal Business Scoring Rules at the annual renewal date of the policy.

When a driver is deleted from a policy at any time other than the annual renewal date of the policy, the following rules apply.

1. The policy retains the current credit class.

2. Apply the Renewal Business Scoring Rules at the annual renewal date of the policy.

SPIN-OFF POLICIES

Any time a new policy must be set up for an existing customer of a Nationwide Company, a new credit class must be established using the rules outlined in the New Business Scoring portion of the Financial Responsibility Rate Factor section of this rating manual.

ACCIDENT PREVENTION COURSE DISCOUNT

The otherwise applicable driver factor shall be reduced for individuals 55 years of age or over, if

1. The driver has successfully completed a Motor Vehicle Accident Prevention Course approved by the Arkansas Department of Motor Vehicles, taught by an approved instructor, AND

2. A certificate is presented to the Company signifying the above course was successfully

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completed within three years prior to the inception or renewal date of the policy term to which this rule applies. The certificate is valid for three years following the dated of the course completion. Once expired, proof of re-certification must be furnished to Nationwide to maintain this discount.

Rating Chart

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BASE RATES**
*Eff. ~~6-19-10~~6-20-11***

Please refer to the Rating Charts portion of this manual.

BI Base Rates**

PD Base Rates**

ME Base Rates**

COMP Base Rates**

COLL Base Rates**

EXPENSE FEES**
*Eff. ~~6-19-10~~6-20-11***

Please refer to the Rating Charts portion of this manual.

Rating Chart**

RATE SYMBOLS
Eff. 9-27-06

Please refer to the Rating Charts portion of this manual.

BI Rate Symbol

PD Rate Symbol

ME Rate Symbol

COMP Rate Symbol

COLL Rate Symbol

MODEL YEAR FACTORS**
*Eff. ~~6-19-09~~6-20-11***

Please refer to the Rating Charts portion of this manual.

BI Model Year Factors**

PD Model Year Factors**

ME Model Year Factors**

COMP Model Year Factors**

COLL Model Year Factors**

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OTHER LIMITS AND DEDUCTIBLES**

*Eff. ~~6-19-10~~6-20-11***

BI Limits**

PD Limits**

ME Limits

COMP Deductible**

COLL Deductible**

RATING TABLES

Eff. 9-15-05

BI Increased Limits Table

PD Increased Limits Table

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TERRITORY

Eff. 3-15-07

Determined by:

1. Principal garaging address of automobile, OR
2. Residence of Policyholder if automobile is not garaged any specific place, OR
3. Business or mailing address if Policyholder's residence cannot be determined.

RATING TERRITORY SCHEDULE

County Number	County Name	Zip Code	Territory
1	Arkansas	Zip: 72003, 72026, 72038, 72042, 72048, 72055, 72073, 72140, 72166	63
		Zip: 72160	84
		Remainder of County……	96
2	Ashley	ASHLEY - Entire County……..	51
3	Baxter	Zip: 72519, 72531, 72537, 72538, 72544, 72617, 72623, 72626, 72635, 72642, 72651, 72658	64
		Zip: 72653	93
		Remainder of County……	97
4	Benton	Zip: 72768	71
		Zip: 72632, 72704, 72712, 72714, 72715, 72718, 72719, 72722, 72732, 72734, 72736, 72738, 72739, 72745, 72747, 72751, 72756, 72758, 72761, 72762, 72764	82
		Remainder of County……	104
5	Boone	BOONE - Entire County……	57
6	Bradley	BRADLEY - Entire County……..	50
7	Calhoun	CALHOUN - Entire County……...	50
8	Carroll	CARROLL - Entire County……	57
9	Chicot	CHICOT - Entire County……...	51
10	Clark	CLARK - Entire County…….....	50
11	Clay	CLAY - Entire County……...	55
12	Cleburne	Zip: 72067, 72121, 72130, 72131, 72137, 72179, 72523, 72530, 72534, 72543, 72546, 72550, 72581	63
		Zip: 72153	64
		Zip: 72088, 72044	92
		Remainder of County……	96
13	Cleveland	CLEVELAND - Entire County…….	51
14	Columbia	COLUMBIA - Entire County……	50
15	Conway	CONWAY - Entire County……..	57
16	Craighead	CRAIGHEAD - Entire County…….	55
17	Crawford	Zip: 72932, 72934, 72946, 72948, 72952, 72955, 72956, 72959	71
		Zip: 72921, 72947	91
		Remainder of County……	104
18	Crittenden	Zip: 72327, 72339, 72348, 72364, 72376, 72384, 72386	62

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		Zip: 72301	74
		Zip: 72331	83
		Remainder of County……	95
19	Cross	Zip: 72101, 72324, 72326, 72347, 72373, 72396	55
		Zip: 72331	83
		Remainder of County……	55
20	Dallas	DALLAS - Entire County……	50
21	Desha	DESHA - Entire County……..	51
22	Drew	DREW - Entire County……	51
23	Faulkner	Zip: 72023, 72035, 72039, 72047, 72058, 72076, 72106, 72111, 72113, 72120, 72131, 72173, 72199	68
		Zip: 72032, 72034	80
		Remainder of County……	102
24	Franklin	FRANKLIN - Entire County…….....	57
25	Fulton	FULTON - Entire County……	54
26	Garland	Zip: 71909, 71949, 71956, 71957, 71968	35
		Zip: 71901, 72087	65
		Remainder of County……	98
27	Grant	Zip: 71603, 72057, 72084, 72132, 72167	69
		Zip: 71602, 72015, 72019, 72128, 72129, 72150	81
		Zip: 72065	115
		Remainder of County……	103
28	Greene	GREENE - Entire County……	55
29	Hempstead	HEMPSTEAD - Entire County……..	50
30	Hot Spring	Zip: 71923	50
		Zip: 71941, 71942	50
		Remainder of County……	53
31	Howard	HOWARD - Entire County…….	50
32	Independence	Zip: 72501, 72527, 72534, 72550, 72568, 72579	63
		Zip: 72165, 72522, 72524, 72562, 72564, 72571	75
		Zip: 72020	75
		Remainder of County……	96
33	Izard	IZARD - Entire County……	54
34	Jackson	Zip: 72020	75
		Remainder of County……	54
35	Jefferson	Zip: 71644, 72004, 72073, 72133, 72160, 72168, 72175	77
		Zip: 72046	113
		Zip: 71603, 72152	113
		Zip: 72079, 72132	113
		Zip 71601, 71602, 72150	114
		Remainder of County……	99
36	Johnson	JOHNSON - Entire County…….....	57
37	Lafayette	LAFAYETTE - Entire County…….....	51
38	Lawrence	LAWRENCE - Entire County……..	54
39	Lee	LEE - Entire County……..	38
40	Lincoln	LINCOLN - Entire County…….	51
41	Little River	LITTLE RIVER - Entire County…….	50
42	Logan	LOGAN - Entire County…….	57
43	Lonoke	Zip: 72046, 72072	113

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		Remainder of County……	112
44	Madison	MADISON - Entire County……	57
45	Marion	MARION - Entire County……..	57
46	Miller	MILLER - Entire County……	25
47	Mississippi	MISSISSIPPI - Entire County……	39
48	Monroe	Zip: 72021	84
		Zip: 72029, 72069, 72134, 72366	88
		Remainder of County……	96
49	Montgomery	MONTGOMERY - Entire County……..	50
50	Nevada	NEVADA - Entire County……..	50
51	Newton	NEWTON - Entire County……..	57
52	Ouachita	OUACHITA - Entire County……	50
53	Perry	PERRY - Entire County……...	57
54	Phillips	PHILLIPS - Entire County…….	47
55	Pike	PIKE - Entire County……	52
56	Poinsett	POINSETT - Entire County……	55
57	Polk	POLK - Entire County……..	72
58	Pope	Zip: 72063, 72679, 72801, 72823, 72837, 72843, 72846, 72847, 72856	64
		Zip: 72802, 72858	76
		Remainder of County……	97
59	Prairie	PRAIRIE - Entire County……	54
60	Pulaski	Zip: 72126, 72023, 72016	79
		Zip: 72122, 72113, 72135, 72199, 72116, 72118, 72212, 72223, 72076, 72099, 72120	79
		Zip: 72205, 72206	90
		Zip: 72065, 72046	90
		Zip: 72117, 72142	106
		Zip: 72103, 72210	107
		Zip: 72204, 72209	108
		Zip: 72114, 72201, 72202	109
		Zip: 72002, 72227	110
		Zip: 72207, 72211	111
		Remainder of County……	101
61	Randolph	Zip: 72460	75
		Remainder of County……	55
62	Saint Francis	Zip: 72326, 72340, 72346, 72348, 72372, 72392, 72394, 72396	66
		Zip: 72335	78
		Remainder of County……	100
63	Saline	Zip: 72057, 72084	69
		Zip: 71909, 72122, 72167	69
		Zip: 72002, 72011, 72015, 72019, 72022, 72087, 72103, 72210	81
		Zip: 72065, 72206	115
		Remainder of County……	103
64	Scott	Zip: 71953	72
		Remainder of County……	97
65	Searcy	SEARCY - Entire County……..	58
66	Sebastian	Zip: 72901-72906, 72908, 72913, 72914, 72916-	44

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		72919	
		Zip: 72921, 72923, 72927, 72933, 72937, 72938, 72940, 72941, 72944	71
		Zip: 72936	87
		Remainder of County……	104
67	Sevier	Zip: 71841	72
		Remainder of County……	105
68	Sharpe	Zip: 72460, 72469, 72482, 72513, 72521, 72532, 72569, 72577	63
		Zip: 72529, 72542, 72525	75
		Remainder of County……	96
69	Stone	STONE - Entire County……..	56
70	Union	Zip: 71730	61
		Zip: 71747, 71749, 71753, 71758, 71762, 71764, 71765	73
		Remainder of County……	94
71	Van Buren	Zip: 72028, 72629	64
		Zip: 72031	64
		Zip: 72013, 72141, 72153	64
		Zip: 72088	64
		Remainder of County……	97
72	Washington	WASHINGTON - Entire County……	104
73	White	Zip: 72020	75
		Remainder of County……	56
74	Woodruff	WOODRUFF - Entire County……	54
75	Yell	Zip: 72824, 72827, 72828, 72833, 72835, 72838, 72842, 72853, 72857, 72860	64
		Zip: 72834	85
		Remainder of County……	97
999		All Other	999

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MISCELLANEOUS COVERAGES**

NO FAULT COVERAGES

The Named Insured shall have the right to reject in writing all or any one or more of the following coverages. After such rejection, unless the Named Insured requests such coverage in writing, such coverage need not be provided in, or supplemental to, a renewal policy.

A. MEDICAL EXPENSE

Limits of $5,000 are required unless rejected in writing by the Insured.

COVERAGE

See Policy or Endorsement.

B. WORK LOSS

Limits of $140 per week are required unless rejected in writing by the Insured.

COVERAGE

See Policy or Endorsement.

C. DEATH BENEFITS, DISMEMBERMENT, AND LOSS OF SIGHT COVERAGE

Limits of $5,000 are required unless rejected in writing by the Named Insured.

COVERAGE

See Policy or Endorsement.

UNINSURED AND UNDERINSURED MOTORISTS COVERAGE
(Bodily Injury and Property Damage Liability)
Eff. 6-19-10

This coverage is mandatory on all policies providing BI and PD at limits equal to those purchased for BI and PD on private passenger automobile UNLESS it is rejected in writing by the Policyholder. The Insured may reject this coverage entirely, or select one of the following coverage combinations:

UMBI, UIMBI and UMPD

UMBI and UIMBI

UMBI and UMPD

UMBI

UM shall NOT be offered for an amount greater than the amount of BI coverage selected.

A. COVERAGE

See Policy or Endorsement.

B. LIMITS

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Basic limits: 25/50 BI; $25,000 PD with $200 deductible.

Limits for UMBI, UIMBI, and UMPD higher than those required by the state's financial responsibility laws are available but not in excess of the BI and PD limits carried on the policy. Limits lower than the BI and PD limits can be requested in writing by the Insured. If the Insured carries UIMBI, the limits must be equal to those purchased for UMBI.

UMBI

UIMBI

UMPD

TOWING AND LABOR COSTS**
Eff. 6-20-11

Please see the charts portion of this manual for coverage details.

LIMITS

$50 per disablement.

There is a maximum of two occurrences per vehicle in a six-month period.

Rating Chart**

LOSS OF USE
Eff. 3-15-06

Covers auto rental cost up to the "per day" limit selected by the Policyholder, any deductible amount the Policyholder is required to pay on a rental automobile, subject to the aggregate limit of coverage corresponding to the "per day" limit selected.

See the Policy or Endorsement for coverage details.

Rating Chart

ADDITIONAL COVERAGE FOR SPECIAL EQUIPMENT

This endorsement provides coverage for parts or accessories added by anyone, other than by the vehicle manufacturer, unless they were added prior to the vehicle's original sale. If a vehicle is altered by attaching any special equipment, part, or accessories, COMP and COLL will not cover such equipment unless declared and an additional premium paid. This endorsement also provides additional coverage, above the $750 policy limit, for equipment designed for the reproduction of sound that is permanently installed.

Note: The Special Equipment Endorsement will not be available of the OEM Loss Settlement Endorsement is also purchased.

Rating Chart

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MISCELLANEOUS VEHICLES

The rates and rules for the private passenger automobile vehicle type, displayed elsewhere in this manual, also apply to miscellaneous vehicles as set forth in such rules and subject to the rate modifications/exceptions listed in the following sections.

MOTOR HOMES

A self-propelled land vehicle permanently equipped for use as a living quarters, including cooking and sleeping facilities, and principally used for recreational purposes.

In the event our Insured rents a motor home from another, the daily charge to extend the coverages of BI, PD, ME, WL, DB UM, UIM whenever applicable from his/her automobile insured with our Company is $1.00 with a minimum per rental period premium of $10.00. Full COMP and $100 deductible COLL coverages are provided for the daily premium of $1.00 and again a $10.00 minimum premium per rental period. Contents coverage in the amount of $500 is provided for the flat charge of $1.00 if desired.

Motor Home Calculation Charts

TRAILERS

A **Travel Trailer** is designed for use with a private passenger automobile and permanently equipped as living quarters.

A **Camping Trailer** is designed for use with a private passenger automobile, and expands into temporary living quarters. (These differ from travel trailers in their collapsed low profile towing positions.)

A **Utility Trailer** is designed for use with a private passenger automobile other than a travel or camping trailer.

BI, PD, ME, WL, DB, UMBI, UIMBI, and UMPD are automatically extended for the same limits as the automobile to which attached. No endorsement is needed and no additional premium is charged.

In the event our Insured rents a trailer from another, the daily charge for full COMP and $100 deductible COLL coverage is $1.00 with a per rental period minimum of $10.00. Contents coverage of $500 is provided for the flat charge of $1.00 if desired.

Trailer Calculation Charts

TRUCK CAMPERS

A vehicle of the pickup type onto which a portable camper unit has been mounted or installed.

BI, PD, ME, WL, DB, UMBI, UIMBI, and UMPD are automatically extended for the same limits as the automobile to which attached. No endorsement is needed and no additional premium is charged.

In the event our Insured rents a truck mounted with a camper unit from another, the premium is the same as established for a trailer.

Truck Camper Calculation Charts

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ANTIQUE AND CLASSIC AUTOMOBILES

An **Antique Automobile** is a private passenger automobile which is 25 years old or older and which has been restored, maintained, or preserved by antique automobile hobbyists.

A **Classic Automobile** is a private passenger automobile which is 10 years old or older and which is a rarity or of historic interest and which has been restored, maintained or preserved by a classic automobile hobbyists.

A. RESTRICTED USE

Reduced premiums are applicable if the automobile is maintained solely for use in exhibitions, club activities, parades, and other functions of public interest and is not used primarily for the transportation of passengers over any public street or highway.

COMP and COLL losses are settled on LEAST of Actual Cash Value, Cost to repair or replace, or Value for which premiums are charged.

B. REGULAR USE

Regular use applies if the antique or classic automobile does not qualify for Restricted Use as defined above.

COMP and COLL losses are settled on LEAST of Actual Cash Value, Cost to repair or replace, or Value for which premiums are charged.

Antique and Classic Automobile Calculation Charts

MOTORCYCLES, MOTOR SCOOTERS, MOTORIZED BICYCLES, MOPEDS, AND OTHER SIMILAR MOTORIZED VEHICLES

Annual premiums anticipate reduced usage during winter months.

Trail bikes that are over 350 cc or registered are rated as MC.

Motorcycle Calculation Charts

RECREATIONAL VEHICLES

A land motor vehicle not licensed or registered for use on public roads and used mainly off public roads. These recreational vehicles operate solely on wheels, crawler treads, belts, or similar mechanical devices. They are not propelled by airplane-type propellers or fans.

Includes unregistered trail bikes up to 350cc.

Recreational Vehicles Calculation Charts

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MISCELLANEOUS RISKS

NAMED NON-OWNER POLICY (NNO)

Eff. 9-15-05

Available to any person not owning a private passenger or commercial automobile, who meets the qualifications of a regular insurance risk.

A. INTERESTS COVERED

Policyholder Only.

1. Operation of non-owned automobile, OR

2. Presence in non-owned automobile other than a public or livery conveyance.

Coverage is excess over other insurance available to the Policyholder.

B. INELIGIBLE RISKS

1. Persons operating a public or livery conveyance, including school bus drivers.

2. Chauffeurs and truck drivers.

3. Persons operating vehicles for the federal or state government or any political subdivision.

4. Persons operating emergency vehicles.

5. Automobiles used in the business or occupation of the insured.

6. Automobiles hired under long-term contract.

C. CLASSIFICATION AND RATES

BI, PD, or ME— Apply percent shown below to the private passenger automobile base premium for the territory in which the Policyholder resides.

WL, AD, UMBI, UIMBI or UMPD — Charge regular Private Passenger premium.

TYPE OF RISK

	Reg.	Special*
Do not customarily involve use of automobiles and there is		
a. A male operator under age 25	71%	188%
b. No male operator under age 25	47%	134%

*Applies to Named Non-Owner requiring financial responsibility certificate. See Financial Responsibility Certificate section for additional charges. Coverage is extended for operation of ANY automobile owned by a member of Named Non-Owner's household.

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NOTE — The premiums produced by the factors above are not subject any further rate modification, except for the Matrix Tier Factor, Ineligible Risk Surcharge, and Merit Rating Plan surcharges.

NNO Calculation Charts

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GENERAL RULES

POLICY TERM

All policy terms are six months except for Motorcycles and Recreational Vehicles, which are 12 months. All policies are automatically renewable.

PREMIUM ADJUSTMENT

The following rules apply to changes made during the policy term:

1. Added coverage or vehicle — Collect prorate premium on the basis of rates in effect at the time of changes.

2. All other changes — Collect or refund prorate premium on the basis of rates in effect at the inception of the policy term.

CANCELLATIONS

A. REQUESTS

The Policyholder may cancel his or her insurance at any time by written notice to the Company. Cancellation becomes effective on the date requested by the Policyholder but not prior to the date the Company receives the request, provided there isn't a Financial Responsibility Form (SR-22) filed. Accounts with an SR-22 will cancel after the required notice has been sent to the state where the form is issued.

The policy is cancelled on a short rate basis unless noted in item C., below.

B. COMPANY CANCELLATIONS AND NON-RENEWALS

Policies may be cancelled or non-renewed subject to the cancellation provisions in the policy and/or policy endorsements.

Exception — Policies written as "new business" may be cancelled by the Company for any cause, if notice is mailed to the Policyholder within 60 days after the effective date. (Renewals are not "new business.")

C. SHORT/PRO RATE BASIS DETERMINATION

Cancellation is on a prorate basis when:

1. Initiated by the Company.

2. The automobile is destroyed or stolen.

3. The Policyholder has died.

4. The Policyholder has other specified automobile insurance in the Company.

5. Only part of the coverages are cancelled.

6. The Policyholder enters the Armed Services.

7. The automobile is repossessed under the terms of a financing agreement.

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In all other cases, cancellation is on a short-rate basis when requested by the Policyholder.

D. MISCELLANEOUS VEHICLES

Motorcycles:

When coverage is cancelled, the earned premium shall be the full annual premium except that, under the following circumstances, the cancellation shall be on a pro-rata basis:

1. Coverage was in force less than six months.

2. Coverage was in force six months or more, BUT

   a. The vehicle was stolen, destroyed, sold, or junked, OR

   b. The Policyholder has died, OR

   c. Cancellation is initiated by the Company.

Recreational Vehicles:

When coverage on a vehicle is cancelled, the earned premium shall be the full annual premium except that, under the following circumstances, the cancellation shall be on a pro rata basis:

1. The vehicle is destroyed, stolen, sold, or junked, OR

2. The Policyholder has died, OR

3. Cancellation is initiated by the Company.

E. REFUND

Cancellation premium refund of less then $2.00 will not be made except at the request of the Policyholder, in which case the actual return premium shall be allowed.

FINANCIAL RESPONSIBILITY CERTIFICATES (SR-22 FILINGS)

A financial responsibility certificate (SR-22) is filed with the Bureau of Motor Vehicles whenever evidence of financial responsibility is required by law. If the person requiring the certificate owns no automobile, filing may be made on a policy issued to a member of immediate family. Nationwide will not issue the SR-22 for drivers or residents of the following states, where we are not licensed to write insurance:

1. Louisiana,

2. Massachusetts, AND

3. New Jersey

A $15.00 SR-22 fee will be imposed per filing per policy term. This fee is non-refundable.

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PAYMENT OPTIONS
Eff. 4-1-07

A. FULL PAYMENT

The total policy premium for a policy term may be paid in full at the time a new policy is written or upon the Policyholder's receipt of a renewal billing notice.

B. INSTALLMENT PAYMENTS

The total policy premium for a policy term may be paid through one of the Company's installment payment plans. A handling fee of $8.00 will be assessed for each installment payment paid by methods other than by electronic fund transfer (EFT).

C. INSUFFICIENT FUNDS

The Company reserves the right to impose a fee of $30.00 for any premium payment, fees, or other charges due the Company, regardless of payment method, that are unable to be processed due to insufficient funds or the unavailability or inaccessibility of funds.

D. LATE PAYMENT FEE

A late payment fee of $10.00 will be assessed for any payment received five or more days past the billing due date. The $10.00 late payment fee will be added to the next billing.

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PRORATE & SHORT RATE TABLES

PRORATE & SHORT RATE TABLES – SEMI-ANNUAL POLICIES

No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %
1	0.5	6	47	25.8	36	93	51.1	61	138	75.8	81
2	1.1	7	48	26.4	37	94	51.6	62	139	76.4	81
3	1.6	8	49	26.9	37	95	52.2	62	140	76.9	82
4	2.2	9	50	27.5	38	96	52.7	63	141	77.5	82
5	2.7	10	51	28	38	97	53.3	63	142	78	83
6	3.3	11	52	28.6	39	98	53.8	63	143	78.6	83
7	3.8	12	53	29.1	40	99	54.4	64	144	79.1	84
8	4.4	13	54	29.7	40	100	54.9	64	145	79.7	84
9	4.9	14	55	30.2	41	101	55.5	65	146	80.2	85
10	5.5	15	56	30.8	41	102	56	65	147	80.8	85
11	6	16	57	31.3	42	103	56.6	66	148	81.3	85
12	6.6	17	58	31.9	42	104	57.1	66	149	81.9	86
13	7.1	18	59	32.4	43	105	57.7	67	150	82.4	86
14	7.7	18	60	33	43	106	58.2	67	151	83	87
15	8.2	19	61	33.5	44	107	58.8	67	152	83.5	87
16	8.8	19	62	34.1	44	108	59.3	68	153	84.1	88
17	9.3	20	63	34.6	45	109	59.9	68	154	84.6	88
18	9.9	20	64	35.2	46	110	60.4	69	155	85.2	88
19	10.4	21	65	35.7	46	111	61	69	156	85.7	89
20	11	21	66	36.3	47	112	61.5	70	157	86.3	89
21	11.5	22	67	36.8	47	113	62.1	70	158	86.8	90
22	12.1	23	68	37.4	48	114	62.6	70	159	87.4	90
23	12.6	23	69	37.9	48	115	63.2	71	160	87.9	91
24	13.2	24	70	38.5	49	116	63.7	71	161	88.5	91
25	13.7	24	71	39	49	117	64.3	72	162	89	92
26	14.3	25	72	39.6	50	118	64.8	72	163	89.6	92
27	14.8	25	73	40.1	50	119	65.4	73	164	90.1	92
28	15.4	26	74	40.7	51	120	65.9	73	165	90.7	93
29	15.9	26	75	41.2	52	121	66.5	74	166	91.2	93
30	16.5	27	76	41.8	52	122	67	74	167	91.8	94
31	17	27	77	42.3	53	123	67.6	74	168	92.3	94
32	17.6	28	78	42.9	53	124	68.1	75	169	92.9	95
33	18.1	29	79	43.4	54	125	68.7	76	170	93.4	95
34	18.7	29	80	44	54	126	69.2	76	171	94	95
35	19.2	30	81	44.5	55	127	69.8	76	172	94.5	96
36	19.8	30	82	45.1	55	128	70.3	77	173	95.1	96
37	20.3	31	83	45.6	56	129	70.9	77	174	95.6	97
38	20.9	31	84	46.2	57	130	71.4	77	175	96.2	97

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No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %
39	21.4	32	85	46.7	57	131	72	78	176	96.7	98
40	22	32	86	47.3	58	132	72.5	78	177	97.3	98
41	22.5	33	87	47.8	58	133	73.1	79	178	97.8	99
42	23.1	34	88	48.4	59	134	73.6	79	179	98.4	99
43	23.6	34	89	48.9	59	135	74.2	80	180	98.9	99
44	24.2	35	90	49.5	60	136	74.7	80	181	99.5	100
45	24.7	35	91	50	60	137	75.3	81	182	100	100
46	25.3	36	92	50.5	61						

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PRORATE & SHORT RATE TABLES – ANNUAL POLICIES-2

No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %
1	0.3	5	47	12.9	23	93	25.5	36	139	38.1	49
2	0.5	6	48	13.2	24	94	25.8	36	140	38.4	49
3	0.8	7	49	13.4	24	95	26	37	141	38.6	49
4	1.1	7	50	13.7	24	96	26.3	37	142	38.9	49
5	1.4	8	51	14	24	97	26.6	37	143	39.2	50
6	1.6	8	52	14.2	25	98	26.8	37	144	39.5	50
7	1.9	9	53	14.5	25	99	27.1	38	145	39.7	50
8	2.2	9	54	14.8	25	100	27.4	38	146	40	50
9	2.5	10	55	15.1	26	101	27.7	38	147	40.3	51
10	2.7	10	56	15.3	26	102	27.9	38	148	40.5	51
11	3	11	57	15.6	26	103	28.2	39	149	40.8	51
12	3.3	11	58	15.9	26	104	28.5	39	150	41.1	52
13	3.6	12	59	16.2	27	105	28.8	39	151	41.4	52
14	3.8	12	60	16.4	27	106	29	40	152	41.6	52
15	4.1	13	61	16.7	27	107	29.3	40	153	41.9	52
16	4.4	13	62	17	27	108	29.6	40	154	42.2	53
17	4.7	14	63	17.3	28	109	29.9	40	155	42.5	53
18	4.9	14	64	17.5	28	110	30.1	41	156	42.7	53
19	5.2	15	65	17.8	28	111	30.4	41	157	43	54
20	5.5	15	66	18.1	29	112	30.7	41	158	43.3	54
21	5.8	16	67	18.4	29	113	31	41	159	43.6	54
22	6	16	68	18.6	29	114	31.2	42	160	43.8	54
23	6.3	17	69	18.9	29	115	31.5	42	161	44.1	55
24	6.6	17	70	19.2	30	116	31.8	42	162	44.4	55
25	6.8	17	71	19.5	30	117	32.1	43	163	44.7	55
26	7.1	18	72	19.7	30	118	32.3	43	164	44.9	55
27	7.4	18	73	20	30	119	32.6	43	165	45.2	56
28	7.7	18	74	20.3	31	120	32.9	43	166	45.5	56
29	7.9	18	75	20.5	31	121	33.2	44	167	45.8	56
30	8.2	19	76	20.8	31	122	33.4	44	168	46	57
31	8.5	19	77	21.1	32	123	33.7	44	169	46.3	57
32	8.8	19	78	21.4	32	124	34	44	170	46.6	57
33	9	20	79	21.6	32	125	34.2	45	171	46.8	57
34	9.3	20	80	21.9	32	126	34.5	45	172	47.1	58
35	9.6	20	81	22.2	33	127	34.8	45	173	47.4	58
36	9.9	20	82	22.5	33	128	35.1	46	174	47.7	58
37	10.1	21	83	22.7	33	129	35.3	46	175	47.9	58
38	10.4	21	84	23	34	130	35.6	46	176	48.2	59
39	10.7	21	85	23.3	34	131	35.9	46	177	48.5	59
40	11	21	86	23.6	34	132	36.2	47	178	48.8	59

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No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %
41	11.2	22	87	23.8	34	133	36.4	47	179	49	60
42	11.5	22	88	24.1	35	134	36.7	47	180	49.3	60
43	11.8	22	89	24.4	35	135	37	47	181	49.6	60
44	12.1	23	90	24.7	35	136	37.3	48	182	49.9	60
45	12.3	23	91	24.9	35	137	37.5	48	183	50.1	61
46	12.6	23	92	25.2	36	138	37.8	48	184	50.4	61

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PRORATE & SHORT RATE TABLES – ANNUAL POLICIES-3

No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %
185	50.7	61	231	63.3	71	277	75.9	81	323	88.5	91
186	51	61	232	63.6	71	278	76.2	81	324	88.8	92
187	51.2	61	233	63.8	72	279	76.4	82	325	89	92
188	51.5	62	234	64.1	72	280	76.7	82	326	89.3	92
189	51.8	62	235	64.4	72	281	77	82	327	89.6	92
190	52.1	62	236	64.7	72	282	77.3	82	328	89.9	92
191	52.3	62	237	64.9	72	283	77.5	83	329	90.1	93
192	52.6	63	238	65.2	73	284	77.8	83	330	90.4	93
193	52.9	63	239	65.5	73	285	78.1	83	331	90.7	93
194	53.2	63	240	65.8	73	286	78.4	83	332	91	93
195	53.4	63	241	66	73	287	78.6	83	333	91.2	94
196	53.7	63	242	66.3	74	288	78.9	84	334	91.5	94
197	54	64	243	66.6	74	289	79.2	84	335	91.8	94
198	54.2	64	244	66.8	74	290	79.5	84	336	92.1	94
199	54.5	64	245	67.1	74	291	79.7	84	337	92.3	94
200	54.8	64	246	67.4	74	292	80	85	338	92.6	95
201	55.1	65	247	67.7	75	293	80.3	85	339	92.9	95
202	55.3	65	248	67.9	75	294	80.5	85	340	93.2	95
203	55.6	65	249	68.2	75	295	80.8	85	341	93.4	95
204	55.9	65	250	68.5	75	296	81.1	85	342	93.7	95
205	56.2	65	251	68.8	76	297	81.4	86	343	94	96
206	56.4	66	252	69	76	298	81.6	86	344	94.2	96
207	56.7	66	253	69.3	76	299	81.9	86	345	94.5	96
208	57	66	254	69.6	76	300	82.2	86	346	94.8	96
209	57.3	66	255	69.9	76	301	82.5	86	347	95.1	97
210	57.5	67	256	70.1	77	302	82.7	87	348	95.3	97
211	57.8	67	257	70.4	77	303	83	87	349	95.6	97
212	58.1	67	258	70.7	77	304	83.3	87	350	95.9	97
213	58.4	67	259	71	77	305	83.6	87	351	96.2	97
214	58.6	67	260	71.2	77	306	83.8	88	352	96.4	98
215	58.9	68	261	71.5	78	307	84.1	88	353	96.7	98
216	59.2	68	262	71.8	78	308	84.4	88	354	97	98
217	59.5	68	263	72.1	78	309	84.7	88	355	97.3	98
218	59.7	68	264	72.3	78	310	84.9	88	356	97.5	99
219	60	69	265	72.6	79	311	85.2	89	357	97.8	99
220	60.3	69	266	72.9	79	312	85.5	89	358	98.1	99
221	60.5	69	267	73.2	79	313	85.8	89	359	98.4	99
222	60.8	69	268	73.4	79	314	86	89	360	98.6	99
223	61.1	69	269	73.7	79	315	86.3	90	361	98.9	100
224	61.4	70	270	74	80	316	86.6	90	362	99.2	100

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No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %
225	61.6	70	271	74.2	80	317	86.8	90	363	99.5	100
226	61.9	70	272	74.5	80	318	87.1	90	364	99.7	100
227	62.2	70	273	74.8	80	319	87.4	90	365	100	100
228	62.5	70	274	75.1	81	320	87.7	91			
229	62.7	71	275	75.3	81	321	87.9	91			
230	63	71	276	75.6	81	322	88.2	91			

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CALCULATIONS, QUICK REFERENCES, & CHARTS

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ARKANSAS NONSTANDARD AUTOMOBILE RATING MANUAL

NATIONWIDE ASSURANCE COMPANY

Effective – June 20, 2011

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INTRODUCTION

The following provides a brief summary of the layout and content of the Private Passenger Automobile Rate Manual:

DEFINITIONS

This section includes the definitions of key terms and designations used throughout this manual.

PREMIUM MODIFICATION RULES

This section provides the eligibility requirements for selected premium discounts and surcharges including any restrictions, conditions and limitations. The actual discount and surcharge percentages/amounts are included in “Rating Charts” section (refer to the “Rating Calculations” section to determine applicable “Rating Chart”).

AVERAGE DRIVER CLASS FACTOR

This section provides the Driver Classification Definitions as well as the eligibility requirements for the various components of this rating feature. Also included are any restrictions, conditions and limitations regarding the application of these components. The actual rate factors, discounts and surcharge percentages/amounts are included in “Rating Charts” section (refer to the “Rating Calculations” section to determine applicable “Rating Chart”).

RATING TERRITORY SCHEDULE

This determines the applicable rating territory for vehicle/risk being insured.

This section includes any eligibility requirements as well as any restrictions, conditions and limitations with respect to these coverages.

MISCELLANEOUS VEHICLES

This section includes any special rating rules and/or exceptions that may be applicable for these vehicles.

MISCELLANEOUS RISKS

This section includes any special rating rules and/or exceptions that may be applicable for these risks.

GENERAL RULES

This section includes rules pertaining to Policy Terms, Premium Adjustments, Cancellations, Financial Responsibility Certificates, Payment Options, and the Pro rate and Short rate Tables.

QUICK REFERENCE/RATING CALCULATIONS

For each vehicle type or miscellaneous risk, the “Quick Reference” provides a summary of the coverages available for the vehicle/risk and provides a high-level overview of the calculations used to determine the coverage premium for a given vehicle/risk. The “Calculations” section for each vehicle type/risk provides a detailed description of how to determine the premium charge for the various coverages. This section also

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includes the appropriate reference to the applicable “Rating Chart” that includes the various base rates, rate factors, discounts and surcharge percentages/amounts for the various components of the rating plan.

RATING CHARTS

This section includes the values for the various components of the rating plan including base rates, rate factors, discounts and surcharge percentages/amounts. Refer to the “Calculations” sections to determine the applicable “Rating Chart” for a given step in the development of the coverage premium for a particular vehicle/risk.

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DEFINITIONS

GENERAL DEFINITIONS

The following vehicle types are eligible to be written on a Nationwide personal auto policy:

A **Private Passenger Automobile**, defined as:

1. A four-wheel motor vehicle of the private passenger or station wagon type.

2. A van or pickup truck used solely for:

   a. Pleasure, OR

   b. Driving to and from a primary place of employment, OR

   c. Transportation to and from business appointments and/or meetings, including the transportation of salespersons' samples, OR

   d. Incidental hauling of:

      (1) Equipment, OR

      (2) Merchandise, OR

      (3) Supplies used in commerce.

NOTE — Farm trucks of the van or pickup truck type may be rated as private passenger automobiles.

Nationwide Companies include the following: Nationwide Mutual Insurance Company, Nationwide Mutual Fire Insurance Company, Nationwide Property and Casualty Insurance Company, Nationwide General Insurance Company, Colonial County Mutual Insurance Company, Nationwide Insurance Company of America, Nationwide Affinity Insurance Company of America, Allied Property and Casualty Insurance Company, AMCO Insurance Company, Depositors Insurance Company, and Nationwide Assurance Company.

New Business Rating refers to the rates applicable for those applicants who currently do not have private passenger automobile insurance in force with a Nationwide Company. However, any applicant currently insured with a Nationwide Company at rates other than these companies' preferred or standard rates shall be considered "New Business."

Also, if an applicant had most recently been insured by a Nationwide Company and a lapse in coverage in excess of 30 days has occurred, then the applicant will be considered as "New Business."

A **Motor Home** is a self-propelled land vehicle permanently equipped for use as living quarters, including cooking and sleeping facilities, and principally used for recreational purposes.

A **Travel Trailer** is designed for use with a private passenger automobile and permanently equipped as living quarters.

A **Camping Trailer** is designed for use with a private passenger automobile, and expands into temporary living quarters. (These differ from travel trailers in their collapsed low profile towing positions.)

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A **Utility Trailer** is designed for use with a private passenger automobile other than a travel or camping trailer.

A **Truck Camper** is a vehicle of the pickup type onto which a portable camper unit has been mounted or installed.

An **Antique Automobile** is a private passenger automobile which is 25 years old or older and which has been restored, maintained, or preserved by antique automobile hobbyists.

A **Classic Automobile** is a private passenger automobile which is 10 years old or older and which is a rarity or of historic interest and which has been restored, maintained, or preserved by classic automobile hobbyists.

A **Motorcycle** is defined to include: (1) a motorcycle; (2) a motor scooter; (3) a motorized bicycle; (4) a moped; (5) a trail bike over 350 cc; and (6) other similar motorized vehicles.

A **Recreational Vehicle** is defined as a land motor vehicle not licensed or registered for use on public roads and used mainly off public roads. This includes unregistered trail bikes up to 350cc. These recreational vehicles operate solely on wheels, crawler treads, belts, or similar mechanical devices. They are not propelled by airplane-type propellers or fans.

The following **Miscellaneous Risks** may also be written on a Nationwide auto policy:

A **Named Non-Owner** policy is written for any person not owning a private passenger or commercial automobile, who otherwise meets the qualifications for an auto policy with Nationwide. Coverage is excess over other insurance available to the Policyholder.

The following **Definitions** apply to the following terms used throughout this manual:

Household includes all individuals residing at the Named Insured's address.

Resident Relative includes any person related to the Named Insured by blood, marriage or adoption (including ward or foster child) residing at the Named Insured's address. A Resident Relative may live temporarily outside of the household.

Nationwide Exclusive Agency means an agency licensed to write insurance exclusively for the Nationwide Insurance Companies.

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VEHICLE TYPE AND MISCELLANEOUS RISK DESIGNATIONS

The following vehicle types and miscellaneous risks are referenced within this manual using the following designations:

PPA	Private Passenger Automobile
MH	Motor Homes
SV	Supplemental Vehicles including Trailers and Truck Campers
TT	Travel Trailer
CT	Camping Trailer
UT	Utility Trailer
TC	Truck Camper
AC—Reg.	Antique and Classic Automobiles — Regular Use
AC—Res.	Antique and Classic Automobiles — Restricted Use
MC	Motorcycles
RV	Recreational Vehicles
NNO	Named Non-Owner Policy Risk

COVERAGE DESIGNATIONS

The following coverages are referenced within this manual using the following designations:

BI	Bodily Injury Liability
PD	Property Damage Liability
ME	Medical Expense
WL	Work Loss
DB	Death Benefits, Dismemberment, and Loss of Sight
COMP	Comprehensive
COLL	Collision
UMBI	Uninsured Motorists — Bodily Injury
UIMBI	Underinsured Motorists — Bodily Injury
UM	Uninsured Motorists Coverage
UIM	Underinsured Motorists Coverage
UMPD	Uninsured Motorists — Property Damage
TL	Towing and Labor
LOU	Loss of Use
PE	Contents/Personal Effects
SE	Additional Coverage for Special Equipment

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PREMIUM MODIFICATION RULES

MATRIX TIER FACTOR

Eff. 6-19-10

Based on a combination of prior insurance status, prior BI limits, multi-product applicability, and the number of vehicles insured with Nationwide, the otherwise applicable premium shall be reduced.

The following rules are applicable:

New Business Rules

1. Policies will be assigned to one of three "prior insurance" categories: no prior insurance, 6-months continuous coverage with a 1-30 day lapse, or 6-months continuous coverage without a lapse.

2. Policies will be assigned to a "prior BI limits" category based on the lower of the BI limits carried with the Insured's most recent prior carrier or the BI limits selected on the Nationwide policy.

3. To be considered as "multi-product" within the Matrix, the Named Insured must also be the Named Insured under a Nationwide Homeowners Basic, Extended, Market Value, Elite II, Golden Blanket, Tenants, Condominium, or Mobile Homeowners policy. It will also be considered "multi-product" if a resident relative of the household is the owner of a Nationwide Financial Services' Life, Annuity, or Health policy written and/or serviced by a Nationwide Exclusive Agency. If the Named Insured is not the Named Insured on another Nationwide policy, but owns and occupies a single-, two-, three-, or four-family dwelling, a condominium, or a mobile home, then the Insured would also be considered "multi-product."

4. If the total number of vehicles insured by Nationwide Assurance Company within the household is two or more, the policy should be considered as "multi-vehicle" within the Matrix. For the "multi-vehicle" factor to apply, all vehicles must be owned by resident relatives. Only those vehicle types eligible for the Matrix that are insured for both BI and PD are to be considered when determining the number of vehicles insured by Nationwide.

Renewal Business Rules

1. Policies will be considered for re-tiering every two years of consecutive lapse-free coverage. A customer's tier will only improve. A policy may be re-tiered if the following criteria are met:

   a. No accidents or violations in the last two years.

   b. No NSF (non-sufficient fund) checks in the last two years.

Changes

1. Policies may move within sub-tiers as certain policy conditions change (for example, A1 to A2 or E4 to E3):

   a. If the Insured adds a vehicle and now qualifies for a "multi-vehicle" sub-tier, OR

   b. If the Insured deletes a vehicle and no longer qualifies for a "multi-vehicle" sub-tier, OR

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c. If the Insured purchases another product or deletes a policy which changes their qualification for a "multi-product" sub-tier.

Rating Chart

OEM LOSS SETTLEMENT ENDORSEMENT

The Policyholder may elect to modify a vehicle's Loss Settlement provisions for physical damage coverage such that, whenever available, new parts furnished by an original equipment manufacturer will be specified to repair or replace damaged parts of the vehicle. If new OEM parts are out of production or not available, the Company will reimburse the Policyholder for the difference in price between the new OEM part and the part that the Policyholder authorizes for the repair (if such parts are less expensive). If the price of a new OEM part is no longer available, the Company will pay the price of the most comparable part available.

If this endorsement is added to a vehicle, the otherwise applicable premium for COMP and COLL shall be increased.

If this endorsement is desired and both COMP and COLL coverages are present on a vehicle, then this endorsement must be applied to both coverages.

This endorsement may be added to private passenger automobiles only if such automobiles are less than 10 years old. If the vehicle has been customized in any manner, this endorsement may not be added (see RS — 2 for a description of the term "customization").

The current model year changes effective October 1st of each calendar year regardless of the actual introductory dates of the several makes and models (e.g. as of October 1, 2002, model year 2003 will be "current" and model year 2002 will be one year old).

Note: The OEM Loss Settlement Endorsement will not be available if SE coverage is also purchased.

COMP Rating Chart

COLL Rating Chart

NEW VEHICLE DISCOUNT
Eff. 9-15-05

This discount will be applied only to private passenger automobiles with model years within the most recent five years. The model year changes effective October 1 of each calendar year, regardless of the actual introductory dates of the several makes and models (e.g. as of October 1, 2005, model year 2006 will be "current" and model year 2005 will be one year old).

BI Rating Chart

PD Rating Chart

ME Rating Chart

COMP Rating Chart

COLL Rating Chart

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VEHICLE USE

The following describes the various vehicle use classifications:

Pleasure Use — The automobile's use is not otherwise classified as "Farm Use," "Business Use," or "Work Use."

Work Use — The automobile is driven to and from work or school and includes:

1. Driving part way such as to terminal points of public transportation, OR

2. Use of automobile in a car-pool or other "share-the-ride" arrangement.

Farm Use — The automobile is used for pleasure or for business incidental to the operation or maintenance of the Policyholder's farm. The Policyholder must:

1. Live on a farm of five acres or more, AND

2. Own, rent or operate one or more farms, AND

3. Be engaged in farming only.

   Exceptions —

   a. A Policyholder with an occupation other than farming having two or more private passenger automobiles insured with the Company is eligible for "Farm Use" on all automobiles not used AT ANY TIME in the other occupation (including driving to and from work) IF one automobile is classified other than "Farm Use."

   b. If a member of the Policyholder's household drives the automobile and has an occupation other than farming but the automobile is not used AT ANY TIME in such occupation (including driving to and from work), the automobile may be classified as "Farm Use."

Business Use — The automobile is used in the occupation, profession, or business of the Policyholder or by any other person operating the automobile.

Exceptions —

1. If used in the business of the U.S. Government, by an employee thereof, the automobile may be classified and rated as "Pleasure," "Work," or "Farm Use."

2. An automobile owned by a member of the clergy is not considered as used for business.

Rating Chart

HOUSEHOLD COMPOSITION FACTOR
Eff. 3-22-08

Based on the combination of the number of household drivers, household vehicles, and the age of the youngest household driver, the otherwise applicable premiums shall be adjusted by the appropriate factors.

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The following rules are applicable:

1. Vehicles within the household insured by Nationwide Assurance Company will be considered in the household vehicle count, subject to a maximum count of four household vehicles. Only those vehicle types eligible for Household Composition that are insured for both BI and PD are to be considered when determining the number of vehicles insured by Nationwide.

2. Rated drivers insured by Nationwide Assurance Company and who otherwise meet the definition of members of the household will be considered in the household driver count, subject to a maximum count of four household drivers. Only drivers rated as principal or occasional on one or more Nationwide policies are to be considered when determining the number of drivers insured by Nationwide. Individual operators listed on multiple Nationwide policies are only to be counted once.

3. If any household member eligible from the previous rule is under the age of 25, Household Composition factors will be selected from the table labeled "Youth". Households with no members under the age of 25 will be assigned factors from the table labeled "Adult". For purposes of this rule, "age" means the age that has been or will be attained within the current calendar year.

4. A distinct factor will be selected for each coverage to which Household Composition applies, based upon the number of household vehicles, household drivers and the presence of one or more operators under the age of 25 as defined by the previous three rules.

Rating Chart

LAPSE 1-30 DAY SURCHARGE

A surcharge will apply to policies in Tier A or B of the Matrix that lapse for less than 31 days. The surcharge shall apply for two years of consecutive lapse-free coverage. Policies that lapse over 30 days will be treated as new business.

Rating Chart

ADVANCE QUOTE DISCOUNT
Eff. 9-15-06

This discount applies to new business policies effective on or after September 15, 2006 if a quote is given to a customer, where credit is ordered, at least eight days prior to the policy effective date. Existing Nationwide insureds are not eligible for the discount, nor are any policyholders with a lapse in insurance.

The Advance Quote Discount is applicable to the following coverages: BI, PD, ME, COMP, and COLL.

The following vehicle types are eligible: PPA and AC-Reg.

Rating Chart

PASSIVE OCCUPANT RESTRAINT DISCOUNT
Eff. 6-19-10

A discount in the otherwise applicable premium is applicable for any vehicle equipped with full front seat air bags that meet federal or appropriate equivalent standards. A lesser discount applies to a driver side only air bag.

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Rating Chart

HOME AND CAR DISCOUNT

If the Named Insured is also the Named Insured under a Nationwide Mutual Fire Insurance Company Homeowners Basic, Extended, Market Value, Elite II, Golden Blanket, Tenants, Condominium, or Mobile Homeowners policy, the otherwise applicable premium shall be reduced.

Rating Chart

AUTO FINANCIAL DISCOUNT

If the policy does not qualify for the Home and Car Discount, but a resident relative of the household is the owner of a Nationwide Financial Services' Life, Annuity, or Health policy written and/or serviced by a Nationwide Exclusive Agency, the applicable premium shall be reduced.

Rating Chart

INELIGIBLE RISK SURCHARGE

Ineligible risks identified or endorsed on an existing policy beyond the discovery period will be surcharged and the policy will be non-renewed.

Rating Chart

TERMS WITH PRIOR CARRIER DEVIATION**
Eff. 6-20-11

This discount is based on a combination of the number of terms with prior carrier, prior carrier group, and terms with Nationwide, and it applies to Bodily Injury, Property Damage, Medical Expense, Comprehensive and Collision for Private Passenger Automobiles.

Prior Carrier Company Groups are defined as follows:

Group A: Companies that are not in Group B.

Group B: All Other Substandard, Dairyland Insurance Company, American Ambassador Casualty Company, NW CPM NSA, Globe American, Hartford Insurance Company, Integon, MAIF, Republic, Viking, Allstate Indemnity Company, Atlanta Casualty Company, Nationwide Assurance Company, Titan/Victoria, Bankers Insurance Company, Colonial County Mutual, Country Casualty Insurance Company, AIG Companies, Permanent General Assurance Corporation, Mid-Century Insurance Company (CA), Mercury Insurance Company, Bristol West, Travelers (County Mutual), Geico Casualty, USAA General Indemnity, Progressive (Minimum Limits), Progressive (Below State Minimum Limits).

Rating Chart**

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AVERAGE DRIVER CLASS FACTOR

An Average Driver Factor is used in determining the rate per vehicle. The maximum number of drivers to be averaged will be limited to the number of vehicles. Drivers are ranked based on BI factor for driver class, merit rating points, financial responsibility, driver discounts, and driver surcharges. The highest ranked driver(s) that equal the number of vehicles are included in the determination of the Average Driver Factor.

Examples:

- If there are two or more drivers and only one vehicle, the highest ranked driver is rated with the vehicle.

- If there are three or more drivers and two vehicles, only the two highest ranked drivers are averaged and so on.

Limiting the number of drivers to the number of vehicles, determine the applicable driver(s) to be included in the determination of the Averaged Driver Factor. The drivers with the highest BI Driver Factor after applying the Merit Rating Rate Factor, Accident Free discount (if applicable), Unverifiable Driving Record Surcharge (if applicable), Financial Responsibility Rate Factor, and Accident Prevention Course Discount (if applicable) will be included in the determination of the Average Driver Factor.

Add the applicable Driver Factor for applicable drivers and divide this sum by the number of rated drivers assigned to the Average Driver Factor.

Every time a driver is added or deleted and/or a vehicle is added or deleted, the Average Driver Factor will be recalculated.

DRIVER CLASSIFICATION — Definitions

1. “Married” means a married person living with his or her spouse.

   Also, an unmarried operator who is a resident student at school, college or educational institution over 100 miles away from the place of principal garaging of the automobile may be rated as if the operator were "married". NOTE – Such an operator must not have access to the vehicle while away at school.

2. “Age” means the age that has been or will be attained within the current calendar year.

   No policy will be changed interim term to effect a change in classification as a result of the attained age of an operator of an automobile.

3. The “Good Student” classification is applicable provided:

   a. The owner or operator is between the ages of 16 and 25 and a full-time high school student or enrolled as a full-time student in a college or university, AND

   b. Annually, the Company is furnished a statement certified by a school official indicating that the student has met one of the following requirements for the immediately preceding school semester or quarter (or comparable period):

      (1) Ranked among the upper 20 percent of the class scholastically, OR

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(2) In schools using letter grades, had a grade average of “B” or its equivalent or, if the system of letter grading cannot be averaged, no grade is below “B,” OR

(3) In schools using numerical grade point, such as 4, 3, 2, and 1 points, had an average of at least three points for all subjects combined, OR

(4) Was included in “Dean’s List,” “Honor Roll,” or comparable list indicating scholastic achievement.

c. The “Good Student” classification will continue to be applicable for those operators who have completed their undergraduate work provided that the operator has:

(1) Graduated from a four-year college, AND

(2) Met the qualification requirements as shown above under (b.) based on their last semester’s or quarter’s scholastic record.

d. If the owner or operator is under 25 years old and a full-time graduate student in a college or university, the “Good Student” classification is applicable without the requirement for certification under (b.).

No policy is changed interim term to effect a change in classification as a result of a change in the scholastic standing of any individual. Such change may be made only at the next renewal date.

DRIVER CLASSIFICATION — Factors
Eff. 6-19-09

Please refer to the Rating Charts portion of this manual.

BI Driver Classification Factor

PD Driver Classification Factor

ME Driver Classification Factor

COMP Driver Classification Factor

COLL Driver Classification Factor

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MERIT RATING PLAN FACTOR

Eff. 12-1-08

The Merit Rating Plan is designed to offer insurance to all drivers regardless of their accident and violation history. Those drivers who are free from accidents and moving violations pay lower premiums. Conversely, those who have adverse records pay higher premiums. The plan also provides a financial incentive for drivers to improve their record.

A. EXPERIENCE PERIOD

New Business Rating — 35 months ending on the effective date of the policy.

Renewal Rating — 35 months ending 45 days prior to each semi-annual due date of the policy.

B. APPLICATION OF SURCHARGES

Surcharges, as determined below, are always associated with the driver involved in the violation and/or accident. The surcharges corresponding to the total experience of the driver are applied to that driver only.

For the purpose of merit rating, the following rules govern the application of the drivers' experience.

MINOR VIOLATIONS

1. All moving violations not considered major violations are considered minor violations.

2. Non-moving violations are not included in the determination of surcharges.

MAJOR VIOLATIONS

1. A violation is considered a major violation for the conviction of:

   a. Driving or accompanying a driver with a learner's permit while intoxicated or under the influence of drugs, OR

   b. Failure to submit to a chemical test, OR

   c. Failure to stop and report when involved in an accident, OR

   d. Falsification of an accident report, OR

   e. Homicide or assault arising out of the operation of a motor vehicle, OR

   f. Driving without a valid license or while license is suspended or revoked, OR

   g. Permitting unlicensed person to operate a motor vehicle, OR

   h. Committing a felony with a motor vehicle, OR

   i. Involved in racing or a highway speed contest, OR

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j. Speeding in excess of 30 miles per hour over the speed limit, OR

k. Fleeing or attempting to elude a police officer with an auto, OR

l. Reckless operation of a motor vehicle, OR

m. Misrepresenting, loaning or falsification of a driver's license, license plate, or registration, OR

n. Operating a motor vehicle without owner's permission, OR

o. Illegal transportation of hazardous materials or explosives, OR

p. Illegal transportation of liquor or narcotics for sale, OR

q. Passing a stopped school bus, OR

r. Operating or permitting operation of an uninsured motor vehicle, OR

s. Other serious violations.

2. If a major violation also results in an accident, then only the major violation should be surcharged.

ACCIDENTS

1. The appropriate accident surcharge is based on the number of chargeable accidents during the experience period.

2. Chargeable Accident Definition.

New Business — An accident is chargeable if the insured driver was involved in an accident that resulted in damage to any property, including his/her own, or in BI or death (excluding UM).

Renewal Business — Accidents that were chargeable when the policy was written as new business will also be considered chargeable if still within the experience period unless it is deemed that the insured's negligence or intentional act was not the proximate cause of the accident or injury.

An accident is chargeable if the insured driver was involved in an accident that resulted in damage to any property, including his/her own, in which Nationwide has paid in excess of $1, or in bodily injury or death (excluding UM).

EXCEPTIONS:

Accidents will not be counted if it can be demonstrated that the Insured was:

a. Lawfully parked, OR

b. Fully reimbursed by, or on behalf of, a person responsible for the accident or has judgment against such person, OR

c. Struck in the rear by another vehicle, and has not been convicted of a moving traffic violation in connection with the accident, OR

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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 such accident was convicted of a moving violation, OR

f. Involved in an accident resulting in damage by contact with animals or fowl, OR

g. Involved in an accident resulting in physical damage, limited to and caused by flying gravel, missiles, or falling objects, OR

h. Involved in an accident while in the pursuit of official duties as a law enforcement officer, fire fighter, or operator of an emergency vehicle or ambulance, OR

i. Involved in an accident in which the responsible party was protected by sovereign immunity.

j. The insured’s negligence or intentional act was not the proximate cause of the accident or injury.

Payments under the COLL coverage will not be chargeable if there are valid grounds for subrogation.

C. FIRST SEAT BELT VIOLATION FORGIVENESS

The first incident of a seat belt violation will always be waived for a driver. Each subsequent seat belt violation for a driver in the 35-month experience period will be considered a minor violation. A driver must be free of seat belt violations for 35 months to become eligible to have a subsequent seat belt violation waived under this rule.

D. MINOR AND MAJOR VIOLATION SURCHARGE

New Business and Renewal Rating

The number of moving violations in the experience period determines the number of points assigned for a driver and the appropriate surcharge for that driver. Occurrences resulting in both an accident and a violation shall be counted as follows:

1. If an occurrence results in both a chargeable accident and a minor violation, then only the chargeable accident is surcharged. If a minor violation and an accident result from the same incident and the accident does not meet the chargeable accident definition, then the incident will be treated as a minor violation. If the accident subsequently meets the chargeable accident definition, the accident surcharge shall be applied for the remainder of the minor violation surcharge period and the minor violation surcharge, if applicable, will be removed.

2. If an occurrence results in both a chargeable accident and a major violation, then only the major violation is surcharged.

MINOR VIOLATION POINTS

Number of Chargeable Violations	Number of Points Assigned

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0	0
1	1
2	4
3	7
4	10
Each Additional	+5

Once points have been assigned as a result of a minor violation, they will continue to be assigned for the remainder of the 35-month experience period.

MAJOR VIOLATION POINTS

Number of Chargeable Violations	Number of Points Assigned
0	0
1	5
2	20
Each Additional	+15

DRIVING WHILE INTOXICATED (DWI) VIOLATON POINTS

Number of Chargeable Violations	Number of Points Assigned
0	0
1	3
2	7
Each Additional	+3

Violation surcharges decrease as the time since the latest violation increases. The “time since the latest violation” is defined to be the number of months between the date of the most recent chargeable violation and the effective date of the policy for new business or the semi-annual due date of the policy for renewals.

The appropriate surcharge is based on the number of total points accumulated during the experience period and the “time since the latest violation”.

Applicable Additive Violation Surcharges

E. ACCIDENT SURCHARGE

New Business and Renewal

The number of chargeable accidents in the experience period will determine the appropriate surcharge for a driver. Occurrences resulting in both an accident and a violation shall be counted as follows:

1. If an occurrence results in both a chargeable accident and a minor violation, then only the chargeable accident is surcharged. If a minor violation and an accident result from the same incident and the accident does not meet the chargeable accident definition, then the incident will be treated as a minor violation. If the accident subsequently meets the chargeable accident definition, the accident surcharge shall be applied for the remainder of the minor violation surcharge

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period and the minor violation surcharge, if applicable, will be removed.

2. If an occurrence results in both a chargeable accident and a major violation, then only the major violation is surcharged.

Accident surcharges decrease as the time since the latest chargeable accident increases. The “time since the latest chargeable accident” is defined to be the number of months between the chargeability date of the most recent chargeable accident and the effective date of the policy for new business or the semi-annual due date of the policy for renewals.

Applicable Additive Accident Surcharges

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F. CHANGE OF USUAL DRIVERS

1. Deletion of Driver

   Once an insured driver is deleted from a policy, the driver and accident and violation experience of that driver is eliminated. The average driver class factor is recalculated, effective the date the driver is deleted, based on the remaining drivers.

2. Addition of Driver

   Once a driver is added to the policy, the driver along with his or her driving record experience will be used in the calculation of the average driver class factor, effective the date the driver is added. Added drivers are treated as new business for the purposes of merit rating.

G. CHANGES IN DRIVING EXPERIENCE

Changes in driving experience will be made at the next renewal date. No changes are made for the purpose of shortening the surcharge period otherwise applicable under the plan.

ACCIDENT FREE DISCOUNT
Eff. 3-15-05

The applicable driver rate factor will be reduced if the driver meets the following conditions:

1. Driver has five years or more driving experience, AND

2. Driver is NOT receiving the “Unverifiable Driving Record Surcharge, AND

3. Driver is free from major and DUI violations for the most recent five years, AND

4. Driver has no lapse in coverage in the past year or continuous coverage for 6 months of new business, AND

5. Driver is free of chargeable accidents for the most recent five years.*

*Chargeable accidents are defined in the Merit Rating Plan. For new business, the experience period is defined as the five years ending on the effective date of the policy. For renewals, the experience period is defined as the five years ending 45 days prior to each semi-annual renewal effective date.

Rating Chart

UNVERIFIABLE DRIVER RECORD SURCHARGE
Eff. 12-1-08

If the licensed operator age 19 or older is unable to provide a U.S. driver license number for which a current Motor Vehicle Report (MVR) can be obtained, the applicable driver rate factor shall be increased.

Rating Chart

FINANCIAL RESPONSIBILITY RATE FACTOR
Eff. 6-19-09

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The Financial Responsibility rate factor will be applied to the policy based on Nationwide's Proprietary Credit Scoring Model. Based on the resulting credit score and its corresponding Financial Responsibility Class, multiply each driver's rate factor by the appropriate Financial Responsibility Rate Factor.

Rating Chart

New Business Scoring

The following rules (in order of precedence) are applicable:

1. Credit reports shall be obtained for all drivers that are 21 or older.

2. If all drivers on the policy are under 21, a credit report shall be obtained for the oldest driver on the policy.

3. On a policy where at least one driver has a credit score, the credit class associated with the driver with the best credit score shall be assigned to all drivers on the policy.

4. On policies where all drivers are credit "no-hits," the no-hit financial responsibility class of the oldest driver shall be assigned to all drivers on the policy. The no-hit financial responsibility class factor shall be assigned based upon the oldest driver's age at the time the credit report is ordered.

Terms

No-Hit—no credit report is available from the selected vendor.

Renewal Scoring

The following rules are applicable:

1. Credit reports shall be obtained for all drivers that are 21 or older.

2. If all drivers on the policy are under 21, a credit report shall be obtained for the oldest driver on the policy.

3. On a policy where at least one driver has a credit score, the credit class associated with the driver with the best credit score shall be assigned to all drivers on the policy.

4. On policies where all drivers are credit "no-hits," the no-hit financial responsibility class of the oldest driver shall be assigned to all drivers on the policy. The no-hit financial responsibility class factor shall be assigned based upon the oldest driver's age at the time the credit report is ordered.

5. On policies where at least one driver is an exclusion and no driver has a credit score, the exclusion financial responsibility class shall be assigned to all drivers on the policy.

6. Policies may move up or down only one credit class per year, subject to the following credit reclassification rules:

   Move policies to a better credit class upon renewal if:

   a. It is the annual renewal date for the policy, AND

   b. The policy satisfies the requirements of the better credit class, AND

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c. There are no chargeable major violations, or no chargeable accidents on the policy during the last 12 months.

Move policies to a worse credit class upon renewal if:

a. It is the annual renewal date of the policy, AND

b. The policy satisfies the requirements of the worse credit class, AND

c. There has been at least one chargeable major violation, or one chargeable accident on the policy during the last 12 months.

Renewal Scoring Exception

Policies where all drivers were prior “no-hits” or exclusions are subject to the New Business Scoring Rules above.

Terms

No-hit — no credit report is available from the selected vendor.

Added/Deleted Drivers

When a driver is added to a policy at any time other than the annual renewal of the policy, the following rules apply.

If the policy is currently rated in either the exclusion or no-hit financial responsibility class:

1. A credit report shall be ordered for the added driver.

2. Apply the New Business Scoring Rules.

OR

If the policy’s credit class is based on a scored credit report:

1. Do not order a credit report on the added driver at the time of the change.

2. Apply the Renewal Business Scoring Rules at the annual renewal date of the policy.

When a driver is deleted from a policy at any time other than the annual renewal date of the policy, the following rules apply.

1. The policy retains the current credit class.

2. Apply the Renewal Business Scoring Rules at the annual renewal date of the policy.

SPIN-OFF POLICIES

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Any time a new policy must be set up for an existing customer of a Nationwide Company, a new credit class must be established using the rules outlined in the New Business Scoring portion of the Financial Responsibility Rate Factor section of this rating manual.

ACCIDENT PREVENTION COURSE DISCOUNT

The otherwise applicable driver factor shall be reduced for individuals 55 years of age or over, if

1. The driver has successfully completed a Motor Vehicle Accident Prevention Course approved by the Arkansas Department of Motor Vehicles, taught by an approved instructor, AND
2. A certificate is presented to the Company signifying the above course was successfully completed within three years prior to the inception or renewal date of the policy term to which this rule applies. The certificate is valid for three years following the dated of the course completion. Once expired, proof of re-certification must be furnished to Nationwide to maintain this discount.

Rating Chart

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BASE RATES**

*Eff. 6-20-11***

Please refer to the Rating Charts portion of this manual.

BI Base Rates**

PD Base Rates**

ME Base Rates**

COMP Base Rates**

COLL Base Rates**

EXPENSE FEES**

*Eff. 6-20-11***

Please refer to the Rating Charts portion of this manual.

Rating Chart**

RATE SYMBOLS

Eff. 9-27-06

Please refer to the Rating Charts portion of this manual.

BI Rate Symbol

PD Rate Symbol

ME Rate Symbol

COMP Rate Symbol

COLL Rate Symbol

MODEL YEAR FACTORS**

*Eff. 6-20-11***

Please refer to the Rating Charts portion of this manual.

BI Model Year Factors**

PD Model Year Factors**

ME Model Year Factors**

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COMP Model Year Factors**

COLL Model Year Factors**

OTHER LIMITS AND DEDUCTIBLES**

*Eff. 6-20-11***

BI Limits**

PD Limits**

ME Limits

COMP Deductible**

COLL Deductible**

RATING TABLES

Eff. 9-15-05

BI Increased Limits Table

PD Increased Limits Table

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TERRITORY

Eff. 3-15-07

Determined by:

1. Principal garaging address of automobile, OR
2. Residence of Policyholder if automobile is not garaged any specific place, OR
3. Business or mailing address if Policyholder's residence cannot be determined.

RATING TERRITORY SCHEDULE

County Number	County Name	Zip Code	Territory
1	Arkansas	Zip: 72003, 72026, 72038, 72042, 72048, 72055, 72073, 72140, 72166	63
		Zip: 72160	84
		Remainder of County…….	96
2	Ashley	ASHLEY - Entire County……..	51
3	Baxter	Zip: 72519, 72531, 72537, 72538, 72544, 72617, 72623, 72626, 72635, 72642, 72651, 72658	64
		Zip: 72653	93
		Remainder of County…….	97
4	Benton	Zip: 72768	71
		Zip: 72632, 72704, 72712, 72714, 72715, 72718, 72719, 72722, 72732, 72734, 72736, 72738, 72739, 72745, 72747, 72751, 72756, 72758, 72761, 72762, 72764	82
		Remainder of County…….	104
5	Boone	BOONE - Entire County…….	57
6	Bradley	BRADLEY - Entire County……..	50
7	Calhoun	CALHOUN - Entire County……...	50
8	Carroll	CARROLL - Entire County…….	57
9	Chicot	CHICOT - Entire County…….....	51
10	Clark	CLARK - Entire County…….....	50
11	Clay	CLAY - Entire County……...	55
12	Cleburne	Zip: 72067, 72121, 72130, 72131, 72137, 72179, 72523, 72530, 72534, 72543, 72546, 72550, 72581	63
		Zip: 72153	64
		Zip: 72088, 72044	92
		Remainder of County…….	96
13	Cleveland	CLEVELAND - Entire County…….	51
14	Columbia	COLUMBIA - Entire County…….	50
15	Conway	CONWAY - Entire County……..	57
16	Craighead	CRAIGHEAD - Entire County…….	55
17	Crawford	Zip: 72932, 72934, 72946, 72948, 72952, 72955, 72956, 72959	71
		Zip: 72921, 72947	91
		Remainder of County…….	104

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18	Crittenden	Zip: 72327, 72339, 72348, 72364, 72376, 72384, 72386	62
		Zip: 72301	74
		Zip: 72331	83
		Remainder of County…….	95
19	Cross	Zip: 72101, 72324, 72326, 72347, 72373, 72396	55
		Zip: 72331	83
		Remainder of County…….	55
20	Dallas	DALLAS - Entire County…….	50
21	Desha	DESHA - Entire County……..	51
22	Drew	DREW - Entire County…….	51
23	Faulkner	Zip: 72023, 72035, 72039, 72047, 72058, 72076, 72106, 72111, 72113, 72120, 72131, 72173, 72199	68
		Zip: 72032, 72034	80
		Remainder of County…….	102
24	Franklin	FRANKLIN - Entire County……...	57
25	Fulton	FULTON - Entire County…….	54
26	Garland	Zip: 71909, 71949, 71956, 71957, 71968	35
		Zip: 71901, 72087	65
		Remainder of County…….	98
27	Grant	Zip: 71603, 72057, 72084, 72132, 72167	69
		Zip: 71602, 72015, 72019, 72128, 72129, 72150	81
		Zip: 72065	115
		Remainder of County…….	103
28	Greene	GREENE - Entire County…….	55
29	Hempstead	HEMPSTEAD - Entire County……..	50
30	Hot Spring	Zip: 71923	50
		Zip: 71941, 71942	50
		Remainder of County…….	53
31	Howard	HOWARD - Entire County…….	50
32	Independence	Zip: 72501, 72527, 72534, 72550, 72568, 72579	63
		Zip: 72165, 72522, 72524, 72562, 72564, 72571	75
		Zip: 72020	75
		Remainder of County…….	96
33	Izard	IZARD - Entire County…….	54
34	Jackson	Zip: 72020	75
		Remainder of County…….	54
35	Jefferson	Zip: 71644, 72004, 72073, 72133, 72160, 72168, 72175	77
		Zip: 72046	113
		Zip: 71603, 72152	113
		Zip: 72079, 72132	113
		Zip 71601, 71602, 72150	114
		Remainder of County…….	99
36	Johnson	JOHNSON - Entire County……...	57
37	Lafayette	LAFAYETTE - Entire County……...	51
38	Lawrence	LAWRENCE - Entire County……..	54
39	Lee	LEE - Entire County……..	38
40	Lincoln	LINCOLN - Entire County…….	51
41	Little River	LITTLE RIVER - Entire County…….	50

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42	Logan	LOGAN - Entire County…….	57
43	Lonoke	Zip: 72046, 72072	113
		Remainder of County…….	112
44	Madison	MADISON - Entire County…….	57
45	Marion	MARION - Entire County……..	57
46	Miller	MILLER - Entire County…….	25
47	Mississippi	MISSISSIPPI - Entire County…….	39
48	Monroe	Zip: 72021	84
		Zip: 72029, 72069, 72134, 72366	88
		Remainder of County…….	96
49	Montgomery	MONTGOMERY - Entire County…….	50
50	Nevada	NEVADA - Entire County……..	50
51	Newton	NEWTON - Entire County…….	57
52	Ouachita	OUACHITA - Entire County…….	50
53	Perry	PERRY - Entire County……...	57
54	Phillips	PHILLIPS - Entire County…….	47
55	Pike	PIKE - Entire County…….	52
56	Poinsett	POINSETT - Entire County…….	55
57	Polk	POLK - Entire County……..	72
58	Pope	Zip: 72063, 72679, 72801, 72823, 72837, 72843, 72846, 72847, 72856	64
		Zip: 72802, 72858	76
		Remainder of County…….	97
59	Prairie	PRAIRIE - Entire County…….	54
60	Pulaski	Zip: 72126, 72023, 72016	79
		Zip: 72122, 72113, 72135, 72199, 72116, 72118, 72212, 72223, 72076, 72099, 72120	79
		Zip: 72205, 72206	90
		Zip: 72065, 72046	90
		Zip: 72117, 72142	106
		Zip: 72103, 72210	107
		Zip: 72204, 72209	108
		Zip: 72114, 72201, 72202	109
		Zip: 72002, 72227	110
		Zip: 72207, 72211	111
		Remainder of County…….	101
61	Randolph	Zip: 72460	75
		Remainder of County…….	55
62	Saint Francis	Zip: 72326, 72340, 72346, 72348, 72372, 72392, 72394, 72396	66
		Zip: 72335	78
		Remainder of County…….	100
63	Saline	Zip: 72057, 72084	69
		Zip: 71909, 72122, 72167	69
		Zip: 72002, 72011, 72015, 72019, 72022, 72087, 72103, 72210	81
		Zip: 72065, 72206	115
		Remainder of County…….	103
64	Scott	Zip: 71953	72
		Remainder of County…….	97

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65	Searcy	SEARCY - Entire County……..	58
66	Sebastian	Zip: 72901-72906, 72908, 72913, 72914, 72916-72919	44
		Zip: 72921, 72923, 72927, 72933, 72937, 72938, 72940, 72941, 72944	71
		Zip: 72936	87
		Remainder of County…….	104
67	Sevier	Zip: 71841	72
		Remainder of County…….	105
68	Sharpe	Zip: 72460, 72469, 72482, 72513, 72521, 72532, 72569, 72577	63
		Zip: 72529, 72542, 72525	75
		Remainder of County…….	96
69	Stone	STONE - Entire County…….	56
70	Union	Zip: 71730	61
		Zip: 71747, 71749, 71753, 71758, 71762, 71764, 71765	73
		Remainder of County…….	94
71	Van Buren	Zip: 72028, 72629	64
		Zip: 72031	64
		Zip: 72013, 72141, 72153	64
		Zip: 72088	64
		Remainder of County…….	97
72	Washington	WASHINGTON - Entire County…….	104
73	White	Zip: 72020	75
		Remainder of County…….	56
74	Woodruff	WOODRUFF - Entire County…….	54
75	Yell	Zip: 72824, 72827, 72828, 72833, 72835, 72838, 72842, 72853, 72857, 72860	64
		Zip: 72834	85
		Remainder of County…….	97
999		All Other	999

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MISCELLANEOUS COVERAGES**

NO FAULT COVERAGES

The Named Insured shall have the right to reject in writing all or any one or more of the following coverages. After such rejection, unless the Named Insured requests such coverage in writing, such coverage need not be provided in, or supplemental to, a renewal policy.

A. MEDICAL EXPENSE

Limits of $5,000 are required unless rejected in writing by the Insured.

COVERAGE

See Policy or Endorsement.

B. WORK LOSS

Limits of $140 per week are required unless rejected in writing by the Insured.

COVERAGE

See Policy or Endorsement.

C. DEATH BENEFITS, DISMEMBERMENT, AND LOSS OF SIGHT COVERAGE

Limits of $5,000 are required unless rejected in writing by the Named Insured.

COVERAGE

See Policy or Endorsement.

UNINSURED AND UNDERINSURED MOTORISTS COVERAGE
(Bodily Injury and Property Damage Liability)
Eff. 6-19-10

This coverage is mandatory on all policies providing BI and PD at limits equal to those purchased for BI and PD on private passenger automobile UNLESS it is rejected in writing by the Policyholder. The Insured may reject this coverage entirely, or select one of the following coverage combinations:

UMBI, UIMBI and UMPD

UMBI and UIMBI

UMBI and UMPD

UMBI

UM shall NOT be offered for an amount greater than the amount of BI coverage selected.

A. COVERAGE

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See Policy or Endorsement.

B. LIMITS

Basic limits: 25/50 BI; $25,000 PD with $200 deductible.

Limits for UMBI, UIMBI, and UMPD higher than those required by the state's financial responsibility laws are available but not in excess of the BI and PD limits carried on the policy. Limits lower than the BI and PD limits can be requested in writing by the Insured. If the Insured carries UIMBI, the limits must be equal to those purchased for UMBI.

UMBI

UIMBI

UMPD

TOWING AND LABOR COSTS**
Eff. 6-20-11

Please see the charts portion of this manual for coverage details.

LIMITS

$50 per disablement.

There is a maximum of two occurrences per vehicle in a six-month period.

Rating Chart**

LOSS OF USE
Eff. 3-15-06

Covers auto rental cost up to the "per day" limit selected by the Policyholder, any deductible amount the Policyholder is required to pay on a rental automobile, subject to the aggregate limit of coverage corresponding to the "per day" limit selected.

See the Policy or Endorsement for coverage details.

Rating Chart

ADDITIONAL COVERAGE FOR SPECIAL EQUIPMENT

This endorsement provides coverage for parts or accessories added by anyone, other than by the vehicle manufacturer, unless they were added prior to the vehicle's original sale. If a vehicle is altered by attaching any special equipment, part, or accessories, COMP and COLL will not cover such equipment unless declared and an additional premium paid. This endorsement also provides additional coverage, above the $750 policy limit, for equipment designed for the reproduction of sound that is permanently installed.

Note: The Special Equipment Endorsement will not be available of the OEM Loss Settlement Endorsement is also purchased.

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Rating Chart

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MISCELLANEOUS VEHICLES

The rates and rules for the private passenger automobile vehicle type, displayed elsewhere in this manual, also apply to miscellaneous vehicles as set forth in such rules and subject to the rate modifications/exceptions listed in the following sections.

MOTOR HOMES

A self-propelled land vehicle permanently equipped for use as a living quarters, including cooking and sleeping facilities, and principally used for recreational purposes.

In the event our Insured rents a motor home from another, the daily charge to extend the coverages of BI, PD, ME, WL, DB UM, UIM whenever applicable from his/her automobile insured with our Company is $1.00 with a minimum per rental period premium of $10.00. Full COMP and $100 deductible COLL coverages are provided for the daily premium of $1.00 and again a $10.00 minimum premium per rental period. Contents coverage in the amount of $500 is provided for the flat charge of $1.00 if desired.

Motor Home Calculation Charts

TRAILERS

A **Travel Trailer** is designed for use with a private passenger automobile and permanently equipped as living quarters.

A **Camping Trailer** is designed for use with a private passenger automobile, and expands into temporary living quarters. (These differ from travel trailers in their collapsed low profile towing positions.)

A **Utility Trailer** is designed for use with a private passenger automobile other than a travel or camping trailer.

BI, PD, ME, WL, DB, UMBI, UIMBI, and UMPD are automatically extended for the same limits as the automobile to which attached. No endorsement is needed and no additional premium is charged.

In the event our Insured rents a trailer from another, the daily charge for full COMP and $100 deductible COLL coverage is $1.00 with a per rental period minimum of $10.00. Contents coverage of $500 is provided for the flat charge of $1.00 if desired.

Trailer Calculation Charts

TRUCK CAMPERS

A vehicle of the pickup type onto which a portable camper unit has been mounted or installed.

BI, PD, ME, WL, DB, UMBI, UIMBI, and UMPD are automatically extended for the same limits as the automobile to which attached. No endorsement is needed and no additional premium is charged.

In the event our Insured rents a truck mounted with a camper unit from another, the premium is the same as established for a trailer.

Truck Camper Calculation Charts

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ANTIQUE AND CLASSIC AUTOMOBILES

An **Antique Automobile** is a private passenger automobile which is 25 years old or older and which has been restored, maintained, or preserved by antique automobile hobbyists.

A **Classic Automobile** is a private passenger automobile which is 10 years old or older and which is a rarity or of historic interest and which has been restored, maintained or preserved by a classic automobile hobbyists.

A. RESTRICTED USE

Reduced premiums are applicable if the automobile is maintained solely for use in exhibitions, club activities, parades, and other functions of public interest and is not used primarily for the transportation of passengers over any public street or highway.

COMP and COLL losses are settled on LEAST of Actual Cash Value, Cost to repair or replace, or Value for which premiums are charged.

B. REGULAR USE

Regular use applies if the antique or classic automobile does not qualify for Restricted Use as defined above.

COMP and COLL losses are settled on LEAST of Actual Cash Value, Cost to repair or replace, or Value for which premiums are charged.

Antique and Classic Automobile Calculation Charts

MOTORCYCLES, MOTOR SCOOTERS, MOTORIZED BICYCLES, MOPEDS, AND OTHER SIMILAR MOTORIZED VEHICLES

Annual premiums anticipate reduced usage during winter months.

Trail bikes that are over 350 cc or registered are rated as MC.

Motorcycle Calculation Charts

RECREATIONAL VEHICLES

A land motor vehicle not licensed or registered for use on public roads and used mainly off public roads. These recreational vehicles operate solely on wheels, crawler treads, belts, or similar mechanical devices. They are not propelled by airplane-type propellers or fans.

Includes unregistered trail bikes up to 350cc.

Recreational Vehicles Calculation Charts

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MISCELLANEOUS RISKS

NAMED NON-OWNER POLICY (NNO)

Eff. 9-15-05

Available to any person not owning a private passenger or commercial automobile, who meets the qualifications of a regular insurance risk.

A. INTERESTS COVERED

Policyholder Only.

1. Operation of non-owned automobile, OR

2. Presence in non-owned automobile other than a public or livery conveyance.

Coverage is excess over other insurance available to the Policyholder.

B. INELIGIBLE RISKS

1. Persons operating a public or livery conveyance, including school bus drivers.

2. Chauffeurs and truck drivers.

3. Persons operating vehicles for the federal or state government or any political subdivision.

4. Persons operating emergency vehicles.

5. Automobiles used in the business or occupation of the insured.

6. Automobiles hired under long-term contract.

C. CLASSIFICATION AND RATES

BI, PD, or ME— Apply percent shown below to the private passenger automobile base premium for the territory in which the Policyholder resides.

WL, AD, UMBI, UIMBI or UMPD — Charge regular Private Passenger premium.

TYPE OF RISK

	Reg.	Special*
Do not customarily involve use of automobiles and there is		
a. A male operator under age 25 ……	71%	188%
b. No male operator under age 25……..	47%	134%

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*Applies to Named Non-Owner requiring financial responsibility certificate. See Financial Responsibility Certificate section for additional charges. Coverage is extended for operation of ANY automobile owned by a member of Named Non-Owner's household.

NOTE — The premiums produced by the factors above are not subject any further rate modification, except for the Matrix Tier Factor, Ineligible Risk Surcharge, and Merit Rating Plan surcharges.

NNO Calculation Charts

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GENERAL RULES

POLICY TERM

All policy terms are six months except for Motorcycles and Recreational Vehicles, which are 12 months. All policies are automatically renewable.

PREMIUM ADJUSTMENT

The following rules apply to changes made during the policy term:

1. Added coverage or vehicle — Collect prorate premium on the basis of rates in effect at the time of changes.

2. All other changes — Collect or refund prorate premium on the basis of rates in effect at the inception of the policy term.

CANCELLATIONS

A. REQUESTS

The Policyholder may cancel his or her insurance at any time by written notice to the Company. Cancellation becomes effective on the date requested by the Policyholder but not prior to the date the Company receives the request, provided there isn't a Financial Responsibility Form (SR-22) filed. Accounts with an SR-22 will cancel after the required notice has been sent to the state where the form is issued.

The policy is cancelled on a short rate basis unless noted in item C., below.

B. COMPANY CANCELLATIONS AND NON-RENEWALS

Policies may be cancelled or non-renewed subject to the cancellation provisions in the policy and/or policy endorsements.

Exception — Policies written as "new business" may be cancelled by the Company for any cause, if notice is mailed to the Policyholder within 60 days after the effective date. (Renewals are not "new business.")

C. SHORT/PRO RATE BASIS DETERMINATION

Cancellation is on a prorate basis when:

1. Initiated by the Company.

2. The automobile is destroyed or stolen.

3. The Policyholder has died.

4. The Policyholder has other specified automobile insurance in the Company.

5. Only part of the coverages are cancelled.

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6. The Policyholder enters the Armed Services.

7. The automobile is repossessed under the terms of a financing agreement.

In all other cases, cancellation is on a short-rate basis when requested by the Policyholder.

D. MISCELLANEOUS VEHICLES

Motorcycles:

When coverage is cancelled, the earned premium shall be the full annual premium except that, under the following circumstances, the cancellation shall be on a pro-rata basis:

1. Coverage was in force less than six months.

2. Coverage was in force six months or more, BUT

   a. The vehicle was stolen, destroyed, sold, or junked, OR

   b. The Policyholder has died, OR

   c. Cancellation is initiated by the Company.

Recreational Vehicles:

When coverage on a vehicle is cancelled, the earned premium shall be the full annual premium except that, under the following circumstances, the cancellation shall be on a pro rata basis:

1. The vehicle is destroyed, stolen, sold, or junked, OR

2. The Policyholder has died, OR

3. Cancellation is initiated by the Company.

E. REFUND

Cancellation premium refund of less then $2.00 will not be made except at the request of the Policyholder, in which case the actual return premium shall be allowed.

FINANCIAL RESPONSIBILITY CERTIFICATES (SR-22 FILINGS)

A financial responsibility certificate (SR-22) is filed with the Bureau of Motor Vehicles whenever evidence of financial responsibility is required by law. If the person requiring the certificate owns no automobile, filing may be made on a policy issued to a member of immediate family. Nationwide will not issue the SR-22 for drivers or residents of the following states, where we are not licensed to write insurance:

1. Louisiana,

2. Massachusetts, AND

3. New Jersey

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A $15.00 SR-22 fee will be imposed per filing per policy term. This fee is non-refundable.

PAYMENT OPTIONS
Eff. 4-1-07

A. FULL PAYMENT

The total policy premium for a policy term may be paid in full at the time a new policy is written or upon the Policyholder's receipt of a renewal billing notice.

B. INSTALLMENT PAYMENTS

The total policy premium for a policy term may be paid through one of the Company's installment payment plans. A handling fee of $8.00 will be assessed for each installment payment paid by methods other than by electronic fund transfer (EFT).

C. INSUFFICIENT FUNDS

The Company reserves the right to impose a fee of $30.00 for any premium payment, fees, or other charges due the Company, regardless of payment method, that are unable to be processed due to insufficient funds or the unavailability or inaccessibility of funds.

D. LATE PAYMENT FEE

A late payment fee of $10.00 will be assessed for any payment received five or more days past the billing due date. The $10.00 late payment fee will be added to the next billing.

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PRORATE & SHORT RATE TABLES

PRORATE & SHORT RATE TABLES – SEMI-ANNUAL POLICIES

No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %
1	0.5	6	47	25.8	36	93	51.1	61	138	75.8	81
2	1.1	7	48	26.4	37	94	51.6	62	139	76.4	81
3	1.6	8	49	26.9	37	95	52.2	62	140	76.9	82
4	2.2	9	50	27.5	38	96	52.7	63	141	77.5	82
5	2.7	10	51	28	38	97	53.3	63	142	78	83
6	3.3	11	52	28.6	39	98	53.8	63	143	78.6	83
7	3.8	12	53	29.1	40	99	54.4	64	144	79.1	84
8	4.4	13	54	29.7	40	100	54.9	64	145	79.7	84
9	4.9	14	55	30.2	41	101	55.5	65	146	80.2	85
10	5.5	15	56	30.8	41	102	56	65	147	80.8	85
11	6	16	57	31.3	42	103	56.6	66	148	81.3	85
12	6.6	17	58	31.9	42	104	57.1	66	149	81.9	86
13	7.1	18	59	32.4	43	105	57.7	67	150	82.4	86
14	7.7	18	60	33	43	106	58.2	67	151	83	87
15	8.2	19	61	33.5	44	107	58.8	67	152	83.5	87
16	8.8	19	62	34.1	44	108	59.3	68	153	84.1	88
17	9.3	20	63	34.6	45	109	59.9	68	154	84.6	88
18	9.9	20	64	35.2	46	110	60.4	69	155	85.2	88
19	10.4	21	65	35.7	46	111	61	69	156	85.7	89
20	11	21	66	36.3	47	112	61.5	70	157	86.3	89
21	11.5	22	67	36.8	47	113	62.1	70	158	86.8	90
22	12.1	23	68	37.4	48	114	62.6	70	159	87.4	90
23	12.6	23	69	37.9	48	115	63.2	71	160	87.9	91
24	13.2	24	70	38.5	49	116	63.7	71	161	88.5	91
25	13.7	24	71	39	49	117	64.3	72	162	89	92
26	14.3	25	72	39.6	50	118	64.8	72	163	89.6	92
27	14.8	25	73	40.1	50	119	65.4	73	164	90.1	92
28	15.4	26	74	40.7	51	120	65.9	73	165	90.7	93
29	15.9	26	75	41.2	52	121	66.5	74	166	91.2	93
30	16.5	27	76	41.8	52	122	67	74	167	91.8	94
31	17	27	77	42.3	53	123	67.6	74	168	92.3	94
32	17.6	28	78	42.9	53	124	68.1	75	169	92.9	95
33	18.1	29	79	43.4	54	125	68.7	76	170	93.4	95
34	18.7	29	80	44	54	126	69.2	76	171	94	95
35	19.2	30	81	44.5	55	127	69.8	76	172	94.5	96
36	19.8	30	82	45.1	55	128	70.3	77	173	95.1	96

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No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %
37	20.3	31	83	45.6	56	129	70.9	77	174	95.6	97
38	20.9	31	84	46.2	57	130	71.4	77	175	96.2	97
39	21.4	32	85	46.7	57	131	72	78	176	96.7	98
40	22	32	86	47.3	58	132	72.5	78	177	97.3	98
41	22.5	33	87	47.8	58	133	73.1	79	178	97.8	99
42	23.1	34	88	48.4	59	134	73.6	79	179	98.4	99
43	23.6	34	89	48.9	59	135	74.2	80	180	98.9	99
44	24.2	35	90	49.5	60	136	74.7	80	181	99.5	100
45	24.7	35	91	50	60	137	75.3	81	182	100	100
46	25.3	36	92	50.5	61						

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PRORATE & SHORT RATE TABLES – ANNUAL POLICIES-2

No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %
1	0.3	5	47	12.9	23	93	25.5	36	139	38.1	49
2	0.5	6	48	13.2	24	94	25.8	36	140	38.4	49
3	0.8	7	49	13.4	24	95	26	37	141	38.6	49
4	1.1	7	50	13.7	24	96	26.3	37	142	38.9	49
5	1.4	8	51	14	24	97	26.6	37	143	39.2	50
6	1.6	8	52	14.2	25	98	26.8	37	144	39.5	50
7	1.9	9	53	14.5	25	99	27.1	38	145	39.7	50
8	2.2	9	54	14.8	25	100	27.4	38	146	40	50
9	2.5	10	55	15.1	26	101	27.7	38	147	40.3	51
10	2.7	10	56	15.3	26	102	27.9	38	148	40.5	51
11	3	11	57	15.6	26	103	28.2	39	149	40.8	51
12	3.3	11	58	15.9	26	104	28.5	39	150	41.1	52
13	3.6	12	59	16.2	27	105	28.8	39	151	41.4	52
14	3.8	12	60	16.4	27	106	29	40	152	41.6	52
15	4.1	13	61	16.7	27	107	29.3	40	153	41.9	52
16	4.4	13	62	17	27	108	29.6	40	154	42.2	53
17	4.7	14	63	17.3	28	109	29.9	40	155	42.5	53
18	4.9	14	64	17.5	28	110	30.1	41	156	42.7	53
19	5.2	15	65	17.8	28	111	30.4	41	157	43	54
20	5.5	15	66	18.1	29	112	30.7	41	158	43.3	54
21	5.8	16	67	18.4	29	113	31	41	159	43.6	54
22	6	16	68	18.6	29	114	31.2	42	160	43.8	54
23	6.3	17	69	18.9	29	115	31.5	42	161	44.1	55
24	6.6	17	70	19.2	30	116	31.8	42	162	44.4	55
25	6.8	17	71	19.5	30	117	32.1	43	163	44.7	55
26	7.1	18	72	19.7	30	118	32.3	43	164	44.9	55
27	7.4	18	73	20	30	119	32.6	43	165	45.2	56
28	7.7	18	74	20.3	31	120	32.9	43	166	45.5	56
29	7.9	18	75	20.5	31	121	33.2	44	167	45.8	56
30	8.2	19	76	20.8	31	122	33.4	44	168	46	57
31	8.5	19	77	21.1	32	123	33.7	44	169	46.3	57
32	8.8	19	78	21.4	32	124	34	44	170	46.6	57
33	9	20	79	21.6	32	125	34.2	45	171	46.8	57
34	9.3	20	80	21.9	32	126	34.5	45	172	47.1	58
35	9.6	20	81	22.2	33	127	34.8	45	173	47.4	58
36	9.9	20	82	22.5	33	128	35.1	46	174	47.7	58
37	10.1	21	83	22.7	33	129	35.3	46	175	47.9	58
38	10.4	21	84	23	34	130	35.6	46	176	48.2	59
39	10.7	21	85	23.3	34	131	35.9	46	177	48.5	59

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No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %
40	11	21	86	23.6	34	132	36.2	47	178	48.8	59
41	11.2	22	87	23.8	34	133	36.4	47	179	49	60
42	11.5	22	88	24.1	35	134	36.7	47	180	49.3	60
43	11.8	22	89	24.4	35	135	37	47	181	49.6	60
44	12.1	23	90	24.7	35	136	37.3	48	182	49.9	60
45	12.3	23	91	24.9	35	137	37.5	48	183	50.1	61
46	12.6	23	92	25.2	36	138	37.8	48	184	50.4	61

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PRORATE & SHORT RATE TABLES – ANNUAL POLICIES-3

No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %
185	50.7	61	231	63.3	71	277	75.9	81	323	88.5	91
186	51	61	232	63.6	71	278	76.2	81	324	88.8	92
187	51.2	61	233	63.8	72	279	76.4	82	325	89	92
188	51.5	62	234	64.1	72	280	76.7	82	326	89.3	92
189	51.8	62	235	64.4	72	281	77	82	327	89.6	92
190	52.1	62	236	64.7	72	282	77.3	82	328	89.9	92
191	52.3	62	237	64.9	72	283	77.5	83	329	90.1	93
192	52.6	63	238	65.2	73	284	77.8	83	330	90.4	93
193	52.9	63	239	65.5	73	285	78.1	83	331	90.7	93
194	53.2	63	240	65.8	73	286	78.4	83	332	91	93
195	53.4	63	241	66	73	287	78.6	83	333	91.2	94
196	53.7	63	242	66.3	74	288	78.9	84	334	91.5	94
197	54	64	243	66.6	74	289	79.2	84	335	91.8	94
198	54.2	64	244	66.8	74	290	79.5	84	336	92.1	94
199	54.5	64	245	67.1	74	291	79.7	84	337	92.3	94
200	54.8	64	246	67.4	74	292	80	85	338	92.6	95
201	55.1	65	247	67.7	75	293	80.3	85	339	92.9	95
202	55.3	65	248	67.9	75	294	80.5	85	340	93.2	95
203	55.6	65	249	68.2	75	295	80.8	85	341	93.4	95
204	55.9	65	250	68.5	75	296	81.1	85	342	93.7	95
205	56.2	65	251	68.8	76	297	81.4	86	343	94	96
206	56.4	66	252	69	76	298	81.6	86	344	94.2	96
207	56.7	66	253	69.3	76	299	81.9	86	345	94.5	96
208	57	66	254	69.6	76	300	82.2	86	346	94.8	96
209	57.3	66	255	69.9	76	301	82.5	86	347	95.1	97
210	57.5	67	256	70.1	77	302	82.7	87	348	95.3	97
211	57.8	67	257	70.4	77	303	83	87	349	95.6	97
212	58.1	67	258	70.7	77	304	83.3	87	350	95.9	97
213	58.4	67	259	71	77	305	83.6	87	351	96.2	97
214	58.6	67	260	71.2	77	306	83.8	88	352	96.4	98
215	58.9	68	261	71.5	78	307	84.1	88	353	96.7	98
216	59.2	68	262	71.8	78	308	84.4	88	354	97	98
217	59.5	68	263	72.1	78	309	84.7	88	355	97.3	98
218	59.7	68	264	72.3	78	310	84.9	88	356	97.5	99
219	60	69	265	72.6	79	311	85.2	89	357	97.8	99
220	60.3	69	266	72.9	79	312	85.5	89	358	98.1	99
221	60.5	69	267	73.2	79	313	85.8	89	359	98.4	99
222	60.8	69	268	73.4	79	314	86	89	360	98.6	99
223	61.1	69	269	73.7	79	315	86.3	90	361	98.9	100

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No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %	No. of Days Policy In Force	Pro-Rate %	Short Rate %
224	61.4	70	270	74	80	316	86.6	90	362	99.2	100
225	61.6	70	271	74.2	80	317	86.8	90	363	99.5	100
226	61.9	70	272	74.5	80	318	87.1	90	364	99.7	100
227	62.2	70	273	74.8	80	319	87.4	90	365	100	100
228	62.5	70	274	75.1	81	320	87.7	91			
229	62.7	71	275	75.3	81	321	87.9	91			
230	63	71	276	75.6	81	322	88.2	91			

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CALCULATIONS, QUICK REFERENCES, & CHARTS

ADF PRIVATE PASSENGER PPA

QUICK REFERENCE

	BI	COLL	COMP	MDCL	PD	PLCY
ADF Individual Coverage Driver Factor	X	X	X	X	X	X
Accident Free Discount Factor	X	X	X	X	X	
Accident Prevention Course Discount Factor	X	X	X	X	X	
At Fault Accidents Factor						X
At Fault Accidents Factor Plus						X
At Fault Plus Factor Add						X
Driver Factor	X	X	X	X	X	
Financial Responsibility Rate Factor	X	X	X	X	X	
Merit Rating Factor	X	X	X	X	X	X
Unverifiable Driving Record Surcharge Factor	X	X	X	X	X	
Violation Surcharge Factor						X
Violation Surcharge Factor Plus						X

CALCULATION PPA 0006 ADF Individual Coverage Driver Factor
NS03PPABI5936
Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Driver Factor	NS03TE80
2.	Calculate Merit Rating Factor	NS03PPAPLCY5962
3.	Determine Accident Free Discount Factor	NS03TI73
4.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77
5.	Determine Financial Responsibility Rate Factor	NS03TE87
6.	Determine Accident Prevention Course Discount Factor	NS03TI12
7.	ADF Individual Coverage Driver Factor = Driver Factor + Merit Rating Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION PPA 0010 ADF Individual Coverage Driver Factor
NS03PPACOLL5937
Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Driver Factor	NS03TE83
2.	Calculate Merit Rating Factor	NS03PPAPLCY5962

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Step	Description	Chart Name
3.	Determine Accident Free Discount Factor	NS03TI73
4.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77
5.	Determine Financial Responsibility Rate Factor	NS03TE87
6.	Determine Accident Prevention Course Discount Factor	NS03TI12
7.	ADF Individual Coverage Driver Factor = Driver Factor + Merit Rating Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION PPA 0015 ADF Individual Coverage Driver Factor
NS03PPACOMP5938
Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Driver Factor	NS03TE82
2.	Calculate Merit Rating Factor	NS03PPAPLCY5962
3.	Determine Accident Free Discount Factor	NS03TI73
4.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77
5.	Determine Financial Responsibility Rate Factor	NS03TE87
6.	Determine Accident Prevention Course Discount Factor	NS03TI12
7.	ADF Individual Coverage Driver Factor = Driver Factor + Merit Rating Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION PPA 0030 ADF Individual Coverage Driver Factor
NS03PPAMDCL10372
Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Financial Responsibility Rate Factor	NS03TE87
2.	Determine Driver Factor	NS03TE85
3.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77
4.	Determine Accident Prevention Course Discount Factor	NS03TI12
5.	Determine Accident Free Discount Factor	NS03TI73
6.	Calculate Merit Rating Factor	NS03PPAPLCY5962
7.	ADF Individual Coverage Driver Factor = Driver Factor + Merit Rating Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	

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Step	Description	Chart Name
11.	* Accident Prevention Course Discount Factor (cents rounded)	

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CALCULATION PPA 0042 ADF Individual Coverage Driver Factor
NS03PPAPD5941
Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Driver Factor	NS03TE81
2.	Calculate Merit Rating Factor	NS03PPAPLCY5962
3.	Determine Accident Free Discount Factor	NS03TI73
4.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77
5.	Determine Financial Responsibility Rate Factor	NS03TE87
6.	Determine Accident Prevention Course Discount Factor	NS03TI12
7.	ADF Individual Coverage Driver Factor = Driver Factor + Merit Rating Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION PPA PLCY Merit Rating Factor
NS03PPAPLCY5962
Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine At Fault Accidents Factor	NS03TE88
2.	At Fault Difference = At Fault Accidents - 04	
3.	If At Fault Difference > 0	
4.	At Fault Plus Factor Add = At Fault Difference * At Fault Accidents Factor Plus	
5.	At Fault Accidents Factor = At Fault Accidents Factor + At Fault Plus Factor Add	
6.	End - If	
7.	Determine Violation Surcharge Factor	NS03TE89
8.	Violation Points Diff = Violation Points - 24	
9.	If Violation Points Diff > 0	
10.	Violation Points Add = Violation Points Diff * Violation Surcharge Factor Plus	
11.	Violation Surcharge Factor = Violation Surcharge Factor + Violation Points Add	
12.	End - If	
13.	Merit Rating Factor = At Fault Accidents Factor + Violation Surcharge Factor	
14.	If NNO Exists Flag = Yes	
15.	Merit Rating FactorAt Fault Accidents Factor * Violation Surcharge Factor (cents rounded)	
16.	ADF Individual Coverage Driver Factor = Merit Rating Factor	
17.	End - If	

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ADF MOTORCYCLE MC

QUICK REFERENCE

	BI	COLL	COMP	MDCL	PD	PLCY
ADF Individual Coverage Driver Factor	X	X	X	X	X	X
At Fault Accidents Factor						X
At Fault Accidents Factor Plus						X
At Fault Plus Factor Add						X
Driver's Age Percent	X	X	X	X	X	
Merit Rating Factor	X	X	X	X	X	X
Unverifiable Driving Record Surcharge Factor	X	X	X	X	X	
Violation Surcharge Factor						X
Violation Surcharge Factor Plus						X

CALCULATION MC 0006 ADF Individual Coverage Driver Factor
NS03MOCYBI5942
Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Driver's Age Percent	NS03TI86
2.	Calculate Merit Rating Factor	NS03PPAPLCY5962
3.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77
4.	ADF Individual Coverage Driver Factor = Driver's Age Percent + Merit Rating Factor (cents rounded)	
5.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	

CALCULATION MC 0010 ADF Individual Coverage Driver Factor
NS03MOCYCOLL5943
Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Driver's Age Percent	NS03TI85
2.	Calculate Merit Rating Factor	NS03PPAPLCY5962
3.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77
4.	ADF Individual Coverage Driver Factor = Driver's Age Percent + Merit Rating Factor (cents rounded)	
5.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	

CALCULATION MC 0015 ADF Individual Coverage Driver Factor
NS03MOCYCOMP5944
Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Driver's Age Percent	NS03TI84
2.	Calculate Merit Rating Factor	NS03PPAPLCY5962
3.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77

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Step	Description	Chart Name
4.	ADF Individual Coverage Driver Factor = Driver's Age Percent + Merit Rating Factor (cents rounded)	
5.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	

CALCULATION MC 0030 ADF Individual Coverage Driver Factor
NS03MOCYMDCL10373
Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Driver's Age Percent	NS03TI88
2.	Calculate Merit Rating Factor	NS03PPAPLCY5962
3.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77
4.	ADF Individual Coverage Driver Factor = Driver's Age Percent + Merit Rating Factor (cents rounded)	
5.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	

CALCULATION MC 0042 ADF Individual Coverage Driver Factor
NS03MOCYPD5945
Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Driver's Age Percent	NS03TI87
2.	Calculate Merit Rating Factor	NS03PPAPLCY5962
3.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77
4.	ADF Individual Coverage Driver Factor = Driver's Age Percent + Merit Rating Factor (cents rounded)	
5.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	

CALCULATION MC PLCY Merit Rating Factor
NS03PPAPLCY5962
Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine At Fault Accidents Factor	NS03TE88
2.	At Fault Difference = At Fault Accidents - 04	
3.	If At Fault Difference > 0	
4.	At Fault Plus Factor Add = At Fault Difference * At Fault Accidents Factor Plus	
5.	At Fault Accidents Factor = At Fault Accidents Factor + At Fault Plus Factor Add	
6.	End - If	
7.	Determine Violation Surcharge Factor	NS03TE89
8.	Violation Points Diff = Violation Points - 24	
9.	If Violation Points Diff > 0	
10.	Violation Points Add = Violation Points Diff * Violation Surcharge Factor Plus	
11.	Violation Surcharge Factor = Violation Surcharge Factor + Violation Points Add	
12.	End - If	
13.	Merit Rating Factor = At Fault Accidents Factor + Violation Surcharge Factor	

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Step	Description	Chart Name
14.	If NNO Exists Flag = Yes	
15.	Merit Rating FactorAt Fault Accidents Factor * Violation Surcharge Factor (cents rounded)	
16.	ADF Individual Coverage Driver Factor = Merit Rating Factor	
17.	End - If	

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ADF NAMED NON OWNER NNO

QUICK REFERENCE

	PLCY
ADF Individual Coverage Driver Factor	X
At Fault Accidents Factor	X
At Fault Accidents Factor Plus	X
At Fault Plus Factor Add	X
Merit Rating Factor	X
Violation Surcharge Factor	X
Violation Surcharge Factor Plus	X

CALCULATION NNO PLCY Merit Rating Factor
NS03PPAPLCY5962
Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine At Fault Accidents Factor	NS03TE88
2.	At Fault Difference = At Fault Accidents - 04	
3.	If At Fault Difference > 0	
4.	At Fault Plus Factor Add = At Fault Difference * At Fault Accidents Factor Plus	
5.	At Fault Accidents Factor = At Fault Accidents Factor + At Fault Plus Factor Add	
6.	End - If	
7.	Determine Violation Surcharge Factor	NS03TE89
8.	Violation Points Diff = Violation Points - 24	
9.	If Violation Points Diff > 0	
10.	Violation Points Add = Violation Points Diff * Violation Surcharge Factor Plus	
11.	Violation Surcharge Factor = Violation Surcharge Factor + Violation Points Add	
12.	End - If	
13.	Merit Rating Factor = At Fault Accidents Factor + Violation Surcharge Factor	
14.	If NNO Exists Flag = Yes	
15.	Merit Rating FactorAt Fault Accidents Factor * Violation Surcharge Factor (cents rounded)	
16.	ADF Individual Coverage Driver Factor = Merit Rating Factor	
17.	End - If	

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ADF ANTIQUE and CLASSICS AC

QUICK REFERENCE

	BI	COLL	COMP	MDCL	PD	PLCY
ADF Individual Coverage Driver Factor	X	X	X	X	X	X
Accident Free Discount Factor	X	X	X	X	X	
Accident Prevention Course Discount Factor	X	X	X	X	X	
At Fault Accidents Factor						X
At Fault Accidents Factor Plus						X
At Fault Plus Factor Add						X
Driver Factor	X	X	X	X	X	
Financial Responsibility Rate Factor	X	X	X	X	X	
Merit Rating Factor	X	X	X	X	X	X
Unverifiable Driving Record Surcharge Factor	X	X	X	X	X	
Violation Surcharge Factor						X
Violation Surcharge Factor Plus						X

CALCULATION AC 0006 ADF Individual Coverage Driver Factor
NS03ANTQBI5930
Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Driver Factor	NS03TE80
2.	Calculate Merit Rating Factor	NS03PPAPLCY5962
3.	Determine Accident Free Discount Factor	NS03TI73
4.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77
5.	Determine Financial Responsibility Rate Factor	NS03TE87
6.	Determine Accident Prevention Course Discount Factor	NS03TI12
7.	ADF Individual Coverage Driver Factor = Driver Factor + Merit Rating Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION AC 0010 ADF Individual Coverage Driver Factor
NS03ANTQCOLL5931
Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Driver Factor	NS03TE83
2.	Calculate Merit Rating Factor	NS03PPAPLCY5962
3.	Determine Accident Free Discount Factor	NS03TI73
4.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77

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Step	Description	Chart Name
5.	Determine Financial Responsibility Rate Factor	NS03TE87
6.	Determine Accident Prevention Course Discount Factor	NS03TI12
7.	ADF Individual Coverage Driver Factor = Driver Factor + Merit Rating Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION AC 0015 ADF Individual Coverage Driver Factor
NS03ANTQCOMP5932
Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Driver Factor	NS03TE82
2.	Calculate Merit Rating Factor	NS03PPAPLCY5962
3.	Determine Accident Free Discount Factor	NS03TI73
4.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77
5.	Determine Financial Responsibility Rate Factor	NS03TE87
6.	Determine Accident Prevention Course Discount Factor	NS03TI12
7.	ADF Individual Coverage Driver Factor = Driver Factor + Merit Rating Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION AC 0030 ADF Individual Coverage Driver Factor
NS03ANTQMDCL10371
Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Financial Responsibility Rate Factor	NS03TE87
2.	Determine Driver Factor	NS03TE85
3.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77
4.	Determine Accident Prevention Course Discount Factor	NS03TI12
5.	Determine Accident Free Discount Factor	NS03TI73
6.	Calculate Merit Rating Factor	NS03PPAPLCY5962
7.	ADF Individual Coverage Driver Factor = Driver Factor + Merit Rating Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

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CALCULATION AC 0042 ADF Individual Coverage Driver Factor
NS03ANTQPD5935
Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Determine Driver Factor	NS03TE81
2.	Calculate Merit Rating Factor	NS03PPAPLCY5962
3.	Determine Accident Free Discount Factor	NS03TI73
4.	Determine Unverifiable Driving Record Surcharge Factor	NS03TF77
5.	Determine Financial Responsibility Rate Factor	NS03TE87
6.	Determine Accident Prevention Course Discount Factor	NS03TI12
7.	ADF Individual Coverage Driver Factor = Driver Factor + Merit Rating Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION AC PLCY Merit Rating Factor
NS03PPAPLCY5962
Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine At Fault Accidents Factor	NS03TE88
2.	At Fault Difference = At Fault Accidents - 04	
3.	If At Fault Difference > 0	
4.	At Fault Plus Factor Add = At Fault Difference * At Fault Accidents Factor Plus	
5.	At Fault Accidents Factor = At Fault Accidents Factor + At Fault Plus Factor Add	
6.	End - If	
7.	Determine Violation Surcharge Factor	NS03TE89
8.	Violation Points Diff = Violation Points - 24	
9.	If Violation Points Diff > 0	
10.	Violation Points Add = Violation Points Diff * Violation Surcharge Factor Plus	
11.	Violation Surcharge Factor = Violation Surcharge Factor + Violation Points Add	
12.	End - If	
13.	Merit Rating Factor = At Fault Accidents Factor + Violation Surcharge Factor	
14.	If NNO Exists Flag = Yes	
15.	Merit Rating FactorAt Fault Accidents Factor * Violation Surcharge Factor (cents rounded)	
16.	ADF Individual Coverage Driver Factor = Merit Rating Factor	
17.	End - If	

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PRIVATE PASSENGER PPA
QUICK REFERENCE

	AD	BI	COLL	COMP	EEC	LOI	LOU	MDCL	PD	PLCY	TL	UIMBI	UMBI	UMPD
Advance Quote Discount Factor		X	X	X				X	X					
Affinity Discount Factor	X	X	X	X	X	X	X	X	X		X	X	X	X
Average Driver Factor		X	X	X				X	X					
Base Rate	X	X	X	X	X	X	X	X	X		X	X	X	X
Coverage Expense Fee		X	X	X				X	X					
Coverage Rating Year Plus One										X				
Home and Car Discount Factor										X				
Household Composition Factor		X	X	X				X	X					
Ineligible Risk Surcharge Factor	X	X	X	X	X	X	X	X	X		X	X	X	X
Lapse 1-30 Day Surcharge Factor		X	X	X				X	X			X	X	X
Limit/Deductible Factor		X	X	X				X	X					
New Vehicle Discount Factor		X	X	X				X	X					
OEM Endorsement Factor			X	X										
Passive Occupant Restraint Discount Factor	X					X		X						
Prior Non-Standard Surcharge Factor								X						
Rate Symbol Factor		X	X	X				X	X	X				
Rate Symbol Plus Factor			X	X						X				
Terms with Prior Carrier Factor		X	X	X				X	X					
Vehicle Model Year Factor		X	X	X				X	X					
Vehicle Use Factor		X	X	X				X	X					

CALCULATION PPA 0002 Coverage Premium
NS03PPAAD10270
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA41
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Passive Occupant Restraint Discount Factor	NS03TI29
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION PPA 0006 Coverage Premium **

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NS03PPABI1479
Effective Date: JUN-20-2011

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA03
2.	Determine Matrix Tier Factor	NS03TM02
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Rate Symbol Factor	NS03TB15
5.	Calculate Rate Symbol Factor	NS03PPAPLCY15010
6.	Determine Vehicle Model Year Factor	NS03TC13
7.	Determine New Vehicle Discount Factor	NS03TC23
8.	Determine Limit/Deductible Factor	NS03TD03
9.	Determine Vehicle Use Factor	NS03TE54
10.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
11.	Determine Paid In Full Discount Factor	NS03TI80
12.	Determine Coverage Expense Fee	NS03TF78
13.	Determine Ineligible Risk Surcharge Factor	NS03TF80
14.	Determine Household Composition Factor	NS03TM06
15.	Determine Advance Quote Discount Factor	NS03TM20
16.	Determine Terms with Prior Carrier Factor	NS03TF91
17.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
18.	* Matrix Tier Factor (ten cents rounded)	
19.	* Rate Symbol Factor (ten cents rounded)	
20.	* Vehicle Model Year Factor (ten cents rounded)	
21.	* New Vehicle Discount Factor (ten cents rounded)	
22.	* Limit/Deductible Factor (ten cents rounded)	
23.	* Vehicle Use Factor (ten cents rounded)	
24.	* Average Driver Factor (ten cents rounded)	
25.	* Household Composition Factor (ten cents rounded)	
26.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
27.	* Paid In Full Discount Factor (ten cents rounded)	
28.	* Advance Quote Discount Factor (ten cents rounded)	
29.	* Terms with Prior Carrier Factor (ten cents rounded)	
30.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
31.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION PPA ADDITIONAL COV FOR SOUND, PICTURE AND DATA DEVICES Coverage Premium
NS03PPACBR1480
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA53
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	

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Step	Description	Chart Name
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

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CALCULATION PPA 0010 Coverage Premium **
NS03PPACOLL1481
Effective Date: JUN-20-2011

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA02
2.	Determine Matrix Tier Factor	NS03TM02
3.	Determine Rate Symbol Factor	NS03TB02
4.	Determine Vehicle Model Year Factor	NS03TC12
5.	Determine New Vehicle Discount Factor	NS03TC22
6.	Determine Limit/Deductible Factor	NS03TD02
7.	Determine OEM Endorsement Factor	NS03TE99
8.	Determine Vehicle Use Factor	NS03TE54
9.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
10.	Determine Paid In Full Discount Factor	NS03TI80
11.	Determine Coverage Expense Fee	NS03TF78
12.	Determine Ineligible Risk Surcharge Factor	NS03TF80
13.	Determine Affinity Discount Factor	NS03TE72
14.	Determine Advance Quote Discount Factor	NS03TM20
15.	Determine Terms with Prior Carrier Factor	NS03TF91
16.	Determine Household Composition Factor	NS03TM06
17.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
18.	* Matrix Tier Factor (ten cents rounded)	
19.	* Rate Symbol Factor (ten cents rounded)	
20.	* Vehicle Model Year Factor (ten cents rounded)	
21.	* New Vehicle Discount Factor (ten cents rounded)	
22.	* Limit/Deductible Factor (ten cents rounded)	
23.	* OEM Endorsement Factor (ten cents rounded)	
24.	* Vehicle Use Factor (ten cents rounded)	
25.	* Average Driver Factor (ten cents rounded)	
26.	* Household Composition Factor (ten cents rounded)	
27.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
28.	* Paid In Full Discount Factor (ten cents rounded)	
29.	* Advance Quote Discount Factor (ten cents rounded)	
30.	* Terms with Prior Carrier Factor (ten cents rounded)	
31.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
32.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION PPA 0015 Coverage Premium **
NS03PPACOMP1482
Effective Date: JUN-20-2011

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA01
2.	Determine Matrix Tier Factor	NS03TM02

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Step	Description	Chart Name
3.	Determine Rate Symbol Factor	NS03TB01
4.	Determine Vehicle Model Year Factor	NS03TC11
5.	Determine New Vehicle Discount Factor	NS03TC21
6.	Determine Limit/Deductible Factor	NS03TD01
7.	Determine OEM Endorsement Factor	NS03TE98
8.	Determine Vehicle Use Factor	NS03TE54
9.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
10.	Determine Coverage Expense Fee	NS03TF78
11.	Determine Ineligible Risk Surcharge Factor	NS03TF80
12.	Determine Affinity Discount Factor	NS03TE72
13.	Determine Advance Quote Discount Factor	NS03TM20
14.	Determine Terms with Prior Carrier Factor	NS03TF91
15.	Determine Household Composition Factor	NS03TM06
16.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
17.	* Matrix Tier Factor (ten cents rounded)	
18.	* Rate Symbol Factor (ten cents rounded)	
19.	* Vehicle Model Year Factor (ten cents rounded)	
20.	* New Vehicle Discount Factor (ten cents rounded)	
21.	* Limit/Deductible Factor (ten cents rounded)	
22.	* OEM Endorsement Factor (ten cents rounded)	
23.	* Vehicle Use Factor (ten cents rounded)	
24.	* Average Driver Factor (ten cents rounded)	
25.	* Household Composition Factor (ten cents rounded)	
26.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
27.	* Advance Quote Discount Factor (ten cents rounded)	
28.	* Terms with Prior Carrier Factor (ten cents rounded)	
29.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
30.	+ Coverage Expense Fee (ten cents rounded)	

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CALCULATION PPA 0028 Coverage Premium
NS03PPALOI10271
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA37
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Passive Occupant Restraint Discount Factor	NS03TI29
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION PPA 0029 Coverage Premium
NS03PPALOU1485
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA52
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION PPA 0030 Coverage Premium **
NS03PPAMDCL10272
Effective Date: JUN-20-2011

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA36
2.	Determine Matrix Tier Factor	NS03TM02
3.	Determine Rate Symbol Factor	NS03TB17
4.	Calculate Rate Symbol Factor	NS03PPAPLCY15010
5.	Determine Vehicle Model Year Factor	NS03TC15
6.	Determine New Vehicle Discount Factor	NS03TC25
7.	Determine Limit/Deductible Factor	NS03TD13
8.	Determine Vehicle Use Factor	NS03TE54
9.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
10.	Determine Prior Non-Standard Surcharge Factor	NS03TE31
11.	Determine Passive Occupant Restraint Discount Factor	NS03TI29
12.	Determine Paid In Full Discount Factor	NS03TI80
13.	Determine Coverage Expense Fee	NS03TF78
14.	Determine Affinity Discount Factor	NS03TE72
15.	Determine Ineligible Risk Surcharge Factor	NS03TF80
16.	Determine Advance Quote Discount Factor	NS03TM20
17.	Determine Terms with Prior Carrier Factor	NS03TF91

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Step	Description	Chart Name
18.	Determine Household Composition Factor	NS03TM06
19.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
20.	* Matrix Tier Factor (ten cents rounded)	
21.	* Rate Symbol Factor (ten cents rounded)	
22.	* Vehicle Model Year Factor (ten cents rounded)	
23.	* New Vehicle Discount Factor (ten cents rounded)	
24.	* Limit/Deductible Factor (ten cents rounded)	
25.	* Vehicle Use Factor (ten cents rounded)	
26.	* Average Driver Factor (ten cents rounded)	
27.	* Household Composition Factor (ten cents rounded)	
28.	* Prior Non-Standard Surcharge Factor (ten cents rounded)	
29.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
30.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	
31.	* Paid In Full Discount Factor (ten cents rounded)	
32.	* Advance Quote Discount Factor (ten cents rounded)	
33.	* Terms with Prior Carrier Factor (ten cents rounded)	
34.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
35.	+ Coverage Expense Fee (ten cents rounded)	

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CALCULATION PPA 0042 Coverage Premium **
NS03PPAPD1488
Effective Date: JUN-20-2011

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA04
2.	Determine Matrix Tier Factor	NS03TM02
3.	Determine Rate Symbol Factor	NS03TB16
4.	Calculate Rate Symbol Factor	NS03PPAPLCY15010
5.	Determine Vehicle Model Year Factor	NS03TC14
6.	Determine New Vehicle Discount Factor	NS03TC24
7.	Determine Limit/Deductible Factor	NS03TD04
8.	Determine Vehicle Use Factor	NS03TE54
9.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
10.	Determine Paid In Full Discount Factor	NS03TI80
11.	Determine Coverage Expense Fee	NS03TF78
12.	Determine Affinity Discount Factor	NS03TE72
13.	Determine Ineligible Risk Surcharge Factor	NS03TF80
14.	Determine Household Composition Factor	NS03TM06
15.	Determine Advance Quote Discount Factor	NS03TM20
16.	Determine Terms with Prior Carrier Factor	NS03TF91
17.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
18.	* Matrix Tier Factor (ten cents rounded)	
19.	* Rate Symbol Factor (ten cents rounded)	
20.	* Vehicle Model Year Factor (ten cents rounded)	
21.	* New Vehicle Discount Factor (ten cents rounded)	
22.	* Limit/Deductible Factor (ten cents rounded)	
23.	* Vehicle Use Factor (ten cents rounded)	
24.	* Average Driver Factor (ten cents rounded)	
25.	* Household Composition Factor (ten cents rounded)	
26.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
27.	* Paid In Full Discount Factor (ten cents rounded)	
28.	* Advance Quote Discount Factor (ten cents rounded)	
29.	* Terms with Prior Carrier Factor (ten cents rounded)	
30.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
31.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION PPA 0050 Coverage Premium
NS03PPATL1489
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA51
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80

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Step	Description	Chart Name
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION PPA 0051 Coverage Premium
NS03PPAUIMBI5698
Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA09
2.	Determine Matrix Tier Factor	NS03TM02
3.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
4.	Determine Affinity Discount Factor	NS03TE72
5.	Determine Ineligible Risk Surcharge Factor	NS03TF80
6.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
7.	* Matrix Tier Factor (ten cents rounded)	
8.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
9.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

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CALCULATION PPA 0053 Coverage Premium
NS03PPAUMBI1491
Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA07
2.	Determine Matrix Tier Factor	NS03TM02
3.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
4.	Determine Affinity Discount Factor	NS03TE72
5.	Determine Ineligible Risk Surcharge Factor	NS03TF80
6.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
7.	* Matrix Tier Factor (ten cents rounded)	
8.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
9.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION PPA 0054 Coverage Premium
NS03PPAUMPD10370
Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA08
2.	Determine Matrix Tier Factor	NS03TM02
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
5.	Determine Ineligible Risk Surcharge Factor	NS03TF80
6.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
7.	* Matrix Tier Factor (ten cents rounded)	
8.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
9.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION PPA PLCY Rate Symbol Factor
NS03PPAPLCY15010
Effective Date: SEP-27-2006

Step	Description	Chart Name
1.	Result Cost Class = Rate Symbol	
2.	Result Cost Class = Result Cost Class - 100	
3.	Rate Symbol Plus Factor = Rate Symbol Plus Factor * Result Cost Class	
4.	Rate Symbol Factor = Rate Symbol Factor + Rate Symbol Plus Factor	

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MOTORCYCLE MC
QUICK REFERENCE

	AD	BI	COLL	COMP	LOI	MDCL	PD	UIMBI	UMBI	UMPD
Affinity Discount Factor	X	X	X	X	X	X	X	X	X	X
Average Driver Factor		X	X	X		X	X			
Base Rate	X	X	X	X	X	X	X	X	X	X
Coverage Expense Fee		X	X	X		X	X			
Engine Size Percent		X	X	X			X			
Ineligible Risk Surcharge Factor	X	X	X	X	X	X	X	X	X	X
Limit/Deductible Factor		X	X	X		X	X			
Rate Factor	X	X	X	X	X	X	X	X	X	X
Vehicle Model Year Factor		X	X	X		X	X			

CALCULATION MC 0002 Coverage Premium
NS03MOCYAD10230
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA41
2.	Determine Rate Factor	NS03TE11
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Rate Factor (ten cents rounded)	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION MC 0006 Coverage Premium
NS03MOCYBI1512
Effective Date: MAR-15-2005

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA03
2.	Determine Limit/Deductible Factor	NS03TD03
3.	Determine Rate Factor	NS03TE11
4.	Determine Vehicle Model Year Factor	NS03TC13
5.	Determine Affinity Discount Factor	NS03TE72
6.	Determine Engine Size Percent	NS03TI91
7.	Determine Coverage Expense Fee	NS03TF78
8.	Determine Ineligible Risk Surcharge Factor	NS03TF80
9.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
10.	* Rate Factor (ten cents rounded)	
11.	* Vehicle Model Year Factor (ten cents rounded)	
12.	* Limit/Deductible Factor (ten cents rounded)	
13.	* Engine Size Percent (ten cents rounded)	
14.	* Average Driver Factor (ten cents rounded)	

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Step	Description	Chart Name
15.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
16.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION MC 0010 Coverage Premium
NS03MOCYCOLL1513
Effective Date: MAR-15-2005

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA02
2.	Determine Vehicle Model Year Factor	NS03TC12
3.	Determine Limit/Deductible Factor	NS03TD02
4.	Determine Rate Factor	NS03TE11
5.	Determine Affinity Discount Factor	NS03TE72
6.	Determine Engine Size Percent	NS03TI90
7.	Determine Coverage Expense Fee	NS03TF78
8.	Determine Ineligible Risk Surcharge Factor	NS03TF80
9.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
10.	* Rate Factor (ten cents rounded)	
11.	* Vehicle Model Year Factor (ten cents rounded)	
12.	* Limit/Deductible Factor (ten cents rounded)	
13.	* Engine Size Percent (ten cents rounded)	
14.	* Average Driver Factor (ten cents rounded)	
15.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
16.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION MC 0015 Coverage Premium
NS03MOCYCOMP1514
Effective Date: MAR-15-2005

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA01
2.	Determine Vehicle Model Year Factor	NS03TC11
3.	Determine Limit/Deductible Factor	NS03TD01
4.	Determine Rate Factor	NS03TE11
5.	Determine Affinity Discount Factor	NS03TE72
6.	Determine Coverage Expense Fee	NS03TF78
7.	Determine Ineligible Risk Surcharge Factor	NS03TF80
8.	Determine Engine Size Percent	NS03TI89
9.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
10.	* Rate Factor (ten cents rounded)	
11.	* Vehicle Model Year Factor (ten cents rounded)	
12.	* Limit/Deductible Factor (ten cents rounded)	
13.	* Engine Size Percent (ten cents rounded)	
14.	* Average Driver Factor (ten cents rounded)	

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Step	Description	Chart Name
15.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
16.	+ Coverage Expense Fee (ten cents rounded)	

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CALCULATION MC 0028 Coverage Premium
NS03MOCYLOI10232
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA37
2.	Determine Rate Factor	NS03TE11
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Rate Factor (ten cents rounded)	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION MC 0030 Coverage Premium
NS03MOCYMDCL10231
Effective Date: MAR-15-2005

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA36
2.	Determine Vehicle Model Year Factor	NS03TC15
3.	Determine Limit/Deductible Factor	NS03TD13
4.	Determine Rate Factor	NS03TE11
5.	Determine Affinity Discount Factor	NS03TE72
6.	Determine Coverage Expense Fee	NS03TF78
7.	Determine Ineligible Risk Surcharge Factor	NS03TF80
8.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
9.	* Rate Factor (ten cents rounded)	
10.	* Vehicle Model Year Factor (ten cents rounded)	
11.	* Limit/Deductible Factor (ten cents rounded)	
12.	* Average Driver Factor (ten cents rounded)	
13.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
14.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION MC 0042 Coverage Premium
NS03MOCYPD1519
Effective Date: MAR-15-2005

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA04
2.	Determine Limit/Deductible Factor	NS03TD04
3.	Determine Vehicle Model Year Factor	NS03TC14
4.	Determine Rate Factor	NS03TE11
5.	Determine Affinity Discount Factor	NS03TE72
6.	Determine Coverage Expense Fee	NS03TF78
7.	Determine Ineligible Risk Surcharge Factor	NS03TF80
8.	Determine Engine Size Percent	NS03TI92

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Step	Description	Chart Name
9.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
10.	* Rate Factor (ten cents rounded)	
11.	* Vehicle Model Year Factor (ten cents rounded)	
12.	* Limit/Deductible Factor (ten cents rounded)	
13.	* Engine Size Percent (ten cents rounded)	
14.	* Average Driver Factor (ten cents rounded)	
15.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
16.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION MC 0051 Coverage Premium
NS03MOCYUIMBI9634
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA09
2.	Determine Rate Factor	NS03TE11
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Rate Factor (ten cents rounded)	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

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CALCULATION MC 0053 Coverage Premium
NS03MOCYUMBI9636
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA07
2.	Determine Rate Factor	NS03TE11
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Rate Factor (ten cents rounded)	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION MC 0054 Coverage Premium
NS03MOCYUMPD10233
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA08
2.	Determine Rate Factor	NS03TE11
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Rate Factor (ten cents rounded)	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

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RECREATIONAL VEHICLE RV
QUICK REFERENCE

	BI	COLL	COMP	MDCL	PD	UIMBI	UMBI	UMPD
Affinity Discount Factor	X	X	X	X	X	X	X	X
Base Rate	X	X	X	X	X	X	X	X
Ineligible Risk Surcharge Factor	X	X	X	X	X	X	X	X
Limit/Deductible Factor	X				X			
Rate Factor						X	X	X

CALCULATION RV 0006 Coverage Premium
NS03RVBI1554
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA16
2.	Determine Limit/Deductible Factor	NS03TD03
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Limit/Deductible Factor (ten cents rounded)	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION RV 0010 Coverage Premium
NS03RVCOLL1555
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA55
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION RV 0015 Coverage Premium
NS03RVCOMP1556
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA54
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION RV 0030 Coverage Premium
NS03RVMDCL10290
Effective Date: MAR-15-2004

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Step	Description	Chart Name
1.	Determine Base Rate	NS03TA58
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION RV 0042 Coverage Premium
NS03RVPD1560
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA17
2.	Determine Limit/Deductible Factor	NS03TD04
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Limit/Deductible Factor (ten cents rounded)	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION RV 0051 Coverage Premium
NS03RVUIMBI9639
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA09
2.	Determine Rate Factor	NS03TE24
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Rate Factor (ten cents rounded)	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

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CALCULATION RV 0053 Coverage Premium
NS03RVUMBI1563
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA07
2.	Determine Rate Factor	NS03TE24
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Rate Factor (ten cents rounded)	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION RV 0054 Coverage Premium
NS03RVUMPD10291
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA08
2.	Determine Rate Factor	NS03TE24
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Rate Factor	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

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TRAILERS SV
QUICK REFERENCE

	COLL	COMP	PE	PLCY
Affinity Discount Factor	X	X	X	
Auto Financial Discount Factor	X	X		
Base Rate	X	X	X	
Home and Car Discount Factor	X	X		X
Ineligible Risk Surcharge Factor	X	X	X	
Rate Symbol Factor	X	X		

CALCULATION SV 0010 Coverage Premium
NS03SUPLCOLL1904
Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA20
2.	Determine Rate Symbol Factor	NS03TB06
3.	Determine Home and Car Discount Factor	NS03TI35
4.	Determine Paid In Full Discount Factor	NS03TI80
5.	Determine Auto Financial Discount Factor	NS03TI83
6.	Determine Affinity Discount Factor	NS03TE72
7.	Determine Ineligible Risk Surcharge Factor	NS03TF80
8.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
9.	* Rate Symbol Factor (ten cents rounded)	
10.	If Full Term Policy Months = Annual	
11.	* 02 (ten cents rounded)	
12.	End - If	
13.	* Home and Car Discount Factor (ten cents rounded)	
14.	* Auto Financial Discount Factor (ten cents rounded)	
15.	* Paid In Full Discount Factor (ten cents rounded)	
16.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION SV 0015 Coverage Premium
NS03SUPLCOMP1905
Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA19
2.	Determine Rate Symbol Factor	NS03TB05
3.	Determine Home and Car Discount Factor	NS03TI35
4.	Determine Paid In Full Discount Factor	NS03TI80
5.	Determine Auto Financial Discount Factor	NS03TI83
6.	Determine Affinity Discount Factor	NS03TE72
7.	Determine Ineligible Risk Surcharge Factor	NS03TF80
8.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	

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Step	Description	Chart Name
9.	* Rate Symbol Factor (ten cents rounded)	
10.	If Full Term Policy Months = Annual	
11.	* 02 (ten cents rounded)	
12.	End - If	
13.	* Home and Car Discount Factor (ten cents rounded)	
14.	* Auto Financial Discount Factor (ten cents rounded)	
15.	* Paid In Full Discount Factor (ten cents rounded)	
16.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION SV 0036 Coverage Premium
NS03SUPLPE1906
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA61
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Paid In Full Discount Factor	NS03TI80
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	If Full Term Policy Months = Annual	
7.	* 02 (ten cents rounded)	
8.	End - If	
9.	* Paid In Full Discount Factor (ten cents rounded)	
10.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

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MOTORHOME MH
QUICK REFERENCE

	AD	BI	COLL	COMP	EEC	LOI	LOU	MDCL	PD	PE	PLCY	TL	UIMBI	UMBI	UMPD
Affinity Discount Factor	X	X	X	X	X	X	X	X	X	X		X	X	X	X
Auto Financial Discount Factor		X	X	X				X	X						
Base Rate	X	X	X	X	X	X	X	X	X	X		X	X	X	X
Coverage Expense Fee		X	X	X				X	X						
Home and Car Discount Factor		X	X	X				X	X		X				
Ineligible Risk Surcharge Factor	X	X	X	X	X	X	X	X	X	X		X	X	X	X
Limit/Deductible Factor		X	X	X				X	X						
Passive Occupant Restraint Discount Factor								X							
Rate Factor	X	X	X	X		X		X	X				X	X	X
Rate Symbol Factor			X	X											
Rate Symbol Plus Factor			X	X											
Vehicle Model Year Factor		X	X	X				X	X						

CALCULATION MH 0002 Coverage Premium
NS03MOHMAD10311
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA41
2.	Determine Rate Factor	NS03TE07
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Passive Occupant Restraint Discount Factor	NS03TI29
5.	Determine Ineligible Risk Surcharge Factor	NS03TF80
6.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
7.	* Rate Factor (ten cents rounded)	
8.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION MH 0006 Coverage Premium
NS03MOHMBI1872
Effective Date: MAR-15-2005

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA03
2.	Determine Limit/Deductible Factor	NS03TD03
3.	Determine Vehicle Model Year Factor	NS03TC13
4.	Determine Rate Factor	NS03TE07
5.	Determine Home and Car Discount Factor	NS03TI35
6.	Determine Auto Financial Discount Factor	NS03TI83
7.	Determine Paid In Full Discount Factor	NS03TI80

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Step	Description	Chart Name
8.	Determine Coverage Expense Fee	NS03TF78
9.	Determine Ineligible Risk Surcharge Factor	NS03TF80
10.	Determine Affinity Discount Factor	NS03TE72
11.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
12.	* Rate Factor (ten cents rounded)	
13.	* Vehicle Model Year Factor (ten cents rounded)	
14.	* Limit/Deductible Factor (ten cents rounded)	
15.	* Home and Car Discount Factor (ten cents rounded)	
16.	* Auto Financial Discount Factor (ten cents rounded)	
17.	* Paid In Full Discount Factor (ten cents rounded)	
18.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
19.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION MH ADDITIONAL COV FOR SOUND, PICTURE AND DATA DEVICES Coverage Premium
NS03MOHMCBR9641
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA53
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION MH 0010 Coverage Premium
NS03MOHMCOLL1874
Effective Date: MAR-15-2005

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA02
2.	Determine Rate Factor	NS03TE07
3.	Determine Rate Symbol Factor	NS03TB02
4.	Determine Vehicle Model Year Factor	NS03TC12
5.	Determine Limit/Deductible Factor	NS03TD02
6.	Determine Home and Car Discount Factor	NS03TI35
7.	Determine Paid In Full Discount Factor	NS03TI80
8.	Determine Auto Financial Discount Factor	NS03TI83
9.	Determine Coverage Expense Fee	NS03TF78
10.	Determine Ineligible Risk Surcharge Factor	NS03TF80
11.	Determine Affinity Discount Factor	NS03TE72
12.	Calculate Rate Symbol Factor	NS03MOHMCOLL3576
13.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
14.	* Rate Factor (ten cents rounded)	
15.	* Rate Symbol Factor (ten cents rounded)	

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Step	Description	Chart Name
16.	* Vehicle Model Year Factor (ten cents rounded)	
17.	* Limit/Deductible Factor (ten cents rounded)	
18.	* Home and Car Discount Factor (ten cents rounded)	
19.	* Auto Financial Discount Factor (ten cents rounded)	
20.	* Paid In Full Discount Factor (ten cents rounded)	
21.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
22.	+ Coverage Expense Fee (ten cents rounded)	

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CALCULATION MH 0015 Coverage Premium
NS03MOHMCOMP1875
Effective Date: MAR-15-2005

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA01
2.	Determine Rate Factor	NS03TE07
3.	Determine Rate Symbol Factor	NS03TB01
4.	Determine Vehicle Model Year Factor	NS03TC11
5.	Determine Limit/Deductible Factor	NS03TD01
6.	Determine Home and Car Discount Factor	NS03TI35
7.	Determine Auto Financial Discount Factor	NS03TI83
8.	Determine Coverage Expense Fee	NS03TF78
9.	Determine Ineligible Risk Surcharge Factor	NS03TF80
10.	Determine Affinity Discount Factor	NS03TE72
11.	Determine Paid In Full Discount Factor	NS03TI80
12.	Calculate Rate Symbol Factor	NS03MOHMCOMP3577
13.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
14.	* Rate Factor (ten cents rounded)	
15.	* Rate Symbol Factor (ten cents rounded)	
16.	* Vehicle Model Year Factor (ten cents rounded)	
17.	* Limit/Deductible Factor (ten cents rounded)	
18.	* Home and Car Discount Factor (ten cents rounded)	
19.	* Auto Financial Discount Factor (ten cents rounded)	
20.	* Paid In Full Discount Factor (ten cents rounded)	
21.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
22.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION MH 0028 Coverage Premium
NS03MOHMLOI10312
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA37
2.	Determine Rate Factor	NS03TE07
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Passive Occupant Restraint Discount Factor	NS03TI29
5.	Determine Ineligible Risk Surcharge Factor	NS03TF80
6.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
7.	* Rate Factor (ten cents rounded)	
8.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION MH 0029 Coverage Premium
NS03MOHMLOU1877
Effective Date: MAR-15-2004

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Step	Description	Chart Name
1.	Determine Base Rate	NS03TA52
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION MH 0030 Coverage Premium
NS03MOHMMDCL10313
Effective Date: MAR-15-2005

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA36
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Rate Factor	NS03TE07
4.	Determine Vehicle Model Year Factor	NS03TC15
5.	Determine Limit/Deductible Factor	NS03TD13
6.	Determine Passive Occupant Restraint Discount Factor	NS03TI29
7.	Determine Home and Car Discount Factor	NS03TI35
8.	Determine Auto Financial Discount Factor	NS03TI83
9.	Determine Paid In Full Discount Factor	NS03TI80
10.	Determine Coverage Expense Fee	NS03TF78
11.	Determine Ineligible Risk Surcharge Factor	NS03TF80
12.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
13.	* Rate Factor (ten cents rounded)	
14.	* Vehicle Model Year Factor (ten cents rounded)	
15.	* Limit/Deductible Factor (ten cents rounded)	
16.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	
17.	Calculate Home and Car Discount Factor	NS03PPAPLCY2882
18.	* Home and Car Discount Factor (ten cents rounded)	
19.	* Auto Financial Discount Factor (ten cents rounded)	
20.	* Paid In Full Discount Factor (ten cents rounded)	
21.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
22.	+ Coverage Expense Fee (ten cents rounded)	

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CALCULATION MH 0042 Coverage Premium
NS03MOHMPD1880
Effective Date: MAR-15-2005

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA04
2.	Determine Rate Factor	NS03TE07
3.	Determine Vehicle Model Year Factor	NS03TC14
4.	Determine Limit/Deductible Factor	NS03TD04
5.	Determine Home and Car Discount Factor	NS03TI35
6.	Determine Paid In Full Discount Factor	NS03TI80
7.	Determine Auto Financial Discount Factor	NS03TI83
8.	Determine Coverage Expense Fee	NS03TF78
9.	Determine Affinity Discount Factor	NS03TE72
10.	Determine Ineligible Risk Surcharge Factor	NS03TF80
11.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
12.	* Rate Factor (ten cents rounded)	
13.	* Vehicle Model Year Factor (ten cents rounded)	
14.	* Limit/Deductible Factor (ten cents rounded)	
15.	* Home and Car Discount Factor (ten cents rounded)	
16.	* Auto Financial Discount Factor (ten cents rounded)	
17.	* Paid In Full Discount Factor (ten cents rounded)	
18.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
19.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION MH 0036 Coverage Premium
NS03MOHMPE1879
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA61
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION MH 0050 Coverage Premium
NS03MOHMTL1881
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA51
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

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CALCULATION MH 0051 Coverage Premium
NS03MOHMUIMBI9640
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA09
2.	Determine Rate Factor	NS03TE07
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Rate Factor (ten cents rounded)	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION MH 0053 Coverage Premium
NS03MOHMUMBI1882
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA07
2.	Determine Rate Factor	NS03TE07
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Rate Factor (ten cents rounded)	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

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CALCULATION MH 0054 Coverage Premium
NS03MOHMUMPD10310
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA08
2.	Determine Rate Factor	NS03TE07
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Rate Factor (ten cents rounded)	
7.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION MH 0010 Rate Symbol Factor
NS03MOHMCOLL3576
Effective Date: SEP-27-2006

Step	Description	Chart Name
1.	If Rate Symbol < 201	
2.	Result Cost Class = Rate Symbol	
3.	Result Cost Class = Result Cost Class - 29	
4.	Rate Symbol Plus Factor = Result Cost Class * Rate Symbol Plus Factor	
5.	Rate Symbol Factor = Rate Symbol Factor + Rate Symbol Plus Factor	
6.	Else	
7.	Result Cost Class = Rate Symbol	
8.	Result Cost Class = Result Cost Class - 200	
9.	Rate Symbol Plus Factor = Rate Symbol Plus Factor * Result Cost Class	
10.	Rate Symbol Factor = Rate Symbol Factor + Rate Symbol Plus Factor	
11.	End - If	

CALCULATION MH 0015 Rate Symbol Factor
NS03MOHMCOMP3577
Effective Date: SEP-27-2006

Step	Description	Chart Name
1.	If Rate Symbol < 201	
2.	Result Cost Class = Rate Symbol	
3.	Result Cost Class = Result Cost Class - 29	
4.	Rate Symbol Plus Factor = Result Cost Class * Rate Symbol Plus Factor	
5.	Rate Symbol Factor = Rate Symbol Factor + Rate Symbol Plus Factor	
6.	Else	
7.	Result Cost Class = Rate Symbol	
8.	Result Cost Class = Result Cost Class - 200	
9.	Rate Symbol Plus Factor = Rate Symbol Plus Factor * Result Cost Class	
10.	Rate Symbol Factor = Rate Symbol Factor + Rate Symbol Plus Factor	
11.	End - If	

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CALCULATION MH PLCY Home and Car Discount Factor
NS03PPAPLCY2882
Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Result Multi Policy Flag = Home and Car Discount Code	
2.	Result Multi Product Indicator = Homeowner Policy Form Code	
3.	If Home and Car Discount Code = No or Future (add at renewal)	
4.	Home and Car Discount Code = Yes	
5.	Homeowner Policy Form Code = Condo	
6.	End - If	
7.	Determine Home and Car Discount Factor	NS03TI35
8.	Home and Car Discount Code = Result Multi Policy Flag	
9.	Homeowner Policy Form Code = Result Multi Product Indicator	
10.	If Home and Car Discount Code = Yes or Remove (at renewal)	
11.	Continue without Action	
12.	Else	
13.	Determine Home and Car Discount Factor	NS03TI35
14.	End - If	
15.	Discount Amount LK = Result * Home and Car Discount Factor (ten cents rounded)	
16.	Discount Amount LKResult - Discount Amount LK (ten cents rounded)	
17.	Multi Policy Discount Amount LK = Discount Amount LK	

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NAMED NON OWNER NNO
QUICK REFERENCE

	AD	BI	LOI	MDCL	PD	UIMBI	UMBI	UMPD
Affinity Discount Factor	X	X	X	X	X	X	X	X
Base Rate	X	X	X	X	X	X	X	X
Coverage Expense Fee		X		X	X			
Ineligible Risk Surcharge Factor	X	X	X	X	X	X	X	X
Lapse 1-30 Day Surcharge Factor		X		X	X	X	X	X
Limit/Deductible Factor		X		X	X			
Policy Expense Fee					X			

CALCULATION NNO 0002 Coverage Premium
NS03NNOAD10351
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA41
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION NNO 0006 Coverage Premium
NS03NNOBI1885
Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA03
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Matrix Tier Factor	NS03TM03
4.	Determine Limit/Deductible Factor	NS03TD03
5.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
6.	Determine Coverage Expense Fee	NS03TF78
7.	Determine Ineligible Risk Surcharge Factor	NS03TF80
8.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
9.	* Matrix Tier Factor (ten cents rounded)	
10.	* Limit/Deductible Factor (ten cents rounded)	
11.	* NNO Type of Risk Factor (ten cents rounded)	
12.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
13.	* Merit Rating Factor for 200 (ten cents rounded)	
14.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
15.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION NNO 0028 Coverage Premium
NS03NNOLOI10350
Effective Date: MAR-15-2004

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Step	Description	Chart Name
1.	Determine Base Rate	NS03TA37
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION NNO 0030 Coverage Premium
NS03NNOMDCL10331
Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA36
2.	Determine Matrix Tier Factor	NS03TM03
3.	Determine Affinity Discount Factor	NS03TE72
4.	Determine Limit/Deductible Factor	NS03TD13
5.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
6.	Determine Coverage Expense Fee	NS03TF78
7.	Determine Ineligible Risk Surcharge Factor	NS03TF80
8.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
9.	* Affinity Discount Factor (ten cents rounded)	
10.	* Matrix Tier Factor (ten cents rounded)	
11.	* NNO Type of Risk Factor (ten cents rounded)	
12.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
13.	* Merit Rating Factor for 200 (ten cents rounded)	
14.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
15.	+ Coverage Expense Fee (ten cents rounded)	

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CALCULATION NNO 0042 Coverage Premium
NS03NNOPD1888
Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA04
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Matrix Tier Factor	NS03TM03
4.	Determine Limit/Deductible Factor	NS03TD04
5.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
6.	Determine Coverage Expense Fee	NS03TF78
7.	Determine Policy Expense Fee	NS03TF73
8.	Determine Ineligible Risk Surcharge Factor	NS03TF80
9.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
10.	* Matrix Tier Factor (ten cents rounded)	
11.	* Limit/Deductible Factor (ten cents rounded)	
12.	* NNO Type of Risk Factor (ten cents rounded)	
13.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
14.	* Merit Rating Factor for 200 (ten cents rounded)	
15.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
16.	+ Policy Expense Fee (ten cents rounded)	
17.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION NNO 0051 Coverage Premium
NS03NNOUIMBI9642
Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA09
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Matrix Tier Factor	NS03TM03
4.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
5.	Determine Ineligible Risk Surcharge Factor	NS03TF80
6.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
7.	* Matrix Tier Factor (ten cents rounded)	
8.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
9.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION NNO 0053 Coverage Premium
NS03NNOUMBI1889
Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA07
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Matrix Tier Factor	NS03TM03

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Step	Description	Chart Name
4.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
5.	Determine Ineligible Risk Surcharge Factor	NS03TF80
6.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
7.	* Matrix Tier Factor (ten cents rounded)	
8.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
9.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION NNO 0054 Coverage Premium
NS03NNOUMPD10352
Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA08
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Matrix Tier Factor	NS03TM03
4.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
5.	Determine Ineligible Risk Surcharge Factor	NS03TF80
6.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
7.	* Matrix Tier Factor (ten cents rounded)	
8.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
9.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

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ANTIQUE and CLASSICS AC
QUICK REFERENCE

	AD	BI	COLL	COMP	EEC	LOI	LOU	MDCL	PD	PLCY	TL	UIMBI	UMBI	UMPD
Advance Quote Discount Factor		X	X	X				X	X					
Affinity Discount Factor	X	X	X	X	X	X	X	X	X		X	X	X	X
Auto Financial Discount Factor		X	X	X				X	X					
Average Driver Factor		X	X	X				X	X					
Base Rate	X	X			X	X	X	X	X		X	X	X	X
Coverage Expense Fee								X	X					
Home and Car Discount Factor		X	X	X				X	X	X				
Household Composition Factor		X	X					X	X					
Ineligible Risk Surcharge Factor	X	X	X	X	X	X	X	X	X		X	X	X	X
Lapse 1-30 Day Surcharge Factor		X	X	X				X	X			X	X	X
Limit/Deductible Factor		X	X	X				X	X					
Passive Occupant Restraint Discount Factor								X						
Policy Expense Fee									X					
Prior Non-Standard Surcharge Factor		X	X	X				X	X					
Rate Factor		X	X	X				X	X					
Terms with Prior Carrier Factor		X	X	X				X	X					
Vehicle Use Factor		X	X	X				X	X					

CALCULATION AC 0002 Coverage Premium
NS03ANTQAD10353
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA41
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Passive Occupant Restraint Discount Factor	NS03TI29
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION AC 0006 Coverage Premium **
NS03ANTQBI1464
Effective Date: JUN-20-2011

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA03

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Step	Description	Chart Name
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Limit/Deductible Factor	NS03TD03
4.	Determine Paid In Full Discount Factor	NS03TI80
5.	Determine Ineligible Risk Surcharge Factor	NS03TF80
6.	Determine Coverage Expense Fee	NS03TF78
7.	If Vehicle Use = Restricted	
8.	Determine Rate Factor	NS03TE16
9.	Determine Home and Car Discount Factor	NS03TI35
10.	Determine Auto Financial Discount Factor	NS03TI83
11.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
12.	* Limit/Deductible Factor (ten cents rounded)	
13.	* Rate Factor (ten cents rounded)	
14.	Calculate Home and Car Discount Factor	NS03PPAPLCY2882
15.	* Home and Car Discount Factor (ten cents rounded)	
16.	* Auto Financial Discount Factor (ten cents rounded)	
17.	* Paid In Full Discount Factor (ten cents rounded)	
18.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
19.	Else	
20.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
21.	Determine Vehicle Use Factor	NS03TE54
22.	Determine Prior Non-Standard Surcharge Factor	NS03TE31
23.	Determine Matrix Tier Factor	NS03TM02
24.	Determine Advance Quote Discount Factor	NS03TM20
25.	Determine Terms with Prior Carrier Factor	NS03TF91
26.	Determine Household Composition Factor	NS03TM06
27.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
28.	* Matrix Tier Factor (ten cents rounded)	
29.	* Limit/Deductible Factor (ten cents rounded)	
30.	* Vehicle Use Factor (ten cents rounded)	
31.	* Average Driver Factor (ten cents rounded)	
32.	* Household Composition Factor (ten cents rounded)	
33.	* Prior Non-Standard Surcharge Factor (ten cents rounded)	
34.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
35.	* Paid In Full Discount Factor (ten cents rounded)	
36.	* Advance Quote Discount Factor (ten cents rounded)	
37.	* Terms with Prior Carrier Factor (ten cents rounded)	
38.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
39.	End - If	

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CALCULATION AC ADDITIONAL COV FOR SOUND, PICTURE AND DATA DEVICES Coverage Premium
NS03ANTQCBR10355
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA53
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION AC 0010 Coverage Premium **
NS03ANTQCOLL1466
Effective Date: JUN-20-2011

Step	Description	Chart Name
1.	Determine Affinity Discount Factor	NS03TE72
2.	Determine Limit/Deductible Factor	NS03TD07
3.	Determine Paid In Full Discount Factor	NS03TI80
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	If Vehicle Use = Restricted	
6.	Determine Auto Financial Discount Factor	NS03TI83
7.	Determine Home and Car Discount Factor	NS03TI35
8.	Determine Rate Factor	NS03TE16
9.	Result = Stated Amount / 100 (ten cents rounded)	
10.	* Affinity Discount Factor (ten cents rounded)	
11.	* Limit/Deductible Factor (ten cents rounded)	
12.	* Rate Factor (ten cents rounded)	
13.	Calculate Home and Car Discount Factor	NS03PPAPLCY2882
14.	* Home and Car Discount Factor (ten cents rounded)	
15.	* Auto Financial Discount Factor (ten cents rounded)	
16.	* Paid In Full Discount Factor (ten cents rounded)	
17.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
18.	Else	
19.	Determine Prior Non-Standard Surcharge Factor	NS03TE31
20.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
21.	Determine Vehicle Use Factor	NS03TE54
22.	Determine Matrix Tier Factor	NS03TM02
23.	Determine Household Composition Factor	NS03TM06
24.	Determine Advance Quote Discount Factor	NS03TM20
25.	Determine Terms with Prior Carrier Factor	NS03TF91
26.	Result = Stated Amount / 100 (ten cents rounded)	
27.	* Affinity Discount Factor (ten cents rounded)	
28.	* Limit/Deductible Factor (ten cents rounded)	
29.	* Matrix Tier Factor (ten cents rounded)	

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Step	Description	Chart Name
30.	* Vehicle Use Factor (ten cents rounded)	
31.	* Average Driver Factor (ten cents rounded)	
32.	* Household Composition Factor (ten cents rounded)	
33.	* Prior Non-Standard Surcharge Factor (ten cents rounded)	
34.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
35.	* Paid In Full Discount Factor (ten cents rounded)	
36.	* Advance Quote Discount Factor (ten cents rounded)	
37.	* Terms with Prior Carrier Factor (ten cents rounded)	
38.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
39.	End - If	

CALCULATION AC 0015 Coverage Premium **
NS03ANTQCOMP1467
Effective Date: JUN-20-2011

Step	Description	Chart Name
1.	Determine Affinity Discount Factor	NS03TE72
2.	Determine Limit/Deductible Factor	NS03TD06
3.	Determine Paid In Full Discount Factor	NS03TI80
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	If Vehicle Use = Restricted	
6.	Determine Rate Factor	NS03TE16
7.	Determine Home and Car Discount Factor	NS03TI35
8.	Determine Auto Financial Discount Factor	NS03TI83
9.	Result = Stated Amount / 100 (ten cents rounded)	
10.	* Affinity Discount Factor (ten cents rounded)	
11.	* Limit/Deductible Factor (ten cents rounded)	
12.	* Rate Factor (ten cents rounded)	
13.	* Home and Car Discount Factor (ten cents rounded)	
14.	* Auto Financial Discount Factor (ten cents rounded)	
15.	* Paid In Full Discount Factor (ten cents rounded)	
16.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
17.	Else	
18.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
19.	Determine Prior Non-Standard Surcharge Factor	NS03TE31
20.	Determine Vehicle Use Factor	NS03TE54
21.	Determine Matrix Tier Factor	NS03TM02
22.	Determine Household Composition Factor	NS03TM06
23.	Determine Advance Quote Discount Factor	NS03TM20
24.	Determine Terms with Prior Carrier Factor	NS03TF91
25.	Result = Stated Amount / 100 (ten cents rounded)	
26.	* Affinity Discount Factor (ten cents rounded)	

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Step	Description	Chart Name
27.	* Limit/Deductible Factor (ten cents rounded)	
28.	* Matrix Tier Factor (ten cents rounded)	
29.	* Vehicle Use Factor (ten cents rounded)	
30.	* Average Driver Factor (ten cents rounded)	
31.	* Prior Non-Standard Surcharge Factor (ten cents rounded)	
32.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
33.	* Paid In Full Discount Factor (ten cents rounded)	
34.	* Advance Quote Discount Factor (ten cents rounded)	
35.	* Terms with Prior Carrier Factor (ten cents rounded)	
36.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
37.	End - If	

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CALCULATION AC 0028 Coverage Premium
NS03ANTQLOI10354
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA37
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Passive Occupant Restraint Discount Factor	NS03TI29
4.	Determine Ineligible Risk Surcharge Factor	NS03TF80
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION AC 0029 Coverage Premium
NS03ANTQLOU1470
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA52
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION AC 0030 Coverage Premium **
NS03ANTQMDCL10330
Effective Date: JUN-20-2011

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA36
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Limit/Deductible Factor	NS03TD13
4.	Determine Paid In Full Discount Factor	NS03TI80
5.	Determine Coverage Expense Fee	NS03TF78
6.	Determine Ineligible Risk Surcharge Factor	NS03TF80
7.	If Vehicle Use = Restricted	
8.	Determine Home and Car Discount Factor	NS03TI35
9.	Determine Auto Financial Discount Factor	NS03TI83
10.	Determine Rate Factor	NS03TE16
11.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
12.	* Limit/Deductible Factor (ten cents rounded)	
13.	* Rate Factor (ten cents rounded)	
14.	* Home and Car Discount Factor (ten cents rounded)	
15.	* Auto Financial Discount Factor (ten cents rounded)	
16.	* Paid In Full Discount Factor (ten cents rounded)	
17.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
18.	Else	

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Step	Description	Chart Name
19.	Determine Passive Occupant Restraint Discount Factor	NS03TI29
20.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
21.	Determine Prior Non-Standard Surcharge Factor	NS03TE31
22.	Determine Vehicle Use Factor	NS03TE54
23.	Determine Matrix Tier Factor	NS03TM02
24.	Determine Household Composition Factor	NS03TM06
25.	Determine Advance Quote Discount Factor	NS03TM20
26.	Determine Terms with Prior Carrier Factor	NS03TF91
27.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
28.	* Matrix Tier Factor (ten cents rounded)	
29.	* Limit/Deductible Factor (ten cents rounded)	
30.	* Vehicle Use Factor (ten cents rounded)	
31.	* Average Driver Factor (ten cents rounded)	
32.	* Household Composition Factor (ten cents rounded)	
33.	* Prior Non-Standard Surcharge Factor (ten cents rounded)	
34.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
35.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	
36.	* Paid In Full Discount Factor (ten cents rounded)	
37.	* Advance Quote Discount Factor (ten cents rounded)	
38.	* Terms with Prior Carrier Factor (ten cents rounded)	
39.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
40.	+ Coverage Expense Fee (ten cents rounded)	
41.	End - If	

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CALCULATION AC 0042 Coverage Premium **
NS03ANTQPD1472
Effective Date: JUN-20-2011

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA04
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Limit/Deductible Factor	NS03TD04
4.	Determine Paid In Full Discount Factor	NS03TI80
5.	Determine Coverage Expense Fee	NS03TF78
6.	Determine Ineligible Risk Surcharge Factor	NS03TF80
7.	If Vehicle Use = Restricted	
8.	Determine Home and Car Discount Factor	NS03TI35
9.	Determine Auto Financial Discount Factor	NS03TI83
10.	Determine Rate Factor	NS03TE16
11.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
12.	* Limit/Deductible Factor (ten cents rounded)	
13.	* Rate Factor (ten cents rounded)	
14.	* Home and Car Discount Factor (ten cents rounded)	
15.	* Auto Financial Discount Factor (ten cents rounded)	
16.	* Paid In Full Discount Factor (ten cents rounded)	
17.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
18.	Else	
19.	Determine Prior Non-Standard Surcharge Factor	NS03TE31
20.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
21.	Determine Vehicle Use Factor	NS03TE54
22.	Determine Matrix Tier Factor	NS03TM02
23.	Determine Household Composition Factor	NS03TM06
24.	Determine Advance Quote Discount Factor	NS03TM20
25.	Determine Terms with Prior Carrier Factor	NS03TF91
26.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
27.	* Matrix Tier Factor (ten cents rounded)	
28.	* Limit/Deductible Factor (ten cents rounded)	
29.	* Vehicle Use Factor (ten cents rounded)	
30.	* Average Driver Factor (ten cents rounded)	
31.	* Household Composition Factor (ten cents rounded)	
32.	* Prior Non-Standard Surcharge Factor (ten cents rounded)	
33.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
34.	* Paid In Full Discount Factor (ten cents rounded)	
35.	* Advance Quote Discount Factor (ten cents rounded)	
36.	* Terms with Prior Carrier Factor (ten cents rounded)	
37.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
38.	+ Coverage Expense Fee (ten cents rounded)	

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Step	Description	Chart Name
39.	+ Policy Expense Fee (ten cents rounded)	
40.	End - If	

CALCULATION AC 0050 Coverage Premium
NS03ANTQTL9570
Effective Date: MAR-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA51
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
5.	* Ineligible Risk Surcharge Factor (ten cents rounded)	

CALCULATION AC 0051 Coverage Premium
NS03ANTQUIMBI9664
Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA09
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	If Vehicle Use = Restricted	
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
7.	Else	
8.	Determine Matrix Tier Factor	NS03TM02
9.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
10.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
11.	* Matrix Tier Factor (ten cents rounded)	
12.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
13.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
14.	End - If	

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CALCULATION AC 0053 Coverage Premium
NS03ANTQUMBI9571
Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA07
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	If Vehicle Use = Restricted	
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
7.	Else	
8.	Determine Matrix Tier Factor	NS03TM02
9.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
10.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
11.	* Matrix Tier Factor (ten cents rounded)	
12.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
13.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
14.	End - If	

CALCULATION AC 0054 Coverage Premium
NS03ANTQUMPD10356
Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Base Rate	NS03TA08
2.	Determine Affinity Discount Factor	NS03TE72
3.	Determine Ineligible Risk Surcharge Factor	NS03TF80
4.	If Vehicle Use = Restricted	
5.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
6.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
7.	Else	
8.	Determine Matrix Tier Factor	NS03TM02
9.	Determine Lapse 1-30 Day Surcharge Factor	NS03TE20
10.	Result = Base Rate * Affinity Discount Factor (ten cents rounded)	
11.	* Matrix Tier Factor (ten cents rounded)	
12.	* Lapse 1-30 Day Surcharge Factor (ten cents rounded)	
13.	* Ineligible Risk Surcharge Factor (ten cents rounded)	
14.	End - If	

CALCULATION AC PLCY Home and Car Discount Factor
NS03PPAPLCY2882
Effective Date: DEC-13-2002

Step	Description	Chart Name
1.	Result Multi Policy Flag = Home and Car Discount Code	

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Step	Description	Chart Name
2.	Result Multi Product Indicator = Homeowner Policy Form Code	
3.	If Home and Car Discount Code = No or Future (add at renewal)	
4.	Home and Car Discount Code = Yes	
5.	Homeowner Policy Form Code = Condo	
6.	End - If	
7.	Determine Home and Car Discount Factor	NS03TI35
8.	Home and Car Discount Code = Result Multi Policy Flag	
9.	Homeowner Policy Form Code = Result Multi Product Indicator	
10.	If Home and Car Discount Code = Yes or Remove (at renewal)	
11.	Continue without Action	
12.	Else	
13.	Determine Home and Car Discount Factor	NS03TI35
14.	End - If	
15.	Discount Amount LK = Result * Home and Car Discount Factor (ten cents rounded)	
16.	Discount Amount LKResult - Discount Amount LK (ten cents rounded)	
17.	Multi Policy Discount Amount LK = Discount Amount LK	

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QUICK REFERENCE

	PLCY
Matrix Rating Sub Tier Number	X

CALCULATION PLCY Matrix Tier
NS03PPAPLCY6870
Effective Date: SEP-15-2004

Step	Description	Chart Name
1.	Determine Matrix Rating Sub Tier Number	NS03TM01
2.	Determine Matrix Rating Tier Number	NS03TM05
3.	Matrix Rating Sub Tier = Matrix Rating Sub Tier Number	
4.	If Matrix Rating Tier Number = 01	
5.	Matrix Rating Tier = A	
6.	End - If	
7.	If Matrix Rating Tier Number = 02	
8.	Matrix Rating Tier = B	
9.	End - If	
10.	If Matrix Rating Tier Number = 03	
11.	Matrix Rating Tier = C	
12.	End - If	
13.	If Matrix Rating Tier Number = 04	
14.	Matrix Rating Tier = D	
15.	End - If	
16.	If Matrix Rating Tier Number = 05	
17.	Matrix Rating Tier = E	
18.	End - If	

NS03TA01: COMP Base Rate **
Effective Date: JUN-20-2011

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
25	163.20	35	127.10	38	212.10
39	181.20	44	112.80	47	230.10
50	189.40	51	193.00	52	176.20
53	170.20	54	194.30	55	120.70
56	172.30	57	115.30	58	139.20
61	209.90	62	160.90	63	169.60
64	131.10	65	96.70	66	141.50
68	122.40	69	113.90	71	114.70
72	166.60	73	186.00	74	151.60
75	178.70	76	121.50	77	171.20
78	169.90	79	89.30	80	77.50
81	87.00	82	55.40	83	167.80
84	184.80	85	162.20	87	94.80
88	228.60	90	106.80	91	105.90
92	183.40	93	138.30	94	205.30

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Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
95	202.50	96	189.40	97	160.30
98	117.20	99	171.00	100	165.40
101	98.50	102	117.70	103	113.70
104	68.80	105	151.20	106	117.10
107	107.80	108	85.70	109	124.40
110	96.00	111	91.40	112	103.30
113	154.10	114	177.20	115	113.30
999	228.80				

Rate Symbol 10; Model Year 2008
Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

NS03TA02: COLL Base Rate **
Effective Date: JUN-20-2011

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
25	456.40	35	536.20	38	435.30
39	335.10	44	353.70	47	473.70
50	390.60	51	427.00	52	491.30
53	525.90	54	422.60	55	425.90
56	501.20	57	495.60	58	481.80
61	395.90	62	368.70	63	545.60
64	370.60	65	469.20	66	379.30
68	444.70	69	451.80	71	336.30
72	472.20	73	412.30	74	463.40
75	512.60	76	378.50	77	413.10
78	408.20	79	362.00	80	390.70
81	392.50	82	379.40	83	409.30
84	432.80	85	420.30	87	389.60
88	442.10	90	332.10	91	401.00
92	478.50	93	425.50	94	465.20
95	454.20	96	476.70	97	418.90
98	500.40	99	456.40	100	422.00
101	453.80	102	513.70	103	501.00
104	364.90	105	439.60	106	378.60
107	397.70	108	438.80	109	373.20
110	409.80	111	432.40	112	315.80
113	405.00	114	407.10	115	422.20
999	543.60				

Rate Symbol 10; Model Year 2008
Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

NS03TA03: BI Base Rate **
Effective Date: JUN-20-2011

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
25	221.30	35	203.50	38	237.30
39	207.10	44	181.90	47	240.10
50	160.10	51	196.00	52	192.70
53	222.30	54	204.30	55	192.00

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Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
56	225.90	57	165.20	58	175.60
61	169.50	62	238.10	63	214.00
64	170.30	65	256.30	66	195.60
68	226.20	69	232.10	71	180.60
72	187.20	73	164.10	74	254.20
75	201.30	76	148.00	77	199.20
78	242.50	79	221.40	80	212.60
81	224.70	82	174.60	83	237.20
84	207.20	85	165.50	87	183.30
88	208.90	90	266.90	91	180.60
92	205.30	93	178.90	94	181.40
95	252.20	96	203.30	97	182.60
98	242.90	99	212.70	100	238.60
101	271.50	102	252.00	103	313.60
104	183.00	105	193.10	106	242.90
107	252.20	108	312.60	109	309.10
110	247.10	111	269.00	112	202.50
113	202.00	114	236.10	115	346.60
999	387.90				

Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

NS03TA04: PD Base Rate **

Effective Date: JUN-20-2011

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
25	161.10	35	188.50	38	134.40
39	138.70	44	157.90	47	189.00
50	114.80	51	132.00	52	181.90
53	186.90	54	158.50	55	184.50
56	184.50	57	113.60	58	155.30
61	131.10	62	175.30	63	189.50
64	154.50	65	220.40	66	117.50
68	193.30	69	201.80	71	170.60
72	134.20	73	145.90	74	252.10
75	146.00	76	140.50	77	163.80
78	131.20	79	201.40	80	170.70
81	187.80	82	160.80	83	155.60
84	137.20	85	151.40	87	183.10
88	139.10	90	204.40	91	179.60
92	165.90	93	129.70	94	154.70
95	207.00	96	145.50	97	149.00
98	237.90	99	192.10	100	161.50
101	249.60	102	202.90	103	210.60
104	192.20	105	143.10	106	154.70
107	178.90	108	252.80	109	224.60
110	228.60	111	252.70	112	165.40
113	162.90	114	166.00	115	208.80
999	295.30				

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Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

NS03TA07: UMBI Base Rate
Effective Date: JUN-19-2010

Sub-chart - High Level	First UMBI Indicator	Multi-Vehicle UMBI Indicator
MULTI-FIRST-UMBI	Yes	Yes
SINGLE-FIRST-UMBI	Yes	No
MULTI-NOT-FIRST-UMBI	No	Yes
SINGLE-NOT-FIRST-UMBI	No	No

Sub-chart	First UMBI Indicator	Multi-Vehicle UMBI Indicator	Per Claimant Limit	Per Occurrence Limit	Base Rate
MULTI-FIRST-UMBI			25000	50000	63.80
			25000	100000	74.50
			30000	60000	74.50
			40000	80000	74.50
			50000	50000	74.50
			50000	100000	74.50
			50000	200000	84.70
			100000	100000	84.70
			100000	150000	84.70
			100000	200000	84.70
			100000	250000	87.80
			100000	300000	87.80
			100000	400000	95.80
			100000	500000	95.80
			150000	200000	93.90
			150000	250000	93.90
			150000	300000	93.90
			150000	400000	95.80
			150000	500000	95.80
			200000	200000	93.90
			200000	250000	93.90
			200000	300000	93.90
			200000	400000	95.80
			200000	500000	95.80
			200000	750000	102.90
			250000	250000	93.90
			250000	300000	93.90
			250000	400000	95.80
			250000	500000	95.80
			250000	750000	102.90
			250000	1000000	102.90
			300000	300000	93.90
			300000	400000	99.70
			300000	500000	99.70
			300000	750000	102.90

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Sub-chart	First UMBI Indicator	Multi-Vehicle UMBI Indicator	Per Claimant Limit	Per Occurrence Limit	Base Rate
			300000	1000000	102.90
			400000	400000	99.70
			400000	500000	99.70
			400000	750000	102.90
			400000	1000000	102.90
			500000	500000	99.70
			500000	750000	102.90
			500000	1000000	102.90
			1000000	1000000	106.60
SINGLE-FIRST-UMBI			25000	50000	33.30
			25000	100000	39.10
			30000	60000	39.10
			40000	80000	39.10
			50000	50000	39.10
			50000	100000	39.10
			50000	200000	44.60
			100000	100000	44.60
			100000	150000	44.60
			100000	200000	44.60
			100000	250000	46.40
			100000	300000	46.40
			100000	400000	50.40
			100000	500000	50.40
			150000	200000	49.30
			150000	250000	49.30
			150000	300000	49.30
			150000	400000	50.40
			150000	500000	50.40
			200000	200000	49.30
			200000	250000	49.30
			200000	300000	49.30
			200000	400000	50.40
			200000	500000	50.40
			200000	750000	54.20
			250000	250000	49.30
			250000	300000	49.30
			250000	400000	50.40
			250000	500000	50.40
			250000	750000	54.20
			250000	1000000	54.20
			300000	300000	49.30
			300000	400000	52.50
			300000	500000	52.50
			300000	750000	54.20
			300000	1000000	54.20
			400000	400000	52.50

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Sub-chart	First UMBI Indicator	Multi-Vehicle UMBI Indicator	Per Claimant Limit	Per Occurrence Limit	Base Rate
			400000	500000	52.50
			400000	750000	54.20
			400000	1000000	54.20
			500000	500000	52.50
			500000	750000	54.20
			500000	1000000	54.20
			1000000	1000000	55.80
MULTI-NOT-FIRST-UMBI	No	Yes			0.00
SINGLE-NOT-FIRST-UMBI	No	No			0.00

NS03TA08: UMPD Base Rate
Effective Date: DEC-01-2008

Sub-chart - High Level	COMP with COLL Indicator
Per Occ / With COLL	Yes
Per Occ / Without COLL	Not Yes

Sub-chart	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
Per Occ / With COLL	25000	3.40	30000	3.40	35000	3.40
	40000	3.40	45000	3.40	50000	3.40
	60000	3.40	70000	3.40	75000	3.40
	80000	3.40	90000	3.40	100000	3.40
	110000	61.80	120000	61.80	130000	61.80
	140000	61.80	150000	61.80	175000	61.80
	200000	61.80	225000	61.80	250000	61.80
	275000	66.90	300000	66.90	350000	66.90
	400000	66.90	450000	66.90	500000	66.90
	1000000	75.00				
Per Occ / Without COLL	25000	49.60	30000	52.80	35000	52.80
	40000	52.80	45000	52.80	50000	52.80
	60000	56.10	70000	56.10	75000	56.10
	80000	58.60	90000	58.60	100000	58.60
	110000	61.80	120000	61.80	130000	61.80
	140000	61.80	150000	61.80	175000	61.80
	200000	61.80	225000	61.80	250000	61.80
	275000	66.90	300000	66.90	350000	66.90
	400000	66.90	450000	66.90	500000	66.90
	1000000	75.00				

All PD limits are subject to a $200 deductible.
If the Insured carries COLL coverage, any UMPD limit of $100,000 or less may be purchased for $2.50.

NS03TA09: UIMBI Base Rate
Effective Date: JUN-19-2010

Sub-chart - High Level	First UIMBI Indicator	Multi-Vehicle UIMBI Indicator
MULTI-FIRST-UIMBI	Yes	Yes
SINGLE-FIRST-UIMBI	Yes	No

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Sub-chart - High Level	First UIMBI Indicator	Multi-Vehicle UIMBI Indicator
MULTI-NOT-FIRST-UIMBI	No	Yes
SINGLE-NOT-FIRST-UIMBI	No	No

Sub-chart	First UIMBI Indicator	Multi-Vehicle UIMBI Indicator	Per Claimant Limit	Per Occurrence Limit	Base Rate
MULTI-FIRST-UIMBI			25000	50000	48.70
			25000	100000	79.90
			30000	60000	79.90
			40000	80000	79.90
			50000	50000	79.90
			50000	100000	79.90
			50000	200000	118.70
			100000	100000	118.70
			100000	150000	118.70
			100000	200000	118.70
			100000	250000	134.60
			100000	300000	134.60
			100000	400000	178.50
			100000	500000	178.50
			150000	200000	167.90
			150000	250000	167.90
			150000	300000	167.90
			150000	400000	178.50
			150000	500000	178.50
			200000	200000	167.90
			200000	250000	167.90
			200000	300000	167.90
			200000	400000	178.50
			200000	500000	178.50
			200000	750000	223.90
			250000	250000	167.90
			250000	300000	167.90
			250000	400000	178.50
			250000	500000	178.50
			250000	750000	223.90
			250000	1000000	223.90
			300000	300000	167.90
			300000	400000	202.30
			300000	500000	202.30
			300000	750000	223.90
			300000	1000000	223.90
			400000	400000	202.30
			400000	500000	202.30
			400000	750000	223.90
			400000	1000000	223.90
			500000	500000	202.30

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Sub-chart	First UIMBI Indicator	Multi-Vehicle UIMBI Indicator	Per Claimant Limit	Per Occurrence Limit	Base Rate
			500000	750000	223.90
			500000	1000000	223.90
			1000000	1000000	246.00
SINGLE-FIRST-UIMBI			25000	50000	26.00
			25000	100000	41.80
			30000	60000	41.80
			40000	80000	41.80
			50000	50000	41.80
			50000	100000	41.80
			50000	200000	62.60
			100000	100000	62.60
			100000	150000	62.60
			100000	200000	62.60
			100000	250000	70.50
			100000	300000	70.50
			100000	400000	93.80
			100000	500000	93.80
			150000	200000	88.30
			150000	250000	88.30
			150000	300000	88.30
			150000	400000	93.80
			150000	500000	93.80
			200000	200000	88.30
			200000	250000	88.30
			200000	300000	88.30
			200000	400000	93.80
			200000	500000	93.80
			200000	750000	117.60
			250000	250000	88.30
			250000	300000	88.30
			250000	400000	93.80
			250000	500000	93.80
			250000	750000	117.60
			250000	1000000	117.60
			300000	300000	88.30
			300000	400000	105.80
			300000	500000	105.80
			300000	750000	117.60
			300000	1000000	117.60
			400000	400000	105.80
			400000	500000	105.80
			400000	750000	117.60
			400000	1000000	117.60
			500000	500000	105.80
			500000	750000	117.60
			500000	1000000	117.60

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Sub-chart	First UIMBI Indicator	Multi-Vehicle UIMBI Indicator	Per Claimant Limit	Per Occurrence Limit	Base Rate
			1000000	1000000	129.40
MULTI-NOT-FIRST-UIMBI	No	Yes			0.00
SINGLE-NOT-FIRST-UIMBI	No	No			0.00

NS03TA16: BI Base Rate
Effective Date: DEC-13-2002

Horsepower	Vehicle Sub-Type Code	Base Rate	Horsepower	Vehicle Sub-Type Code	Base Rate
0-25	Dune Buggy	16.00	26-50	Dune Buggy	24.00
>50	Dune Buggy	32.00	0-25	Golf Mobile, Snow Mobile, Trail Bike	8.00
26-50	Golf Mobile, Snow Mobile, Trail Bike	12.00	>50	Golf Mobile, Snow Mobile, Trail Bike	16.00

Use actual HorsePower if available. When Horse Power is not available use engine displacement in Cubic Centimeter (cc) as follows:
For Cubic Centimeters 0 to 300, Code 25 HorsePower.
For Cubic Centimeters 301 to 600, Code 50 HorsePower.
For Cubic Centimeters over 600, code 51 horsepower.
Trail Bikes= Unregistered trailbikes up to 350cc only. If trail bikes are over 350cc or registered, they shall be rated as motorcycles.

NS03TA17: PD Base Rate
Effective Date: DEC-13-2002

Horsepower	Vehicle Sub-Type Code	Base Rate	Horsepower	Vehicle Sub-Type Code	Base Rate
0-25	Dune Buggy	6.00	26-50	Dune Buggy	9.00
>50	Dune Buggy	12.00	0-25	Golf Mobile, Snow Mobile, Trail Bike	3.00
26-50	Golf Mobile, Snow Mobile, Trail Bike	4.50	>50	Golf Mobile, Snow Mobile, Trail Bike	6.00

Use actual HorsePower if available. When Horse Power is not available use engine displacement in Cubic Centimeter (cc) as follows:
For Cubic Centimeters 0 to 300, Code 25 HorsePower.
For Cubic Centimeters 301 to 600, Code 50 HorsePower.
For Cubic Centimeters over 600, code 51 horsepower.
Trail Bikes= Unregistered trailbikes up to 350cc only. If trail bikes are over 350cc or registered, they shall be rated as motorcycles.

NS03TA19: COMP Base Rate
Effective Date: SEP-30-2005

Sub-chart - High Level	Deductible	Vehicle Sub-Type Code
SUPL-TRAVEL-TRAILER-FULL	0	Camping Trailer, Travel Trailer, Utility Trailer
SUPL-TRAVEL-TRAILER-50	50	Camping Trailer, Travel Trailer, Utility Trailer
SUPL-PICKUP-CAMPER-FULL	0	Pickup Camper

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Sub-chart - High Level	Deductible	Vehicle Sub-Type Code
SUPL-PICKUP-CAMPER-50	50	Pickup Camper

Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
SUPL-TRAVEL-TRAILER-FULL	1	1.70	2	3.80	3	5.70
	4	7.70	5	12.20	6	16.40
	7	20.40	8	24.40	9	26.80
	10	29.10	11	31.60	12	33.90
	13	36.40	14	38.70	15	41.20
	16	43.50	17	46.00	18	48.30
	19	50.80	20	53.20	21	55.70
	22	58.10	23	60.60	24	63.10
	25	65.50	26	68.00	27	70.50
	28	72.90	29	75.40	30	77.90
	31	80.30	32	82.80	33	85.30
	34	87.70	35	90.20	36	92.70
	37	95.10	38	97.60	39	100.10
	40	102.50				
SUPL-TRAVEL-TRAILER-50	1	1.20	2	2.60	3	3.90
	4	5.30	5	8.40	6	11.30
	7	14.10	8	16.80	9	18.50
	10	20.10	11	21.80	12	23.40
	13	25.10	14	26.70	15	28.40
	16	30.00	17	31.70	18	33.30
	19	35.00	20	36.70	21	38.40
	22	40.10	23	41.80	24	43.50
	25	45.20	26	46.90	27	48.60
	28	50.30	29	52.00	30	53.70
	31	55.40	32	57.10	33	58.80
	34	60.50	35	62.20	36	63.90
	37	65.60	38	67.30	39	69.00
	40	70.70				
SUPL-PICKUP-CAMPER-FULL	1	3.30	2	5.50	3	7.70
	4	9.90	5	13.20	6	16.50
	7-20	19.80				
SUPL-PICKUP-CAMPER-50	1	2.20	2	3.90	3	5.50
	4	7.20	5	9.40	6	11.60
	7-20	13.80				

Trailers Rate Symbol = Original Cost New
1 = $0 - 750 2 = $751-1,500
3 = $1,501-2,250 4 = $2,251-3,000
5 = $3,001-4,500 6 = $4,501-6,000
7 = $6001-7,500 8 = $7,501-9,000
9 = $9,001-10,000 10 = $10,001-11,000
11 = $11,001-12,000 12 = $12,001-13,000
13 = $13,001-14,000 14 = $14,001-15,000
15 = $15,001-16,000 16 = $16,001-17,000
17 = $17,001-18,000 18 = $18,001-19,000
19 = $19,001-20,000 20 = $20,001-21,000

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Each additional $1,000 = +1 Rate Symbol
Trailers - For rate symbols not shown, add the following to the base rate for the previous rate symbol: COMP FULL $2.50 COMP 50 $1.70
COLL 50 $2.50 COLL 100 $1.90
COLL 250 $1.40
Cost of trailer and/or "camper unit" must include all standard trailer and/or "camper unit" equipment, such as refrigerator, stove, bed, etc., IF permanently attached.
Contents, such as personal effects, articles of furniture, etc., not permanently attached, are not covered unless specifically insured.
Since the motorcycle policy is an annual policy, the premium charged for a trailer written on such a policy should be two times the semi-annual premium shown above.
Truck Camper Rate Symbol = Original Cost New
1 = $0 - 750 2 = $751-1,400
3 = $1,401-2,200 4 = $2,201-3,000
5 = $3,001-4,000 6 = $4,001-5,000
7 = $5,001-6,000
For Truck Campers, add 15 percent of Rate Symbol 7 premiums for each $1,000, or fraction thereof, in excess of $6,000 original F.O.B. list price.

NS03TA20: COLL Base Rate
Effective Date: SEP-30-2005

Sub-chart - High Level	Deductible	Vehicle Sub-Type Code
SUPL-TRAVEL-TRAILER-50	50	Camping Trailer, Travel Trailer, Utility Trailer
SUPL-PICKUP-CAMPER-50	50	Pickup Camper
SUPL-TRAVEL-TRAILER-100	100	Camping Trailer, Travel Trailer, Utility Trailer
SUPL-TRAVEL-TRAILER-250	250	Camping Trailer, Travel Trailer, Utility Trailer
SUPL-PICKUP-CAMPER-100	100	Pickup Camper
SUPL-PICKUP-CAMPER-250	250	Pickup Camper

Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
SUPL-TRAVEL-TRAILER-50	1	3.40	2	5.30	3	7.20
	4	9.10	5	12.70	6	16.60
	7	20.40	8	24.20	9	26.70
	10	29.10	11	31.60	12	34.10
	13	36.50	14	39.00	15	41.50
	16	43.90	17	46.40	18	48.90
	19	51.40	20	53.80	21	56.30
	22	58.80	23	61.20	24	63.70
	25	66.20	26	68.60	27	71.10
	28	73.60	29	76.10	30	78.50
	31	81.00	32	83.50	33	85.90
	34	88.40	35	90.90	36	93.30
	37	95.80	38	98.30	39	100.80
	40	103.20				
SUPL-PICKUP-CAMPER-50	1	3.30	2	5.50	3	7.70
	4	9.90	5	13.20	6	16.50
	7-20	19.80				
SUPL-TRAVEL-TRAILER-100	1	2.60	2	4.10	3	5.50

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Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
	4	7.00	5	9.80	6	12.80
	7	15.70	8	18.60	9	20.50
	10	22.40	11	24.30	12	26.20
	13	28.10	14	30.00	15	31.90
	16	33.80	17	35.70	18	37.60
	19	39.50	20	41.40	21	43.30
	22	45.20	23	47.10	24	49.00
	25	50.90	26	52.80	27	54.70
	28	56.60	29	58.50	30	60.40
	31	62.30	32	64.20	33	66.10
	34	68.00	35	69.90	36	71.80
	37	73.70	38	75.60	39	77.50
	40	79.40				
SUPL-TRAVEL-TRAILER-250	1	2.00	2	3.10	3	4.10
	4	5.30	5	7.40	6	9.60
	7	11.80	8	14.00	9	15.40
	10	16.80	11	18.20	12	19.70
	13	21.10	14	22.50	15	23.90
	16	25.40	17	26.80	18	28.20
	19	29.60	20	31.10	21	32.50
	22	33.90	23	35.30	24	36.80
	25	38.20	26	39.60	27	41.00
	28	42.50	29	43.90	30	45.30
	31	46.70	32	48.20	33	49.60
	34	51.00	35	52.40	36	53.90
	37	55.30	38	56.70	39	58.10
	40	59.60				
SUPL-PICKUP-CAMPER-100	1	2.80	2	4.40	3	6.10
	4	7.70	5	10.50	6	13.20
	7-20	16.00				
SUPL-PICKUP-CAMPER-250	1	2.00	2	3.10	3	4.30
	4	5.40	5	7.40	6	9.20
	7-20	11.20				

Trailers Rate Symbol = Original Cost New
1 = $0 - 750 2 = $751-1,500
3 = $1,501-2,250 4 = $2,251-3,000
5 = $3,001-4,500 6 = $4,501-6,000
7 = $6001-7,500 8 = $7,501-9,000
9 = $9,001-10,000 10 = $10,001-11,000
11 = $11,001-12,000 12 = $12,001-13,000
13 = $13,001-14,000 14 = $14,001-15,000
15 = $15,001-16,000 16 = $16,001-17,000
17 = $17,001-18,000 18 = $18,001-19,000
19 = $19,001-20,000 20 = $20,001-21,000
Each additional $1,000 = +1 Rate Symbol
Trailers - For rate symbols not shown, add the following to the base rate for the previous rate symbol: COMP FULL $2.50 COMP 50 $1.70
COLL 50 $2.50 COLL 100 $1.90
COLL 250 $1.40
Cost of trailer and/or "camper unit" must include all standard trailer and/or "camper

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unit" equipment, such as refrigerator, stove, bed, etc., IF permanently attached.
Contents, such as personal effects, articles of furniture, etc., not permanently attached, are not covered unless specifically insured.
Since the motorcycle policy is an annual policy, the premium charged for a trailer written on such a policy should be two times the semi-annual premium shown above.
Truck Camper Rate Symbol = Original Cost New
1 = $0 - 750 2 = $751-1,400
3 = $1,401-2,200 4 = $2,201-3,000
5 = $3,001-4,000 6 = $4,001-5,000
7 = $5,001-6,000
For Truck Campers, add 15 percent of Rate Symbol 7 premiums for each $1,000, or fraction thereof, in excess of $6,000 original F.O.B. list price.

NS03TA36: MDCL Base Rate **
Effective Date: JUN-20-2011

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
25	159.60	35	173.60	38	182.90
39	171.60	44	172.90	47	186.50
50	158.80	51	173.00	52	167.90
53	160.00	54	163.00	55	175.70
56	169.30	57	164.40	58	155.60
61	159.90	62	179.30	63	166.10
64	156.30	65	168.90	66	166.20
68	159.10	69	169.20	71	152.90
72	166.20	73	158.10	74	185.10
75	170.30	76	145.60	77	174.70
78	182.80	79	190.20	80	154.70
81	162.90	82	143.00	83	168.30
84	170.90	85	152.10	87	165.90
88	169.80	90	201.90	91	159.40
92	157.10	93	156.70	94	158.10
95	209.60	96	165.30	97	164.30
98	168.80	99	214.70	100	183.00
101	226.30	102	204.40	103	192.30
104	152.50	105	151.70	106	199.00
107	197.90	108	252.50	109	239.40
110	186.80	111	187.20	112	174.70
113	227.90	114	250.80	115	186.70
999	261.80				

Territory codes shown above refer to current rating territories. See description page for specific county and zip code placement.

NS03TA37: LOI Base Rate
Effective Date: SEP-15-2004

Option Amount	Base Rate	Option Amount	Base Rate	Option Amount	Base Rate
140	2.30				

NS03TA41: AD Base Rate
Effective Date: SEP-15-2004

Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
5000	0.90				

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NS03TA51: TL Base Rate **
Effective Date: JUN-20-2011

Coverage	Vehicle Type	Base Rate	Coverage	Vehicle Type	Base Rate
TL	Automobile(01), Classic(09), Motorhome(06)	2.10			

NS03TA52: LOU Base Rate
Effective Date: MAR-15-2006

Option Code	Vehicle Type	Base Rate	Option Code	Vehicle Type	Base Rate
$20 per day $400 total	not Motorhome(06)	23.30	$30 per day $600 total	not Motorhome(06)	35.20
$40 per day $800 total	not Motorhome(06)	46.70	$50 per day $1000 total	not Motorhome(06)	58.40
$60 per day $1200 total	not Motorhome(06)	70.00	$25 per day $500	Motorhome	10.80

NS03TA53: EEC Base Rate
Effective Date: SEP-15-2004

Sub-chart - High Level	Option Code
Without OEM	Not OEM Endorsment (500)

Sub-chart	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
Without OEM	250	7.30	500	14.50	750	21.80
	1000	29.00	1250	36.30	1500	43.50
	1750	50.80	2000	58.00	2250	65.30
	2500	72.50	2750	79.80	3000	87.00
	3250	94.30	3500	101.50	3750	108.80
	4000	116.00	4250	123.30	4500	130.50
	4750	137.80	5000	145.00		

NS03TA54: COMP Base Rate
Effective Date: DEC-13-2002

Sub-chart - High Level	Deductible	Vehicle Sub-Type Code
RV-DUNE-BUGGY-100-DED	100	Dune Buggy, Trail Bike
RV-DUNE-BUGGY-250-DED	250	Dune Buggy, Trail Bike
RV-GOLF-MOBILE-100-DED	100	Golf Mobile, Snow Mobile
RV-GOLF-MOBILE-250-DED	250	Golf Mobile, Snow Mobile

Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
RV-DUNE-BUGGY-100-DED	1	4.00	2	7.00	3	11.00
	4	15.00	5	20.00	6	24.00
	7	28.00	8	32.00	9	36.00
	10	40.00	11	50.00	12	60.00
	13	70.00	14	90.00	15	110.00
RV-DUNE-BUGGY-250-DED	1	3.00	2	5.50	3	8.50

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Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
	4	11.50	5	15.00	6	18.00
	7	21.00	8	24.00	9	27.00
	10	30.00	11	37.50	12	45.00
	13	52.50	14	67.50	15	82.50
RV-GOLF-MOBILE-100-DED	1	2.00	2	3.50	3	5.50
	4	7.50	5	10.00	6	12.00
	7	14.00	8	16.00	9	18.00
	10	20.00	11	25.00	12	30.00
	13	35.00	14	45.00	15	55.00
RV-GOLF-MOBILE-250-DED	1	1.50	2	2.80	3	4.30
	4	5.80	5	7.50	6	9.00
	7	10.50	8	12.00	9	13.50
	10	15.00	11	18.80	12	22.50
	13	26.30	14	33.80	15	41.30

Note: Rate Symbol = Original Cost New
1 = $0 - 500
2 = $501-1,000
3 = $1,001-1,500
4 = $1,501-2,000
5 = $2,001-2,500
6 = $2,501-3,000
7 = $3,001-3,500
8 = $3,501-4,000
9 = $4,001-4,500
10 = $4,501-5,000
11 = $5,001-6,000
12 = $6,001-7,000
13 = $7,001-8,000
14 = $8,001-10,000
15 = Over $10,000
Unregistered Trail Bikes up to 350 cc only. If Trail Bikes are over 350 cc or registered, they shall be rated as Motorcycles.

NS03TA55: COLL Base Rate
Effective Date: DEC-13-2002

Sub-chart - High Level	Deductible	Vehicle Sub-Type Code
RV-DUNE-BUGGY-100-DED	100	Dune Buggy, Trail Bike
RV-DUNE-BUGGY-250-DED	250	Dune Buggy, Trail Bike
RV-GOLF-MOBILE-100-DED	100	Golf Mobile, Snow Mobile
RV-GOLF-MOBILE-250-DED	250	Golf Mobile, Snow Mobile

Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
RV-DUNE-BUGGY-100-DED	1	4.00	2	7.00	3	11.00
	4	15.00	5	20.00	6	24.00
	7	28.00	8	32.00	9	36.00
	10	40.00	11	50.00	12	60.00
	13	70.00	14	90.00	15	110.00

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Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
RV-DUNE-BUGGY-250-DED	1	3.00	2	5.50	3	8.50
	4	11.50	5	15.00	6	18.00
	7	21.00	8	24.00	9	27.00
	10	30.00	11	37.50	12	45.00
	13	52.50	14	67.50	15	82.50
RV-GOLF-MOBILE-100-DED	1	2.00	2	3.50	3	5.50
	4	7.50	5	10.00	6	12.00
	7	14.00	8	16.00	9	18.00
	10	20.00	11	25.00	12	30.00
	13	35.00	14	45.00	15	55.00
RV-GOLF-MOBILE-250-DED	1	1.50	2	2.70	3	4.20
	4	5.70	5	7.50	6	9.00
	7	10.50	8	12.00	9	13.50
	10	15.00	11	18.70	12	22.50
	13	26.20	14	33.70	15	41.20

Note: Rate Symbol = Original Cost New
1 = $0 - 500
2 = $501-1,000
3 = $1,001-1,500
4 = $1,501-2,000
5 = $2,001-2,500
6 = $2,501-3,000
7 = $3,001-3,500
8 = $3,501-4,000
9 = $4,001-4,500
10 = $4,501-5,000
11 = $5,001-6,000
12 = $6,001-7,000
13 = $7,001-8,000
14 = $8,001-10,000
15 = Over $10,000
Unregistered Trail Bikes up to 350 cc only. If Trail Bikes are over 350 cc or registered, they shall be rated as Motorcycles.

NS03TA58: MDCL Base Rate
Effective Date: DEC-13-2002

Vehicle Sub-Type Code	Base Rate	Vehicle Sub-Type Code	Base Rate	Vehicle Sub-Type Code	Base Rate
Dune Buggy	15.00	Golf Mobile, Snow Mobile	7.50		

Trail Bikes= Unregistered trailbikes up to 350cc only. If trail bikes are over 350cc or registered, they shall be rated as motorcycles.

NS03TA61: PE Base Rate
Effective Date: DEC-13-2002

Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
500	1.00	1000	2.00	1500	3.00

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Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
2000	4.00	2500	6.00	3000	7.00
3500	8.00	4000	9.00	4500	10.00
5000	11.00	5500	12.00	6000	13.00
6500	14.00	7000	15.00	7500	16.00
8000	17.00	8500	18.00	9000	19.00
9500	20.00	10000	21.00		

NS03TB01: COMP Rate Symbol Factor

Effective Date: SEP-27-2006

Sub-chart - High Level	Model Year
Model Year < 1997	<1997
Model Year 1997,1998	1997, 1998
Model Year >1998	>1998

Sub-chart	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
Model Year < 1997	1	0.200	0.000	2	0.200	0.000
	3	0.200	0.000	4	0.200	0.000
	5	0.200	0.000	6	0.280	0.000
	7	0.380	0.000	8	0.630	0.000
	9	1.000	0.000	10	1.310	0.000
	11	1.620	0.000	12	1.930	0.000
	13	2.250	0.000	14	2.570	0.000
	15	2.980	0.000	16	3.500	0.000
	17	4.070	0.000	18	4.780	0.000
	19	5.610	0.000	20	6.640	0.000
	21	7.860	0.000	22	9.140	0.000
	23	10.330	0.000	24	11.520	0.000
	25	12.710	0.000	26	13.900	0.000
	27	15.090	0.000	28	16.280	0.000
	29	17.470	0.000	>29	17.470	1.190
Model Year 1997,1998	1	0.200	0.000	2	0.200	0.000
	3	0.200	0.000	4	0.200	0.000
	5	0.200	0.000	6	0.240	0.000
	7	0.280	0.000	8	0.380	0.000
	9	0.630	0.000	10	1.000	0.000
	11	1.150	0.000	12	1.310	0.000
	13	1.460	0.000	14	1.620	0.000
	15	1.720	0.000	16	1.820	0.000
	17	1.930	0.000	18	2.090	0.000
	19	2.250	0.000	20	2.410	0.000
	21	2.570	0.000	22	2.710	0.000
	23	2.840	0.000	24	2.980	0.000
	25	3.120	0.000	26	3.250	0.000
	27	3.360	0.000	28	3.500	0.000

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Sub-chart	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
	29	3.620	0.000	>29	3.620	0.120
Model Year >1998	1	0.200	0.000	2	0.200	0.000
	3	0.200	0.000	4	0.200	0.000
	5	0.200	0.000	6	0.240	0.000
	7	0.280	0.000	8	0.380	0.000
	9	0.630	0.000	10	1.000	0.000
	11	1.150	0.000	12	1.310	0.000
	13	1.460	0.000	14	1.620	0.000
	15	1.720	0.000	16	1.820	0.000
	17	1.930	0.000	18	2.090	0.000
	19	2.250	0.000	20	2.410	0.000
	21	2.570	0.000	22	2.710	0.000
	23	2.840	0.000	24	2.980	0.000
	25	3.120	0.000	26	3.250	0.000
	27	3.360	0.000	28	3.500	0.000
	29	3.620	0.000	30-200	3.620	0.120
	201-998	0.000	0.040			

For MH determine the rate symbol per Rule C. of the Rate Symbol Manual (RS-1).
NOTE - For MH, the cost price new of the chassis and body including all standard equipment which is permanently attached is to be combined to determine the Rate Symbol. Contents, such as personal effects, articles of furniture, etc., not permanently attached, are not covered unless specifically insured. Radio and television antennas, awnings, cabanas, or equipment designed to create additional living facilities while the vehicle is off a highway, whether permanently attached or not, are considered as contents and need to be specifically insured.

NS03TB02: COLL Rate Symbol Factor
Effective Date: SEP-27-2006

Sub-chart - High Level	Model Year
Model Year < 1997	<1997
Model Year 1997,1998	1997, 1998
Model Year >1998	>1998

Sub-chart	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
Model Year < 1997	1	0.450	0.000	2	0.450	0.000
	3	0.450	0.000	4	0.450	0.000
	5	0.450	0.000	6	0.540	0.000
	7	0.640	0.000	8	0.780	0.000
	9	1.000	0.000	10	1.170	0.000
	11	1.300	0.000	12	1.440	0.000
	13	1.580	0.000	14	1.740	0.000
	15	1.910	0.000	16	2.150	0.000
	17	2.400	0.000	18	2.730	0.000
	19	3.090	0.000	20	3.550	0.000
	21	4.100	0.000	22	4.680	0.000

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Sub-chart	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
	23	5.250	0.000	24	5.820	0.000
	25	6.390	0.000	26	6.960	0.000
	27	7.530	0.000	28	8.100	0.000
	29	8.670	0.000			
Model Year 1997,1998	1	0.450	0.000	2	0.450	0.000
	3	0.450	0.000	4	0.450	0.000
	5	0.450	0.000	6	0.500	0.000
	7	0.540	0.000	8	0.640	0.000
	9	0.780	0.000	10	1.000	0.000
	11	1.090	0.000	12	1.170	0.000
	13	1.240	0.000	14	1.300	0.000
	15	1.340	0.000	16	1.400	0.000
	17	1.440	0.000	18	1.510	0.000
	19	1.580	0.000	20	1.660	0.000
	21	1.740	0.000	22	1.800	0.000
	23	1.850	0.000	24	1.910	0.000
	25	1.970	0.000	26	2.040	0.000
	27	2.090	0.000	28	2.150	0.000
	29	2.210	0.000	>29	2.210	0.060
Model Year >1998	1	0.450	0.000	2	0.450	0.000
	3	0.450	0.000	4	0.450	0.000
	5	0.450	0.000	6	0.500	0.000
	7	0.540	0.000	8	0.640	0.000
	9	0.780	0.000	10	1.000	0.000
	11	1.090	0.000	12	1.170	0.000
	13	1.240	0.000	14	1.300	0.000
	15	1.340	0.000	16	1.400	0.000
	17	1.440	0.000	18	1.510	0.000
	19	1.580	0.000	20	1.660	0.000
	21	1.740	0.000	22	1.800	0.000
	23	1.850	0.000	24	1.910	0.000
	25	1.970	0.000	26	2.040	0.000
	27	2.090	0.000	28	2.150	0.000
	29	2.210	0.000	30-200	2.210	0.060
	201-998	0.000	0.020			

For MH determine the rate symbol per Rule C. of the Rate Symbol Manual (RS-1).
NOTE - For MH, the cost price new of the chassis and body including all standard equipment which is permanently attached is to be combined to determine the Rate Symbol. Contents, such as personal effects, articles of furniture, etc., not permanently attached, are not covered unless specifically insured. Radio and television antennas, awnings, cabanas, or equipment designed to create additional living facilities while the vehicle is off a highway, whether permanently attached or not, are considered as contents and need to be specifically insured.

NS03TB05: COMP Rate Symbol Factor
Effective Date: DEC-13-2002

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Rate Symbol	Vehicle Sub-Type Code	Rate Symbol Factor	Rate Symbol	Vehicle Sub-Type Code	Rate Symbol Factor
1-40	Camping Trailer, Travel Trailer, Utility Trailer	1.000	1-7	Pickup Camper	1.000
8	Pickup Camper	1.150	9	Pickup Camper	1.300
10	Pickup Camper	1.450	11	Pickup Camper	1.600
12	Pickup Camper	1.750	13	Pickup Camper	1.900
14	Pickup Camper	2.050	15	Pickup Camper	2.200
16	Pickup Camper	2.350	17	Pickup Camper	2.500
18	Pickup Camper	2.650	19	Pickup Camper	2.800
20	Pickup Camper	2.950			

NS03TB06: COLL Rate Symbol Factor
Effective Date: DEC-13-2002

Rate Symbol	Vehicle Sub-Type Code	Rate Symbol Factor	Rate Symbol	Vehicle Sub-Type Code	Rate Symbol Factor
1-40	Camping Trailer, Travel Trailer, Utility Trailer	1.000	1-7	Pickup Camper	1.000
8	Pickup Camper	1.150	9	Pickup Camper	1.300
10	Pickup Camper	1.450	11	Pickup Camper	1.600
12	Pickup Camper	1.750	13	Pickup Camper	1.900
14	Pickup Camper	2.050	15	Pickup Camper	2.200
16	Pickup Camper	2.350	17	Pickup Camper	2.500
18	Pickup Camper	2.650	19	Pickup Camper	2.800
20	Pickup Camper	2.950			

NS03TB15: BI Rate Symbol Factor
Effective Date: SEP-27-2006

Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>1998	101-997	0.000	0.010
<1981	0	1.000	0.000
<1999	Not(1-6, 999)	1.000	0.000
<1999	1	1.050	0.000
<1999	2	1.000	0.000
<1999	3	0.900	0.000
<1999	4	1.050	0.000
<1999	5	1.000	0.000
<1999	6	1.100	0.000
>1998	6	1.040	0.000
>1998	10	1.160	0.000
>1998	11	1.070	0.000
>1998	12	0.890	0.000
>1998	13	0.820	0.000
>1998	14	0.970	0.000
>1998	15	1.120	0.000
>1998	16	1.130	0.000

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Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>1998	17	0.890	0.000
>1998	18	1.020	0.000
>1998	19	0.970	0.000
>1998	20	0.990	0.000
>1998	21	1.000	0.000
>1998	22	0.980	0.000
>1998	23	1.050	0.000
>1998	24	0.970	0.000
>1998	30	0.970	0.000
>1998	31	0.930	0.000
>1998	32	0.900	0.000
>1998	33	1.050	0.000
>1998	34	0.840	0.000
>1998	35	0.970	0.000
>1998	36	0.870	0.000
>1998	37	0.900	0.000
>1998	38	1.050	0.000
>1998	39	0.850	0.000
>1998	40	1.010	0.000
>1998	41	1.030	0.000
>1998	42	1.080	0.000
>1998	43	1.100	0.000
>1998	50	1.010	0.000
>1998	51	1.050	0.000
>1998	52	1.130	0.000
	999	1.100	0.000
	99-997	1.000	0.000

NS03TB16: PD Rate Symbol Factor
Effective Date: SEP-27-2006

Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>1998	101-997	0.000	0.010
<1981	0	1.000	0.000
<1999	Not(1-6, 999)	1.000	0.000
<1999	1	1.050	0.000
<1999	2	1.000	0.000
<1999	3	0.900	0.000
<1999	4	1.100	0.000
<1999	5	1.100	0.000
<1999	6	1.100	0.000
>1998	6	1.200	0.000
>1998	10	1.020	0.000
>1998	11	1.060	0.000
>1998	12	0.940	0.000
>1998	13	0.850	0.000
>1998	14	0.950	0.000
>1998	15	1.100	0.000

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Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>1998	16	1.110	0.000
>1998	17	0.940	0.000
>1998	18	0.840	0.000
>1998	19	0.950	0.000
>1998	20	1.000	0.000
>1998	21	1.000	0.000
>1998	22	0.890	0.000
>1998	23	1.090	0.000
>1998	24	0.950	0.000
>1998	30	0.860	0.000
>1998	31	0.940	0.000
>1998	32	0.930	0.000
>1998	33	1.090	0.000
>1998	34	0.860	0.000
>1998	35	0.860	0.000
>1998	36	0.930	0.000
>1998	37	0.930	0.000
>1998	38	1.090	0.000
>1998	39	0.880	0.000
>1998	40	1.110	0.000
>1998	41	1.200	0.000
>1998	42	1.310	0.000
>1998	43	1.290	0.000
>1998	50	1.190	0.000
>1998	51	1.220	0.000
>1998	52	1.340	0.000
	999	1.100	0.000
	99-997	1.000	0.000

NS03TB17: MDCL Rate Symbol Factor

Effective Date: SEP-27-2006

Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>1998	101-997	0.000	0.010
<1981	0	1.000	0.000
<1999	Not(1-6, 999)	1.000	0.000
<1999	1	1.100	0.000
<1999	2	1.000	0.000
<1999	3	0.900	0.000
<1999	4	0.950	0.000
<1999	5	0.900	0.000
<1999	6	0.950	0.000
>1998	6	0.770	0.000
>1998	10	1.020	0.000
>1998	11	1.300	0.000
>1998	12	0.990	0.000
>1998	13	0.850	0.000
>1998	14	0.840	0.000

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Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>1998	15	1.060	0.000
>1998	16	1.170	0.000
>1998	17	0.990	0.000
>1998	18	0.780	0.000
>1998	19	0.840	0.000
>1998	20	0.960	0.000
>1998	21	1.000	0.000
>1998	22	0.860	0.000
>1998	23	0.990	0.000
>1998	24	0.840	0.000
>1998	30	0.860	0.000
>1998	31	0.870	0.000
>1998	32	0.830	0.000
>1998	33	0.990	0.000
>1998	34	0.850	0.000
>1998	35	0.860	0.000
>1998	36	0.820	0.000
>1998	37	0.830	0.000
>1998	38	0.990	0.000
>1998	39	0.770	0.000
>1998	40	0.890	0.000
>1998	41	0.850	0.000
>1998	42	0.770	0.000
>1998	43	0.770	0.000
>1998	50	0.860	0.000
>1998	51	0.770	0.000
>1998	52	0.690	0.000
	999	1.100	0.000
	99-997	1.000	0.000

NS03TC11: COMP Vehicle Model Year Factor **

Effective Date: JUN-20-2011

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2014	1.155	2013	1.129	2012	1.103
2011	1.077	2010	1.051	2009	1.026
2008	1.000	2007	0.974	2006	0.949
2005	0.923	2004	0.898	2003	0.873
2002	0.848	2001	0.823	2000	0.797
1999	0.771	1998	0.746	1997	0.720
1996	0.695	1995	0.669	1994	0.645
1993	0.619	1992	0.619	1991	0.619
1990	0.619	1989	0.619	1988	0.619
<1988	0.619				

For model years not displayed in the rate manual, an additive factor of 0.026 shall be applied for each year to the rate for the most recent year shown in the rate manual.

NS03TC12: COLL Vehicle Model Year Factor **

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Effective Date: JUN-20-2011

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2014	1.271	2013	1.226	2012	1.181
2011	1.136	2010	1.091	2009	1.045
2008	1.000	2007	0.955	2006	0.909
2005	0.864	2004	0.817	2003	0.772
2002	0.726	2001	0.680	2000	0.635
1999	0.588	1998	0.544	1997	0.498
1996	0.452	1995	0.406	1994	0.361
1993	0.344	1992	0.344	1991	0.344
1990	0.344	1989	0.344	1988	0.344
<1988	0.344				

For model years not displayed in the rate manual, an additive factor of 0.045 shall be applied for each year to the rate for the most recent year shown in the rate manual.

NS03TC13: BI Vehicle Model Year Factor **

Effective Date: JUN-20-2011

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2014	1.077	2013	1.064	2012	1.051
2011	1.038	2010	1.025	2009	1.013
2008	1.000	2007	0.987	2006	0.975
2005	0.962	2004	0.950	2003	0.938
2002	0.925	2001	0.911	2000	0.899
1999	0.886	1998	0.873	1997	0.860
1996	0.847	1995	0.834	1994	0.822
1993	0.822	1992	0.822	1991	0.822
1990	0.822	1989	0.822	1988	0.822
<1988	0.822				

For model years not displayed in the rate manual, an additive factor of 0.013 shall be applied for each year to the rate for the most recent year shown in the rate manual.

NS03TC14: PD Vehicle Model Year Factor **

Effective Date: JUN-20-2011

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2014	1.054	2013	1.045	2012	1.036
2011	1.027	2010	1.018	2009	1.009
2008	1.000	2007	0.991	2006	0.982
2005	0.973	2004	0.965	2003	0.956
2002	0.948	2001	0.939	2000	0.930
1999	0.922	1998	0.914	1997	0.904
1996	0.897	1995	0.888	1994	0.888
1993	0.888	1992	0.888	1991	0.888
1990	0.888	1989	0.888	1988	0.888
<1988	0.888				

For model years not displayed in the rate manual, an additive factor of 0.009 shall be applied for each year to the rate for the most recent year shown in the rate manual.

NS03TC15: MDCL Vehicle Model Year Factor **

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Effective Date: JUN-20-2011

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2014	1.330	2013	1.110	2012	1.088
2011	1.066	2010	1.044	2009	1.022
2008	1.000	2007	0.978	2006	0.956
2005	0.934	2004	0.912	2003	0.890
2002	0.869	2001	0.847	2000	0.826
1999	0.804	1998	0.782	1997	0.760
1996	0.738	1995	0.738	1994	0.738
1993	0.738	1992	0.738	1991	0.738
1990	0.738	1989	0.738	1988	0.738
<1988	0.738				

For model years not displayed in the rate manual, an additive factor of 0.022 shall be applied for each year to the rate for the most recent year shown in the rate manual.

NS03TC21: COMP New Vehicle Discount Factor

Effective Date: SEP-15-2005

Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.746	0	0.746	1	0.854
2	0.910	3	0.946	4	0.975
>4	1.000				

NS03TC22: COLL New Vehicle Discount Factor

Effective Date: MAR-15-2005

Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.706	0	0.706	1	0.765
2	0.824	3	0.883	4	0.941
>4	1.000				

NS03TC23: BI New Vehicle Discount Factor

Effective Date: MAR-15-2005

Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.853	0	0.853	1	0.882
2	0.912	3	0.941	4	0.971
>4	1.000				

NS03TC24: PD New Vehicle Discount Factor

Effective Date: MAR-15-2005

Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.969	0	0.969	1	0.976
2	0.982	3	0.988	4	0.994
>4	1.000				

NS03TC25: MDCL New Vehicle Discount Factor

Effective Date: MAR-15-2005

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Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.818	0	0.818	1	0.854
2	0.891	3	0.927	4	0.964
>4	1.000				

NS03TD01: COMP Limit/Deductible Factor **

Effective Date: JUN-20-2011

Deductible	Limit/Deductible Factor	Deductible	Limit/Deductible Factor	Deductible	Limit/Deductible Factor
100	0.930	250	0.700	500	0.450
1000	0.320				

For additional limits, refer to Underwriting.

NS03TD02: COLL Limit/Deductible Factor **

Effective Date: JUN-20-2011

Deductible	Limit/Deductible Factor	Deductible	Limit/Deductible Factor	Deductible	Limit/Deductible Factor
100	1.000	250	0.930	500	0.800
1000	0.600				

For additional limits, refer to Underwriting.

NS03TD03: BI Limit/Deductible Factor **

Effective Date: JUN-20-2011

Per Claimant Limit	Per Occurrence Limit	Limit/Deductible Factor	Per Claimant Limit	Per Occurrence Limit	Limit/Deductible Factor
25000	50000	1.000	25000	100000	1.180
30000	60000	1.090	40000	80000	1.190
100000	100000	1.400	50000	100000	1.350
50000	200000	1.460	100000	150000	1.480
100000	200000	1.520	100000	250000	1.570
100000	300000	1.650	250000	500000	1.780
300000	300000	1.740			

For additional limits, refer to Underwriting.

NS03TD04: PD Limit/Deductible Factor **

Effective Date: JUN-20-2011

Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor
25000	1.000	50000	1.080	100000	1.120
150000	1.210	200000	1.230	250000	1.250
300000	1.280	30000	1.020	45000	1.060
60000	1.100	70000	1.100	75000	1.100
80000	1.100	90000	1.110	110000	1.140
120000	1.160	130000	1.180	40000	1.060
35000	1.040	140000	1.190	175000	1.220
225000	1.240	275000	1.270	350000	1.290
400000	1.310	450000	1.320	500000	1.330
1000000	1.420				

For additional limits, refer to Underwriting.

NS03TD06: COMP Limit/Deductible Factor

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Effective Date: DEC-13-2002

Deductible	Vehicle Type	Vehicle Use	Limit/Deductible Factor
50	Antique	Restricted	0.500
50	Antique	Not Restricted	0.750
50	Classics	Restricted	0.750
50	Classics	Not Restricted	0.950
100	Antique	Restricted	0.450
100	Antique	Not Restricted	0.670
250	Antique	Restricted	0.330
250	Antique	Not Restricted	0.490
500	Antique	Restricted	0.260
500	Antique	Not Restricted	0.380
100	Classics	Restricted	0.670
100	Classics	Not Restricted	0.850
250	Classics	Restricted	0.490
250	Classics	Not Restricted	0.620
500	Classics	Restricted	0.380
500	Classics	Not Restricted	0.480

per $100 of insurance based on not less than 80 percent of the value of the vehicle.

NS03TD07: COLL Limit/Deductible Factor

Effective Date: DEC-13-2002

Deductible	Vehicle Type	Vehicle Use	Limit/Deductible Factor
250	Antique	Restricted	0.440
250	Antique	Not Restricted	0.680
500	Antique	Restricted	0.380
500	Antique	Not Restricted	0.590
1000	Antique	Restricted	0.290
1000	Antique	Not Restricted	0.460
250	Classics	Restricted	0.680
250	Classics	Not Restricted	1.260
500	Classics	Restricted	0.590
500	Classics	Not Restricted	1.090
1000	Classics	Restricted	0.460
1000	Classics	Not Restricted	0.850
200	Antique	Restricted	0.450
200	Antique	Not Restricted	0.700
200	Classics	Restricted	0.700
200	Classics	Not Restricted	1.300

per $100 of insurance based on not less than 80 percent of the value of the vehicle.

NS03TD13: MDCL Limit/Deductible Factor

Effective Date: SEP-15-2004

Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor
5000	1.000				

For additional limits, refer to Underwriting.

NS03TE07: PLCY Rate Factor

Effective Date: MAR-15-2005

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Coverage	Rate Factor	Side Factor	Coverage	Rate Factor	Side Factor
UIMBI, UMBI	0.81	0.00	BI	0.35	0.00
PD	0.37	0.00	COMP	0.35	0.00
COLL	0.33	0.00	UMPD	0.45	0.00
MDCL	0.31	0.00	Not(BI, COLL, COMP, MDCL, PD, UIMBI, UMBI, UMPD)	0.55	0.00

NS03TE11: PLCY Rate Factor
Effective Date: MAR-15-2005

Coverage	Vehicle Type	Rate Factor	Side Factor
BI, COLL, COMP, PD	Motorcycle	1.00	0.00
MDCL	Motorcycle	1.31	0.00
AD	Motorcycle	2.30	0.00
EXMDCL	Motorcycle	2.30	0.00
LOI	Motorcycle	2.30	0.00
UIMBI, UMBI, UMPD	Motorcycle	1.62	0.00

NS03TE16: PLCY Rate Factor
Effective Date: DEC-13-2002

Coverage	Vehicle Use	Rate Factor	Coverage	Vehicle Use	Rate Factor
BI	Restricted	0.20	PD	Restricted	0.20
MDCL	Restricted	1.00	COMP	Restricted	1.00
COLL	Restricted	1.00			

NS03TE20: PLCY Lapse 1-30 Day Surcharge Factor
Effective Date: SEP-15-2004

Coverage	Matrix Rating Tier	Prior Insurance Code	Lapse 1-30 Day Surcharge Factor
BI, COLL, COMP, MDCL, PD, UIMBI, UMBI, UMPD	A, B	Not Applicable/Previously Insured (0)	1.00
BI, COLL, COMP, MDCL, PD, UIMBI, UMBI, UMPD	A, B	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. Over 30 Days (1)	1.00
BI, COLL, COMP, MDCL, PD, UIMBI, UMBI, UMPD	A, B	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	1.05
BI, COLL, COMP, MDCL, PD, UIMBI, UMBI, UMPD	A, B	No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3)	1.05
BI, COLL, COMP, MDCL, PD, UIMBI, UMBI, UMPD	A, B	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. 1-30 Days (4)	1.00
BI, COLL, COMP, MDCL, PD, UIMBI, UMBI, UMPD	A, B	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	1.05

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Coverage	Matrix Rating Tier	Prior Insurance Code	Lapse 1-30 Day Surcharge Factor
BI, COLL, COMP, MDCL, PD, UIMBI, UMBI, UMPD	A, B	No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6)	1.05
	C, D, E, X		1.00

NS03TE24: PLCY Rate Factor

Effective Date: DEC-13-2002

Vehicle Type	Rate Factor	Side Factor	Vehicle Type	Rate Factor	Side Factor
Recreational Vehicle	2.00	2.00			

NS03TE31: PLCY Prior Non-Standard Surcharge Factor

Effective Date: DEC-13-2002

Prior Non-Standard Surcharge Indicator	Prior Non-Standard Surcharge Factor	Prior Non-Standard Surcharge Indicator	Prior Non-Standard Surcharge Factor	Prior Non-Standard Surcharge Indicator	Prior Non-Standard Surcharge Factor
N/A	1.00	00	1.00	10	1.00
11	1.00	12	1.00	20	1.00
21	1.00	22	1.00		

NS03TE54: PLCY Vehicle Use Factor

Effective Date: MAR-15-2004

Vehicle Use	Vehicle Use Factor	Vehicle Use	Vehicle Use Factor	Vehicle Use	Vehicle Use Factor
Individual Business	1.25	Farm	0.98	not Farm , not Individual Business	1.00

NS03TE72: PLCY Affinity Discount Factor

Effective Date: DEC-13-2002

Access Point Code	Service Provider Code	Affinity Discount Factor	Access Point Code	Service Provider Code	Affinity Discount Factor
Direct	Customer Solution Center	1.00	Exclusive Agent	Customer Solution Center	1.00
Independent Agent	Customer Solution Center	1.00	Internet	Customer Solution Center	1.00
Affinity Group	Customer Solution Center	1.00	Bank	Customer Solution Center	1.00
Worksite	Customer Solution Center	1.00	Direct	Exclusive Agent	1.00
Exclusive Agent	Exclusive Agent	1.00	Independent Agent	Exclusive Agent	1.00
Internet	Exclusive Agent	1.00	Affinity Group	Exclusive Agent	1.00
Bank	Exclusive Agent	1.00	Worksite	Exclusive Agent	1.00
Direct	Independent Agent	1.00	Exclusive Agent	Independent Agent	1.00

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Access Point Code	Service Provider Code	Affinity Discount Factor	Access Point Code	Service Provider Code	Affinity Discount Factor
Independent Agent	Independent Agent	1.00	Internet	Independent Agent	1.00
Affinity Group	Independent Agent	1.00	Bank	Independent Agent	1.00
Worksite	Independent Agent	1.00	Direct	Internet	1.00
Exclusive Agent	Internet	1.00	Independent Agent	Internet	1.00
Internet	Internet	1.00	Affinity Group	Internet	1.00
Bank	Internet	1.00	Worksite	Internet	1.00
Not Affinity Group, Not Bank, Not Direct, Not Exclusive Agent, Not Independent Agent, Not Internet, Not Worksite	Not Customer Solution Center, Not Exclusive Agent, Not Independent Agent, Not Internet	1.00			

NS03TE80: BI Driver Factor

Effective Date: JUN-19-2009

Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
ADULT-MARRIED	0-18	Female		2.30
	19	Female		1.90
	20	Female		1.65
	21	Female		1.30
	22	Female		1.15
	23	Female		1.00
	24	Female		0.98
	25	Female		0.95
	26	Female		0.90
	27	Female		0.90
	28	Female		0.90
	29	Female		0.90
	30-34	Female		0.90
	35-49	Female		0.89
	50-54	Female		0.88
	55-59	Female		0.87
	60-64	Female		0.90
	65-69	Female		0.98
	70-72	Female		1.09
	73-74	Female		1.20
	75	Female		1.20
	76-79	Female		1.32
	>79	Female		1.50
	0-18	Male	Does Not Apply	2.75
	0-18	Male	Applies	2.74

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Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
	19	Male	Does Not Apply	2.34
	19	Male	Applies	2.33
	20	Male	Does Not Apply	2.05
	20	Male	Applies	2.04
	21	Male	Does Not Apply	1.85
	21	Male	Applies	1.84
	22	Male	Does Not Apply	1.58
	22	Male	Applies	1.57
	23	Male	Does Not Apply	1.45
	23	Male	Applies	1.44
	24	Male	Does Not Apply	1.35
	24	Male	Applies	1.34
	25	Male		1.15
	26	Male		1.12
	27	Male		1.12
	28	Male		1.09
	29	Male		1.09
	30-34	Male		1.02
	35-49	Male		1.00
	50-54	Male		0.90
	55-59	Male		0.93
	60-64	Male		0.96
	65-69	Male		1.00
	70-72	Male		1.18
	73-74	Male		1.33
	75	Male		1.33
	76-79	Male		1.55
	>79	Male		1.80
ADULT-SINGLE	0-18	Female	Does Not Apply	2.80
	0-18	Female	Applies	2.79
	19	Female	Does Not Apply	2.13
	19	Female	Applies	2.12
	20	Female	Does Not Apply	1.78
	20	Female	Applies	1.77
	21	Female	Does Not Apply	1.48
	21	Female	Applies	1.47
	22	Female	Does Not Apply	1.38
	22	Female	Applies	1.37
	23	Female	Does Not Apply	1.33
	23	Female	Applies	1.32
	24	Female	Does Not Apply	1.30
	24	Female	Applies	1.29
	25	Female		1.20
	26-27	Female		1.18
	28-29	Female		1.13
	30-34	Female		1.08
	35-49	Female		1.05

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Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
	50-54	Female		0.90
	55-59	Female		0.87
	60-64	Female		0.90
	65-69	Female		1.03
	70-72	Female		1.15
	73-74	Female		1.25
	75	Female		1.25
	76-79	Female		1.35
	>79	Female		1.45
	0-18	Male	Does Not Apply	3.55
	0-18	Male	Applies	3.54
	19	Male	Does Not Apply	2.62
	19	Male	Applies	2.61
	20	Male	Does Not Apply	2.24
	20	Male	Applies	2.23
	21	Male	Does Not Apply	1.95
	21	Male	Applies	1.94
	22	Male	Does Not Apply	1.65
	22	Male	Applies	1.64
	23	Male	Does Not Apply	1.52
	23	Male	Applies	1.51
	24	Male	Does Not Apply	1.46
	24	Male	Applies	1.45
	25	Male		1.37
	26-27	Male		1.33
	28-29	Male		1.25
	30-34	Male		1.20
	35-49	Male		1.05
	50-54	Male		0.95
	55-59	Male		0.93
	60-64	Male		1.00
	65-69	Male		1.10
	70-72	Male		1.30
	73-74	Male		1.45
	75	Male		1.45
	76-79	Male		1.65
	>79	Male		1.85

16-24 Youthful driver classification factor.
"Single" includes all drivers not otherwise classified as "Married".

NS03TE81: PD Driver Factor
Effective Date: JUN-19-2009

Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
ADULT-SINGLE	0-18	Female	Does Not Apply	2.80
	0-18	Female	Applies	2.79
	19	Female	Does Not Apply	2.13
	19	Female	Applies	2.12
	20	Female	Does Not Apply	1.78

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Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
	20	Female	Applies	1.77
	21	Female	Does Not Apply	1.48
	21	Female	Applies	1.47
	22	Female	Does Not Apply	1.38
	22	Female	Applies	1.37
	23	Female	Does Not Apply	1.33
	23	Female	Applies	1.32
	24	Female	Does Not Apply	1.30
	24	Female	Applies	1.29
	25	Female		1.25
	26-27	Female		1.20
	28-29	Female		1.13
	30-34	Female		1.08
	35-49	Female		1.05
	50-54	Female		0.90
	55-59	Female		0.87
	60-64	Female		0.90
	65-69	Female		1.03
	70-72	Female		1.15
	73-74	Female		1.25
	75	Female		1.25
	76-79	Female		1.35
	>79	Female		1.45
	0-18	Male	Does Not Apply	3.55
	0-18	Male	Applies	3.54
	19	Male	Does Not Apply	2.62
	19	Male	Applies	2.61
	20	Male	Does Not Apply	2.24
	20	Male	Applies	2.23
	21	Male	Does Not Apply	1.95
	21	Male	Applies	1.94
	22	Male	Does Not Apply	1.65
	22	Male	Applies	1.64
	23	Male	Does Not Apply	1.52
	23	Male	Applies	1.51
	24	Male	Does Not Apply	1.46
	24	Male	Applies	1.45
	25	Male		1.37
	26-27	Male		1.33
	28-29	Male		1.25
	30-34	Male		1.20
	35-49	Male		1.05
	50-54	Male		0.95
	55-59	Male		0.93
	60-64	Male		1.00
	65-69	Male		1.10
	70-72	Male		1.30

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Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
	73-74	Male		1.45
	75	Male		1.45
	76-79	Male		1.65
	>79	Male		1.85
ADULT-MARRIED	0-18	Female		2.30
	19	Female		1.90
	20	Female		1.65
	21	Female		1.30
	22	Female		1.10
	23	Female		1.09
	24	Female		1.00
	25	Female		1.00
	26	Female		0.97
	27	Female		0.97
	28	Female		0.93
	29	Female		0.93
	30-34	Female		0.90
	35-49	Female		0.89
	50-54	Female		0.88
	55-59	Female		0.87
	60-64	Female		0.90
	65-69	Female		0.98
	70-72	Female		1.09
	73-74	Female		1.20
	75	Female		1.20
	76-79	Female		1.32
	>79	Female		1.50
	0-18	Male	Does Not Apply	2.75
	0-18	Male	Applies	2.74
	19	Male	Does Not Apply	2.34
	19	Male	Applies	2.33
	20	Male	Does Not Apply	2.05
	20	Male	Applies	2.04
	21	Male	Does Not Apply	1.80
	21	Male	Applies	1.79
	22	Male	Does Not Apply	1.50
	22	Male	Applies	1.49
	23	Male	Does Not Apply	1.38
	23	Male	Applies	1.37
	24	Male	Does Not Apply	1.25
	24	Male	Applies	1.24
	25	Male		1.20
	26	Male		1.18
	27	Male		1.18
	28	Male		1.10
	29	Male		1.10
	30-34	Male		1.02

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Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
	35-49	Male		1.00
	50-54	Male		0.90
	55-59	Male		0.93
	60-64	Male		0.96
	65-69	Male		1.00
	70-72	Male		1.18
	73-74	Male		1.33
	75	Male		1.33
	76-79	Male		1.55
	>79	Male		1.80

16-24 Youthful driver classification factor.
"Single" includes all drivers not otherwise classified as "Married".

NS03TE82: COMP Driver Factor
Effective Date: SEP-15-2006

Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
ADULT-MARRIED	0-18	Female		1.45
	19	Female		1.45
	20	Female		1.45
	21	Female		1.40
	22	Female		1.40
	23	Female		1.35
	24	Female		1.30
	25	Female		1.20
	26	Female		1.15
	27	Female		1.15
	28	Female		1.10
	29	Female		1.10
	30-34	Female		1.00
	35-39	Female		0.95
	40	Female		0.95
	41	Female		0.89
	42-43	Female		0.89
	44-49	Female		0.89
	50-54	Female		0.82
	55-59	Female		0.76
	60-64	Female		0.68
	65-69	Female		0.60
	70-72	Female		0.58
	73-74	Female		0.52
	75	Female		0.52
	76-79	Female		0.47
	>79	Female		0.40
	0-18	Male	Does Not Apply	1.70
	0-18	Male	Applies	1.69
	19	Male	Does Not Apply	1.70
	19	Male	Applies	1.69
	20	Male	Does Not Apply	1.70

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Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
	20	Male	Applies	1.69
	21	Male	Does Not Apply	1.68
	21	Male	Applies	1.67
	22	Male	Does Not Apply	1.65
	22	Male	Applies	1.64
	23	Male	Does Not Apply	1.57
	23	Male	Applies	1.56
	24	Male	Does Not Apply	1.50
	24	Male	Applies	1.49
	25	Male		1.43
	26	Male		1.33
	27	Male		1.33
	28	Male		1.22
	29	Male		1.22
	30-34	Male		1.14
	35-39	Male		1.00
	40	Male		1.00
	41	Male		0.91
	42-43	Male		0.91
	44-49	Male		0.91
	50-54	Male		0.81
	55-59	Male		0.78
	60-64	Male		0.74
	65-69	Male		0.63
	70-72	Male		0.63
	73-74	Male		0.55
	75	Male		0.55
	76-79	Male		0.47
	>79	Male		0.47
ADULT-SINGLE	0-18	Female	Does Not Apply	1.40
	0-18	Female	Applies	1.39
	19	Female	Does Not Apply	1.40
	19	Female	Applies	1.39
	20	Female	Does Not Apply	1.40
	20	Female	Applies	1.39
	21	Female	Does Not Apply	1.35
	21	Female	Applies	1.34
	22	Female	Does Not Apply	1.35
	22	Female	Applies	1.34
	23	Female	Does Not Apply	1.35
	23	Female	Applies	1.34
	24	Female	Does Not Apply	1.35
	24	Female	Applies	1.34
	25	Female		1.26
	26	Female		1.23
	27	Female		1.23
	28	Female		1.20

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Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
	29	Female		1.20
	30-34	Female		1.20
	35-39	Female		1.12
	40	Female		1.12
	41	Female		1.01
	42-43	Female		1.01
	44-49	Female		1.01
	50-54	Female		1.00
	55-59	Female		0.90
	60-64	Female		0.80
	65-69	Female		0.70
	70-72	Female		0.65
	73-74	Female		0.60
	75	Female		0.60
	76-79	Female		0.50
	>79	Female		0.45
	0-18	Male	Does Not Apply	2.00
	0-18	Male	Applies	1.99
	19	Male	Does Not Apply	2.00
	19	Male	Applies	1.99
	20	Male	Does Not Apply	2.00
	20	Male	Applies	1.99
	21	Male	Does Not Apply	1.85
	21	Male	Applies	1.84
	22	Male	Does Not Apply	1.80
	22	Male	Applies	1.79
	23	Male	Does Not Apply	1.80
	23	Male	Applies	1.79
	24	Male	Does Not Apply	1.75
	24	Male	Applies	1.74
	25	Male		1.66
	26	Male		1.63
	27	Male		1.63
	28	Male		1.60
	29	Male		1.60
	30-34	Male		1.35
	35-39	Male		1.21
	40	Male		1.21
	41	Male		1.11
	42-43	Male		1.11
	44-49	Male		1.11
	50-54	Male		1.00
	55-59	Male		0.95
	60-64	Male		0.90
	65-69	Male		0.85
	70-72	Male		0.80
	73-74	Male		0.75

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Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
	75	Male		0.75
	76-79	Male		0.71
	>79	Male		0.67

16-24 Youthful driver classification factor.
"Single" includes all drivers not otherwise classified as "Married".

NS03TE83: COLL Driver Factor
Effective Date: SEP-15-2006

Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
ADULT-MARRIED	0-18	Female		2.30
	19	Female		1.90
	20	Female		1.65
	21	Female		1.43
	22	Female		1.25
	23	Female		1.16
	24	Female		1.07
	25	Female		1.04
	26	Female		0.97
	27	Female		0.97
	28	Female		0.93
	29	Female		0.93
	30-34	Female		0.90
	35-49	Female		0.89
	50-54	Female		0.88
	55-59	Female		0.87
	60-64	Female		0.90
	65-69	Female		0.98
	70-72	Female		1.09
	73-74	Female		1.20
	75	Female		1.20
	76-79	Female		1.32
	>79	Female		1.50
	0-18	Male	Does Not Apply	2.75
	0-18	Male	Applies	2.74
	19	Male	Does Not Apply	2.34
	19	Male	Applies	2.33
	20	Male	Does Not Apply	2.05
	20	Male	Applies	2.04
	21	Male	Does Not Apply	1.85
	21	Male	Applies	1.84
	22	Male	Does Not Apply	1.58
	22	Male	Applies	1.57
	23	Male	Does Not Apply	1.45
	23	Male	Applies	1.44
	24	Male	Does Not Apply	1.35
	24	Male	Applies	1.34
	25	Male		1.28
	26	Male		1.18

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Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
	27	Male		1.18
	28	Male		1.10
	29	Male		1.10
	30-34	Male		1.02
	35-49	Male		1.00
	50-54	Male		0.90
	55-59	Male		0.93
	60-64	Male		0.96
	65-69	Male		1.00
	70-72	Male		1.18
	73-74	Male		1.33
	75	Male		1.33
	76-79	Male		1.55
	>79	Male		1.80
ADULT-SINGLE	0-18	Female	Does Not Apply	2.80
	0-18	Female	Applies	2.79
	19	Female	Does Not Apply	2.13
	19	Female	Applies	2.12
	20	Female	Does Not Apply	1.78
	20	Female	Applies	1.77
	21	Female	Does Not Apply	1.48
	21	Female	Applies	1.47
	22	Female	Does Not Apply	1.38
	22	Female	Applies	1.37
	23	Female	Does Not Apply	1.33
	23	Female	Applies	1.32
	24	Female	Does Not Apply	1.30
	24	Female	Applies	1.29
	25	Female		1.25
	26-27	Female		1.20
	28-29	Female		1.13
	30-34	Female		1.08
	35-49	Female		1.05
	50-54	Female		0.90
	55-59	Female		0.87
	60-64	Female		0.90
	65-69	Female		1.03
	70-72	Female		1.15
	73-74	Female		1.25
	75	Female		1.25
	76-79	Female		1.35
	>79	Female		1.45
	0-18	Male	Does Not Apply	3.55
	0-18	Male	Applies	3.54
	19	Male	Does Not Apply	2.62
	19	Male	Applies	2.61
	20	Male	Does Not Apply	2.24

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Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
	20	Male	Applies	2.23
	21	Male	Does Not Apply	1.95
	21	Male	Applies	1.94
	22	Male	Does Not Apply	1.65
	22	Male	Applies	1.64
	23	Male	Does Not Apply	1.52
	23	Male	Applies	1.51
	24	Male	Does Not Apply	1.46
	24	Male	Applies	1.45
	25	Male		1.37
	26-27	Male		1.33
	28-29	Male		1.25
	30-34	Male		1.20
	35-49	Male		1.05
	50-54	Male		0.95
	55-59	Male		0.93
	60-64	Male		1.00
	65-69	Male		1.10
	70-72	Male		1.30
	73-74	Male		1.45
	75	Male		1.45
	76-79	Male		1.65
	>79	Male		1.85

16-24 Youthful driver classification factor.
"Single" includes all drivers not otherwise classified as "Married".

NS03TE85: MDCL Driver Factor
Effective Date: SEP-15-2006

Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
ADULT-MARRIED	0-18	Female		2.30
	19	Female		1.90
	20	Female		1.65
	21	Female		1.43
	22	Female		1.25
	23	Female		1.16
	24	Female		1.07
	25	Female		1.04
	26	Female		0.97
	27	Female		0.97
	28	Female		0.93
	29	Female		0.93
	30-34	Female		0.90
	35-49	Female		0.89
	50-54	Female		0.88
	55-59	Female		0.87
	60-64	Female		0.90
	65-69	Female		0.98
	70-72	Female		1.09

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Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
	73-74	Female		1.20
	75	Female		1.20
	76-79	Female		1.32
	>79	Female		1.50
	0-18	Male	Does Not Apply	2.75
	0-18	Male	Applies	2.74
	19	Male	Does Not Apply	2.34
	19	Male	Applies	2.33
	20	Male	Does Not Apply	2.05
	20	Male	Applies	2.04
	21	Male	Does Not Apply	1.85
	21	Male	Applies	1.84
	22	Male	Does Not Apply	1.58
	22	Male	Applies	1.57
	23	Male	Does Not Apply	1.45
	23	Male	Applies	1.44
	24	Male	Does Not Apply	1.35
	24	Male	Applies	1.34
	25	Male		1.28
	26	Male		1.18
	27	Male		1.18
	28	Male		1.10
	29	Male		1.10
	30-34	Male		1.02
	35-49	Male		1.00
	50-54	Male		0.90
	55-59	Male		0.93
	60-64	Male		0.96
	65-69	Male		1.00
	70-72	Male		1.18
	73-74	Male		1.33
	75	Male		1.33
	76-79	Male		1.55
	>79	Male		1.80
ADULT-SINGLE	0-18	Female	Does Not Apply	2.80
	0-18	Female	Applies	2.79
	19	Female	Does Not Apply	2.13
	19	Female	Applies	2.12
	20	Female	Does Not Apply	1.78
	20	Female	Applies	1.77
	21	Female	Does Not Apply	1.48
	21	Female	Applies	1.47
	22	Female	Does Not Apply	1.38
	22	Female	Applies	1.37
	23	Female	Does Not Apply	1.33
	23	Female	Applies	1.32
	24	Female	Does Not Apply	1.30

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Sub-chart	Driver Age	Gender	Good Student Code	Driver Factor
	24	Female	Applies	1.29
	25	Female		1.25
	26-27	Female		1.20
	28-29	Female		1.13
	30-34	Female		1.08
	35-49	Female		1.05
	50-54	Female		0.90
	55-59	Female		0.87
	60-64	Female		0.90
	65-69	Female		1.03
	70-72	Female		1.15
	73-74	Female		1.25
	75	Female		1.25
	76-79	Female		1.35
	>79	Female		1.45
	0-18	Male	Does Not Apply	3.55
	0-18	Male	Applies	3.54
	19	Male	Does Not Apply	2.62
	19	Male	Applies	2.61
	20	Male	Does Not Apply	2.24
	20	Male	Applies	2.23
	21	Male	Does Not Apply	1.95
	21	Male	Applies	1.94
	22	Male	Does Not Apply	1.65
	22	Male	Applies	1.64
	23	Male	Does Not Apply	1.52
	23	Male	Applies	1.51
	24	Male	Does Not Apply	1.46
	24	Male	Applies	1.45
	25	Male		1.37
	26-27	Male		1.33
	28-29	Male		1.25
	30-34	Male		1.20
	35-49	Male		1.05
	50-54	Male		0.95
	55-59	Male		0.93
	60-64	Male		1.00
	65-69	Male		1.10
	70-72	Male		1.30
	73-74	Male		1.45
	75	Male		1.45
	76-79	Male		1.65
	>79	Male		1.85

16-24 Youthful driver classification factor.
"Single" includes all drivers not otherwise classified as "Married".

NS03TE87: PLCY Financial Responsibility Rate Factor
Effective Date: JUN-19-2009

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Sub-chart - High Level	Coverage
MP	MDCL
BI,COLL,PD	BI, COLL, PD
COMP	COMP

Sub-chart	Financial Responsibility Code	Matrix Rating Tier	Oldest Driver Age	Financial Responsibility Rate Factor
MP	1	A		0.43
	1	B		0.43
	1	C		0.43
	1	D		0.43
	1	E		0.43
	2	A		0.50
	2	B		0.50
	2	C		0.50
	2	D		0.50
	2	E		0.50
	3	A		0.52
	3	B		0.52
	3	C		0.52
	3	D		0.52
	3	E		0.52
	4	A		0.53
	4	B		0.53
	4	C		0.53
	4	D		0.53
	4	E		0.53
	5	A		0.62
	5	B		0.62
	5	C		0.62
	5	D		0.62
	5	E		0.62
	6	A		0.67
	6	B		0.67
	6	C		0.67
	6	D		0.67
	6	E		0.67
	7	A		0.73
	7	B		0.73
	7	C		0.73
	7	D		0.73
	7	E		0.73
	8	A		0.79
	8	B		0.79
	8	C		0.79
	8	D		0.79
	8	E		0.79

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Sub-chart	Financial Responsibility Code	Matrix Rating Tier	Oldest Driver Age	Financial Responsibility Rate Factor
	9	A		0.86
	9	B		0.86
	9	C		0.86
	9	D		0.86
	9	E		0.86
	10	A		1.00
	10	B		1.00
	10	C		1.00
	10	D		1.00
	10	E		1.00
	11	A		1.15
	11	B		1.15
	11	C		1.15
	11	D		1.15
	11	E		1.15
	99	A	15-29	0.73
	99	A	30-50	0.60
	99	A	51-99	0.60
	99	B	15-29	0.73
	99	B	30-50	0.60
	99	B	51-99	0.60
	99	C	15-29	0.73
	99	C	30-50	0.60
	99	C	51-99	0.60
	99	D	15-29	0.73
	99	D	30-50	0.60
	99	D	51-99	0.60
	99	E	15-29	0.73
	99	E	30-50	0.60
	99	E	51-99	0.60
	106	A		1.20
	106	B		1.20
	106	C		1.20
	106	D		1.20
	106	E		1.20
		X		1.00
BI,COLL,PD	1	A		0.65
	1	B		0.65
	1	C		0.65
	1	D		0.65
	1	E		0.65
	2	A		0.68
	2	B		0.68
	2	C		0.68
	2	D		0.68
	2	E		0.68

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Sub-chart	Financial Responsibility Code	Matrix Rating Tier	Oldest Driver Age	Financial Responsibility Rate Factor
	3	A		0.70
	3	B		0.70
	3	C		0.70
	3	D		0.70
	3	E		0.70
	4	A		0.74
	4	B		0.74
	4	C		0.74
	4	D		0.74
	4	E		0.74
	5	A		0.77
	5	B		0.77
	5	C		0.77
	5	D		0.77
	5	E		0.77
	6	A		0.81
	6	B		0.81
	6	C		0.81
	6	D		0.81
	6	E		0.81
	7	A		0.86
	7	B		0.86
	7	C		0.86
	7	D		0.86
	7	E		0.86
	8	A		0.90
	8	B		0.90
	8	C		0.90
	8	D		0.90
	8	E		0.90
	9	A		0.96
	9	B		0.96
	9	C		0.96
	9	D		0.96
	9	E		0.96
	10	A		1.01
	10	B		1.01
	10	C		1.01
	10	D		1.01
	10	E		1.01
	11	A		1.07
	11	B		1.07
	11	C		1.07
	11	D		1.07
	11	E		1.07
	99	A	15-29	1.04

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Sub-chart	Financial Responsibility Code	Matrix Rating Tier	Oldest Driver Age	Financial Responsibility Rate Factor
	99	A	30-50	0.99
	99	A	51-99	0.82
	99	B	15-29	1.04
	99	B	30-50	0.99
	99	B	51-99	0.82
	99	C	15-29	1.04
	99	C	30-50	0.99
	99	C	51-99	0.82
	99	D	15-29	1.04
	99	D	30-50	0.99
	99	D	51-99	0.82
	99	E	15-29	1.04
	99	E	30-50	0.99
	99	E	51-99	0.82
	106	A		1.07
	106	B		1.07
	106	C		1.07
	106	D		1.07
	106	E		1.07
		X		1.00
COMP	1	A		0.50
	1	B		0.50
	1	C		0.50
	1	D		0.50
	1	E		0.50
	2	A		0.60
	2	B		0.60
	2	C		0.60
	2	D		0.60
	2	E		0.60
	3	A		0.63
	3	B		0.63
	3	C		0.63
	3	D		0.63
	3	E		0.63
	4	A		0.65
	4	B		0.65
	4	C		0.65
	4	D		0.65
	4	E		0.65
	5	A		0.72
	5	B		0.72
	5	C		0.72
	5	D		0.72
	5	E		0.72
	6	A		0.76

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Sub-chart	Financial Responsibility Code	Matrix Rating Tier	Oldest Driver Age	Financial Responsibility Rate Factor
	6	B		0.76
	6	C		0.76
	6	D		0.76
	6	E		0.76
	7	A		0.81
	7	B		0.81
	7	C		0.81
	7	D		0.81
	7	E		0.81
	8	A		0.85
	8	B		0.85
	8	C		0.85
	8	D		0.85
	8	E		0.85
	9	A		0.89
	9	B		0.89
	9	C		0.89
	9	D		0.89
	9	E		0.89
	10	A		1.00
	10	B		1.00
	10	C		1.00
	10	D		1.00
	10	E		1.00
	11	A		1.10
	11	B		1.10
	11	C		1.10
	11	D		1.10
	11	E		1.10
	99	A	15-29	0.69
	99	A	30-50	0.63
	99	A	51-99	0.49
	99	B	15-29	0.69
	99	B	30-50	0.63
	99	B	51-99	0.49
	99	C	15-29	0.69
	99	C	30-50	0.63
	99	C	51-99	0.49
	99	D	15-29	0.69
	99	D	30-50	0.63
	99	D	51-99	0.49
	99	E	15-29	0.69
	99	E	30-50	0.63
	99	E	51-99	0.49
	106	A		1.05
	106	B		1.05

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Sub-chart	Financial Responsibility Code	Matrix Rating Tier	Oldest Driver Age	Financial Responsibility Rate Factor
	106	C		1.05
	106	D		1.05
	106	E		1.05
		X		1.00

NS03TE88: PLCY At Fault Accidents Factor
Effective Date: SEP-15-2004

Sub-chart - High Level	Time Since Last Accident
Time Since Last Accident is 0-12 Months	0-12
Time Since Last Accident is 13-24 Months	013-024
Time Since Last Acciden is 25-35 Months	25-35

Sub-chart	At Fault Accidents	NNO Exists Flag	At Fault Accidents Factor	At Fault Accidents Factor Plus
Time Since Last Accident is 0-12 Months	0	No	0.00	0.00
	1	No	0.47	0.00
	2	No	1.10	0.00
	3	No	1.99	0.00
	4	No	3.04	0.00
	>4	No	3.04	1.05
	0	Yes	1.00	0.00
	1	Yes	1.39	0.00
	2	Yes	1.92	0.00
	3	Yes	2.66	0.00
	4	Yes	3.53	0.00
	>4	Yes	3.53	0.88
Time Since Last Accident is 13-24 Months	0	No	0.00	0.00
	1	No	0.40	0.00
	2	No	1.00	0.00
	3	No	1.85	0.00
	4	No	2.85	0.00
	>4	No	2.85	1.00
	0	Yes	1.00	0.00
	1	Yes	1.33	0.00
	2	Yes	1.83	0.00
	3	Yes	2.54	0.00
	4	Yes	3.38	0.00
	>4	Yes	3.38	0.83
Time Since Last Acciden is 25-35 Months	0	No	0.00	0.00
	1	No	0.33	0.00
	2	No	0.90	0.00
	3	No	1.71	0.00

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Sub-chart	At Fault Accidents	NNO Exists Flag	At Fault Accidents Factor	At Fault Accidents Factor Plus
	4	No	2.66	0.00
	>4	No	2.66	0.95
	0	Yes	1.00	0.00
	1	Yes	1.28	0.00
	2	Yes	1.75	0.00
	3	Yes	2.43	0.00
	4	Yes	3.22	0.00
	>4	Yes	3.22	0.79

NS03TE89: PLCY Violation Surcharge Factor

Effective Date: SEP-15-2004

Sub-chart - High Level	Time Since Last Incident
Time Since Last Incident is 0-12 Months	0-12
TIme Since Last Incident is 13-24 Months	013-024
Time Since Last Incident is 25-35 Months	25-35

Sub-chart	NNO Exists Flag	Violation Points	Violation Surcharge Factor	Violation Surcharge Factor Plus
Time Since Last Incident is 0-12 Months	No	0	0.00	0.00
	No	1	0.15	0.00
	No	2	0.26	0.00
	No	3	0.36	0.00
	No	4	0.47	0.00
	No	5	0.57	0.00
	No	6	0.68	0.00
	No	7	0.78	0.00
	No	8	0.89	0.00
	No	9	0.99	0.00
	No	10	1.10	0.00
	No	11	1.20	0.00
	No	12	1.31	0.00
	No	13	1.41	0.00
	No	14	1.52	0.00
	No	15	1.62	0.00
	No	16	1.73	0.00
	No	17	1.83	0.00
	No	18	1.94	0.00
	No	19	2.04	0.00
	No	20	2.15	0.00
	No	21	2.25	0.00
	No	22	2.36	0.00
	No	23	2.46	0.00
	No	24	2.57	0.00
	No	>24	2.57	0.11

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Sub-chart	NNO Exists Flag	Violation Points	Violation Surcharge Factor	Violation Surcharge Factor Plus
	Yes	0	1.00	0.00
	Yes	1	1.13	0.00
	Yes	2	1.22	0.00
	Yes	3	1.30	0.00
	Yes	4	1.39	0.00
	Yes	5	1.48	0.00
	Yes	6	1.57	0.00
	Yes	7	1.65	0.00
	Yes	8	1.74	0.00
	Yes	9	1.83	0.00
	Yes	10	1.92	0.00
	Yes	11	2.00	0.00
	Yes	12	2.09	0.00
	Yes	13	2.18	0.00
	Yes	14	2.27	0.00
	Yes	15	2.35	0.00
	Yes	16	2.44	0.00
	Yes	17	2.53	0.00
	Yes	18	2.62	0.00
	Yes	19	2.70	0.00
	Yes	20	2.79	0.00
	Yes	21	2.88	0.00
	Yes	22	2.97	0.00
	Yes	23	3.05	0.00
	Yes	24	3.14	0.00
	Yes	>24	3.14	0.10
TIme Since Last Incident is 13-24 Months	No	0	0.00	0.00
	No	1	0.10	0.00
	No	2	0.20	0.00
	No	3	0.30	0.00
	No	4	0.40	0.00
	No	5	0.50	0.00
	No	6	0.60	0.00
	No	7	0.70	0.00
	No	8	0.80	0.00
	No	9	0.90	0.00
	No	10	1.00	0.00
	No	11	1.10	0.00
	No	12	1.20	0.00
	No	13	1.30	0.00
	No	14	1.40	0.00
	No	15	1.50	0.00
	No	16	1.60	0.00
	No	17	1.70	0.00
	No	18	1.80	0.00

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Sub-chart	NNO Exists Flag	Violation Points	Violation Surcharge Factor	Violation Surcharge Factor Plus
	No	19	1.90	0.00
	No	20	2.00	0.00
	No	21	2.10	0.00
	No	22	2.20	0.00
	No	23	2.30	0.00
	No	24	2.40	0.00
	No	>24	2.40	0.10
	Yes	0	1.00	0.00
	Yes	1	1.08	0.00
	Yes	2	1.17	0.00
	Yes	3	1.25	0.00
	Yes	4	1.33	0.00
	Yes	5	1.42	0.00
	Yes	6	1.50	0.00
	Yes	7	1.58	0.00
	Yes	8	1.67	0.00
	Yes	9	1.75	0.00
	Yes	10	1.83	0.00
	Yes	11	1.92	0.00
	Yes	12	2.00	0.00
	Yes	13	2.08	0.00
	Yes	14	2.17	0.00
	Yes	15	2.25	0.00
	Yes	16	2.33	0.00
	Yes	17	2.42	0.00
	Yes	18	2.50	0.00
	Yes	19	2.58	0.00
	Yes	20	2.67	0.00
	Yes	21	2.75	0.00
	Yes	22	2.83	0.00
	Yes	23	2.92	0.00
	Yes	24	3.00	0.00
	Yes	>24	3.00	0.09
Time Since Last Incident is 25-35 Months	No	0	0.00	0.00
	No	1	0.05	0.00
	No	2	0.14	0.00
	No	3	0.24	0.00
	No	4	0.33	0.00
	No	5	0.43	0.00
	No	6	0.52	0.00
	No	7	0.62	0.00
	No	8	0.71	0.00
	No	9	0.81	0.00
	No	10	0.90	0.00
	No	11	1.00	0.00

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Sub-chart	NNO Exists Flag	Violation Points	Violation Surcharge Factor	Violation Surcharge Factor Plus
	No	12	1.09	0.00
	No	13	1.19	0.00
	No	14	1.28	0.00
	No	15	1.38	0.00
	No	16	1.47	0.00
	No	17	1.57	0.00
	No	18	1.66	0.00
	No	19	1.76	0.00
	No	20	1.85	0.00
	No	21	1.95	0.00
	No	22	2.04	0.00
	No	23	2.14	0.00
	No	24	2.23	0.00
	No	>24	2.23	0.09
	Yes	0	1.00	0.00
	Yes	1	1.04	0.00
	Yes	2	1.12	0.00
	Yes	3	1.20	0.00
	Yes	4	1.28	0.00
	Yes	5	1.36	0.00
	Yes	6	1.43	0.00
	Yes	7	1.52	0.00
	Yes	8	1.59	0.00
	Yes	9	1.68	0.00
	Yes	10	1.75	0.00
	Yes	11	1.83	0.00
	Yes	12	1.91	0.00
	Yes	13	1.99	0.00
	Yes	14	2.07	0.00
	Yes	15	2.15	0.00
	Yes	16	2.23	0.00
	Yes	17	2.31	0.00
	Yes	18	2.38	0.00
	Yes	19	2.47	0.00
	Yes	20	2.54	0.00
	Yes	21	2.63	0.00
	Yes	22	2.70	0.00
	Yes	23	2.78	0.00
	Yes	24	2.86	0.00
	Yes	>24	2.86	0.08

See Rules portion of this manual for determination of violation points.

NS03TE98: COMP OEM Endorsement Factor
Effective Date: DEC-13-2002

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Option Code	OEM Endorsement Factor	Option Code	OEM Endorsement Factor	Option Code	OEM Endorsement Factor
OEM Endorsment (500)	1.06	Not OEM Endorsment (500)	1.00		

NS03TE99: COLL OEM Endorsement Factor
Effective Date: DEC-13-2002

Option Code	OEM Endorsement Factor	Option Code	OEM Endorsement Factor	Option Code	OEM Endorsement Factor
OEM Endorsment (500)	1.08	Not OEM Endorsment (500)	1.00		

NS03TF73: PLCY Policy Expense Fee
Effective Date: DEC-13-2002

First Veh PD Flag	Vehicle Type	Policy Expense Fee	First Veh PD Flag	Vehicle Type	Policy Expense Fee
Y	Automobile	0.0	N	Automobile	0.0
Y	Motorcycle	0.0	N	Motorcycle	0.0
Y	Recreational Vehicle	0.0	N	Recreational Vehicle	0.0
Y	Motorhome	0.0	N	Motorhome	0.0
Y	Named Non Owner	0.0	N	Named Non Owner	0.0
Y	Classics	0.0	N	Classics	0.0
Y	Antique	0.0	N	Antique	0.0

NS03TF77: PLCY Unverifiable Driving Record Surcharge Factor
Effective Date: DEC-01-2008

Driver Age	Driver License Status Code	Unverifiable Driving Record Surcharge Factor	Driver Age	Driver License Status Code	Unverifiable Driving Record Surcharge Factor
0-18	Unverifiable	1.00	>18	Unverifiable	1.20
0-18	Inexperienced	1.00	>18	Inexperienced	1.20
	Experienced	1.00			

NS03TF78: PLCY Coverage Expense Fee **
Effective Date: JUN-20-2011

Coverage	Vehicle Type	Vehicle Use	Coverage Expense Fee
BI	Automobile		47.60
PD	Automobile		44.20
MDCL	Automobile		9.50
COLL	Automobile		78.30
COMP	Automobile		32.80
BI	Motorcycle		0.00
PD	Motorcycle		0.00
MDCL	Motorcycle		0.00
COLL	Motorcycle		0.00

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Coverage	Vehicle Type	Vehicle Use	Coverage Expense Fee
COMP	Motorcycle		0.00
BI	Motorhome		0.00
PD	Motorhome		0.00
MDCL	Motorhome		0.00
COLL	Motorhome		0.00
COMP	Motorhome		0.00
BI	Named Non Owner		0.00
PD	Named Non Owner		0.00
MDCL	Named Non Owner		0.00
COLL	Named Non Owner		0.00
COMP	Named Non Owner		0.00
BI	Classics	Not Restricted	47.60
PD	Classics	Not Restricted	44.20
MDCL	Classics	Not Restricted	9.50
COLL	Classics	Not Restricted	0.00
COMP	Classics	Not Restricted	0.00
BI	Antique	Not Restricted	47.60
PD	Antique	Not Restricted	44.20
MDCL	Antique	Not Restricted	9.50
COLL	Antique	Not Restricted	0.00
COMP	Antique	Not Restricted	0.00
BI	Classics	Restricted	0.00
PD	Classics	Restricted	0.00
MDCL	Classics	Restricted	0.00
COMP	Classics	Restricted	0.00
COLL	Classics	Restricted	0.00
BI	Antique	Restricted	0.00
PD	Antique	Restricted	0.00
MDCL	Antique	Restricted	0.00
COMP	Antique	Restricted	0.00
COLL	Antique	Restricted	0.00

No expense fees are applicable on Annual Policies

NS03TF80: PLCY Ineligible Risk Surcharge Factor

Effective Date: MAR-15-2004

Ineligible Risk Surcharge	Ineligible Risk Surcharge Factor	Ineligible Risk Surcharge	Ineligible Risk Surcharge Factor	Ineligible Risk Surcharge	Ineligible Risk Surcharge Factor
Yes	1.50	Not Yes	1.00		

NS03TF91: PLCY Terms with Prior Carrier Factor **

Effective Date: JUN-20-2011

Sub-chart - High Level	Pricing-OSU-Eff-Date	Prior Carrier Company Code
Renewal	<20110620	
Group A	>20110619	Not(002, 005, 013, 031, 049, 054, 059, 068, 077, 091, 094, 112, 118, 120, 141, 143, 145, 157, 161, 163, 165, 173, 175, 179, 191, 194, 197)

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Sub-chart - High Level	Pricing-OSU-Eff-Date	Prior Carrier Company Code
Group B	>20110619	002, 005, 013, 031, 049, 054, 059, 068, 077, 091, 094, 112, 118, 120, 141, 143, 145, 157, 161, 163, 165, 173, 175, 179, 191, 194, 197

Sub-chart	Policy Insured Term	Pricing-OSU-Eff-Date	Terms with Prior Carrier	Terms with Prior Carrier Factor
Renewal		<20110620		1.00
Group A	1		1-5	0.95
	2		1-5	0.95
	3		1-5	0.95
	4		1-5	0.95
	5		1-5	0.97
	6		1-5	0.97
	7		1-5	0.99
	8		1-5	1.00
	9		1-5	1.00
	10		1-5	1.00
	11		1-5	1.00
	1		>5	0.90
	2		>5	0.90
	3		>5	0.90
	4		>5	0.90
	5		>5	0.92
	6		>5	0.92
	7		>5	0.94
	8		>5	0.96
	9		>5	0.98
	10		>5	0.99
	11		>5	1.00
Group B	1		1-5	1.00
	2		1-5	1.00
	3		1-5	1.00
	4		1-5	1.00
	5		1-5	1.00
	6		1-5	1.00
	7		1-5	1.00
	8		1-5	1.00
	9		1-5	1.00
	10		1-5	1.00
	11		1-5	1.00
	1		>5	1.00
	2		>5	1.00
	3		>5	1.00
	4		>5	1.00
	5		>5	1.00
	6		>5	1.00

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Sub-chart	Policy Insured Term	Pricing-OSU-Eff-Date	Terms with Prior Carrier	Terms with Prior Carrier Factor
	7		>5	1.00
	8		>5	1.00
	9		>5	1.00
	10		>5	1.00
	11		>5	1.00

NS03TI12: PLCY Accident Prevention Course Discount Factor
Effective Date: DEC-13-2002

Coverage	Defensive Driver Code	Accident Prevention Course Discount Factor	Coverage	Defensive Driver Code	Accident Prevention Course Discount Factor
COMP	Does Not Apply	1.00	COMP	Applies	0.95
COLL	Does Not Apply	1.00	COLL	Applies	0.95
PD	Does Not Apply	1.00	PD	Applies	0.95
BI	Does Not Apply	1.00	BI	Applies	0.95
PIP	Does Not Apply	1.00	PIP	Applies	0.95
MDCL	Does Not Apply	1.00	MDCL	Applies	0.95

NS03TI29: PLCY Passive Occupant Restraint Discount Factor
Effective Date: JUN-19-2010

Passive Restraint Code	Passive Occupant Restraint Discount Factor	Passive Restraint Code	Passive Occupant Restraint Discount Factor	Passive Restraint Code	Passive Occupant Restraint Discount Factor
Not Applicable	1.00	Air Bag	0.88	Air Bag (Driver Side)	0.97
Seat Belt Passive	1.00				

NS03TI35: PLCY Home and Car Discount Factor
Effective Date: DEC-13-2002

Home and Car Discount Code	Homeowner Policy Form Code	Vehicle Use	Home and Car Discount Factor
		Corporate Business	1.00
	Non Nationwide Homeowner		1.00
	Non Nationwider Mobile Homeowner		1.00
	Non Nationwide Condo		1.00
	Non Nationwide Farm		1.00
Remove (at renewal), Yes	Elite		0.90
Remove (at renewal), Yes	Extended		0.90
Remove (at renewal), Yes	Market Value		0.90
Remove (at renewal), Yes	Golden Blanket		0.90
Remove (at renewal), Yes	Homeowner		0.90

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Home and Car Discount Code	Homeowner Policy Form Code	Vehicle Use	Home and Car Discount Factor
Remove (at renewal), Yes	Condo		0.95
Remove (at renewal), Yes	Mobile Home		0.95
Remove (at renewal), Yes	Tenent		0.95
Remove (at renewal), Yes	Farm		1.00
Future (add at renewal), No			1.00
not Future (add at renewal), not No, not Remove (at renewal), not Yes			1.00

NS03TI73: PLCY Accident Free Discount Factor
Effective Date: MAR-15-2005

Chargeable Accidents in Past Five Years (Count)	Driver License Status Code	Major Violations in Past Five Years (Count)	Prior Insurance Code	Years Driving Experience	Accident Free Discount Factor
				0-4	1.00
			No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3)	>4	1.00
			No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6)	>4	1.00
>0				>4	1.00
		>0		>4	1.00
	Unverifiable			>4	1.00
	Inexperienced			>4	1.00
0		0		>4	0.95

NS03TI80: PLCY Paid In Full Discount Factor
Effective Date: DEC-13-2002

Billing Mode Code	Pay Plan Code	Paid In Full Discount Factor	Billing Mode Code	Pay Plan Code	Paid In Full Discount Factor
F	REG	1.00	not F	REG	1.00
	Not REG	1.00			

NS03TI83: PLCY Auto Financial Discount Factor
Effective Date: SEP-15-2004

Auto Financial Discount Indicator	Home and Car Discount Code	Homeowner Policy Form Code	Auto Financial Discount Factor
Yes	Remove (at renewal), Yes	Not(Non Nationwide Condo, Non Nationwide Farm, Non Nationwide Homeowner, Non Nationwider Mobile Homeowner)	1.00

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Auto Financial Discount Indicator	Home and Car Discount Code	Homeowner Policy Form Code	Auto Financial Discount Factor
Yes	Remove (at renewal), Yes	Non Nationwide Condo, Non Nationwide Farm, Non Nationwide Homeowner, Non Nationwider Mobile Homeowner	0.95
Yes	Future (add at renewal), No		0.95
No			1.00

NS03TI84: COMP Driver's Age Percent
Effective Date: DEC-13-2002

Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent
<25	1.00	>24	1.00		

Under 25 Classification applies if an individual under the age of 25 is a principal or occasional operator, whether or not this individual's classification is also applied to an automobile.

NS03TI85: COLL Driver's Age Percent
Effective Date: DEC-13-2002

Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent
<25	1.50	>24	1.00		

Under 25 Classification applies if an individual under the age of 25 is a principal or occasional operator, whether or not this individual's classification is also applied to an automobile.

NS03TI86: BI Driver's Age Percent
Effective Date: DEC-13-2002

Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent
<25	1.30	>24	1.00		

Under 25 Classification applies if an individual under the age of 25 is a principal or occasional operator, whether or not this individual's classification is also applied to an automobile.

NS03TI87: PD Driver's Age Percent
Effective Date: DEC-13-2002

Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent
<25	1.30	>24	1.00		

Under 25 Classification applies if an individual under the age of 25 is a principal or occasional operator, whether or not this individual's classification is also applied to an automobile.

NS03TI88: MDCL Driver's Age Percent
Effective Date: DEC-13-2002

Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent
<25	1.00	>24	1.00		

Under 25 Classification applies if an individual under the age of 25 is a principal or occasional operator, whether or not this individual's classification is also applied to an

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automobile.

NS03TI89: COMP Engine Size Percent
Effective Date: MAR-15-2005

Engine Size	Engine Size Percent	Engine Size	Engine Size Percent	Engine Size	Engine Size Percent
0-100	0.22	101-200	0.41	201-350	0.69
351-500	0.91	501-650	1.16	651-800	1.42
801-950	1.83	951-99999	2.05		

Engine Size = Cubic Centimeters.
0-100 cc engine size applies to Mopeds, Motorscooters, Minibikes and Motorbikes.

NS03TI90: COLL Engine Size Percent
Effective Date: MAR-15-2005

Engine Size	Engine Size Percent	Engine Size	Engine Size Percent	Engine Size	Engine Size Percent
0-100	0.15	101-200	0.30	201-350	0.46
351-500	0.67	501-650	0.85	651-800	1.00
801-950	1.12	951-99999	1.31		

Engine Size = Cubic Centimeters.
0-100 cc engine size applies to Mopeds, Motorscooters, Minibikes and Motorbikes.

NS03TI91: BI Engine Size Percent
Effective Date: MAR-15-2005

Engine Size	Engine Size Percent	Engine Size	Engine Size Percent	Engine Size	Engine Size Percent
0-100	0.31	101-200	0.41	201-350	0.47
351-500	0.60	501-650	0.75	651-800	0.75
801-950	0.94	951-99999	0.94		

Engine Size = Cubic Centimeters.
0-100 cc engine size applies to Mopeds, Motorscooters, Minibikes and Motorbikes.

NS03TI92: PD Engine Size Percent
Effective Date: MAR-15-2005

Engine Size	Engine Size Percent	Engine Size	Engine Size Percent	Engine Size	Engine Size Percent
0-100	0.33	101-200	0.43	201-350	0.50
351-500	0.63	501-650	0.80	651-800	0.80
801-950	1.00	951-99999	1.00		

Engine Size = Cubic Centimeters.
0-100 cc engine size applies to Mopeds, Motorscooters, Minibikes and Motorbikes.

NS03TM01: PLCY Matrix Rating Sub Tier Number
Effective Date: SEP-15-2004

Auto Financial Discount Indicator	Homeowner Policy Form Code	Multi-Car Indicator	Matrix Rating Sub Tier Number
	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1
	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	2

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Auto Financial Discount Indicator	Homeowner Policy Form Code	Multi-Car Indicator	Matrix Rating Sub Tier Number
	Condo, Mobile Home, Tenent, Non Nationwide Condo, Non Nationwider Mobile Homeowner, Non Nationwide Homeowner	Applies	3
Yes		Applies	3
	Condo, Mobile Home, Tenent, Non Nationwide Condo, Non Nationwider Mobile Homeowner, Non Nationwide Homeowner	Does Not Apply	4
Yes		Does Not Apply	4
	Non-Nationwide Tenant, N/A	Applies	5
	Non-Nationwide Tenant, N/A	Does Not Apply	6

NS03TM02: PLCY Matrix Tier Factor

Effective Date: JUN-19-2010

Sub-chart - High Level	Coverage
Comp	COMP
UMBI, UMPD	UIMBI, UMBI, UMPD
MP	MDCL
BI.PD	BI, PD
COLL	COLL

Sub-chart	Matrix Tier	Matrix Tier Factor	Matrix Tier	Matrix Tier Factor	Matrix Tier	Matrix Tier Factor
Comp	A01	0.66	A02	0.72	A03	0.73
	A04	0.80	A05	0.77	A06	0.84
	B01	0.68	B02	0.76	B03	0.76
	B04	0.84	B05	0.82	B06	0.94
	C01	0.68	C02	0.75	C03	0.77
	C04	0.84	C05	0.81	C06	0.93
	D01	0.72	D02	0.78	D03	0.80
	D04	0.86	D05	0.84	D06	0.96
	E01	0.75	E02	0.83	E03	0.83
	E04	0.92	E05	0.90	E06	1.01
	X99	1.00				
UMBI, UMPD	A01	0.88	A02	0.88	A03	0.88
	A04	0.88	A05	0.88	A06	0.88
	B01	0.92	B02	0.92	B03	0.92
	B04	0.92	B05	0.92	B06	0.92
	C01	0.92	C02	0.92	C03	0.92
	C04	0.92	C05	0.92	C06	0.92
	D01	0.96	D02	0.96	D03	0.96
	D04	0.96	D05	0.96	D06	0.96
	E01	1.00	E02	1.00	E03	1.00

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Sub-chart	Matrix Tier	Matrix Tier Factor	Matrix Tier	Matrix Tier Factor	Matrix Tier	Matrix Tier Factor
	E04	1.00	E05	1.00	E06	1.00
	X99	1.00				
MP	A01	0.61	A02	0.76	A03	0.64
	A04	0.80	A05	0.69	A06	0.86
	B01	0.63	B02	0.79	B03	0.68
	B04	0.88	B05	0.73	B06	0.99
	C01	0.63	C02	0.79	C03	0.68
	C04	0.88	C05	0.73	C06	0.99
	D01	0.66	D02	0.82	D03	0.69
	D04	0.90	D05	0.75	D06	1.00
	E01	0.68	E02	0.86	E03	0.72
	E04	0.92	E05	0.78	E06	1.01
	X99	1.00				
BI.PD	A01	0.61	A02	0.73	A03	0.65
	A04	0.80	A05	0.71	A06	0.84
	B01	0.62	B02	0.76	B03	0.67
	B04	0.83	B05	0.72	B06	0.93
	C01	0.63	C02	0.80	C03	0.67
	C04	0.86	C05	0.73	C06	0.96
	D01	0.65	D02	0.84	D03	0.69
	D04	0.90	D05	0.75	D06	0.98
	E01	0.66	E02	0.86	E03	0.72
	E04	0.92	E05	0.78	E06	1.01
	X99	1.00				
COLL	A01	0.58	A02	0.72	A03	0.64
	A04	0.80	A05	0.67	A06	0.84
	B01	0.60	B02	0.76	B03	0.67
	B04	0.83	B05	0.70	B06	0.93
	C01	0.60	C02	0.76	C03	0.67
	C04	0.84	C05	0.70	C06	0.93
	D01	0.63	D02	0.80	D03	0.69
	D04	0.88	D05	0.73	D06	0.98
	E01	0.65	E02	0.84	E03	0.72
	E04	0.92	E05	0.78	E06	1.01
	X99	1.00				

NS03TM03: PLCY Matrix Tier Factor

Effective Date: MAR-15-2005

Matrix Tier	Matrix Tier Factor	Matrix Tier	Matrix Tier Factor	Matrix Tier	Matrix Tier Factor
A01	0.88	A02	0.88	A03	0.88
A04	0.88	A05	0.88	A06	0.88
B01	0.92	B02	0.92	B03	0.92
B04	0.92	B05	0.92	B06	0.92
C01	0.92	C02	0.92	C03	0.92
C04	0.92	C05	0.92	C06	0.92
D01	0.96	D02	0.96	D03	0.96

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Matrix Tier	Matrix Tier Factor	Matrix Tier	Matrix Tier Factor	Matrix Tier	Matrix Tier Factor
D04	0.96	D05	0.96	D06	0.96
E01	1.00	E02	1.00	E03	1.00
E04	1.00	E05	1.00	E06	1.00
X99	1.00				

NS03TM05: PLCY Matrix Rating Tier Number
Effective Date: SEP-15-2004

Sub-chart - High Level	Matrix Conversion Flag
No NPI Step Down Improvement	No NPI Step Down Improvement
NPI Step Down Improvement	NPI Step Down Improvement

Sub-chart	Previous Prior Insurance Code	Prior Insurance Code	Rated Threshold	Matrix Rating Tier Number
No NPI Step Down Improvement		Not(Lapse 1-30 Days, Lapse > 30 Days)	G, H	1
		Not(Lapse 1-30 Days, Lapse > 30 Days)	K, O	2
		Lapse 1-30 Days	G, H	3
		Lapse 1-30 Days	K, O	4
		Lapse > 30 Days		5
NPI Step Down Improvement		Not(Lapse 1-30 Days, Lapse > 30 Days)	G, H	1
		Not(Lapse 1-30 Days, Lapse > 30 Days)	K, O	2
	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	G, H	1
	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	K, O	2
		No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6)	G, H	3
		No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6)	K, O	4
		No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	G, H	3
		No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	K, O	4
		No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3)		5

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Sub-chart	Previous Prior Insurance Code	Prior Insurance Code	Rated Threshold	Matrix Rating Tier Number
	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	G, H	1
	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	K, O	2
		No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)		5

NS03TM06: PLCY Household Composition Factor
Effective Date: MAR-22-2008

Coverage	Multi-Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	Household Composition Factor
BI, PD		1	<2	>24	0.98
BI, PD	Applies	1	2	>24	0.95
BI, PD	Applies	1	3	>24	0.91
BI, PD	Applies	1	>3	>24	0.91
BI, PD		2	<2	>24	1.01
BI, PD	Applies	2	2	>24	0.98
BI, PD	Applies	2	3	>24	0.95
BI, PD	Applies	2	>3	>24	0.91
BI, PD		3	<2	>24	1.01
BI, PD	Applies	3	2	>24	1.02
BI, PD	Applies	3	3	>24	0.98
BI, PD	Applies	3	>3	>24	0.95
BI, PD		>3	<2	>24	1.01
BI, PD	Applies	>3	2	>24	1.02
BI, PD	Applies	>3	3	>24	1.01
BI, PD	Applies	>3	>3	>24	0.98
BI, PD		1	<2	<25	1.04
BI, PD	Applies	1	2	<25	0.99
BI, PD	Applies	1	3	<25	0.96
BI, PD	Applies	1	>3	<25	0.96
BI, PD		2	<2	<25	1.05
BI, PD	Applies	2	2	<25	1.04
BI, PD	Applies	2	3	<25	0.99
BI, PD	Applies	2	>3	<25	0.96
BI, PD		3	<2	<25	1.03
BI, PD	Applies	3	2	<25	1.05
BI, PD	Applies	3	3	<25	1.04
BI, PD	Applies	3	>3	<25	0.99
BI, PD		>3	<2	<25	1.03
BI, PD	Applies	>3	2	<25	1.04
BI, PD	Applies	>3	3	<25	1.05
BI, PD	Applies	>3	>3	<25	1.04

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Coverage	Multi-Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	Household Composition Factor
COLL		1	<2	>24	0.97
COLL	Applies	1	2	>24	0.97
COLL	Applies	1	3	>24	0.97
COLL	Applies	1	>3	>24	0.97
COLL		2	<2	>24	0.97
COLL	Applies	2	2	>24	0.97
COLL	Applies	2	3	>24	0.97
COLL	Applies	2	>3	>24	0.97
COLL		3	<2	>24	0.97
COLL	Applies	3	2	>24	0.97
COLL	Applies	3	3	>24	0.97
COLL	Applies	3	>3	>24	0.97
COLL		>3	<2	>24	0.97
COLL	Applies	>3	2	>24	0.97
COLL	Applies	>3	3	>24	0.97
COLL	Applies	>3	>3	>24	0.97
COLL		1	<2	<25	1.04
COLL	Applies	1	2	<25	1.04
COLL	Applies	1	3	<25	1.04
COLL	Applies	1	>3	<25	1.04
COLL		2	<2	<25	1.04
COLL	Applies	2	2	<25	1.04
COLL	Applies	2	3	<25	1.04
COLL	Applies	2	>3	<25	1.04
COLL		3	<2	<25	1.04
COLL	Applies	3	2	<25	1.04
COLL	Applies	3	3	<25	1.04
COLL	Applies	3	>3	<25	1.04
COLL		>3	<2	<25	1.04
COLL	Applies	>3	2	<25	1.04
COLL	Applies	>3	3	<25	1.04
COLL	Applies	>3	>3	<25	1.04
COMP		1	<2	>24	0.97
COMP	Applies	1	2	>24	1.02
COMP	Applies	1	3	>24	1.02
COMP	Applies	1	>3	>24	1.02
COMP		2	<2	>24	0.95
COMP	Applies	2	2	>24	0.97
COMP	Applies	2	3	>24	1.02
COMP	Applies	2	>3	>24	1.02
COMP		3	<2	>24	0.95
COMP	Applies	3	2	>24	0.95
COMP	Applies	3	3	>24	0.97
COMP	Applies	3	>3	>24	1.02
COMP		>3	<2	>24	0.95
COMP	Applies	>3	2	>24	0.95

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Coverage	Multi-Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	Household Composition Factor
COMP	Applies	>3	3	>24	0.95
COMP	Applies	>3	>3	>24	0.97
COMP		1	<2	<25	1.00
COMP	Applies	1	2	<25	1.05
COMP	Applies	1	3	<25	1.10
COMP	Applies	1	>3	<25	1.10
COMP		2	<2	<25	0.98
COMP	Applies	2	2	<25	1.00
COMP	Applies	2	3	<25	1.05
COMP	Applies	2	>3	<25	1.10
COMP		3	<2	<25	0.95
COMP	Applies	3	2	<25	0.98
COMP	Applies	3	3	<25	1.00
COMP	Applies	3	>3	<25	1.05
COMP		>3	<2	<25	0.95
COMP	Applies	>3	2	<25	0.95
COMP	Applies	>3	3	<25	0.98
COMP	Applies	>3	>3	<25	1.00
MDCL		1	<2	>24	0.99
MDCL	Applies	1	2	>24	0.91
MDCL	Applies	1	3	>24	0.84
MDCL	Applies	1	>3	>24	0.84
MDCL		2	<2	>24	1.09
MDCL	Applies	2	2	>24	0.99
MDCL	Applies	2	3	>24	0.91
MDCL	Applies	2	>3	>24	0.84
MDCL		3	<2	>24	1.19
MDCL	Applies	3	2	>24	1.09
MDCL	Applies	3	3	>24	1.09
MDCL	Applies	3	>3	>24	0.91
MDCL		>3	<2	>24	1.19
MDCL	Applies	>3	2	>24	1.14
MDCL	Applies	>3	3	>24	1.14
MDCL	Applies	>3	>3	>24	1.09
MDCL		1	<2	<25	1.05
MDCL	Applies	1	2	<25	0.96
MDCL	Applies	1	3	<25	0.90
MDCL	Applies	1	>3	<25	0.90
MDCL		2	<2	<25	1.12
MDCL	Applies	2	2	<25	1.05
MDCL	Applies	2	3	<25	0.96
MDCL	Applies	2	>3	<25	0.90
MDCL		3	<2	<25	1.20
MDCL	Applies	3	2	<25	1.12
MDCL	Applies	3	3	<25	1.10
MDCL	Applies	3	>3	<25	0.96

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Coverage	Multi-Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	Household Composition Factor
MDCL		>3	<2	<25	1.20
MDCL	Applies	>3	2	<25	1.15
MDCL	Applies	>3	3	<25	1.15
MDCL	Applies	>3	>3	<25	1.12
BI, PD	Does Not Apply	1	2	>24	0.98
BI, PD	Does Not Apply	1	3	>24	0.98
BI, PD	Does Not Apply	1	>3	>24	0.98
BI, PD	Does Not Apply	2	2	>24	1.01
BI, PD	Does Not Apply	2	3	>24	1.01
BI, PD	Does Not Apply	2	>3	>24	1.01
BI, PD	Does Not Apply	3	2	>24	1.01
BI, PD	Does Not Apply	3	3	>24	1.01
BI, PD	Does Not Apply	3	>3	>24	1.01
BI, PD	Does Not Apply	>3	2	>24	1.01
BI, PD	Does Not Apply	>3	3	>24	1.01
BI, PD	Does Not Apply	>3	>3	>24	1.01
BI, PD	Does Not Apply	1	2	<25	1.02
BI, PD	Does Not Apply	1	3	<25	1.03
BI, PD	Does Not Apply	1	>3	<25	1.03
BI, PD	Does Not Apply	2	2	<25	1.07
BI, PD	Does Not Apply	2	3	<25	1.05
BI, PD	Does Not Apply	2	>3	<25	1.07
BI, PD	Does Not Apply	3	2	<25	1.04
BI, PD	Does Not Apply	3	3	<25	1.07
BI, PD	Does Not Apply	3	>3	<25	1.05
BI, PD	Does Not Apply	>3	2	<25	1.03
BI, PD	Does Not Apply	>3	3	<25	1.05
BI, PD	Does Not Apply	>3	>3	<25	1.07
COLL	Does Not Apply	1	2	>24	0.97
COLL	Does Not Apply	1	3	>24	0.97
COLL	Does Not Apply	1	>3	>24	0.97
COLL	Does Not Apply	2	2	>24	0.97
COLL	Does Not Apply	2	3	>24	0.97
COLL	Does Not Apply	2	>3	>24	0.97
COLL	Does Not Apply	3	2	>24	0.97
COLL	Does Not Apply	3	3	>24	0.97
COLL	Does Not Apply	3	>3	>24	0.97
COLL	Does Not Apply	>3	2	>24	0.97
COLL	Does Not Apply	>3	3	>24	0.97
COLL	Does Not Apply	>3	>3	>24	0.97
COLL	Does Not Apply	1	2	<25	1.04
COLL	Does Not Apply	1	3	<25	1.04
COLL	Does Not Apply	1	>3	<25	1.04
COLL	Does Not Apply	2	2	<25	1.04
COLL	Does Not Apply	2	3	<25	1.04
COLL	Does Not Apply	2	>3	<25	1.04

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Coverage	Multi-Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	Household Composition Factor
COLL	Does Not Apply	3	2	<25	1.04
COLL	Does Not Apply	3	3	<25	1.04
COLL	Does Not Apply	3	>3	<25	1.04
COLL	Does Not Apply	>3	2	<25	1.04
COLL	Does Not Apply	>3	3	<25	1.04
COLL	Does Not Apply	>3	>3	<25	1.04
COMP	Does Not Apply	1	2	>24	0.97
COMP	Does Not Apply	1	3	>24	0.97
COMP	Does Not Apply	1	>3	>24	0.97
COMP	Does Not Apply	2	2	>24	0.95
COMP	Does Not Apply	2	3	>24	0.95
COMP	Does Not Apply	2	>3	>24	0.95
COMP	Does Not Apply	3	2	>24	0.95
COMP	Does Not Apply	3	3	>24	0.95
COMP	Does Not Apply	3	>3	>24	0.95
COMP	Does Not Apply	>3	2	>24	0.95
COMP	Does Not Apply	>3	3	>24	0.95
COMP	Does Not Apply	>3	>3	>24	0.95
COMP	Does Not Apply	1	2	<25	1.00
COMP	Does Not Apply	1	3	<25	1.05
COMP	Does Not Apply	1	>3	<25	1.05
COMP	Does Not Apply	2	2	<25	0.98
COMP	Does Not Apply	2	3	<25	0.98
COMP	Does Not Apply	2	>3	<25	1.02
COMP	Does Not Apply	3	2	<25	0.98
COMP	Does Not Apply	3	3	<25	0.98
COMP	Does Not Apply	3	>3	<25	0.98
COMP	Does Not Apply	>3	2	<25	0.95
COMP	Does Not Apply	>3	3	<25	0.98
COMP	Does Not Apply	>3	>3	<25	0.98
MDCL	Does Not Apply	1	2	>24	0.99
MDCL	Does Not Apply	1	3	>24	0.99
MDCL	Does Not Apply	1	>3	>24	0.99
MDCL	Does Not Apply	2	2	>24	1.09
MDCL	Does Not Apply	2	3	>24	1.09
MDCL	Does Not Apply	2	>3	>24	1.09
MDCL	Does Not Apply	3	2	>24	1.19
MDCL	Does Not Apply	3	3	>24	1.19
MDCL	Does Not Apply	3	>3	>24	1.19
MDCL	Does Not Apply	>3	2	>24	1.19
MDCL	Does Not Apply	>3	3	>24	1.19
MDCL	Does Not Apply	>3	>3	>24	1.19
MDCL	Does Not Apply	1	2	<25	1.04
MDCL	Does Not Apply	1	3	<25	1.06
MDCL	Does Not Apply	1	>3	<25	1.06
MDCL	Does Not Apply	2	2	<25	1.16

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Coverage	Multi-Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	Household Composition Factor
MDCL	Does Not Apply	2	3	<25	1.15
MDCL	Does Not Apply	2	>3	<25	1.17
MDCL	Does Not Apply	3	2	<25	1.22
MDCL	Does Not Apply	3	3	<25	1.20
MDCL	Does Not Apply	3	>3	<25	1.26
MDCL	Does Not Apply	>3	2	<25	1.20
MDCL	Does Not Apply	>3	3	<25	1.20
MDCL	Does Not Apply	>3	>3	<25	1.22

NS03TM20: PLCY Advance Quote Discount Factor
Effective Date: SEP-15-2006

Pricing-OSU-Eff-Date	Prior Carrier Company Code	Shopping Days	Advance Quote Discount Factor
<20060915			1.000
	Nationwide Prior Carriers incl Titan		1.000
	156(Amco Insurance Company), 157(Colonial County Mutual Company)		1.000
	Not(156(Amco Insurance Company), 157(Colonial County Mutual Company), Nationwide Prior Carriers incl Titan)	0-7	1.000
	Not(156(Amco Insurance Company), 157(Colonial County Mutual Company), Nationwide Prior Carriers incl Titan)	>899	1.000
	Not(156(Amco Insurance Company), 157(Colonial County Mutual Company), Nationwide Prior Carriers incl Titan)	8	0.950
	Not(156(Amco Insurance Company), 157(Colonial County Mutual Company), Nationwide Prior Carriers incl Titan)	>8	0.950

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