Filing at a Glance

Company: Direct National Insurance Company

Product Name: Private Passenger Auto	SERFF Tr Num: DRCT-127059260	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: DG-AR-DNIC-007	State Status: Fees verified and received
Filing Type: Rate/Rule		Reviewer(s): Alexa Grissom, Nancy Horton
	Author: Nate Succop	Disposition Date: 04/26/2011
	Date Submitted: 03/07/2011	Disposition Status: Filed
Effective Date Requested (New): 04/06/2011		Effective Date (New): 04/20/2011
Effective Date Requested (Renewal): 05/21/2011		Effective Date (Renewal):
State Filing Description:		

General Information

Project Name: April 2011 Rate Revision	Status of Filing in Domicile:
Project Number: DG-AR-DNIC-007	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 04/26/2011	
State Status Changed: 03/15/2011	Deemer Date:
Created By: Nate Succop	Submitted By: Nate Succop
Corresponding Filing Tracking Number:	

Filing Description:

Direct National Insurance Company is revising base rates for their Private Passenger Automobile program with proposed effective dates of April 6, 2011 for new business and May 21, 2011 for renewal business. These changes will result in a +7.4 % overall impact. The proposed base rate changes will be applied to Bodily Injury, Property Damage, Personal Injury Protection, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Accidental Death and Dismemberment, Comprehensive, Collision, Rental, and Towing.

In addition to the base rates, the following changes are being made.

1. Implementation of new rating variables
1.1. Household Structure

1.2. Driver/Vehicle Matrix
1.3. Channel Factor
2. Introduction of new discounts
2.1. Prior Insurance
2.2. Liability Only
3. Redefinition of Business Tiers
4. Adjusting Territory Factors
5. Increasing installment fee to $9.
6. Implementing cancellation fee for non-payment of $15.
7. Decreasing the rate cap to 10%.

Revised rate pages and underwriting guidelines are attached. A redlined version of the underwriting guidelines is attached outlining all changes.

Company and Contact

Filing Contact Information

Nate Succop, Nathan.Succop@directgeneral.com
1281 Murfreesboro Pike 615-399-4700 [Phone] 3680 [Ext]
Nashville, TN 37217

Filing Company Information

Direct National Insurance Company	CoCode: 23736	State of Domicile: Arkansas
1281 Murfreesboro Road	Group Code: 1213	Company Type:
Nashville, TN 37217	Group Name:	State ID Number:
(615) 399-5375 ext. [Phone]	FEIN Number: 43-0622945	

Filing Fees

Fee Required?	Yes
Fee Amount:	$100.00
Retaliatory?	No
Fee Explanation:	DNIC Rate Filing - $100
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Direct National Insurance Company	$100.00	03/07/2011	45324561

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	04/26/2011	04/26/2011

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	**Created By**	**Created On**	**Date Submitted**	**Responded By**	**Created On**	**Date Submitted**
Pending Industry Response	Alexa Grissom	04/04/2011	04/04/2011	Nate Succop	04/05/2011	04/06/2011
Pending Industry Response	Alexa Grissom	03/17/2011	03/21/2011	Nate Succop	03/21/2011	03/23/2011

Disposition

Disposition Date: 04/26/2011
Effective Date (New): 04/20/2011
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):**
Direct National Insurance Company	7.700%	7.100%	$690,885	12,216	$9,670,593	10.000%	-24.700%

SERFF Tracking Number:	*DRCT-127059260*	*State:*	*Arkansas*
Filing Company:	*Direct National Insurance Company*	*State Tracking Number:*	*EFT $100*
Company Tracking Number:	*DG-AR-DNIC-007*		
TOI:	*19.0 Personal Auto*	*Sub-TOI:*	*19.0001 Private Passenger Auto (PPA)*
Product Name:	*Private Passenger Auto*		
Project Name/Number:	*April 2011 Rate Revision/DG-AR-DNIC-007*		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document *(revised)*	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document *(revised)*	NAIC loss cost data entry document	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	Actuarial Support	Filed	Yes
Supporting Document	Justification of Changes	Filed	Yes
Supporting Document	Response to Objection - March 21, 2011	Filed	Yes
Rate	Filing Memorandum	Filed	Yes
Rate *(revised)*	DNIC Rates	Filed	Yes
Rate	DNIC Rates	Filed	Yes
Rate *(revised)*	DNIC Rules	Filed	Yes
Rate	DNIC Rules	Filed	Yes
Rate	DNIC Rules	Filed	Yes
Rate *(revised)*	Rule Changes Memo	Filed	Yes
Rate	Rule Changes Memo	Filed	Yes

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	04/04/2011
Submitted Date	04/04/2011
Respond By Date	

Dear Nate Succop,

This will acknowledge receipt of the captioned filing. You may use April 12, 2011 as an effective date. Please submit an amended APCS to reflect the new date.

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

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/05/2011
Submitted Date	04/06/2011

Dear Alexa Grissom,

Comments:
Thank you for your prompt response and receipt of our filing.

Response 1

Comments: As we are only able to make revisions effective on certain dates, we will schedule this revision to become effective for new business on the first available date after April 12. In this case, that date is April 20, 2011. Please note as well that the effective date for renewal business will now be June 4, 2011.

Please find attached an updated APCS spreadsheet and PDF file as well as an updated copy of the underwriting guidelines which reflect the updated effective date.

Changed Items:

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

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
DNIC Rules	Updated NB Effective Date	Replacement	
Previous Version			
DNIC Rules	*Rule 21 - NEW*	*Replacement*	
DNIC Rules		*New*	

Thank you for your time and efforts and please do not hesitate to contact me with further questions.

Sincerely,
Nate Succop

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	03/17/2011
Submitted Date	03/21/2011
Respond By Date	

Dear Nate Succop,

This will acknowledge receipt of the captioned filing. Please define aggreator distribution channels. Why is the Shreveport territory adjustment included in the filing as it is in Louisiana not Arkansas.

The filing has been reviewed with the Commissioner and he will not allow the requested increase but would agree to a 5 percent overall increase.

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

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

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	03/21/2011
Submitted Date	03/23/2011

Dear Alexa Grissom,

Comments:
Thank you for your response to our filing.

Response 1

Comments: Please find attached our answers to the state's objections in the 'Response to Objection' section of the 'Supporting Documentation' tab.

Also, in all of my documentation, I currently have April 6, 2011 filed as the New Business effective date. As that date falls less than 20 days from today, if we have not received explicit approval by April 1st, we will change the date to the next available effective date in our roll out schedule. If that is the case, I can easily update the APCS files to reflect this change.

Changed Items:

Supporting Document Schedule Item Changes
Satisfied -Name: NAIC loss cost data entry document
Comment: Please find updated impact by coverage in this document.
Satisfied -Name: Response to Objection - March 21, 2011
Comment: Please find our response to the objections dated March 21, 2011 in this section.

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
DNIC Rates	Page 99 - Replaced Answer Financial and Car Insurance.com with 'Web - Aggregator'	Replacement	

Previous Version

DNIC Rates		*New*
DNIC Rules	*Rule 21 - NEW*	*Replacement*
Previous Version		
DNIC Rules		*New*
Rule Changes Memo	Rule 21 - NEW	Replacement
Previous Version		
Rule Changes Memo		*New*

Thank you again for your time and consideration.

Regards,
Nathan Succop
Direct General
Product Manager
615-365-3680

Sincerely,
Nate Succop

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	2.400%
Effective Date of Last Rate Revision:	09/02/2011
Filing Method of Last Filing:	SERFF

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):
Direct National Insurance Company	N/A	7.700%	7.100%	$690,885	12,216	$9,670,593	10.000%	-24.700%

Rate/Rule Schedule

Schedule Item Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Number:	Attachments
Filed 04/26/2011	Filing Memorandum		New		201102-AR-DNIC-PPA-Filing Memorandum.pdf
Filed 04/26/2011	DNIC Rates	Page 99 - Replaced Answer Financial and Car Insurance.com with 'Web - Aggregator'	Replacement		201102-AR-DNIC-PPA-Rates-1.pdf 201102-AR-DNIC-PPA-Rates-2 - upd 20110323.pdf
Filed 04/26/2011	DNIC Rules	Updated NB Effective Date	Replacement		201102-AR-DNIC-PPA-Rules upd 20110405.pdf
Filed 04/26/2011	Rule Changes Memo	Rule 21 - NEW	Replacement		201102-AR-DNIC-PPA-Rule Changes - upd 20110323.pdf

State of Arkansas
Private Passenger Automobile
Direct National Insurance Company (DNIC)
Filing Memorandum

Direct National Insurance Company is revising base rates for their Private Passenger Automobile program with proposed effective dates of April 6, 2011 for new business and May 21, 2011 for renewal business. These changes will result in a +7.4 % overall impact. The proposed base rate changes will be applied to Bodily Injury, Property Damage, Personal Injury Protection, Uninsured Motorist Bodily Injury, Uninsured Motorist Property Damage, Underinsured Motorist Bodily Injury, Accidental Death and Dismemberment, Comprehensive, Collision, Rental, and Towing.

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Revised rate pages and underwriting guidelines are attached. A redlined version of the underwriting guidelines is attached outlining all changes.

Direct National Insurance Company

State of Arkansas

Private Passenger Auto

Rate Pages

New Business Effective: 04/06/2011

Renewal Business Effective: 05/21/2011

Direct National Insurance Company

State of Arkansas

Rate Revision

New Business Effective Date: 04/06/2011

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Rate Order- April 4, 2011

New Rate Order - April 2011 Revision

Abbreviations	BI	PD	PIP	MP	UM/UIM	CMP	COL	TVW	RVT	AD
BR	X	X	X	X	X	X	X	X	X	X
CP	X	X	X	X	X	X	X			
IL	X	X	X	X	X					
DF						X	X			
SF	X	X	X	X		X	X			
VU	X	X	X	X	X	X	X			
TF	X	X	X	X	X	X	X	X	X	X
VA	X	X				X	X			
BT	X	X			X	X	X			
CR	X	X	X	X	X	X	X	X	X	X
HS	X	X	X	X	X	X	X			
DV	X	X	X	X	X	X	X			
CF	X	X	X	X	X	X	X	X	X	X
DISCOUNTS	X	X	X	X	X	X	X	X	X	X

DISCOUNTS = Minimum of

1-MX	X	X	X	X	X	X	X			
OR										
1-SD	X	X	X	X		X	X			
1-SR	X	X				X	X			
1-MC	X	X	X	X		X	X			
1-CG	X	X	X			X	X			
1-MU	X	X	X			X	X			
1-WB	X	X				X	X			
1-LO	X	X								
1-PI	X	X	X	X	X	X	X			

BR	Base Rate	MC	Multicar Discount
BT	Business Tier Factor	MU	Multi Product Discount
CF	Channel Factor	MX	Maximum Discount
CG	College Graduate Discount	PI	Prior Insurance Discount
CP	Class Point Factor	SD	Safe Driver Discount
CR	Cap Factor	SF	Symbol Factor
DF	Deductible Factor	SR	Senior Driver Discount
DV	Driver Vehicle Factor	TF	Term Factor
HS	Household Structure Factor	VA	Vehicle Age Factor
IL	Increased Limit Factor	VU	Vehicle Use Factor
LO	Liability Only Discount	WB	Welcome Back Discount

Base Rates

System Territory	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
101	99	109	113	40	49	24	26	55	180
102	99	109	80	26	36	16	24	75	179
103	99	109	80	26	36	16	24	75	162
104	99	109	80	26	36	16	24	75	180
105	99	109	78	25	34	14	23	79	162
106	99	109	80	26	32	17	26	55	162
107	99	109	80	26	32	17	26	55	181
108	99	109	80	26	32	17	26	55	180
109	99	142	113	40	49	24	26	55	180
110	99	142	80	26	32	17	26	55	180
111	119	142	113	40	49	24	26	55	180
112	119	142	90	31	39	18	26	39	180
113	119	142	90	31	39	18	26	39	171
114	96	109	76	28	30	14	29	59	181
115	96	109	76	28	30	14	29	59	185
116	96	109	76	28	30	14	29	59	175
117	96	109	82	28	36	18	29	59	185
118	96	109	88	26	31	16	29	45	185
119	96	109	88	26	31	16	29	45	175
120	96	128	76	28	30	14	29	59	185
121	96	121	88	26	31	16	29	45	175
122	104	111	76	28	30	14	29	59	175
123	104	111	76	28	30	14	29	59	138
124	104	111	99	27	36	17	22	36	138
125	104	109	88	26	31	16	29	45	175
126	104	113	88	26	31	16	29	45	175
127	94	102	75	25	30	14	23	26	144
128	104	113	99	27	36	17	22	36	164
129	104	121	88	26	31	16	29	45	175
130	104	121	99	27	36	17	22	36	138
131	104	121	99	27	36	17	22	36	164
132	110	109	82	28	36	18	29	59	185
133	110	106	84	29	34	18	30	64	171
134	110	106	84	29	34	18	30	64	193
135	110	106	82	28	36	18	29	59	171
136	110	128	82	28	36	18	29	59	185
137	110	128	82	28	36	18	29	59	171
138	110	128	82	28	36	18	29	59	193
139	110	128	82	28	36	18	29	59	188
140	110	128	89	29	36	19	23	56	188
141	110	128	88	28	35	19	28	62	188
142	110	128	88	26	31	16	29	45	179
143	110	113	84	29	34	18	30	64	193
144	110	113	82	28	36	18	29	59	193
145	110	113	88	28	36	19	23	47	157
146	110	113	88	28	35	19	28	62	193
147	110	113	88	28	35	19	28	62	188
148	117	124	110	41	49	22	28	61	164
149	117	124	113	40	49	24	26	55	164
150	117	105	80	26	36	16	24	75	164

Base Rates

System Territory	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
151	117	105	80	26	36	16	24	75	179
152	117	106	110	41	49	22	28	61	164
153	117	106	110	41	49	22	28	61	179
154	117	106	110	41	49	22	28	61	171
155	117	106	82	28	38	19	28	43	171
156	117	106	91	29	37	18	29	76	179
157	117	106	91	29	37	18	29	76	171
158	117	106	80	25	34	18	28	30	171
159	117	128	110	41	49	22	28	61	171
160	117	128	82	28	38	19	28	43	171
161	117	128	82	28	38	19	28	43	159
162	117	128	82	28	36	18	29	59	185
163	117	128	82	28	36	18	29	59	171
164	118	113	84	29	34	18	30	64	193
165	118	113	84	29	34	18	30	64	157
166	118	113	82	28	36	18	29	59	193
167	118	113	88	28	35	19	28	62	193
168	118	120	88	28	36	19	23	47	157
169	118	120	88	28	35	19	28	62	193
170	110	124	113	40	49	24	26	55	164
171	110	105	80	26	36	16	24	75	164
172	110	105	80	26	36	16	24	75	179
173	110	105	78	25	34	14	23	79	179
174	110	109	80	26	36	16	24	75	179
175	110	142	113	40	49	24	26	55	164
176	158	106	84	29	34	18	30	64	193
177	158	106	84	29	34	18	30	64	199
178	158	106	82	28	36	18	29	59	171
179	158	106	82	28	36	18	29	59	199
180	158	106	91	29	37	18	29	76	171
181	158	106	91	29	37	18	29	76	199
182	158	106	89	29	36	19	23	56	199
183	158	149	82	28	36	18	29	59	199
184	158	149	91	29	37	18	29	76	171
185	158	149	91	29	37	18	29	76	199
186	158	149	89	29	36	19	23	56	157
187	158	149	89	29	36	19	23	56	199
188	108	120	80	26	32	17	26	60	162
189	108	122	80	26	32	17	26	60	181
190	108	122	86	28	32	17	29	60	181
191	96	111	76	28	30	14	29	59	181
192	96	142	113	40	49	24	26	55	180
193	96	142	80	26	32	17	26	55	181
194	96	142	76	28	30	14	23	59	181
195	103	90	86	28	32	17	31	46	179
196	93	124	75	25	30	14	23	26	137
197	93	108	75	25	30	14	23	26	161
198	93	108	75	25	30	14	23	26	137
199	93	108	75	25	30	14	23	26	144
200	93	102	75	25	30	14	23	26	161

Base Rates

System Territory	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
201	93	102	75	25	30	14	23	26	144
202	93	102	75	25	30	14	23	26	147
203	84	109	82	28	36	18	29	59	179
204	84	109	88	26	31	16	29	45	185
205	84	128	82	28	36	18	29	59	185
206	84	90	84	29	34	18	30	64	188
207	84	90	84	29	34	18	30	64	179
208	84	90	82	28	36	18	29	59	179
209	84	90	88	28	35	19	28	62	188
210	84	90	86	28	32	17	31	46	188
211	84	90	86	28	32	17	31	46	179
212	84	90	88	26	31	16	29	45	175
213	121	120	80	26	36	16	24	83	162
214	107	109	80	26	32	17	26	55	162
215	121	120	80	26	32	17	26	60	181
216	121	120	76	28	32	14	23	49	162
217	128	149	88	28	36	19	23	47	157
218	128	120	84	29	34	18	30	64	193
219	128	120	84	29	34	18	30	64	199
220	128	120	89	29	36	19	23	56	157
221	128	120	88	28	36	19	23	47	157
222	128	120	88	28	36	19	23	47	165
223	128	120	88	28	35	19	28	62	157
224	182	142	109	38	45	22	28	49	171
225	182	106	82	28	38	19	28	43	171
226	182	106	82	28	38	19	28	43	171
227	204	153	109	38	45	22	28	49	182
228	204	162	109	38	45	22	28	49	182
229	182	150	109	38	45	22	28	49	164
230	182	150	109	38	45	22	28	49	163
231	204	163	90	31	39	18	26	39	182
232	141	124	110	41	49	22	28	61	164
233	141	124	113	40	49	24	26	55	164
234	141	142	113	40	49	24	26	55	180
235	141	142	90	31	39	18	26	39	180
236	141	142	90	31	39	18	26	39	171
237	141	142	109	38	45	22	28	49	180
238	145	142	90	31	39	18	26	39	171
239	162	163	90	31	39	18	26	39	172
240	145	151	80	25	34	18	28	30	163
241	99	124	75	25	30	14	23	26	137
242	99	108	75	25	30	14	23	26	137
243	94	124	75	25	30	14	23	26	144
244	94	108	75	25	30	14	23	26	137
245	94	108	75	25	30	14	23	26	144
246	111	111	76	28	30	14	23	59	175
247	111	111	99	27	36	17	22	36	138
248	111	137	99	27	36	17	22	36	138
249	111	121	99	27	36	17	22	36	138
250	131	142	90	31	39	18	26	39	171

Base Rates

System Territory	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
251	131	142	80	25	34	18	28	30	171
252	131	142	80	25	34	18	28	30	153
253	131	128	77	28	34	16	28	53	185
254	131	128	77	28	34	16	28	53	153
255	131	128	77	28	34	16	28	53	164
256	131	142	90	31	39	18	26	39	153
257	131	142	80	25	34	18	28	30	171
258	147	153	80	25	34	18	28	30	162
259	131	142	80	25	34	18	28	30	163
260	131	151	90	31	39	18	26	39	163
261	129	142	77	28	34	16	28	53	164
262	129	128	82	28	38	19	28	43	159
263	129	128	82	28	36	18	29	59	185
264	129	128	77	28	34	16	28	53	164
265	128	142	82	28	38	19	28	43	164
266	128	142	109	38	45	22	28	49	159
267	128	106	82	28	38	19	28	43	159
268	143	153	109	38	45	22	28	49	162
298	251	231	36	27	32	17	31	79	199
400	119	142	113	40	49	24	26	55	180
401	117	106	91	29	37	18	29	76	171
402	158	106	82	28	36	18	29	59	199
403	158	149	89	29	36	19	23	56	157
404	158	149	89	29	36	19	23	56	199
405	182	150	109	38	45	22	28	49	171
406	141	142	90	31	39	18	26	39	171
407	131	142	80	25	34	18	28	30	153
408	131	142	90	31	39	18	26	39	153
409	131	142	80	25	34	18	28	30	153

	ADD	RVT	TVW
All Terr	10	25	12

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
1	00	1.00	1.00	0.76	0.76	0.76	0.76	0.85	1.50	1.00
FM14	00	2.19	2.14	1.39	1.39	1.08	1.08	1.32	1.43	1.55
FM14	01	2.36	2.45	1.39	1.39	1.08	1.08	1.32	1.66	1.82
FM14	02	2.55	2.57	1.51	1.51	1.08	1.08	1.32	1.76	2.21
FM14	03	2.82	2.70	1.58	1.58	1.08	1.08	1.32	1.89	2.29
FM14	04	2.95	2.80	1.59	1.59	1.08	1.08	1.32	1.99	2.37
FM14	05	3.11	3.41	1.66	1.66	1.08	1.08	1.32	2.09	2.67
FM14	06	3.30	3.50	1.73	1.73	1.08	1.08	1.32	2.28	2.97
FM14	07	3.43	3.93	1.77	1.77	1.08	1.08	1.32	2.34	3.21
FM14	08	3.76	4.21	1.90	1.90	1.08	1.08	1.32	2.39	3.70
FM14	09	4.03	4.43	2.03	2.03	1.08	1.08	1.32	2.44	3.78
FM14	10	4.13	4.64	2.12	2.12	1.08	1.08	1.32	2.55	4.01
FM14	11	4.23	4.79	2.22	2.22	1.08	1.08	1.32	2.67	4.14
FM14	12	4.33	4.93	2.32	2.32	1.08	1.08	1.32	2.80	4.28
FM15	00	2.19	2.14	1.39	1.39	1.08	1.08	1.32	1.43	1.55
FM15	01	2.36	2.45	1.39	1.39	1.08	1.08	1.32	1.66	1.82
FM15	02	2.55	2.57	1.51	1.51	1.08	1.08	1.32	1.76	2.21
FM15	03	2.82	2.70	1.58	1.58	1.08	1.08	1.32	1.89	2.29
FM15	04	2.95	2.80	1.59	1.59	1.08	1.08	1.32	1.99	2.37
FM15	05	3.11	3.41	1.66	1.66	1.08	1.08	1.32	2.09	2.67
FM15	06	3.30	3.50	1.73	1.73	1.08	1.08	1.32	2.28	2.97
FM15	07	3.43	3.93	1.77	1.77	1.08	1.08	1.32	2.34	3.21
FM15	08	3.76	4.21	1.90	1.90	1.08	1.08	1.32	2.39	3.70
FM15	09	4.03	4.43	2.03	2.03	1.08	1.08	1.32	2.44	3.78
FM15	10	4.13	4.64	2.12	2.12	1.08	1.08	1.32	2.55	4.01
FM15	11	4.23	4.79	2.22	2.22	1.08	1.08	1.32	2.67	4.14
FM15	12	4.33	4.93	2.32	2.32	1.08	1.08	1.32	2.80	4.28
FM16	00	2.19	2.14	1.39	1.39	1.08	1.08	1.32	1.43	1.55
FM16	01	2.36	2.45	1.39	1.39	1.08	1.08	1.32	1.66	1.82
FM16	02	2.55	2.57	1.51	1.51	1.08	1.08	1.32	1.76	2.21
FM16	03	2.82	2.70	1.58	1.58	1.08	1.08	1.32	1.89	2.29
FM16	04	2.95	2.80	1.59	1.59	1.08	1.08	1.32	1.99	2.37
FM16	05	3.11	3.41	1.66	1.66	1.08	1.08	1.32	2.09	2.67
FM16	06	3.30	3.50	1.73	1.73	1.08	1.08	1.32	2.28	2.97
FM16	07	3.43	3.93	1.77	1.77	1.08	1.08	1.32	2.34	3.21
FM16	08	3.76	4.21	1.90	1.90	1.08	1.08	1.32	2.39	3.70
FM16	09	4.03	4.43	2.03	2.03	1.08	1.08	1.32	2.44	3.78
FM16	10	4.13	4.64	2.12	2.12	1.08	1.08	1.32	2.55	4.01
FM16	11	4.23	4.79	2.22	2.22	1.08	1.08	1.32	2.67	4.14
FM16	12	4.33	4.93	2.32	2.32	1.08	1.08	1.32	2.80	4.28
FM17	00	2.19	2.14	1.39	1.39	1.08	1.08	1.32	1.43	1.55
FM17	01	2.36	2.45	1.39	1.39	1.08	1.08	1.32	1.66	1.82
FM17	02	2.55	2.57	1.51	1.51	1.08	1.08	1.32	1.76	2.21
FM17	03	2.82	2.70	1.58	1.58	1.08	1.08	1.32	1.89	2.29
FM17	04	2.95	2.80	1.59	1.59	1.08	1.08	1.32	1.99	2.37
FM17	05	3.11	3.41	1.66	1.66	1.08	1.08	1.32	2.09	2.67
FM17	06	3.30	3.50	1.73	1.73	1.08	1.08	1.32	2.28	2.97
FM17	07	3.43	3.93	1.77	1.77	1.08	1.08	1.32	2.34	3.21
FM17	08	3.76	4.21	1.90	1.90	1.08	1.08	1.32	2.39	3.70
FM17	09	4.03	4.43	2.03	2.03	1.08	1.08	1.32	2.44	3.78
FM17	10	4.13	4.64	2.12	2.12	1.08	1.08	1.32	2.55	4.01
FM17	11	4.23	4.79	2.22	2.22	1.08	1.08	1.32	2.67	4.14
FM17	12	4.33	4.93	2.32	2.32	1.08	1.08	1.32	2.80	4.28
FM18	00	2.19	2.14	1.39	1.39	1.08	1.08	1.32	1.43	1.55
FM18	01	2.36	2.45	1.39	1.39	1.08	1.08	1.32	1.66	1.82
FM18	02	2.55	2.57	1.51	1.51	1.08	1.08	1.32	1.76	2.21
FM18	03	2.82	2.70	1.58	1.58	1.08	1.08	1.32	1.89	2.29

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
FM18	04	2.95	2.80	1.59	1.59	1.08	1.08	1.32	1.99	2.37
FM18	05	3.11	3.41	1.66	1.66	1.08	1.08	1.32	2.09	2.67
FM18	06	3.30	3.50	1.73	1.73	1.08	1.08	1.32	2.28	2.97
FM18	07	3.43	3.93	1.77	1.77	1.08	1.08	1.32	2.34	3.21
FM18	08	3.76	4.21	1.90	1.90	1.08	1.08	1.32	2.39	3.70
FM18	09	4.03	4.43	2.03	2.03	1.08	1.08	1.32	2.44	3.78
FM18	10	4.13	4.64	2.12	2.12	1.08	1.08	1.32	2.55	4.01
FM18	11	4.23	4.79	2.22	2.22	1.08	1.08	1.32	2.67	4.14
FM18	12	4.33	4.93	2.32	2.32	1.08	1.08	1.32	2.80	4.28
FM19	00	1.59	1.44	1.19	1.19	1.06	1.06	1.29	1.33	1.45
FM19	01	1.76	1.73	1.19	1.19	1.06	1.06	1.29	1.43	1.75
FM19	02	1.95	1.86	1.31	1.31	1.06	1.06	1.29	1.53	2.14
FM19	03	2.22	1.99	1.38	1.38	1.06	1.06	1.29	1.66	2.22
FM19	04	2.35	2.10	1.39	1.39	1.06	1.06	1.29	1.78	2.26
FM19	05	2.51	2.69	1.46	1.46	1.06	1.06	1.29	1.86	2.60
FM19	06	2.70	2.79	1.53	1.53	1.06	1.06	1.29	2.05	2.90
FM19	07	2.83	3.21	1.57	1.57	1.06	1.06	1.29	2.11	3.14
FM19	08	3.16	3.49	1.70	1.70	1.06	1.06	1.29	2.16	3.63
FM19	09	3.43	3.72	1.83	1.83	1.06	1.06	1.29	2.21	3.71
FM19	10	3.53	3.93	1.92	1.92	1.06	1.06	1.29	2.31	3.94
FM19	11	3.63	4.07	2.02	2.02	1.06	1.06	1.29	2.44	4.07
FM19	12	3.73	4.21	2.12	2.12	1.06	1.06	1.29	2.57	4.21
FM20	00	1.59	1.36	1.14	1.14	1.05	1.05	1.27	1.33	1.45
FM20	01	1.76	1.65	1.14	1.14	1.05	1.05	1.27	1.43	1.75
FM20	02	1.95	1.78	1.26	1.26	1.05	1.05	1.27	1.53	2.14
FM20	03	2.22	1.91	1.33	1.33	1.05	1.05	1.27	1.66	2.22
FM20	04	2.35	2.02	1.34	1.34	1.05	1.05	1.27	1.78	2.26
FM20	05	2.51	2.61	1.41	1.41	1.05	1.05	1.27	1.86	2.60
FM20	06	2.70	2.71	1.47	1.47	1.05	1.05	1.27	2.05	2.90
FM20	07	2.83	3.13	1.52	1.52	1.05	1.05	1.27	2.11	3.14
FM20	08	3.16	3.41	1.65	1.65	1.05	1.05	1.27	2.16	3.63
FM20	09	3.43	3.64	1.78	1.78	1.05	1.05	1.27	2.21	3.71
FM20	10	3.53	3.85	1.87	1.87	1.05	1.05	1.27	2.31	3.94
FM20	11	3.63	3.99	1.97	1.97	1.05	1.05	1.27	2.44	4.07
FM20	12	3.73	4.13	2.07	2.07	1.05	1.05	1.27	2.57	4.21
FM21	00	1.46	1.29	0.87	0.87	1.05	1.05	1.25	1.18	1.39
FM21	01	1.65	1.58	0.87	0.87	1.05	1.05	1.25	1.29	1.69
FM21	02	1.86	1.71	0.99	0.99	1.05	1.05	1.25	1.39	2.08
FM21	03	2.16	1.84	1.06	1.06	1.05	1.05	1.25	1.51	2.16
FM21	04	2.30	1.95	1.07	1.07	1.05	1.05	1.25	1.64	2.20
FM21	05	2.48	2.54	1.14	1.14	1.05	1.05	1.25	1.72	2.54
FM21	06	2.68	2.64	1.20	1.20	1.05	1.05	1.25	1.91	2.84
FM21	07	2.83	3.06	1.24	1.24	1.05	1.05	1.25	1.97	3.08
FM21	08	3.19	3.35	1.37	1.37	1.05	1.05	1.25	2.02	3.56
FM21	09	3.49	3.57	1.51	1.51	1.05	1.05	1.25	2.07	3.65
FM21	10	3.88	3.78	1.60	1.60	1.05	1.05	1.25	2.17	3.88
FM21	11	3.71	3.92	1.70	1.70	1.05	1.05	1.25	2.30	4.01
FM21	12	3.82	4.06	1.80	1.80	1.05	1.05	1.25	2.42	4.15
FM22	00	1.46	1.23	0.90	0.90	1.04	1.04	1.24	1.18	1.39
FM22	01	1.65	1.52	0.90	0.90	1.04	1.04	1.24	1.29	1.69
FM22	02	1.86	1.65	1.02	1.02	1.04	1.04	1.24	1.39	2.08
FM22	03	2.16	1.78	1.09	1.09	1.04	1.04	1.24	1.51	2.16
FM22	04	2.30	1.89	1.10	1.10	1.04	1.04	1.24	1.64	2.20
FM22	05	2.48	2.48	1.17	1.17	1.04	1.04	1.24	1.72	2.54
FM22	06	2.68	2.58	1.23	1.23	1.04	1.04	1.24	1.91	2.84
FM22	07	2.83	3.00	1.27	1.27	1.04	1.04	1.24	1.97	3.08
FM22	08	3.19	3.28	1.40	1.40	1.04	1.04	1.24	2.02	3.56

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
FM22	09	3.49	3.51	1.54	1.54	1.04	1.04	1.24	2.07	3.65
FM22	10	3.60	3.72	1.63	1.63	1.04	1.04	1.24	2.17	3.88
FM22	11	3.71	3.86	1.73	1.73	1.04	1.04	1.24	2.30	4.01
FM22	12	3.82	4.00	1.83	1.83	1.04	1.04	1.24	2.42	4.15
FM23	00	1.31	1.17	0.93	0.93	1.03	1.03	1.22	1.18	1.28
FM23	01	1.49	1.47	0.93	0.93	1.03	1.03	1.22	1.28	1.57
FM23	02	1.69	1.60	1.05	1.05	1.03	1.03	1.22	1.38	1.97
FM23	03	1.99	1.72	1.12	1.12	1.03	1.03	1.22	1.51	2.05
FM23	04	2.13	1.84	1.13	1.13	1.03	1.03	1.22	1.63	2.09
FM23	05	2.31	2.43	1.20	1.20	1.03	1.03	1.22	1.71	2.43
FM23	06	2.52	2.53	1.26	1.26	1.03	1.03	1.22	1.90	2.72
FM23	07	2.66	2.95	1.30	1.30	1.03	1.03	1.22	1.96	2.97
FM23	08	3.03	3.23	1.43	1.43	1.03	1.03	1.22	2.01	3.45
FM23	09	3.32	3.46	1.57	1.57	1.03	1.03	1.22	2.06	3.53
FM23	10	3.60	3.67	1.66	1.66	1.03	1.03	1.22	2.16	3.76
FM23	11	3.54	3.81	1.76	1.76	1.03	1.03	1.22	2.29	3.90
FM23	12	3.65	3.95	1.86	1.86	1.03	1.03	1.22	2.42	4.03
FM24	00	1.31	1.13	1.04	1.04	1.02	1.02	1.21	1.18	1.28
FM24	01	1.49	1.42	1.04	1.04	1.02	1.02	1.21	1.28	1.57
FM24	02	1.69	1.55	1.16	1.16	1.02	1.02	1.21	1.38	1.97
FM24	03	1.99	1.68	1.23	1.23	1.02	1.02	1.21	1.51	2.05
FM24	04	2.13	1.79	1.24	1.24	1.02	1.02	1.21	1.63	2.09
FM24	05	2.31	2.38	1.31	1.31	1.02	1.02	1.21	1.71	2.43
FM24	06	2.52	2.48	1.37	1.37	1.02	1.02	1.21	1.90	2.72
FM24	07	2.66	2.90	1.41	1.41	1.02	1.02	1.21	1.96	2.97
FM24	08	3.03	3.18	1.55	1.55	1.02	1.02	1.21	2.01	3.45
FM24	09	3.32	3.41	1.68	1.68	1.02	1.02	1.21	2.06	3.53
FM24	10	3.43	3.62	1.77	1.77	1.02	1.02	1.21	2.16	3.76
FM24	11	3.54	3.76	1.87	1.87	1.02	1.02	1.21	2.29	3.90
FM24	12	3.65	3.90	1.97	1.97	1.02	1.02	1.21	2.42	4.03
FM25	00	1.16	0.97	0.89	0.89	1.01	1.01	1.16	1.11	1.21
FM25	01	1.34	1.27	0.89	0.89	1.01	1.01	1.16	1.21	1.51
FM25	02	1.55	1.40	1.01	1.01	1.01	1.01	1.16	1.32	1.90
FM25	03	1.85	1.52	1.08	1.08	1.01	1.01	1.16	1.44	1.98
FM25	04	1.99	1.64	1.09	1.09	1.01	1.01	1.16	1.57	2.02
FM25	05	2.17	2.23	1.16	1.16	1.01	1.01	1.16	1.65	2.36
FM25	06	2.38	2.33	1.22	1.22	1.01	1.01	1.16	1.83	2.66
FM25	07	2.52	2.75	1.26	1.26	1.01	1.01	1.16	1.90	2.90
FM25	08	2.88	3.03	1.39	1.39	1.01	1.01	1.16	1.95	3.39
FM25	09	3.18	3.26	1.53	1.53	1.01	1.01	1.16	2.00	3.47
FM25	10	3.43	3.47	1.62	1.62	1.01	1.01	1.16	2.10	3.70
FM25	11	3.40	3.61	1.72	1.72	1.01	1.01	1.16	2.23	3.83
FM25	12	3.51	3.75	1.82	1.82	1.01	1.01	1.16	2.35	3.97
FM26	00	1.16	0.97	0.89	0.89	1.01	1.01	1.16	1.11	1.21
FM26	01	1.34	1.27	0.89	0.89	1.01	1.01	1.16	1.21	1.51
FM26	02	1.55	1.40	1.01	1.01	1.01	1.01	1.16	1.32	1.90
FM26	03	1.85	1.52	1.08	1.08	1.01	1.01	1.16	1.44	1.98
FM26	04	1.99	1.64	1.09	1.09	1.01	1.01	1.16	1.57	2.02
FM26	05	2.17	2.23	1.16	1.16	1.01	1.01	1.16	1.65	2.36
FM26	06	2.38	2.33	1.22	1.22	1.01	1.01	1.16	1.83	2.66
FM26	07	2.52	2.75	1.26	1.26	1.01	1.01	1.16	1.90	2.90
FM26	08	2.88	3.03	1.39	1.39	1.01	1.01	1.16	1.95	3.39
FM26	09	3.18	3.26	1.53	1.53	1.01	1.01	1.16	2.00	3.47
FM26	10	3.29	3.47	1.62	1.62	1.01	1.01	1.16	2.10	3.70
FM26	11	3.40	3.61	1.72	1.72	1.01	1.01	1.16	2.23	3.83
FM26	12	3.51	3.75	1.82	1.82	1.01	1.01	1.16	2.35	3.97
FM27	00	1.16	0.97	0.89	0.89	1.01	1.01	1.16	1.11	1.21

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
FM27	01	1.34	1.27	0.89	0.89	1.01	1.01	1.16	1.21	1.51
FM27	02	1.55	1.40	1.01	1.01	1.01	1.01	1.16	1.32	1.90
FM27	03	1.85	1.52	1.08	1.08	1.01	1.01	1.16	1.44	1.98
FM27	04	1.99	1.64	1.09	1.09	1.01	1.01	1.16	1.57	2.02
FM27	05	2.17	2.23	1.16	1.16	1.01	1.01	1.16	1.65	2.36
FM27	06	2.38	2.33	1.22	1.22	1.01	1.01	1.16	1.83	2.66
FM27	07	2.52	2.75	1.26	1.26	1.01	1.01	1.16	1.90	2.90
FM27	08	2.88	3.03	1.39	1.39	1.01	1.01	1.16	1.95	3.39
FM27	09	3.18	3.26	1.53	1.53	1.01	1.01	1.16	2.00	3.47
FM27	10	3.29	3.47	1.62	1.62	1.01	1.01	1.16	2.10	3.70
FM27	11	3.40	3.61	1.72	1.72	1.01	1.01	1.16	2.23	3.83
FM27	12	3.51	3.75	1.82	1.82	1.01	1.01	1.16	2.35	3.97
FM28	00	1.16	0.97	0.89	0.89	1.01	1.01	1.16	1.11	1.21
FM28	01	1.34	1.27	0.89	0.89	1.01	1.01	1.16	1.21	1.51
FM28	02	1.55	1.40	1.01	1.01	1.01	1.01	1.16	1.32	1.90
FM28	03	1.85	1.52	1.08	1.08	1.01	1.01	1.16	1.44	1.98
FM28	04	1.99	1.64	1.09	1.09	1.01	1.01	1.16	1.57	2.02
FM28	05	2.17	2.23	1.16	1.16	1.01	1.01	1.16	1.65	2.36
FM28	06	2.38	2.33	1.22	1.22	1.01	1.01	1.16	1.83	2.66
FM28	07	2.52	2.75	1.26	1.26	1.01	1.01	1.16	1.90	2.90
FM28	08	2.88	3.03	1.39	1.39	1.01	1.01	1.16	1.95	3.39
FM28	09	3.18	3.26	1.53	1.53	1.01	1.01	1.16	2.00	3.47
FM28	10	3.29	3.47	1.62	1.62	1.01	1.01	1.16	2.10	3.70
FM28	11	3.40	3.61	1.72	1.72	1.01	1.01	1.16	2.23	3.83
FM28	12	3.51	3.75	1.82	1.82	1.01	1.01	1.16	2.35	3.97
FM29	00	1.16	0.97	0.89	0.89	1.01	1.01	1.16	1.11	1.21
FM29	01	1.34	1.27	0.89	0.89	1.01	1.01	1.16	1.21	1.51
FM29	02	1.55	1.40	1.01	1.01	1.01	1.01	1.16	1.32	1.90
FM29	03	1.85	1.52	1.08	1.08	1.01	1.01	1.16	1.44	1.98
FM29	04	1.99	1.64	1.09	1.09	1.01	1.01	1.16	1.57	2.02
FM29	05	2.17	2.23	1.16	1.16	1.01	1.01	1.16	1.65	2.36
FM29	06	2.38	2.33	1.22	1.22	1.01	1.01	1.16	1.83	2.66
FM29	07	2.52	2.75	1.26	1.26	1.01	1.01	1.16	1.90	2.90
FM29	08	2.88	3.03	1.39	1.39	1.01	1.01	1.16	1.95	3.39
FM29	09	3.18	3.26	1.53	1.53	1.01	1.01	1.16	2.00	3.47
FM29	10	3.29	3.47	1.62	1.62	1.01	1.01	1.16	2.10	3.70
FM29	11	3.40	3.61	1.72	1.72	1.01	1.01	1.16	2.23	3.83
FM29	12	3.51	3.75	1.82	1.82	1.01	1.01	1.16	2.35	3.97
FM30	00	1.09	0.92	0.88	0.88	0.98	0.98	1.09	1.08	1.12
FM30	01	1.28	1.22	0.88	0.88	0.98	0.98	1.09	1.18	1.42
FM30	02	1.49	1.34	1.00	1.00	0.98	0.98	1.09	1.29	1.81
FM30	03	1.78	1.47	1.07	1.07	0.98	0.98	1.09	1.41	1.90
FM30	04	1.93	1.58	1.08	1.08	0.98	0.98	1.09	1.54	1.94
FM30	05	2.10	2.17	1.15	1.15	0.98	0.98	1.09	1.61	2.27
FM30	06	2.31	2.27	1.21	1.21	0.98	0.98	1.09	1.80	2.57
FM30	07	2.45	2.69	1.25	1.25	0.98	0.98	1.09	1.87	2.81
FM30	08	2.82	2.98	1.38	1.38	0.98	0.98	1.09	1.92	3.30
FM30	09	3.11	3.20	1.52	1.52	0.98	0.98	1.09	1.97	3.38
FM30	10	3.29	3.41	1.61	1.61	0.98	0.98	1.09	2.07	3.61
FM30	11	3.33	3.55	1.71	1.71	0.98	0.98	1.09	2.20	3.75
FM30	12	3.44	3.69	1.81	1.81	0.98	0.98	1.09	2.32	3.88
FM31	00	1.09	0.92	0.88	0.88	0.98	0.98	1.09	1.08	1.12
FM31	01	1.28	1.22	0.88	0.88	0.98	0.98	1.09	1.18	1.42
FM31	02	1.49	1.34	1.00	1.00	0.98	0.98	1.09	1.29	1.81
FM31	03	1.78	1.47	1.07	1.07	0.98	0.98	1.09	1.41	1.90
FM31	04	1.93	1.58	1.08	1.08	0.98	0.98	1.09	1.54	1.94
FM31	05	2.10	2.17	1.15	1.15	0.98	0.98	1.09	1.61	2.27

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
FM31	06	2.31	2.27	1.21	1.21	0.98	0.98	1.09	1.80	2.57
FM31	07	2.45	2.69	1.25	1.25	0.98	0.98	1.09	1.87	2.81
FM31	08	2.82	2.98	1.38	1.38	0.98	0.98	1.09	1.92	3.30
FM31	09	3.11	3.20	1.52	1.52	0.98	0.98	1.09	1.97	3.38
FM31	10	3.22	3.41	1.61	1.61	0.98	0.98	1.09	2.07	3.61
FM31	11	3.33	3.55	1.71	1.71	0.98	0.98	1.09	2.20	3.75
FM31	12	3.44	3.69	1.81	1.81	0.98	0.98	1.09	2.32	3.88
FM32	00	1.09	0.92	0.88	0.88	0.98	0.98	1.09	1.08	1.12
FM32	01	1.28	1.22	0.88	0.88	0.98	0.98	1.09	1.18	1.42
FM32	02	1.49	1.34	1.00	1.00	0.98	0.98	1.09	1.29	1.81
FM32	03	1.78	1.47	1.07	1.07	0.98	0.98	1.09	1.41	1.90
FM32	04	1.93	1.58	1.08	1.08	0.98	0.98	1.09	1.54	1.94
FM32	05	2.10	2.17	1.15	1.15	0.98	0.98	1.09	1.61	2.27
FM32	06	2.31	2.27	1.21	1.21	0.98	0.98	1.09	1.80	2.57
FM32	07	2.45	2.69	1.25	1.25	0.98	0.98	1.09	1.87	2.81
FM32	08	2.82	2.98	1.38	1.38	0.98	0.98	1.09	1.92	3.30
FM32	09	3.11	3.20	1.52	1.52	0.98	0.98	1.09	1.97	3.38
FM32	10	3.22	3.41	1.61	1.61	0.98	0.98	1.09	2.07	3.61
FM32	11	3.33	3.55	1.71	1.71	0.98	0.98	1.09	2.20	3.75
FM32	12	3.44	3.69	1.81	1.81	0.98	0.98	1.09	2.32	3.88
FM33	00	1.09	0.92	0.88	0.88	0.98	0.98	1.09	1.08	1.12
FM33	01	1.28	1.22	0.88	0.88	0.98	0.98	1.09	1.18	1.42
FM33	02	1.49	1.34	1.00	1.00	0.98	0.98	1.09	1.29	1.81
FM33	03	1.78	1.47	1.07	1.07	0.98	0.98	1.09	1.41	1.90
FM33	04	1.93	1.58	1.08	1.08	0.98	0.98	1.09	1.54	1.94
FM33	05	2.10	2.17	1.15	1.15	0.98	0.98	1.09	1.61	2.27
FM33	06	2.31	2.27	1.21	1.21	0.98	0.98	1.09	1.80	2.57
FM33	07	2.45	2.69	1.25	1.25	0.98	0.98	1.09	1.87	2.81
FM33	08	2.82	2.98	1.38	1.38	0.98	0.98	1.09	1.92	3.30
FM33	09	3.11	3.20	1.52	1.52	0.98	0.98	1.09	1.97	3.38
FM33	10	3.22	3.41	1.61	1.61	0.98	0.98	1.09	2.07	3.61
FM33	11	3.33	3.55	1.71	1.71	0.98	0.98	1.09	2.20	3.75
FM33	12	3.44	3.69	1.81	1.81	0.98	0.98	1.09	2.32	3.88
FM34	00	1.09	0.92	0.88	0.88	0.98	0.98	1.09	1.08	1.12
FM34	01	1.28	1.22	0.88	0.88	0.98	0.98	1.09	1.18	1.42
FM34	02	1.49	1.34	1.00	1.00	0.98	0.98	1.09	1.29	1.81
FM34	03	1.78	1.47	1.07	1.07	0.98	0.98	1.09	1.41	1.90
FM34	04	1.93	1.58	1.08	1.08	0.98	0.98	1.09	1.54	1.94
FM34	05	2.10	2.17	1.15	1.15	0.98	0.98	1.09	1.61	2.27
FM34	06	2.31	2.27	1.21	1.21	0.98	0.98	1.09	1.80	2.57
FM34	07	2.45	2.69	1.25	1.25	0.98	0.98	1.09	1.87	2.81
FM34	08	2.82	2.98	1.38	1.38	0.98	0.98	1.09	1.92	3.30
FM34	09	3.11	3.20	1.52	1.52	0.98	0.98	1.09	1.97	3.38
FM34	10	3.22	3.41	1.61	1.61	0.98	0.98	1.09	2.07	3.61
FM34	11	3.33	3.55	1.71	1.71	0.98	0.98	1.09	2.20	3.75
FM34	12	3.44	3.69	1.81	1.81	0.98	0.98	1.09	2.32	3.88
FM35	00	1.05	0.98	0.95	0.95	0.94	0.94	1.02	1.00	1.05
FM35	01	1.23	1.27	0.95	0.95	0.94	0.94	1.02	1.10	1.35
FM35	02	1.44	1.40	1.07	1.07	0.94	0.94	1.02	1.20	1.74
FM35	03	1.74	1.53	1.14	1.14	0.94	0.94	1.02	1.33	1.82
FM35	04	1.88	1.64	1.15	1.15	0.94	0.94	1.02	1.46	1.86
FM35	05	2.06	2.23	1.22	1.22	0.94	0.94	1.02	1.53	2.20
FM35	06	2.27	2.33	1.28	1.28	0.94	0.94	1.02	1.72	2.50
FM35	07	2.41	2.75	1.32	1.32	0.94	0.94	1.02	1.78	2.74
FM35	08	2.77	3.03	1.45	1.45	0.94	0.94	1.02	1.84	3.23
FM35	09	3.07	3.26	1.59	1.59	0.94	0.94	1.02	1.89	3.31
FM35	10	3.22	3.47	1.68	1.68	0.94	0.94	1.02	1.99	3.54

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
FM35	11	3.29	3.61	1.78	1.78	0.94	0.94	1.02	2.11	3.68
FM35	12	3.40	3.75	1.88	1.88	0.94	0.94	1.02	2.24	3.81
FM36	00	1.05	0.98	0.95	0.95	0.94	0.94	1.02	1.00	1.05
FM36	01	1.23	1.27	0.95	0.95	0.94	0.94	1.02	1.10	1.35
FM36	02	1.44	1.40	1.07	1.07	0.94	0.94	1.02	1.20	1.74
FM36	03	1.74	1.53	1.14	1.14	0.94	0.94	1.02	1.33	1.82
FM36	04	1.88	1.64	1.15	1.15	0.94	0.94	1.02	1.46	1.86
FM36	05	2.06	2.23	1.22	1.22	0.94	0.94	1.02	1.53	2.20
FM36	06	2.27	2.33	1.28	1.28	0.94	0.94	1.02	1.72	2.50
FM36	07	2.41	2.75	1.32	1.32	0.94	0.94	1.02	1.78	2.74
FM36	08	2.77	3.03	1.45	1.45	0.94	0.94	1.02	1.84	3.23
FM36	09	3.07	3.26	1.59	1.59	0.94	0.94	1.02	1.89	3.31
FM36	10	3.18	3.47	1.68	1.68	0.94	0.94	1.02	1.99	3.54
FM36	11	3.29	3.61	1.78	1.78	0.94	0.94	1.02	2.11	3.68
FM36	12	3.40	3.75	1.88	1.88	0.94	0.94	1.02	2.24	3.81
FM37	00	1.05	0.98	0.95	0.95	0.94	0.94	1.02	1.00	1.05
FM37	01	1.23	1.27	0.95	0.95	0.94	0.94	1.02	1.10	1.35
FM37	02	1.44	1.40	1.07	1.07	0.94	0.94	1.02	1.20	1.74
FM37	03	1.74	1.53	1.14	1.14	0.94	0.94	1.02	1.33	1.82
FM37	04	1.88	1.64	1.15	1.15	0.94	0.94	1.02	1.46	1.86
FM37	05	2.06	2.23	1.22	1.22	0.94	0.94	1.02	1.53	2.20
FM37	06	2.27	2.33	1.28	1.28	0.94	0.94	1.02	1.72	2.50
FM37	07	2.41	2.75	1.32	1.32	0.94	0.94	1.02	1.78	2.74
FM37	08	2.77	3.03	1.45	1.45	0.94	0.94	1.02	1.84	3.23
FM37	09	3.07	3.26	1.59	1.59	0.94	0.94	1.02	1.89	3.31
FM37	10	3.18	3.47	1.68	1.68	0.94	0.94	1.02	1.99	3.54
FM37	11	3.29	3.61	1.78	1.78	0.94	0.94	1.02	2.11	3.68
FM37	12	3.40	3.75	1.88	1.88	0.94	0.94	1.02	2.24	3.81
FM38	00	1.05	0.98	0.95	0.95	0.94	0.94	1.02	1.00	1.05
FM38	01	1.23	1.27	0.95	0.95	0.94	0.94	1.02	1.10	1.35
FM38	02	1.44	1.40	1.07	1.07	0.94	0.94	1.02	1.20	1.74
FM38	03	1.74	1.53	1.14	1.14	0.94	0.94	1.02	1.33	1.82
FM38	04	1.88	1.64	1.15	1.15	0.94	0.94	1.02	1.46	1.86
FM38	05	2.06	2.23	1.22	1.22	0.94	0.94	1.02	1.53	2.20
FM38	06	2.27	2.33	1.28	1.28	0.94	0.94	1.02	1.72	2.50
FM38	07	2.41	2.75	1.32	1.32	0.94	0.94	1.02	1.78	2.74
FM38	08	2.77	3.03	1.45	1.45	0.94	0.94	1.02	1.84	3.23
FM38	09	3.07	3.26	1.59	1.59	0.94	0.94	1.02	1.89	3.31
FM38	10	3.18	3.47	1.68	1.68	0.94	0.94	1.02	1.99	3.54
FM38	11	3.29	3.61	1.78	1.78	0.94	0.94	1.02	2.11	3.68
FM38	12	3.40	3.75	1.88	1.88	0.94	0.94	1.02	2.24	3.81
FM39	00	1.05	0.98	0.95	0.95	0.94	0.94	1.02	1.00	1.05
FM39	01	1.23	1.27	0.95	0.95	0.94	0.94	1.02	1.10	1.35
FM39	02	1.44	1.40	1.07	1.07	0.94	0.94	1.02	1.20	1.74
FM39	03	1.74	1.53	1.14	1.14	0.94	0.94	1.02	1.33	1.82
FM39	04	1.88	1.64	1.15	1.15	0.94	0.94	1.02	1.46	1.86
FM39	05	2.06	2.23	1.22	1.22	0.94	0.94	1.02	1.53	2.20
FM39	06	2.27	2.33	1.28	1.28	0.94	0.94	1.02	1.72	2.50
FM39	07	2.41	2.75	1.32	1.32	0.94	0.94	1.02	1.78	2.74
FM39	08	2.77	3.03	1.45	1.45	0.94	0.94	1.02	1.84	3.23
FM39	09	3.07	3.26	1.59	1.59	0.94	0.94	1.02	1.89	3.31
FM39	10	3.18	3.47	1.68	1.68	0.94	0.94	1.02	1.99	3.54
FM39	11	3.29	3.61	1.78	1.78	0.94	0.94	1.02	2.11	3.68
FM39	12	3.40	3.75	1.88	1.88	0.94	0.94	1.02	2.24	3.81
FM40	00	0.99	0.98	0.83	0.83	0.90	0.90	0.95	0.98	0.98
FM40	01	1.18	1.27	0.83	0.83	0.90	0.90	0.95	1.08	1.28
FM40	02	1.39	1.40	0.95	0.95	0.90	0.90	0.95	1.18	1.67

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
FM40	03	1.68	1.53	1.02	1.02	0.90	0.90	0.95	1.31	1.75
FM40	04	1.83	1.64	1.03	1.03	0.90	0.90	0.95	1.44	1.79
FM40	05	2.00	2.23	1.10	1.10	0.90	0.90	0.95	1.51	2.13
FM40	06	2.21	2.33	1.16	1.16	0.90	0.90	0.95	1.70	2.43
FM40	07	2.35	2.75	1.20	1.20	0.90	0.90	0.95	1.77	2.67
FM40	08	2.72	3.03	1.33	1.33	0.90	0.90	0.95	1.82	3.16
FM40	09	3.01	3.26	1.46	1.46	0.90	0.90	0.95	1.87	3.24
FM40	10	3.18	3.47	1.56	1.56	0.90	0.90	0.95	1.97	3.47
FM40	11	3.23	3.61	1.66	1.66	0.90	0.90	0.95	2.10	3.60
FM40	12	3.34	3.75	1.76	1.76	0.90	0.90	0.95	2.22	3.74
FM41	00	0.99	0.98	0.83	0.83	0.90	0.90	0.95	0.98	0.98
FM41	01	1.18	1.27	0.83	0.83	0.90	0.90	0.95	1.08	1.28
FM41	02	1.39	1.40	0.95	0.95	0.90	0.90	0.95	1.18	1.67
FM41	03	1.68	1.53	1.02	1.02	0.90	0.90	0.95	1.31	1.75
FM41	04	1.83	1.64	1.03	1.03	0.90	0.90	0.95	1.44	1.79
FM41	05	2.00	2.23	1.10	1.10	0.90	0.90	0.95	1.51	2.13
FM41	06	2.21	2.33	1.16	1.16	0.90	0.90	0.95	1.70	2.43
FM41	07	2.35	2.75	1.20	1.20	0.90	0.90	0.95	1.77	2.67
FM41	08	2.72	3.03	1.33	1.33	0.90	0.90	0.95	1.82	3.16
FM41	09	3.01	3.26	1.46	1.46	0.90	0.90	0.95	1.87	3.24
FM41	10	3.12	3.47	1.56	1.56	0.90	0.90	0.95	1.97	3.47
FM41	11	3.23	3.61	1.66	1.66	0.90	0.90	0.95	2.10	3.60
FM41	12	3.34	3.75	1.76	1.76	0.90	0.90	0.95	2.22	3.74
FM42	00	0.99	0.98	0.83	0.83	0.90	0.90	0.95	0.98	0.98
FM42	01	1.18	1.27	0.83	0.83	0.90	0.90	0.95	1.08	1.28
FM42	02	1.39	1.40	0.95	0.95	0.90	0.90	0.95	1.18	1.67
FM42	03	1.68	1.53	1.02	1.02	0.90	0.90	0.95	1.31	1.75
FM42	04	1.83	1.64	1.03	1.03	0.90	0.90	0.95	1.44	1.79
FM42	05	2.00	2.23	1.10	1.10	0.90	0.90	0.95	1.51	2.13
FM42	06	2.21	2.33	1.16	1.16	0.90	0.90	0.95	1.70	2.43
FM42	07	2.35	2.75	1.20	1.20	0.90	0.90	0.95	1.77	2.67
FM42	08	2.72	3.03	1.33	1.33	0.90	0.90	0.95	1.82	3.16
FM42	09	3.01	3.26	1.46	1.46	0.90	0.90	0.95	1.87	3.24
FM42	10	3.12	3.47	1.56	1.56	0.90	0.90	0.95	1.97	3.47
FM42	11	3.23	3.61	1.66	1.66	0.90	0.90	0.95	2.10	3.60
FM42	12	3.34	3.75	1.76	1.76	0.90	0.90	0.95	2.22	3.74
FM43	00	0.99	0.98	0.83	0.83	0.90	0.90	0.95	0.98	0.98
FM43	01	1.18	1.27	0.83	0.83	0.90	0.90	0.95	1.08	1.28
FM43	02	1.39	1.40	0.95	0.95	0.90	0.90	0.95	1.18	1.67
FM43	03	1.68	1.53	1.02	1.02	0.90	0.90	0.95	1.31	1.75
FM43	04	1.83	1.64	1.03	1.03	0.90	0.90	0.95	1.44	1.79
FM43	05	2.00	2.23	1.10	1.10	0.90	0.90	0.95	1.51	2.13
FM43	06	2.21	2.33	1.16	1.16	0.90	0.90	0.95	1.70	2.43
FM43	07	2.35	2.75	1.20	1.20	0.90	0.90	0.95	1.77	2.67
FM43	08	2.72	3.03	1.33	1.33	0.90	0.90	0.95	1.82	3.16
FM43	09	3.01	3.26	1.46	1.46	0.90	0.90	0.95	1.87	3.24
FM43	10	3.12	3.47	1.56	1.56	0.90	0.90	0.95	1.97	3.47
FM43	11	3.23	3.61	1.66	1.66	0.90	0.90	0.95	2.10	3.60
FM43	12	3.34	3.75	1.76	1.76	0.90	0.90	0.95	2.22	3.74
FM44	00	0.99	0.98	0.83	0.83	0.90	0.90	0.95	0.98	0.98
FM44	01	1.18	1.27	0.83	0.83	0.90	0.90	0.95	1.08	1.28
FM44	02	1.39	1.40	0.95	0.95	0.90	0.90	0.95	1.18	1.67
FM44	03	1.68	1.53	1.02	1.02	0.90	0.90	0.95	1.31	1.75
FM44	04	1.83	1.64	1.03	1.03	0.90	0.90	0.95	1.44	1.79
FM44	05	2.00	2.23	1.10	1.10	0.90	0.90	0.95	1.51	2.13
FM44	06	2.21	2.33	1.16	1.16	0.90	0.90	0.95	1.70	2.43
FM44	07	2.35	2.75	1.20	1.20	0.90	0.90	0.95	1.77	2.67

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
FM44	08	2.72	3.03	1.33	1.33	0.90	0.90	0.95	1.82	3.16
FM44	09	3.01	3.26	1.46	1.46	0.90	0.90	0.95	1.87	3.24
FM44	10	3.12	3.47	1.56	1.56	0.90	0.90	0.95	1.97	3.47
FM44	11	3.23	3.61	1.66	1.66	0.90	0.90	0.95	2.10	3.60
FM44	12	3.34	3.75	1.76	1.76	0.90	0.90	0.95	2.22	3.74
FM45	00	0.92	0.98	0.83	0.83	0.87	0.87	0.89	0.93	0.99
FM45	01	1.11	1.27	0.83	0.83	0.87	0.87	0.89	1.03	1.28
FM45	02	1.32	1.40	0.95	0.95	0.87	0.87	0.89	1.14	1.67
FM45	03	1.62	1.53	1.02	1.02	0.87	0.87	0.89	1.26	1.76
FM45	04	1.76	1.64	1.03	1.03	0.87	0.87	0.89	1.39	1.80
FM45	05	1.94	2.23	1.10	1.10	0.87	0.87	0.89	1.46	2.13
FM45	06	2.15	2.33	1.16	1.16	0.87	0.87	0.89	1.65	2.43
FM45	07	2.29	2.75	1.20	1.20	0.87	0.87	0.89	1.72	2.67
FM45	08	2.65	3.03	1.33	1.33	0.87	0.87	0.89	1.77	3.16
FM45	09	2.95	3.26	1.46	1.46	0.87	0.87	0.89	1.82	3.24
FM45	10	3.12	3.47	1.56	1.56	0.87	0.87	0.89	1.92	3.47
FM45	11	3.17	3.61	1.66	1.66	0.87	0.87	0.89	2.05	3.61
FM45	12	3.28	3.75	1.76	1.76	0.87	0.87	0.89	2.17	3.74
FM46	00	0.92	0.98	0.83	0.83	0.87	0.87	0.89	0.93	0.99
FM46	01	1.11	1.27	0.83	0.83	0.87	0.87	0.89	1.03	1.28
FM46	02	1.32	1.40	0.95	0.95	0.87	0.87	0.89	1.14	1.67
FM46	03	1.62	1.53	1.02	1.02	0.87	0.87	0.89	1.26	1.76
FM46	04	1.76	1.64	1.03	1.03	0.87	0.87	0.89	1.39	1.80
FM46	05	1.94	2.23	1.10	1.10	0.87	0.87	0.89	1.46	2.13
FM46	06	2.15	2.33	1.16	1.16	0.87	0.87	0.89	1.65	2.43
FM46	07	2.29	2.75	1.20	1.20	0.87	0.87	0.89	1.72	2.67
FM46	08	2.65	3.03	1.33	1.33	0.87	0.87	0.89	1.77	3.16
FM46	09	2.95	3.26	1.46	1.46	0.87	0.87	0.89	1.82	3.24
FM46	10	3.06	3.47	1.56	1.56	0.87	0.87	0.89	1.92	3.47
FM46	11	3.17	3.61	1.66	1.66	0.87	0.87	0.89	2.05	3.61
FM46	12	3.28	3.75	1.76	1.76	0.87	0.87	0.89	2.17	3.74
FM47	00	0.92	0.98	0.83	0.83	0.87	0.87	0.89	0.93	0.99
FM47	01	1.11	1.27	0.83	0.83	0.87	0.87	0.89	1.03	1.28
FM47	02	1.32	1.40	0.95	0.95	0.87	0.87	0.89	1.14	1.67
FM47	03	1.62	1.53	1.02	1.02	0.87	0.87	0.89	1.26	1.76
FM47	04	1.76	1.64	1.03	1.03	0.87	0.87	0.89	1.39	1.80
FM47	05	1.94	2.23	1.10	1.10	0.87	0.87	0.89	1.46	2.13
FM47	06	2.15	2.33	1.16	1.16	0.87	0.87	0.89	1.65	2.43
FM47	07	2.29	2.75	1.20	1.20	0.87	0.87	0.89	1.72	2.67
FM47	08	2.65	3.03	1.33	1.33	0.87	0.87	0.89	1.77	3.16
FM47	09	2.95	3.26	1.46	1.46	0.87	0.87	0.89	1.82	3.24
FM47	10	3.06	3.47	1.56	1.56	0.87	0.87	0.89	1.92	3.47
FM47	11	3.17	3.61	1.66	1.66	0.87	0.87	0.89	2.05	3.61
FM47	12	3.28	3.75	1.76	1.76	0.87	0.87	0.89	2.17	3.74
FM48	00	0.92	0.98	0.83	0.83	0.87	0.87	0.89	0.93	0.99
FM48	01	1.11	1.27	0.83	0.83	0.87	0.87	0.89	1.03	1.28
FM48	02	1.32	1.40	0.95	0.95	0.87	0.87	0.89	1.14	1.67
FM48	03	1.62	1.53	1.02	1.02	0.87	0.87	0.89	1.26	1.76
FM48	04	1.76	1.64	1.03	1.03	0.87	0.87	0.89	1.39	1.80
FM48	05	1.94	2.23	1.10	1.10	0.87	0.87	0.89	1.46	2.13
FM48	06	2.15	2.33	1.16	1.16	0.87	0.87	0.89	1.65	2.43
FM48	07	2.29	2.75	1.20	1.20	0.87	0.87	0.89	1.72	2.67
FM48	08	2.65	3.03	1.33	1.33	0.87	0.87	0.89	1.77	3.16
FM48	09	2.95	3.26	1.46	1.46	0.87	0.87	0.89	1.82	3.24
FM48	10	3.06	3.47	1.56	1.56	0.87	0.87	0.89	1.92	3.47
FM48	11	3.17	3.61	1.66	1.66	0.87	0.87	0.89	2.05	3.61
FM48	12	3.28	3.75	1.76	1.76	0.87	0.87	0.89	2.17	3.74

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
FM49	00	0.92	0.98	0.83	0.83	0.87	0.87	0.89	0.93	0.99
FM49	01	1.11	1.27	0.83	0.83	0.87	0.87	0.89	1.03	1.28
FM49	02	1.32	1.40	0.95	0.95	0.87	0.87	0.89	1.14	1.67
FM49	03	1.62	1.53	1.02	1.02	0.87	0.87	0.89	1.26	1.76
FM49	04	1.76	1.64	1.03	1.03	0.87	0.87	0.89	1.39	1.80
FM49	05	1.94	2.23	1.10	1.10	0.87	0.87	0.89	1.46	2.13
FM49	06	2.15	2.33	1.16	1.16	0.87	0.87	0.89	1.65	2.43
FM49	07	2.29	2.75	1.20	1.20	0.87	0.87	0.89	1.72	2.67
FM49	08	2.65	3.03	1.33	1.33	0.87	0.87	0.89	1.77	3.16
FM49	09	2.95	3.26	1.46	1.46	0.87	0.87	0.89	1.82	3.24
FM49	10	3.06	3.47	1.56	1.56	0.87	0.87	0.89	1.92	3.47
FM49	11	3.17	3.61	1.66	1.66	0.87	0.87	0.89	2.05	3.61
FM49	12	3.28	3.75	1.76	1.76	0.87	0.87	0.89	2.17	3.74
FM50	00	0.88	0.84	0.71	0.71	0.83	0.83	0.84	0.88	0.92
FM50	01	1.07	1.13	0.71	0.71	0.83	0.83	0.84	0.98	1.22
FM50	02	1.28	1.26	0.83	0.83	0.83	0.83	0.84	1.08	1.61
FM50	03	1.57	1.39	0.90	0.90	0.83	0.83	0.84	1.21	1.69
FM50	04	1.72	1.50	0.91	0.91	0.83	0.83	0.84	1.33	1.74
FM50	05	1.89	2.09	0.98	0.98	0.83	0.83	0.84	1.41	2.07
FM50	06	2.10	2.19	1.04	1.04	0.83	0.83	0.84	1.60	2.37
FM50	07	2.24	2.61	1.08	1.08	0.83	0.83	0.84	1.66	2.61
FM50	08	2.61	2.89	1.21	1.21	0.83	0.83	0.84	1.71	3.10
FM50	09	2.90	3.12	1.34	1.34	0.83	0.83	0.84	1.76	3.18
FM50	10	3.06	3.33	1.43	1.43	0.83	0.83	0.84	1.86	3.41
FM50	11	3.12	3.47	1.54	1.54	0.83	0.83	0.84	1.99	3.55
FM50	12	3.23	3.61	1.64	1.64	0.83	0.83	0.84	2.12	3.68
FM51	00	0.88	0.84	0.71	0.71	0.83	0.83	0.84	0.88	0.92
FM51	01	1.07	1.13	0.71	0.71	0.83	0.83	0.84	0.98	1.22
FM51	02	1.28	1.26	0.83	0.83	0.83	0.83	0.84	1.08	1.61
FM51	03	1.57	1.39	0.90	0.90	0.83	0.83	0.84	1.21	1.69
FM51	04	1.72	1.50	0.91	0.91	0.83	0.83	0.84	1.33	1.74
FM51	05	1.89	2.09	0.98	0.98	0.83	0.83	0.84	1.41	2.07
FM51	06	2.10	2.19	1.04	1.04	0.83	0.83	0.84	1.60	2.37
FM51	07	2.24	2.61	1.08	1.08	0.83	0.83	0.84	1.66	2.61
FM51	08	2.61	2.89	1.21	1.21	0.83	0.83	0.84	1.71	3.10
FM51	09	2.90	3.12	1.34	1.34	0.83	0.83	0.84	1.76	3.18
FM51	10	3.01	3.33	1.43	1.43	0.83	0.83	0.84	1.86	3.41
FM51	11	3.12	3.47	1.54	1.54	0.83	0.83	0.84	1.99	3.55
FM51	12	3.23	3.61	1.64	1.64	0.83	0.83	0.84	2.12	3.68
FM52	00	0.88	0.84	0.71	0.71	0.83	0.83	0.84	0.88	0.92
FM52	01	1.07	1.13	0.71	0.71	0.83	0.83	0.84	0.98	1.22
FM52	02	1.28	1.26	0.83	0.83	0.83	0.83	0.84	1.08	1.61
FM52	03	1.57	1.39	0.90	0.90	0.83	0.83	0.84	1.21	1.69
FM52	04	1.72	1.50	0.91	0.91	0.83	0.83	0.84	1.33	1.74
FM52	05	1.89	2.09	0.98	0.98	0.83	0.83	0.84	1.41	2.07
FM52	06	2.10	2.19	1.04	1.04	0.83	0.83	0.84	1.60	2.37
FM52	07	2.24	2.61	1.08	1.08	0.83	0.83	0.84	1.66	2.61
FM52	08	2.61	2.89	1.21	1.21	0.83	0.83	0.84	1.71	3.10
FM52	09	2.90	3.12	1.34	1.34	0.83	0.83	0.84	1.76	3.18
FM52	10	3.01	3.33	1.43	1.43	0.83	0.83	0.84	1.86	3.41
FM52	11	3.12	3.47	1.54	1.54	0.83	0.83	0.84	1.99	3.55
FM52	12	3.23	3.61	1.64	1.64	0.83	0.83	0.84	2.12	3.68
FM53	00	0.88	0.84	0.71	0.71	0.83	0.83	0.84	0.88	0.92
FM53	01	1.07	1.13	0.71	0.71	0.83	0.83	0.84	0.98	1.22
FM53	02	1.28	1.26	0.83	0.83	0.83	0.83	0.84	1.08	1.61
FM53	03	1.57	1.39	0.90	0.90	0.83	0.83	0.84	1.21	1.69
FM53	04	1.72	1.50	0.91	0.91	0.83	0.83	0.84	1.33	1.74

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
FM53	05	1.89	2.09	0.98	0.98	0.83	0.83	0.84	1.41	2.07
FM53	06	2.10	2.19	1.04	1.04	0.83	0.83	0.84	1.60	2.37
FM53	07	2.24	2.61	1.08	1.08	0.83	0.83	0.84	1.66	2.61
FM53	08	2.61	2.89	1.21	1.21	0.83	0.83	0.84	1.71	3.10
FM53	09	2.90	3.12	1.34	1.34	0.83	0.83	0.84	1.76	3.18
FM53	10	3.01	3.33	1.43	1.43	0.83	0.83	0.84	1.86	3.41
FM53	11	3.12	3.47	1.54	1.54	0.83	0.83	0.84	1.99	3.55
FM53	12	3.23	3.61	1.64	1.64	0.83	0.83	0.84	2.12	3.68
FM54	00	0.88	0.84	0.71	0.71	0.83	0.83	0.84	0.88	0.92
FM54	01	1.07	1.13	0.71	0.71	0.83	0.83	0.84	0.98	1.22
FM54	02	1.28	1.26	0.83	0.83	0.83	0.83	0.84	1.08	1.61
FM54	03	1.57	1.39	0.90	0.90	0.83	0.83	0.84	1.21	1.69
FM54	04	1.72	1.50	0.91	0.91	0.83	0.83	0.84	1.33	1.74
FM54	05	1.89	2.09	0.98	0.98	0.83	0.83	0.84	1.41	2.07
FM54	06	2.10	2.19	1.04	1.04	0.83	0.83	0.84	1.60	2.37
FM54	07	2.24	2.61	1.08	1.08	0.83	0.83	0.84	1.66	2.61
FM54	08	2.61	2.89	1.21	1.21	0.83	0.83	0.84	1.71	3.10
FM54	09	2.90	3.12	1.34	1.34	0.83	0.83	0.84	1.76	3.18
FM54	10	3.01	3.33	1.43	1.43	0.83	0.83	0.84	1.86	3.41
FM54	11	3.12	3.47	1.54	1.54	0.83	0.83	0.84	1.99	3.55
FM54	12	3.23	3.61	1.64	1.64	0.83	0.83	0.84	2.12	3.68
FM55	00	0.91	0.90	0.65	0.65	0.80	0.80	0.77	0.79	0.95
FM55	01	1.10	1.20	0.65	0.65	0.80	0.80	0.77	0.89	1.24
FM55	02	1.31	1.32	0.77	0.77	0.80	0.80	0.77	0.99	1.64
FM55	03	1.61	1.45	0.84	0.84	0.80	0.80	0.77	1.12	1.72
FM55	04	1.75	1.56	0.85	0.85	0.80	0.80	0.77	1.24	1.76
FM55	05	1.93	2.15	0.92	0.92	0.80	0.80	0.77	1.32	2.10
FM55	06	2.13	2.25	0.98	0.98	0.80	0.80	0.77	1.51	2.39
FM55	07	2.28	2.67	1.02	1.02	0.80	0.80	0.77	1.57	2.64
FM55	08	2.64	2.96	1.15	1.15	0.80	0.80	0.77	1.62	3.12
FM55	09	2.94	3.18	1.28	1.28	0.80	0.80	0.77	1.67	3.20
FM55	10	3.01	3.39	1.37	1.37	0.80	0.80	0.77	1.77	3.43
FM55	11	3.16	3.53	1.47	1.47	0.80	0.80	0.77	1.90	3.57
FM55	12	3.27	3.67	1.58	1.58	0.80	0.80	0.77	2.03	3.70
FM56	00	0.91	0.90	0.65	0.65	0.80	0.80	0.77	0.79	0.95
FM56	01	1.10	1.20	0.65	0.65	0.80	0.80	0.77	0.89	1.24
FM56	02	1.31	1.32	0.77	0.77	0.80	0.80	0.77	0.99	1.64
FM56	03	1.61	1.45	0.84	0.84	0.80	0.80	0.77	1.12	1.72
FM56	04	1.75	1.56	0.85	0.85	0.80	0.80	0.77	1.24	1.76
FM56	05	1.93	2.15	0.92	0.92	0.80	0.80	0.77	1.32	2.10
FM56	06	2.13	2.25	0.98	0.98	0.80	0.80	0.77	1.51	2.39
FM56	07	2.28	2.67	1.02	1.02	0.80	0.80	0.77	1.57	2.64
FM56	08	2.64	2.96	1.15	1.15	0.80	0.80	0.77	1.62	3.12
FM56	09	2.94	3.18	1.28	1.28	0.80	0.80	0.77	1.67	3.20
FM56	10	3.05	3.39	1.37	1.37	0.80	0.80	0.77	1.77	3.43
FM56	11	3.16	3.53	1.47	1.47	0.80	0.80	0.77	1.90	3.57
FM56	12	3.27	3.67	1.58	1.58	0.80	0.80	0.77	2.03	3.70
FM57	00	0.91	0.90	0.65	0.65	0.80	0.80	0.77	0.79	0.95
FM57	01	1.10	1.20	0.65	0.65	0.80	0.80	0.77	0.89	1.24
FM57	02	1.31	1.32	0.77	0.77	0.80	0.80	0.77	0.99	1.64
FM57	03	1.61	1.45	0.84	0.84	0.80	0.80	0.77	1.12	1.72
FM57	04	1.75	1.56	0.85	0.85	0.80	0.80	0.77	1.24	1.76
FM57	05	1.93	2.15	0.92	0.92	0.80	0.80	0.77	1.32	2.10
FM57	06	2.13	2.25	0.98	0.98	0.80	0.80	0.77	1.51	2.39
FM57	07	2.28	2.67	1.02	1.02	0.80	0.80	0.77	1.57	2.64
FM57	08	2.64	2.96	1.15	1.15	0.80	0.80	0.77	1.62	3.12
FM57	09	2.94	3.18	1.28	1.28	0.80	0.80	0.77	1.67	3.20

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
FM57	10	3.05	3.39	1.37	1.37	0.80	0.80	0.77	1.77	3.43
FM57	11	3.16	3.53	1.47	1.47	0.80	0.80	0.77	1.90	3.57
FM57	12	3.27	3.67	1.58	1.58	0.80	0.80	0.77	2.03	3.70
FM58	00	0.91	0.90	0.65	0.65	0.80	0.80	0.77	0.79	0.95
FM58	01	1.10	1.20	0.65	0.65	0.80	0.80	0.77	0.89	1.24
FM58	02	1.31	1.32	0.77	0.77	0.80	0.80	0.77	0.99	1.64
FM58	03	1.61	1.45	0.84	0.84	0.80	0.80	0.77	1.12	1.72
FM58	04	1.75	1.56	0.85	0.85	0.80	0.80	0.77	1.24	1.76
FM58	05	1.93	2.15	0.92	0.92	0.80	0.80	0.77	1.32	2.10
FM58	06	2.13	2.25	0.98	0.98	0.80	0.80	0.77	1.51	2.39
FM58	07	2.28	2.67	1.02	1.02	0.80	0.80	0.77	1.57	2.64
FM58	08	2.64	2.96	1.15	1.15	0.80	0.80	0.77	1.62	3.12
FM58	09	2.94	3.18	1.28	1.28	0.80	0.80	0.77	1.67	3.20
FM58	10	3.05	3.39	1.37	1.37	0.80	0.80	0.77	1.77	3.43
FM58	11	3.16	3.53	1.47	1.47	0.80	0.80	0.77	1.90	3.57
FM58	12	3.27	3.67	1.58	1.58	0.80	0.80	0.77	2.03	3.70
FM59	00	0.91	0.90	0.65	0.65	0.80	0.80	0.77	0.79	0.95
FM59	01	1.10	1.20	0.65	0.65	0.80	0.80	0.77	0.89	1.24
FM59	02	1.31	1.32	0.77	0.77	0.80	0.80	0.77	0.99	1.64
FM59	03	1.61	1.45	0.84	0.84	0.80	0.80	0.77	1.12	1.72
FM59	04	1.75	1.56	0.85	0.85	0.80	0.80	0.77	1.24	1.76
FM59	05	1.93	2.15	0.92	0.92	0.80	0.80	0.77	1.32	2.10
FM59	06	2.13	2.25	0.98	0.98	0.80	0.80	0.77	1.51	2.39
FM59	07	2.28	2.67	1.02	1.02	0.80	0.80	0.77	1.57	2.64
FM59	08	2.64	2.96	1.15	1.15	0.80	0.80	0.77	1.62	3.12
FM59	09	2.94	3.18	1.28	1.28	0.80	0.80	0.77	1.67	3.20
FM59	10	3.05	3.39	1.37	1.37	0.80	0.80	0.77	1.77	3.43
FM59	11	3.16	3.53	1.47	1.47	0.80	0.80	0.77	1.90	3.57
FM59	12	3.27	3.67	1.58	1.58	0.80	0.80	0.77	2.03	3.70
FM60	00	0.91	0.90	0.65	0.65	0.80	0.80	0.77	0.79	0.95
FM60	01	1.10	1.20	0.65	0.65	0.80	0.80	0.77	0.89	1.24
FM60	02	1.31	1.32	0.77	0.77	0.80	0.80	0.77	0.99	1.64
FM60	03	1.61	1.45	0.84	0.84	0.80	0.80	0.77	1.12	1.72
FM60	04	1.75	1.56	0.85	0.85	0.80	0.80	0.77	1.24	1.76
FM60	05	1.93	2.15	0.92	0.92	0.80	0.80	0.77	1.32	2.10
FM60	06	2.13	2.25	0.98	0.98	0.80	0.80	0.77	1.51	2.39
FM60	07	2.28	2.67	1.02	1.02	0.80	0.80	0.77	1.57	2.64
FM60	08	2.64	2.96	1.15	1.15	0.80	0.80	0.77	1.62	3.12
FM60	09	2.94	3.18	1.28	1.28	0.80	0.80	0.77	1.67	3.20
FM60	10	3.05	3.39	1.37	1.37	0.80	0.80	0.77	1.77	3.43
FM60	11	3.16	3.53	1.47	1.47	0.80	0.80	0.77	1.90	3.57
FM60	12	3.27	3.67	1.58	1.58	0.80	0.80	0.77	2.03	3.70
FM61	00	0.91	0.90	0.65	0.65	0.80	0.80	0.77	0.79	0.95
FM61	01	1.10	1.20	0.65	0.65	0.80	0.80	0.77	0.89	1.24
FM61	02	1.31	1.32	0.77	0.77	0.80	0.80	0.77	0.99	1.64
FM61	03	1.61	1.45	0.84	0.84	0.80	0.80	0.77	1.12	1.72
FM61	04	1.75	1.56	0.85	0.85	0.80	0.80	0.77	1.24	1.76
FM61	05	1.93	2.15	0.92	0.92	0.80	0.80	0.77	1.32	2.10
FM61	06	2.13	2.25	0.98	0.98	0.80	0.80	0.77	1.51	2.39
FM61	07	2.28	2.67	1.02	1.02	0.80	0.80	0.77	1.57	2.64
FM61	08	2.64	2.96	1.15	1.15	0.80	0.80	0.77	1.62	3.12
FM61	09	2.94	3.18	1.28	1.28	0.80	0.80	0.77	1.67	3.20
FM61	10	3.05	3.39	1.37	1.37	0.80	0.80	0.77	1.77	3.43
FM61	11	3.16	3.53	1.47	1.47	0.80	0.80	0.77	1.90	3.57
FM61	12	3.27	3.67	1.58	1.58	0.80	0.80	0.77	2.03	3.70
FM62	00	0.91	0.90	0.65	0.65	0.80	0.80	0.77	0.79	0.95
FM62	01	1.10	1.20	0.65	0.65	0.80	0.80	0.77	0.89	1.24

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
FM62	02	1.31	1.32	0.77	0.77	0.80	0.80	0.77	0.99	1.64
FM62	03	1.61	1.45	0.84	0.84	0.80	0.80	0.77	1.12	1.72
FM62	04	1.75	1.56	0.85	0.85	0.80	0.80	0.77	1.24	1.76
FM62	05	1.93	2.15	0.92	0.92	0.80	0.80	0.77	1.32	2.10
FM62	06	2.13	2.25	0.98	0.98	0.80	0.80	0.77	1.51	2.39
FM62	07	2.28	2.67	1.02	1.02	0.80	0.80	0.77	1.57	2.64
FM62	08	2.64	2.96	1.15	1.15	0.80	0.80	0.77	1.62	3.12
FM62	09	2.94	3.18	1.28	1.28	0.80	0.80	0.77	1.67	3.20
FM62	10	3.05	3.39	1.37	1.37	0.80	0.80	0.77	1.77	3.43
FM62	11	3.16	3.53	1.47	1.47	0.80	0.80	0.77	1.90	3.57
FM62	12	3.27	3.67	1.58	1.58	0.80	0.80	0.77	2.03	3.70
FM63	00	0.91	0.90	0.65	0.65	0.80	0.80	0.77	0.79	0.95
FM63	01	1.10	1.20	0.65	0.65	0.80	0.80	0.77	0.89	1.24
FM63	02	1.31	1.32	0.77	0.77	0.80	0.80	0.77	0.99	1.64
FM63	03	1.61	1.45	0.84	0.84	0.80	0.80	0.77	1.12	1.72
FM63	04	1.75	1.56	0.85	0.85	0.80	0.80	0.77	1.24	1.76
FM63	05	1.93	2.15	0.92	0.92	0.80	0.80	0.77	1.32	2.10
FM63	06	2.13	2.25	0.98	0.98	0.80	0.80	0.77	1.51	2.39
FM63	07	2.28	2.67	1.02	1.02	0.80	0.80	0.77	1.57	2.64
FM63	08	2.64	2.96	1.15	1.15	0.80	0.80	0.77	1.62	3.12
FM63	09	2.94	3.18	1.28	1.28	0.80	0.80	0.77	1.67	3.20
FM63	10	3.05	3.39	1.37	1.37	0.80	0.80	0.77	1.77	3.43
FM63	11	3.16	3.53	1.47	1.47	0.80	0.80	0.77	1.90	3.57
FM63	12	3.27	3.67	1.58	1.58	0.80	0.80	0.77	2.03	3.70
FM64	00	0.91	0.90	0.65	0.65	0.80	0.80	0.77	0.79	0.95
FM64	01	1.10	1.20	0.65	0.65	0.80	0.80	0.77	0.89	1.24
FM64	02	1.31	1.32	0.77	0.77	0.80	0.80	0.77	0.99	1.64
FM64	03	1.61	1.45	0.84	0.84	0.80	0.80	0.77	1.12	1.72
FM64	04	1.75	1.56	0.85	0.85	0.80	0.80	0.77	1.24	1.76
FM64	05	1.93	2.15	0.92	0.92	0.80	0.80	0.77	1.32	2.10
FM64	06	2.13	2.25	0.98	0.98	0.80	0.80	0.77	1.51	2.39
FM64	07	2.28	2.67	1.02	1.02	0.80	0.80	0.77	1.57	2.64
FM64	08	2.64	2.96	1.15	1.15	0.80	0.80	0.77	1.62	3.12
FM64	09	2.94	3.18	1.28	1.28	0.80	0.80	0.77	1.67	3.20
FM64	10	3.05	3.39	1.37	1.37	0.80	0.80	0.77	1.77	3.43
FM64	11	3.16	3.53	1.47	1.47	0.80	0.80	0.77	1.90	3.57
FM64	12	3.27	3.67	1.58	1.58	0.80	0.80	0.77	2.03	3.70
FM65	00	1.09	0.90	0.74	0.74	0.74	0.74	0.71	0.79	0.89
FM65	01	1.28	1.20	0.74	0.74	0.74	0.74	0.71	0.89	1.19
FM65	02	1.49	1.32	0.86	0.86	0.74	0.74	0.71	0.99	1.58
FM65	03	1.78	1.45	0.93	0.93	0.74	0.74	0.71	1.12	1.66
FM65	04	1.93	1.56	0.94	0.94	0.74	0.74	0.71	1.25	1.70
FM65	05	2.10	2.15	1.01	1.01	0.74	0.74	0.71	1.32	2.04
FM65	06	2.31	2.25	1.07	1.07	0.74	0.74	0.71	1.51	2.34
FM65	07	2.45	2.67	1.11	1.11	0.74	0.74	0.71	1.57	2.58
FM65	08	2.82	2.96	1.24	1.24	0.74	0.74	0.71	1.63	3.07
FM65	09	3.11	3.18	1.37	1.37	0.74	0.74	0.71	1.68	3.15
FM65	10	3.05	3.39	1.46	1.46	0.74	0.74	0.71	1.78	3.38
FM65	11	3.33	3.53	1.57	1.57	0.74	0.74	0.71	1.90	3.51
FM65	12	3.44	3.67	1.67	1.67	0.74	0.74	0.71	2.03	3.65
FM66	00	1.20	0.93	0.70	0.70	0.74	0.74	0.70	0.63	0.87
FM66	01	1.39	1.23	0.70	0.70	0.74	0.74	0.70	0.73	1.17
FM66	02	1.60	1.35	0.82	0.82	0.74	0.74	0.70	0.83	1.56
FM66	03	1.89	1.48	0.89	0.89	0.74	0.74	0.70	0.96	1.64
FM66	04	2.04	1.59	0.90	0.90	0.74	0.74	0.70	1.08	1.69
FM66	05	2.21	2.19	0.97	0.97	0.74	0.74	0.70	1.16	2.02
FM66	06	2.42	2.28	1.03	1.03	0.74	0.74	0.70	1.35	2.32

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
FM66	07	2.56	2.71	1.07	1.07	0.74	0.74	0.70	1.41	2.56
FM66	08	2.93	2.99	1.20	1.20	0.74	0.74	0.70	1.46	3.05
FM66	09	3.22	3.21	1.33	1.33	0.74	0.74	0.70	1.51	3.13
FM66	10	3.22	3.42	1.42	1.42	0.74	0.74	0.70	1.61	3.36
FM66	11	3.44	3.57	1.53	1.53	0.74	0.74	0.70	1.74	3.50
FM66	12	3.55	3.71	1.63	1.63	0.74	0.74	0.70	1.87	3.63
FM67	00	1.24	0.97	0.69	0.69	0.73	0.73	0.69	0.63	0.92
FM67	01	1.43	1.26	0.69	0.69	0.73	0.73	0.69	0.73	1.22
FM67	02	1.64	1.39	0.81	0.81	0.73	0.73	0.69	0.83	1.61
FM67	03	1.94	1.51	0.88	0.88	0.73	0.73	0.69	0.96	1.70
FM67	04	2.08	1.63	0.89	0.89	0.73	0.73	0.69	1.09	1.74
FM67	05	2.26	2.22	0.96	0.96	0.73	0.73	0.69	1.16	2.07
FM67	06	2.46	2.32	1.02	1.02	0.73	0.73	0.69	1.35	2.37
FM67	07	2.61	2.74	1.06	1.06	0.73	0.73	0.69	1.41	2.61
FM67	08	2.97	3.02	1.19	1.19	0.73	0.73	0.69	1.47	3.10
FM67	09	3.27	3.25	1.32	1.32	0.73	0.73	0.69	1.52	3.18
FM67	10	3.33	3.46	1.41	1.41	0.73	0.73	0.69	1.62	3.41
FM67	11	3.49	3.60	1.52	1.52	0.73	0.73	0.69	1.74	3.55
FM67	12	3.60	3.74	1.62	1.62	0.73	0.73	0.69	1.87	3.68
FM68	00	1.30	1.02	0.70	0.70	0.72	0.72	0.68	0.60	0.95
FM68	01	1.49	1.32	0.70	0.70	0.72	0.72	0.68	0.70	1.25
FM68	02	1.69	1.44	0.82	0.82	0.72	0.72	0.68	0.80	1.64
FM68	03	1.99	1.57	0.89	0.89	0.72	0.72	0.68	0.93	1.72
FM68	04	2.13	1.68	0.90	0.90	0.72	0.72	0.68	1.06	1.76
FM68	05	2.31	2.27	0.97	0.97	0.72	0.72	0.68	1.13	2.10
FM68	06	2.52	2.37	1.03	1.03	0.72	0.72	0.68	1.32	2.40
FM68	07	2.66	2.79	1.07	1.07	0.72	0.72	0.68	1.38	2.64
FM68	08	3.03	3.08	1.20	1.20	0.72	0.72	0.68	1.43	3.13
FM68	09	3.32	3.30	1.33	1.33	0.72	0.72	0.68	1.49	3.21
FM68	10	3.38	3.51	1.42	1.42	0.72	0.72	0.68	1.59	3.44
FM68	11	3.54	3.65	1.53	1.53	0.72	0.72	0.68	1.71	3.57
FM68	12	3.65	3.79	1.63	1.63	0.72	0.72	0.68	1.84	3.71
FM69	00	1.35	1.04	0.68	0.68	0.72	0.72	0.67	0.59	0.95
FM69	01	1.54	1.34	0.68	0.68	0.72	0.72	0.67	0.69	1.25
FM69	02	1.75	1.47	0.80	0.80	0.72	0.72	0.67	0.80	1.64
FM69	03	2.05	1.59	0.87	0.87	0.72	0.72	0.67	0.92	1.72
FM69	04	2.19	1.71	0.88	0.88	0.72	0.72	0.67	1.05	1.76
FM69	05	2.37	2.30	0.95	0.95	0.72	0.72	0.67	1.13	2.10
FM69	06	2.57	2.40	1.01	1.01	0.72	0.72	0.67	1.31	2.40
FM69	07	2.72	2.82	1.05	1.05	0.72	0.72	0.67	1.38	2.64
FM69	08	3.08	3.10	1.18	1.18	0.72	0.72	0.67	1.43	3.13
FM69	09	3.38	3.32	1.31	1.31	0.72	0.72	0.67	1.48	3.21
FM69	10	3.43	3.54	1.40	1.40	0.72	0.72	0.67	1.58	3.44
FM69	11	3.60	3.68	1.51	1.51	0.72	0.72	0.67	1.71	3.58
FM69	12	3.71	3.82	1.61	1.61	0.72	0.72	0.67	1.83	3.71
FM70	00	1.40	1.09	0.69	0.69	0.71	0.71	0.66	0.60	0.99
FM70	01	1.58	1.39	0.69	0.69	0.71	0.71	0.66	0.70	1.28
FM70	02	1.78	1.51	0.81	0.81	0.71	0.71	0.66	0.80	1.68
FM70	03	2.09	1.64	0.88	0.88	0.71	0.71	0.66	0.93	1.76
FM70	04	2.22	1.75	0.89	0.89	0.71	0.71	0.66	1.05	1.80
FM70	05	2.40	2.34	0.96	0.96	0.71	0.71	0.66	1.13	2.13
FM70	06	2.61	2.44	1.02	1.02	0.71	0.71	0.66	1.32	2.43
FM70	07	2.75	2.87	1.06	1.06	0.71	0.71	0.66	1.38	2.68
FM70	08	3.11	3.15	1.19	1.19	0.71	0.71	0.66	1.43	3.16
FM70	09	3.41	3.37	1.32	1.32	0.71	0.71	0.66	1.49	3.24
FM70	10	3.49	3.58	1.41	1.41	0.71	0.71	0.66	1.59	3.47
FM70	11	3.63	3.72	1.52	1.52	0.71	0.71	0.66	1.71	3.61

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
FM70	12	3.74	3.87	1.62	1.62	0.71	0.71	0.66	1.84	3.74
FM71	00	1.44	1.11	0.77	0.77	0.71	0.71	0.66	0.57	1.01
FM71	01	1.63	1.40	0.77	0.77	0.71	0.71	0.66	0.67	1.31
FM71	02	1.84	1.53	0.89	0.89	0.71	0.71	0.66	0.77	1.70
FM71	03	2.13	1.66	0.96	0.96	0.71	0.71	0.66	0.90	1.78
FM71	04	2.28	1.77	0.97	0.97	0.71	0.71	0.66	1.02	1.82
FM71	05	2.45	2.36	1.04	1.04	0.71	0.71	0.66	1.10	2.16
FM71	06	2.66	2.46	1.10	1.10	0.71	0.71	0.66	1.29	2.46
FM71	07	2.81	2.88	1.14	1.14	0.71	0.71	0.66	1.35	2.70
FM71	08	3.17	3.17	1.27	1.27	0.71	0.71	0.66	1.40	3.19
FM71	09	3.47	3.39	1.40	1.40	0.71	0.71	0.66	1.46	3.27
FM71	10	3.52	3.60	1.49	1.49	0.71	0.71	0.66	1.56	3.50
FM71	11	3.69	3.74	1.60	1.60	0.71	0.71	0.66	1.68	3.63
FM71	12	3.80	3.88	1.70	1.70	0.71	0.71	0.66	1.81	3.77
FM72	00	1.47	1.14	0.66	0.66	0.71	0.71	0.66	0.55	1.01
FM72	01	1.66	1.43	0.66	0.66	0.71	0.71	0.66	0.65	1.31
FM72	02	1.87	1.56	0.78	0.78	0.71	0.71	0.66	0.75	1.70
FM72	03	2.17	1.68	0.85	0.85	0.71	0.71	0.66	0.87	1.78
FM72	04	2.31	1.80	0.86	0.86	0.71	0.71	0.66	1.00	1.83
FM72	05	2.49	2.39	0.93	0.93	0.71	0.71	0.66	1.08	2.16
FM72	06	2.70	2.49	0.99	0.99	0.71	0.71	0.66	1.27	2.46
FM72	07	2.84	2.91	1.03	1.03	0.71	0.71	0.66	1.33	2.70
FM72	08	3.20	3.19	1.16	1.16	0.71	0.71	0.66	1.38	3.19
FM72	09	3.50	3.42	1.29	1.29	0.71	0.71	0.66	1.43	3.27
FM72	10	3.58	3.63	1.38	1.38	0.71	0.71	0.66	1.53	3.50
FM72	11	3.72	3.77	1.48	1.48	0.71	0.71	0.66	1.66	3.64
FM72	12	3.83	3.91	1.59	1.59	0.71	0.71	0.66	1.79	3.77
FM73	00	1.53	1.15	0.65	0.65	0.71	0.71	0.66	0.52	1.05
FM73	01	1.72	1.45	0.65	0.65	0.71	0.71	0.66	0.62	1.34
FM73	02	1.93	1.57	0.77	0.77	0.71	0.71	0.66	0.73	1.74
FM73	03	2.22	1.70	0.84	0.84	0.71	0.71	0.66	0.85	1.82
FM73	04	2.37	1.81	0.85	0.85	0.71	0.71	0.66	0.98	1.86
FM73	05	2.54	2.40	0.92	0.92	0.71	0.71	0.66	1.05	2.19
FM73	06	2.75	2.50	0.98	0.98	0.71	0.71	0.66	1.24	2.49
FM73	07	2.89	2.92	1.02	1.02	0.71	0.71	0.66	1.31	2.74
FM73	08	3.26	3.21	1.15	1.15	0.71	0.71	0.66	1.36	3.22
FM73	09	3.55	3.43	1.28	1.28	0.71	0.71	0.66	1.41	3.30
FM73	10	3.61	3.64	1.37	1.37	0.71	0.71	0.66	1.51	3.53
FM73	11	3.77	3.78	1.47	1.47	0.71	0.71	0.66	1.64	3.67
FM73	12	3.88	3.92	1.58	1.58	0.71	0.71	0.66	1.76	3.80
FM74	00	1.56	1.22	0.62	0.62	0.71	0.71	0.66	0.52	1.12
FM74	01	1.75	1.52	0.62	0.62	0.71	0.71	0.66	0.62	1.42
FM74	02	1.96	1.65	0.74	0.74	0.71	0.71	0.66	0.72	1.81
FM74	03	2.26	1.77	0.81	0.81	0.71	0.71	0.66	0.85	1.89
FM74	04	2.40	1.89	0.82	0.82	0.71	0.71	0.66	0.98	1.93
FM74	05	2.57	2.48	0.89	0.89	0.71	0.71	0.66	1.05	2.27
FM74	06	2.78	2.58	0.95	0.95	0.71	0.71	0.66	1.24	2.56
FM74	07	2.93	3.00	0.99	0.99	0.71	0.71	0.66	1.31	2.81
FM74	08	3.29	3.28	1.12	1.12	0.71	0.71	0.66	1.36	3.29
FM74	09	3.59	3.51	1.25	1.25	0.71	0.71	0.66	1.41	3.38
FM74	10	3.66	3.72	1.34	1.34	0.71	0.71	0.66	1.51	3.61
FM74	11	3.81	3.86	1.44	1.44	0.71	0.71	0.66	1.64	3.74
FM74	12	3.92	4.00	1.55	1.55	0.71	0.71	0.66	1.76	3.88
FM75	00	1.75	1.27	0.61	0.61	0.71	0.71	0.66	0.38	1.16
FM75	01	1.94	1.57	0.61	0.61	0.71	0.71	0.66	0.48	1.46
FM75	02	2.15	1.70	0.73	0.73	0.71	0.71	0.66	0.58	1.85
FM75	03	2.44	1.82	0.80	0.80	0.71	0.71	0.66	0.71	1.93

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
FM75	04	2.59	1.93	0.81	0.81	0.71	0.71	0.66	0.84	1.97
FM75	05	2.76	2.53	0.88	0.88	0.71	0.71	0.66	0.91	2.31
FM75	06	2.97	2.62	0.94	0.94	0.71	0.71	0.66	1.10	2.61
FM75	07	3.11	3.05	0.98	0.98	0.71	0.71	0.66	1.17	2.85
FM75	08	3.48	3.33	1.11	1.11	0.71	0.71	0.66	1.22	3.34
FM75	09	3.77	3.55	1.24	1.24	0.71	0.71	0.66	1.27	3.42
FM75	10	3.70	3.77	1.33	1.33	0.71	0.71	0.66	1.37	3.65
FM75	11	3.99	3.91	1.43	1.43	0.71	0.71	0.66	1.50	3.78
FM75	12	4.10	4.05	1.54	1.54	0.71	0.71	0.66	1.62	3.92
FM76	00	1.75	1.27	0.61	0.61	0.71	0.71	0.66	0.38	1.16
FM76	01	1.94	1.57	0.61	0.61	0.71	0.71	0.66	0.48	1.46
FM76	02	2.15	1.70	0.73	0.73	0.71	0.71	0.66	0.58	1.85
FM76	03	2.44	1.82	0.80	0.80	0.71	0.71	0.66	0.71	1.93
FM76	04	2.59	1.93	0.81	0.81	0.71	0.71	0.66	0.84	1.97
FM76	05	2.76	2.53	0.88	0.88	0.71	0.71	0.66	0.91	2.31
FM76	06	2.97	2.62	0.94	0.94	0.71	0.71	0.66	1.10	2.61
FM76	07	3.11	3.05	0.98	0.98	0.71	0.71	0.66	1.17	2.85
FM76	08	3.48	3.33	1.11	1.11	0.71	0.71	0.66	1.22	3.34
FM76	09	3.77	3.55	1.24	1.24	0.71	0.71	0.66	1.27	3.42
FM76	10	3.88	3.77	1.33	1.33	0.71	0.71	0.66	1.37	3.65
FM76	11	3.99	3.91	1.43	1.43	0.71	0.71	0.66	1.50	3.78
FM76	12	4.10	4.05	1.54	1.54	0.71	0.71	0.66	1.62	3.92
FM77	00	1.79	1.32	0.61	0.61	0.71	0.71	0.66	0.36	1.20
FM77	01	1.98	1.62	0.61	0.61	0.71	0.71	0.66	0.46	1.49
FM77	02	2.19	1.74	0.73	0.73	0.71	0.71	0.66	0.56	1.88
FM77	03	2.49	1.87	0.80	0.80	0.71	0.71	0.66	0.69	1.97
FM77	04	2.63	1.98	0.81	0.81	0.71	0.71	0.66	0.82	2.01
FM77	05	2.81	2.58	0.88	0.88	0.71	0.71	0.66	0.89	2.34
FM77	06	3.01	2.67	0.94	0.94	0.71	0.71	0.66	1.08	2.64
FM77	07	3.16	3.10	0.98	0.98	0.71	0.71	0.66	1.14	2.88
FM77	08	3.52	3.38	1.11	1.11	0.71	0.71	0.66	1.20	3.37
FM77	09	3.82	3.60	1.24	1.24	0.71	0.71	0.66	1.25	3.45
FM77	10	3.88	3.82	1.33	1.33	0.71	0.71	0.66	1.35	3.68
FM77	11	4.04	3.96	1.43	1.43	0.71	0.71	0.66	1.47	3.82
FM77	12	4.15	4.10	1.54	1.54	0.71	0.71	0.66	1.60	3.95
FM78	00	1.79	1.32	0.61	0.61	0.71	0.71	0.66	0.36	1.20
FM78	01	1.98	1.62	0.61	0.61	0.71	0.71	0.66	0.46	1.49
FM78	02	2.19	1.74	0.73	0.73	0.71	0.71	0.66	0.56	1.88
FM78	03	2.49	1.87	0.80	0.80	0.71	0.71	0.66	0.69	1.97
FM78	04	2.63	1.98	0.81	0.81	0.71	0.71	0.66	0.82	2.01
FM78	05	2.81	2.58	0.88	0.88	0.71	0.71	0.66	0.89	2.34
FM78	06	3.01	2.67	0.94	0.94	0.71	0.71	0.66	1.08	2.64
FM78	07	3.16	3.10	0.98	0.98	0.71	0.71	0.66	1.14	2.88
FM78	08	3.52	3.38	1.11	1.11	0.71	0.71	0.66	1.20	3.37
FM78	09	3.82	3.60	1.24	1.24	0.71	0.71	0.66	1.25	3.45
FM78	10	3.93	3.82	1.33	1.33	0.71	0.71	0.66	1.35	3.68
FM78	11	4.04	3.96	1.43	1.43	0.71	0.71	0.66	1.47	3.82
FM78	12	4.15	4.10	1.54	1.54	0.71	0.71	0.66	1.60	3.95
FM79	00	1.87	1.41	0.58	0.58	0.71	0.71	0.66	0.34	1.22
FM79	01	2.06	1.70	0.58	0.58	0.71	0.71	0.66	0.44	1.51
FM79	02	2.27	1.83	0.70	0.70	0.71	0.71	0.66	0.55	1.91
FM79	03	2.56	1.96	0.77	0.77	0.71	0.71	0.66	0.67	1.99
FM79	04	2.71	2.07	0.78	0.78	0.71	0.71	0.66	0.80	2.03
FM79	05	2.88	2.66	0.85	0.85	0.71	0.71	0.66	0.87	2.37
FM79	06	3.09	2.76	0.91	0.91	0.71	0.71	0.66	1.06	2.66
FM79	07	3.23	3.18	0.95	0.95	0.71	0.71	0.66	1.13	2.91
FM79	08	3.60	3.46	1.08	1.08	0.71	0.71	0.66	1.18	3.39

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
FM79	09	3.89	3.69	1.21	1.21	0.71	0.71	0.66	1.23	3.47
FM79	10	3.93	3.90	1.30	1.30	0.71	0.71	0.66	1.33	3.70
FM79	11	4.11	4.04	1.40	1.40	0.71	0.71	0.66	1.46	3.84
FM79	12	4.22	4.18	1.51	1.51	0.71	0.71	0.66	1.58	3.97
FM80	00	1.87	1.41	0.58	0.58	0.71	0.71	0.66	0.34	1.22
FM80	01	2.06	1.70	0.58	0.58	0.71	0.71	0.66	0.44	1.51
FM80	02	2.27	1.83	0.70	0.70	0.71	0.71	0.66	0.55	1.91
FM80	03	2.56	1.96	0.77	0.77	0.71	0.71	0.66	0.67	1.99
FM80	04	2.71	2.07	0.78	0.78	0.71	0.71	0.66	0.80	2.03
FM80	05	2.88	2.66	0.85	0.85	0.71	0.71	0.66	0.87	2.37
FM80	06	3.09	2.76	0.91	0.91	0.71	0.71	0.66	1.06	2.66
FM80	07	3.23	3.18	0.95	0.95	0.71	0.71	0.66	1.13	2.91
FM80	08	3.60	3.46	1.08	1.08	0.71	0.71	0.66	1.18	3.39
FM80	09	3.89	3.69	1.21	1.21	0.71	0.71	0.66	1.23	3.47
FM80	10	4.00	3.90	1.30	1.30	0.71	0.71	0.66	1.33	3.70
FM80	11	4.11	4.04	1.40	1.40	0.71	0.71	0.66	1.46	3.84
FM80	12	4.22	4.18	1.51	1.51	0.71	0.71	0.66	1.58	3.97
FM81	00	1.94	1.44	0.59	0.59	0.71	0.71	0.66	0.33	1.24
FM81	01	2.12	1.74	0.59	0.59	0.71	0.71	0.66	0.43	1.54
FM81	02	2.33	1.86	0.71	0.71	0.71	0.71	0.66	0.53	1.93
FM81	03	2.63	1.99	0.78	0.78	0.71	0.71	0.66	0.66	2.01
FM81	04	2.77	2.10	0.79	0.79	0.71	0.71	0.66	0.79	2.05
FM81	05	2.95	2.69	0.86	0.86	0.71	0.71	0.66	0.86	2.39
FM81	06	3.16	2.79	0.92	0.92	0.71	0.71	0.66	1.05	2.69
FM81	07	3.30	3.22	0.96	0.96	0.71	0.71	0.66	1.12	2.93
FM81	08	3.66	3.50	1.09	1.09	0.71	0.71	0.66	1.17	3.42
FM81	09	3.96	3.72	1.22	1.22	0.71	0.71	0.66	1.22	3.50
FM81	10	4.00	3.93	1.31	1.31	0.71	0.71	0.66	1.32	3.73
FM81	11	4.18	4.07	1.41	1.41	0.71	0.71	0.66	1.45	3.87
FM81	12	4.29	4.22	1.52	1.52	0.71	0.71	0.66	1.57	4.00
FM82	00	1.94	1.44	0.59	0.59	0.71	0.71	0.66	0.33	1.24
FM82	01	2.12	1.74	0.59	0.59	0.71	0.71	0.66	0.43	1.54
FM82	02	2.33	1.86	0.71	0.71	0.71	0.71	0.66	0.53	1.93
FM82	03	2.63	1.99	0.78	0.78	0.71	0.71	0.66	0.66	2.01
FM82	04	2.77	2.10	0.79	0.79	0.71	0.71	0.66	0.79	2.05
FM82	05	2.95	2.69	0.86	0.86	0.71	0.71	0.66	0.86	2.39
FM82	06	3.16	2.79	0.92	0.92	0.71	0.71	0.66	1.05	2.69
FM82	07	3.30	3.22	0.96	0.96	0.71	0.71	0.66	1.12	2.93
FM82	08	3.66	3.50	1.09	1.09	0.71	0.71	0.66	1.17	3.42
FM82	09	3.96	3.72	1.22	1.22	0.71	0.71	0.66	1.22	3.50
FM82	10	4.07	3.93	1.31	1.31	0.71	0.71	0.66	1.32	3.73
FM82	11	4.18	4.07	1.41	1.41	0.71	0.71	0.66	1.45	3.87
FM82	12	4.29	4.22	1.52	1.52	0.71	0.71	0.66	1.57	4.00
FM83	00	2.08	1.48	0.69	0.69	0.71	0.71	0.66	0.33	1.27
FM83	01	2.27	1.78	0.69	0.69	0.71	0.71	0.66	0.43	1.56
FM83	02	2.48	1.90	0.81	0.81	0.71	0.71	0.66	0.53	1.95
FM83	03	2.77	2.03	0.88	0.88	0.71	0.71	0.66	0.66	2.04
FM83	04	2.92	2.14	0.89	0.89	0.71	0.71	0.66	0.78	2.08
FM83	05	3.09	2.73	0.96	0.96	0.71	0.71	0.66	0.86	2.41
FM83	06	3.30	2.83	1.02	1.02	0.71	0.71	0.66	1.05	2.71
FM83	07	3.44	3.25	1.06	1.06	0.71	0.71	0.66	1.11	2.95
FM83	08	3.81	3.54	1.19	1.19	0.71	0.71	0.66	1.16	3.44
FM83	09	4.10	3.76	1.32	1.32	0.71	0.71	0.66	1.21	3.52
FM83	10	4.07	3.97	1.41	1.41	0.71	0.71	0.66	1.31	3.75
FM83	11	4.32	4.11	1.52	1.52	0.71	0.71	0.66	1.44	3.89
FM83	12	4.43	4.25	1.62	1.62	0.71	0.71	0.66	1.57	4.02
FM84	00	2.08	1.48	0.69	0.69	0.71	0.71	0.66	0.33	1.27

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
FM84	01	2.27	1.78	0.69	0.69	0.71	0.71	0.66	0.43	1.56
FM84	02	2.48	1.90	0.81	0.81	0.71	0.71	0.66	0.53	1.95
FM84	03	2.77	2.03	0.88	0.88	0.71	0.71	0.66	0.66	2.04
FM84	04	2.92	2.14	0.89	0.89	0.71	0.71	0.66	0.78	2.08
FM84	05	3.09	2.73	0.96	0.96	0.71	0.71	0.66	0.86	2.41
FM84	06	3.30	2.83	1.02	1.02	0.71	0.71	0.66	1.05	2.71
FM84	07	3.44	3.25	1.06	1.06	0.71	0.71	0.66	1.11	2.95
FM84	08	3.81	3.54	1.19	1.19	0.71	0.71	0.66	1.16	3.44
FM84	09	4.10	3.76	1.32	1.32	0.71	0.71	0.66	1.21	3.52
FM84	10	4.21	3.97	1.41	1.41	0.71	0.71	0.66	1.31	3.75
FM84	11	4.32	4.11	1.52	1.52	0.71	0.71	0.66	1.44	3.89
FM84	12	4.43	4.25	1.62	1.62	0.71	0.71	0.66	1.57	4.02
FM85	00	2.08	1.51	0.56	0.56	0.71	0.71	0.66	0.30	1.28
FM85	01	2.27	1.81	0.56	0.56	0.71	0.71	0.66	0.40	1.58
FM85	02	2.48	1.94	0.68	0.68	0.71	0.71	0.66	0.50	1.97
FM85	03	2.77	2.06	0.75	0.75	0.71	0.71	0.66	0.63	2.05
FM85	04	2.92	2.18	0.76	0.76	0.71	0.71	0.66	0.75	2.09
FM85	05	3.09	2.77	0.83	0.83	0.71	0.71	0.66	0.83	2.43
FM85	06	3.30	2.87	0.89	0.89	0.71	0.71	0.66	1.02	2.73
FM85	07	3.44	3.29	0.93	0.93	0.71	0.71	0.66	1.08	2.97
FM85	08	3.81	3.57	1.06	1.06	0.71	0.71	0.66	1.13	3.46
FM85	09	4.10	3.79	1.19	1.19	0.71	0.71	0.66	1.19	3.54
FM85	10	4.21	4.01	1.28	1.28	0.71	0.71	0.66	1.29	3.77
FM85	11	4.32	4.15	1.38	1.38	0.71	0.71	0.66	1.41	3.91
FM85	12	4.43	4.29	1.48	1.48	0.71	0.71	0.66	1.54	4.04
FM86	00	2.08	1.51	0.56	0.56	0.71	0.71	0.66	0.30	1.28
FM86	01	2.27	1.81	0.56	0.56	0.71	0.71	0.66	0.40	1.58
FM86	02	2.48	1.94	0.68	0.68	0.71	0.71	0.66	0.50	1.97
FM86	03	2.77	2.06	0.75	0.75	0.71	0.71	0.66	0.63	2.05
FM86	04	2.92	2.18	0.76	0.76	0.71	0.71	0.66	0.75	2.09
FM86	05	3.09	2.77	0.83	0.83	0.71	0.71	0.66	0.83	2.43
FM86	06	3.30	2.87	0.89	0.89	0.71	0.71	0.66	1.02	2.73
FM86	07	3.44	3.29	0.93	0.93	0.71	0.71	0.66	1.08	2.97
FM86	08	3.81	3.57	1.06	1.06	0.71	0.71	0.66	1.13	3.46
FM86	09	4.10	3.79	1.19	1.19	0.71	0.71	0.66	1.19	3.54
FM86	10	4.21	4.01	1.28	1.28	0.71	0.71	0.66	1.29	3.77
FM86	11	4.32	4.15	1.38	1.38	0.71	0.71	0.66	1.41	3.91
FM86	12	4.43	4.29	1.48	1.48	0.71	0.71	0.66	1.54	4.04
FM87	00	2.13	1.55	0.54	0.54	0.71	0.71	0.66	0.30	1.31
FM87	01	2.32	1.85	0.54	0.54	0.71	0.71	0.66	0.40	1.60
FM87	02	2.53	1.97	0.66	0.66	0.71	0.71	0.66	0.50	2.00
FM87	03	2.83	2.10	0.73	0.73	0.71	0.71	0.66	0.63	2.08
FM87	04	2.97	2.21	0.74	0.74	0.71	0.71	0.66	0.75	2.12
FM87	05	3.15	2.80	0.81	0.81	0.71	0.71	0.66	0.83	2.46
FM87	06	3.36	2.90	0.87	0.87	0.71	0.71	0.66	1.02	2.75
FM87	07	3.50	3.32	0.91	0.91	0.71	0.71	0.66	1.08	3.00
FM87	08	3.86	3.61	1.04	1.04	0.71	0.71	0.66	1.13	3.48
FM87	09	4.16	3.83	1.17	1.17	0.71	0.71	0.66	1.19	3.56
FM87	10	4.21	4.04	1.26	1.26	0.71	0.71	0.66	1.29	3.79
FM87	11	4.38	4.18	1.36	1.36	0.71	0.71	0.66	1.41	3.93
FM87	12	4.49	4.32	1.46	1.46	0.71	0.71	0.66	1.54	4.06
FM88	00	2.13	1.55	0.54	0.54	0.71	0.71	0.66	0.30	1.31
FM88	01	2.32	1.85	0.54	0.54	0.71	0.71	0.66	0.40	1.60
FM88	02	2.53	1.97	0.66	0.66	0.71	0.71	0.66	0.50	2.00
FM88	03	2.83	2.10	0.73	0.73	0.71	0.71	0.66	0.63	2.08
FM88	04	2.97	2.21	0.74	0.74	0.71	0.71	0.66	0.75	2.12
FM88	05	3.15	2.80	0.81	0.81	0.71	0.71	0.66	0.83	2.46

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
FM88	06	3.36	2.90	0.87	0.87	0.71	0.71	0.66	1.02	2.75
FM88	07	3.50	3.32	0.91	0.91	0.71	0.71	0.66	1.08	3.00
FM88	08	3.86	3.61	1.04	1.04	0.71	0.71	0.66	1.13	3.48
FM88	09	4.16	3.83	1.17	1.17	0.71	0.71	0.66	1.19	3.56
FM88	10	4.27	4.04	1.26	1.26	0.71	0.71	0.66	1.29	3.79
FM88	11	4.38	4.18	1.36	1.36	0.71	0.71	0.66	1.41	3.93
FM88	12	4.49	4.32	1.46	1.46	0.71	0.71	0.66	1.54	4.06
FM89	00	2.19	1.58	0.53	0.53	0.71	0.71	0.66	0.27	1.33
FM89	01	2.38	1.88	0.53	0.53	0.71	0.71	0.66	0.37	1.63
FM89	02	2.57	2.00	0.65	0.65	0.71	0.71	0.66	0.48	2.02
FM89	03	2.88	2.13	0.72	0.72	0.71	0.71	0.66	0.60	2.10
FM89	04	3.03	2.24	0.73	0.73	0.71	0.71	0.66	0.73	2.14
FM89	05	3.19	2.84	0.80	0.80	0.71	0.71	0.66	0.80	2.48
FM89	06	3.41	2.93	0.86	0.86	0.71	0.71	0.66	0.99	2.78
FM89	07	3.55	3.36	0.90	0.90	0.71	0.71	0.66	1.06	3.02
FM89	08	3.92	3.64	1.03	1.03	0.71	0.71	0.66	1.11	3.50
FM89	09	4.20	3.86	1.16	1.16	0.71	0.71	0.66	1.16	3.59
FM89	10	4.27	4.08	1.25	1.25	0.71	0.71	0.66	1.26	3.82
FM89	11	4.43	4.22	1.35	1.35	0.71	0.71	0.66	1.39	3.95
FM89	12	4.53	4.36	1.45	1.45	0.71	0.71	0.66	1.51	4.09
FM90	00	2.19	1.58	0.53	0.53	0.71	0.71	0.66	0.27	1.33
FM90	01	2.38	1.88	0.53	0.53	0.71	0.71	0.66	0.37	1.63
FM90	02	2.57	2.00	0.65	0.65	0.71	0.71	0.66	0.48	2.02
FM90	03	2.88	2.13	0.72	0.72	0.71	0.71	0.66	0.60	2.10
FM90	04	3.03	2.24	0.73	0.73	0.71	0.71	0.66	0.73	2.14
FM90	05	3.19	2.84	0.80	0.80	0.71	0.71	0.66	0.80	2.48
FM90	06	3.41	2.93	0.86	0.86	0.71	0.71	0.66	0.99	2.78
FM90	07	3.55	3.36	0.90	0.90	0.71	0.71	0.66	1.06	3.02
FM90	08	3.92	3.64	1.03	1.03	0.71	0.71	0.66	1.11	3.50
FM90	09	4.20	3.86	1.16	1.16	0.71	0.71	0.66	1.16	3.59
FM90	10	4.31	4.08	1.25	1.25	0.71	0.71	0.66	1.26	3.82
FM90	11	4.43	4.22	1.35	1.35	0.71	0.71	0.66	1.39	3.95
FM90	12	4.53	4.36	1.45	1.45	0.71	0.71	0.66	1.51	4.09
FM91	00	2.24	1.62	0.52	0.52	0.71	0.71	0.66	0.26	1.36
FM91	01	2.43	1.92	0.52	0.52	0.71	0.71	0.66	0.36	1.66
FM91	02	2.64	2.04	0.64	0.64	0.71	0.71	0.66	0.46	2.05
FM91	03	2.94	2.17	0.71	0.71	0.71	0.71	0.66	0.59	2.13
FM91	04	3.08	2.28	0.72	0.72	0.71	0.71	0.66	0.72	2.17
FM91	05	3.26	2.87	0.79	0.79	0.71	0.71	0.66	0.79	2.51
FM91	06	3.47	2.97	0.85	0.85	0.71	0.71	0.66	0.98	2.81
FM91	07	3.61	3.39	0.89	0.89	0.71	0.71	0.66	1.05	3.05
FM91	08	3.97	3.68	1.02	1.02	0.71	0.71	0.66	1.10	3.54
FM91	09	4.27	3.90	1.15	1.15	0.71	0.71	0.66	1.15	3.62
FM91	10	4.31	4.11	1.24	1.24	0.71	0.71	0.66	1.25	3.85
FM91	11	4.49	4.25	1.34	1.34	0.71	0.71	0.66	1.38	3.98
FM91	12	4.60	4.39	1.44	1.44	0.71	0.71	0.66	1.50	4.12
FM92	00	2.24	1.62	0.52	0.52	0.71	0.71	0.66	0.26	1.36
FM92	01	2.43	1.92	0.52	0.52	0.71	0.71	0.66	0.36	1.66
FM92	02	2.64	2.04	0.64	0.64	0.71	0.71	0.66	0.46	2.05
FM92	03	2.94	2.17	0.71	0.71	0.71	0.71	0.66	0.59	2.13
FM92	04	3.08	2.28	0.72	0.72	0.71	0.71	0.66	0.72	2.17
FM92	05	3.26	2.87	0.79	0.79	0.71	0.71	0.66	0.79	2.51
FM92	06	3.47	2.97	0.85	0.85	0.71	0.71	0.66	0.98	2.81
FM92	07	3.61	3.39	0.89	0.89	0.71	0.71	0.66	1.05	3.05
FM92	08	3.97	3.68	1.02	1.02	0.71	0.71	0.66	1.10	3.54
FM92	09	4.27	3.90	1.15	1.15	0.71	0.71	0.66	1.15	3.62
FM92	10	4.38	4.11	1.24	1.24	0.71	0.71	0.66	1.25	3.85

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
FM92	11	4.49	4.25	1.34	1.34	0.71	0.71	0.66	1.38	3.98
FM92	12	4.60	4.39	1.44	1.44	0.71	0.71	0.66	1.50	4.12
FM93	00	2.24	1.62	0.52	0.52	0.71	0.71	0.66	0.26	1.36
FM93	01	2.43	1.92	0.52	0.52	0.71	0.71	0.66	0.36	1.66
FM93	02	2.64	2.04	0.64	0.64	0.71	0.71	0.66	0.46	2.05
FM93	03	2.94	2.17	0.71	0.71	0.71	0.71	0.66	0.59	2.13
FM93	04	3.08	2.28	0.72	0.72	0.71	0.71	0.66	0.72	2.17
FM93	05	3.26	2.87	0.79	0.79	0.71	0.71	0.66	0.79	2.51
FM93	06	3.47	2.97	0.85	0.85	0.71	0.71	0.66	0.98	2.81
FM93	07	3.61	3.39	0.89	0.89	0.71	0.71	0.66	1.05	3.05
FM93	08	3.97	3.68	1.02	1.02	0.71	0.71	0.66	1.10	3.54
FM93	09	4.27	3.90	1.15	1.15	0.71	0.71	0.66	1.15	3.62
FM93	10	4.38	4.11	1.24	1.24	0.71	0.71	0.66	1.25	3.85
FM93	11	4.49	4.25	1.34	1.34	0.71	0.71	0.66	1.38	3.98
FM93	12	4.60	4.39	1.44	1.44	0.71	0.71	0.66	1.50	4.12
FM94	00	2.24	1.62	0.52	0.52	0.71	0.71	0.66	0.26	1.36
FM94	01	2.43	1.92	0.52	0.52	0.71	0.71	0.66	0.36	1.66
FM94	02	2.64	2.04	0.64	0.64	0.71	0.71	0.66	0.46	2.05
FM94	03	2.94	2.17	0.71	0.71	0.71	0.71	0.66	0.59	2.13
FM94	04	3.08	2.28	0.72	0.72	0.71	0.71	0.66	0.72	2.17
FM94	05	3.26	2.87	0.79	0.79	0.71	0.71	0.66	0.79	2.51
FM94	06	3.47	2.97	0.85	0.85	0.71	0.71	0.66	0.98	2.81
FM94	07	3.61	3.39	0.89	0.89	0.71	0.71	0.66	1.05	3.05
FM94	08	3.97	3.68	1.02	1.02	0.71	0.71	0.66	1.10	3.54
FM94	09	4.27	3.90	1.15	1.15	0.71	0.71	0.66	1.15	3.62
FM94	10	4.38	4.11	1.24	1.24	0.71	0.71	0.66	1.25	3.85
FM94	11	4.49	4.25	1.34	1.34	0.71	0.71	0.66	1.38	3.98
FM94	12	4.60	4.39	1.44	1.44	0.71	0.71	0.66	1.50	4.12
FM95	00	2.24	1.62	0.52	0.52	0.71	0.71	0.66	0.26	1.36
FM95	01	2.43	1.92	0.52	0.52	0.71	0.71	0.66	0.36	1.66
FM95	02	2.64	2.04	0.64	0.64	0.71	0.71	0.66	0.46	2.05
FM95	03	2.94	2.17	0.71	0.71	0.71	0.71	0.66	0.59	2.13
FM95	04	3.08	2.28	0.72	0.72	0.71	0.71	0.66	0.72	2.17
FM95	05	3.26	2.87	0.79	0.79	0.71	0.71	0.66	0.79	2.51
FM95	06	3.47	2.97	0.85	0.85	0.71	0.71	0.66	0.98	2.81
FM95	07	3.61	3.39	0.89	0.89	0.71	0.71	0.66	1.05	3.05
FM95	08	3.97	3.68	1.02	1.02	0.71	0.71	0.66	1.10	3.54
FM95	09	4.27	3.90	1.15	1.15	0.71	0.71	0.66	1.15	3.62
FM95	10	4.38	4.11	1.24	1.24	0.71	0.71	0.66	1.25	3.85
FM95	11	4.49	4.25	1.34	1.34	0.71	0.71	0.66	1.38	3.98
FM95	12	4.60	4.39	1.44	1.44	0.71	0.71	0.66	1.50	4.12
FM96	00	2.24	1.62	0.52	0.52	0.71	0.71	0.66	0.26	1.36
FM96	01	2.43	1.92	0.52	0.52	0.71	0.71	0.66	0.36	1.66
FM96	02	2.64	2.04	0.64	0.64	0.71	0.71	0.66	0.46	2.05
FM96	03	2.94	2.17	0.71	0.71	0.71	0.71	0.66	0.59	2.13
FM96	04	3.08	2.28	0.72	0.72	0.71	0.71	0.66	0.72	2.17
FM96	05	3.26	2.87	0.79	0.79	0.71	0.71	0.66	0.79	2.51
FM96	06	3.47	2.97	0.85	0.85	0.71	0.71	0.66	0.98	2.81
FM96	07	3.61	3.39	0.89	0.89	0.71	0.71	0.66	1.05	3.05
FM96	08	3.97	3.68	1.02	1.02	0.71	0.71	0.66	1.10	3.54
FM96	09	4.27	3.90	1.15	1.15	0.71	0.71	0.66	1.15	3.62
FM96	10	4.38	4.11	1.24	1.24	0.71	0.71	0.66	1.25	3.85
FM96	11	4.49	4.25	1.34	1.34	0.71	0.71	0.66	1.38	3.98
FM96	12	4.60	4.39	1.44	1.44	0.71	0.71	0.66	1.50	4.12
FM97	00	2.24	1.62	0.52	0.52	0.71	0.71	0.66	0.26	1.36
FM97	01	2.43	1.92	0.52	0.52	0.71	0.71	0.66	0.36	1.66
FM97	02	2.64	2.04	0.64	0.64	0.71	0.71	0.66	0.46	2.05

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
FM97	03	2.94	2.17	0.71	0.71	0.71	0.71	0.66	0.59	2.13
FM97	04	3.08	2.28	0.72	0.72	0.71	0.71	0.66	0.72	2.17
FM97	05	3.26	2.87	0.79	0.79	0.71	0.71	0.66	0.79	2.51
FM97	06	3.47	2.97	0.85	0.85	0.71	0.71	0.66	0.98	2.81
FM97	07	3.61	3.39	0.89	0.89	0.71	0.71	0.66	1.05	3.05
FM97	08	3.97	3.68	1.02	1.02	0.71	0.71	0.66	1.10	3.54
FM97	09	4.27	3.90	1.15	1.15	0.71	0.71	0.66	1.15	3.62
FM97	10	4.38	4.11	1.24	1.24	0.71	0.71	0.66	1.25	3.85
FM97	11	4.49	4.25	1.34	1.34	0.71	0.71	0.66	1.38	3.98
FM97	12	4.60	4.39	1.44	1.44	0.71	0.71	0.66	1.50	4.12
FM98	00	2.24	1.62	0.52	0.52	0.71	0.71	0.66	0.26	1.36
FM98	01	2.43	1.92	0.52	0.52	0.71	0.71	0.66	0.36	1.66
FM98	02	2.64	2.04	0.64	0.64	0.71	0.71	0.66	0.46	2.05
FM98	03	2.94	2.17	0.71	0.71	0.71	0.71	0.66	0.59	2.13
FM98	04	3.08	2.28	0.72	0.72	0.71	0.71	0.66	0.72	2.17
FM98	05	3.26	2.87	0.79	0.79	0.71	0.71	0.66	0.79	2.51
FM98	06	3.47	2.97	0.85	0.85	0.71	0.71	0.66	0.98	2.81
FM98	07	3.61	3.39	0.89	0.89	0.71	0.71	0.66	1.05	3.05
FM98	08	3.97	3.68	1.02	1.02	0.71	0.71	0.66	1.10	3.54
FM98	09	4.27	3.90	1.15	1.15	0.71	0.71	0.66	1.15	3.62
FM98	10	4.38	4.11	1.24	1.24	0.71	0.71	0.66	1.25	3.85
FM98	11	4.49	4.25	1.34	1.34	0.71	0.71	0.66	1.38	3.98
FM98	12	4.60	4.39	1.44	1.44	0.71	0.71	0.66	1.50	4.12
FM99	00	2.24	1.62	0.52	0.52	0.71	0.71	0.66	0.26	1.36
FM99	01	2.43	1.92	0.52	0.52	0.71	0.71	0.66	0.36	1.66
FM99	02	2.64	2.04	0.64	0.64	0.71	0.71	0.66	0.46	2.05
FM99	03	2.94	2.17	0.71	0.71	0.71	0.71	0.66	0.59	2.13
FM99	04	3.08	2.28	0.72	0.72	0.71	0.71	0.66	0.72	2.17
FM99	05	3.26	2.87	0.79	0.79	0.71	0.71	0.66	0.79	2.51
FM99	06	3.47	2.97	0.85	0.85	0.71	0.71	0.66	0.98	2.81
FM99	07	3.61	3.39	0.89	0.89	0.71	0.71	0.66	1.05	3.05
FM99	08	3.97	3.68	1.02	1.02	0.71	0.71	0.66	1.10	3.54
FM99	09	4.27	3.90	1.15	1.15	0.71	0.71	0.66	1.15	3.62
FM99	10	4.38	4.11	1.24	1.24	0.71	0.71	0.66	1.25	3.85
FM99	11	4.49	4.25	1.34	1.34	0.71	0.71	0.66	1.38	3.98
FM99	12	4.60	4.39	1.44	1.44	0.71	0.71	0.66	1.50	4.12
FS14	00	2.62	2.53	1.54	1.54	1.44	1.44	1.97	1.44	2.10
FS14	01	2.78	2.83	1.57	1.57	1.44	1.44	1.97	1.55	2.44
FS14	02	2.97	2.99	1.70	1.70	1.44	1.44	1.97	1.65	2.77
FS14	03	3.24	3.08	1.77	1.77	1.44	1.44	1.97	1.78	2.91
FS14	04	3.37	3.22	1.78	1.78	1.44	1.44	1.97	1.90	2.95
FS14	05	3.53	3.83	1.82	1.82	1.44	1.44	1.97	1.98	3.29
FS14	06	3.72	3.86	1.91	1.91	1.44	1.44	1.97	2.17	3.59
FS14	07	3.85	4.31	1.95	1.95	1.44	1.44	1.97	2.23	3.83
FS14	08	4.18	4.59	2.08	2.08	1.44	1.44	1.97	2.28	4.32
FS14	09	4.45	4.81	2.22	2.22	1.44	1.44	1.97	2.33	4.40
FS14	10	4.55	5.07	2.31	2.31	1.44	1.44	1.97	2.43	4.63
FS14	11	4.65	5.17	2.41	2.41	1.44	1.44	1.97	2.56	4.76
FS14	12	4.75	5.35	2.51	2.51	1.44	1.44	1.97	2.69	4.84
FS15	00	2.62	2.53	1.54	1.54	1.44	1.44	1.97	1.44	2.10
FS15	01	2.78	2.83	1.57	1.57	1.44	1.44	1.97	1.55	2.44
FS15	02	2.97	2.99	1.70	1.70	1.44	1.44	1.97	1.65	2.77
FS15	03	3.24	3.08	1.77	1.77	1.44	1.44	1.97	1.78	2.91
FS15	04	3.37	3.22	1.78	1.78	1.44	1.44	1.97	1.90	2.95
FS15	05	3.53	3.83	1.82	1.82	1.44	1.44	1.97	1.98	3.29
FS15	06	3.72	3.86	1.91	1.91	1.44	1.44	1.97	2.17	3.59
FS15	07	3.85	4.31	1.95	1.95	1.44	1.44	1.97	2.23	3.83

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
FS15	08	4.18	4.59	2.08	2.08	1.44	1.44	1.97	2.28	4.32
FS15	09	4.45	4.81	2.22	2.22	1.44	1.44	1.97	2.33	4.40
FS15	10	4.55	5.07	2.31	2.31	1.44	1.44	1.97	2.43	4.63
FS15	11	4.65	5.17	2.41	2.41	1.44	1.44	1.97	2.56	4.76
FS15	12	4.75	5.35	2.51	2.51	1.44	1.44	1.97	2.69	4.84
FS16	00	2.62	2.53	1.54	1.54	1.44	1.44	1.97	1.44	2.10
FS16	01	2.78	2.83	1.57	1.57	1.44	1.44	1.97	1.55	2.44
FS16	02	2.97	2.99	1.70	1.70	1.44	1.44	1.97	1.65	2.77
FS16	03	3.24	3.08	1.77	1.77	1.44	1.44	1.97	1.78	2.91
FS16	04	3.37	3.22	1.78	1.78	1.44	1.44	1.97	1.90	2.95
FS16	05	3.53	3.83	1.82	1.82	1.44	1.44	1.97	1.98	3.29
FS16	06	3.72	3.86	1.91	1.91	1.44	1.44	1.97	2.17	3.59
FS16	07	3.85	4.31	1.95	1.95	1.44	1.44	1.97	2.23	3.83
FS16	08	4.18	4.59	2.08	2.08	1.44	1.44	1.97	2.28	4.32
FS16	09	4.45	4.81	2.22	2.22	1.44	1.44	1.97	2.33	4.40
FS16	10	4.55	5.07	2.31	2.31	1.44	1.44	1.97	2.43	4.63
FS16	11	4.65	5.17	2.41	2.41	1.44	1.44	1.97	2.56	4.76
FS16	12	4.75	5.35	2.51	2.51	1.44	1.44	1.97	2.69	4.84
FS17	00	2.62	2.53	1.54	1.54	1.44	1.44	1.97	1.44	2.10
FS17	01	2.78	2.83	1.57	1.57	1.44	1.44	1.97	1.55	2.44
FS17	02	2.97	2.99	1.70	1.70	1.44	1.44	1.97	1.65	2.77
FS17	03	3.24	3.08	1.77	1.77	1.44	1.44	1.97	1.78	2.91
FS17	04	3.37	3.22	1.78	1.78	1.44	1.44	1.97	1.90	2.95
FS17	05	3.53	3.83	1.82	1.82	1.44	1.44	1.97	1.98	3.29
FS17	06	3.72	3.86	1.91	1.91	1.44	1.44	1.97	2.17	3.59
FS17	07	3.85	4.31	1.95	1.95	1.44	1.44	1.97	2.23	3.83
FS17	08	4.18	4.59	2.08	2.08	1.44	1.44	1.97	2.28	4.32
FS17	09	4.45	4.81	2.22	2.22	1.44	1.44	1.97	2.33	4.40
FS17	10	4.55	5.07	2.31	2.31	1.44	1.44	1.97	2.43	4.63
FS17	11	4.65	5.17	2.41	2.41	1.44	1.44	1.97	2.56	4.76
FS17	12	4.75	5.35	2.51	2.51	1.44	1.44	1.97	2.69	4.84
FS18	00	2.62	2.53	1.54	1.54	1.44	1.44	1.97	1.44	2.10
FS18	01	2.78	2.83	1.57	1.57	1.44	1.44	1.97	1.55	2.44
FS18	02	2.97	2.99	1.70	1.70	1.44	1.44	1.97	1.65	2.77
FS18	03	3.24	3.08	1.77	1.77	1.44	1.44	1.97	1.78	2.91
FS18	04	3.37	3.22	1.78	1.78	1.44	1.44	1.97	1.90	2.95
FS18	05	3.53	3.83	1.82	1.82	1.44	1.44	1.97	1.98	3.29
FS18	06	3.72	3.86	1.91	1.91	1.44	1.44	1.97	2.17	3.59
FS18	07	3.85	4.31	1.95	1.95	1.44	1.44	1.97	2.23	3.83
FS18	08	4.18	4.59	2.08	2.08	1.44	1.44	1.97	2.28	4.32
FS18	09	4.45	4.81	2.22	2.22	1.44	1.44	1.97	2.33	4.40
FS18	10	4.55	5.07	2.31	2.31	1.44	1.44	1.97	2.43	4.63
FS18	11	4.65	5.17	2.41	2.41	1.44	1.44	1.97	2.56	4.76
FS18	12	4.75	5.35	2.51	2.51	1.44	1.44	1.97	2.69	4.84
FS19	00	1.93	1.90	1.25	1.25	1.42	1.42	1.93	1.44	1.90
FS19	01	2.10	2.20	1.25	1.25	1.42	1.42	1.93	1.54	2.19
FS19	02	2.29	2.33	1.37	1.37	1.42	1.42	1.93	1.64	2.59
FS19	03	2.56	2.45	1.44	1.44	1.42	1.42	1.93	1.77	2.67
FS19	04	2.69	2.57	1.45	1.45	1.42	1.42	1.93	1.90	2.71
FS19	05	2.85	3.16	1.53	1.53	1.42	1.42	1.93	1.97	3.05
FS19	06	3.04	3.26	1.59	1.59	1.42	1.42	1.93	2.16	3.34
FS19	07	3.17	3.68	1.63	1.63	1.42	1.42	1.93	2.22	3.59
FS19	08	3.50	3.96	1.76	1.76	1.42	1.42	1.93	2.27	4.07
FS19	09	3.77	4.18	1.89	1.89	1.42	1.42	1.93	2.33	4.15
FS19	10	3.87	4.40	1.98	1.98	1.42	1.42	1.93	2.43	4.38
FS19	11	3.97	4.54	2.08	2.08	1.42	1.42	1.93	2.55	4.52
FS19	12	4.07	4.68	2.18	2.18	1.42	1.42	1.93	2.68	4.65

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
FS20	00	1.93	1.73	1.20	1.20	1.41	1.41	1.90	1.44	1.90
FS20	01	2.10	2.03	1.20	1.20	1.41	1.41	1.90	1.54	2.19
FS20	02	2.29	2.16	1.32	1.32	1.41	1.41	1.90	1.64	2.59
FS20	03	2.56	2.28	1.39	1.39	1.41	1.41	1.90	1.77	2.67
FS20	04	2.69	2.40	1.40	1.40	1.41	1.41	1.90	1.90	2.71
FS20	05	2.85	2.99	1.47	1.47	1.41	1.41	1.90	1.97	3.05
FS20	06	3.04	3.09	1.54	1.54	1.41	1.41	1.90	2.16	3.34
FS20	07	3.17	3.51	1.58	1.58	1.41	1.41	1.90	2.22	3.59
FS20	08	3.50	3.79	1.71	1.71	1.41	1.41	1.90	2.27	4.07
FS20	09	3.77	4.01	1.84	1.84	1.41	1.41	1.90	2.33	4.15
FS20	10	3.87	4.23	1.93	1.93	1.41	1.41	1.90	2.43	4.38
FS20	11	3.97	4.37	2.03	2.03	1.41	1.41	1.90	2.55	4.52
FS20	12	4.07	4.51	2.13	2.13	1.41	1.41	1.90	2.68	4.65
FS21	00	1.61	1.59	1.14	1.14	1.40	1.40	1.88	1.28	1.75
FS21	01	1.77	1.89	1.14	1.14	1.40	1.40	1.88	1.39	2.05
FS21	02	1.96	2.01	1.26	1.26	1.40	1.40	1.88	1.49	2.44
FS21	03	2.23	2.14	1.33	1.33	1.40	1.40	1.88	1.61	2.52
FS21	04	2.36	2.25	1.34	1.34	1.40	1.40	1.88	1.74	2.56
FS21	05	2.52	2.84	1.41	1.41	1.40	1.40	1.88	1.82	2.90
FS21	06	2.71	2.94	1.47	1.47	1.40	1.40	1.88	2.01	3.19
FS21	07	2.84	3.36	1.52	1.52	1.40	1.40	1.88	2.07	3.44
FS21	08	3.17	3.65	1.65	1.65	1.40	1.40	1.88	2.12	3.92
FS21	09	3.44	3.87	1.78	1.78	1.40	1.40	1.88	2.17	4.01
FS21	10	3.54	4.08	1.87	1.87	1.40	1.40	1.88	2.27	4.24
FS21	11	3.64	4.22	1.97	1.97	1.40	1.40	1.88	2.40	4.37
FS21	12	3.74	4.36	2.07	2.07	1.40	1.40	1.88	2.53	4.51
FS22	00	1.61	1.47	1.01	1.01	1.39	1.39	1.85	1.28	1.75
FS22	01	1.77	1.76	1.01	1.01	1.39	1.39	1.85	1.39	2.05
FS22	02	1.96	1.89	1.13	1.13	1.39	1.39	1.85	1.49	2.44
FS22	03	2.23	2.02	1.20	1.20	1.39	1.39	1.85	1.61	2.52
FS22	04	2.36	2.13	1.21	1.21	1.39	1.39	1.85	1.74	2.56
FS22	05	2.52	2.72	1.28	1.28	1.39	1.39	1.85	1.82	2.90
FS22	06	2.71	2.82	1.34	1.34	1.39	1.39	1.85	2.01	3.19
FS22	07	2.84	3.24	1.38	1.38	1.39	1.39	1.85	2.07	3.44
FS22	08	3.17	3.53	1.52	1.52	1.39	1.39	1.85	2.12	3.92
FS22	09	3.44	3.75	1.65	1.65	1.39	1.39	1.85	2.17	4.01
FS22	10	3.54	3.96	1.74	1.74	1.39	1.39	1.85	2.27	4.24
FS22	11	3.64	4.10	1.84	1.84	1.39	1.39	1.85	2.40	4.37
FS22	12	3.74	4.24	1.94	1.94	1.39	1.39	1.85	2.53	4.51
FS23	00	1.42	1.37	1.12	1.12	1.38	1.38	1.83	1.28	1.55
FS23	01	1.59	1.66	1.12	1.12	1.38	1.38	1.83	1.38	1.85
FS23	02	1.78	1.79	1.24	1.24	1.38	1.38	1.83	1.48	2.24
FS23	03	2.05	1.92	1.31	1.31	1.38	1.38	1.83	1.61	2.32
FS23	04	2.18	2.03	1.32	1.32	1.38	1.38	1.83	1.73	2.36
FS23	05	2.34	2.62	1.39	1.39	1.38	1.38	1.83	1.81	2.70
FS23	06	2.53	2.72	1.45	1.45	1.38	1.38	1.83	2.00	3.00
FS23	07	2.66	3.14	1.49	1.49	1.38	1.38	1.83	2.06	3.24
FS23	08	2.99	3.42	1.63	1.63	1.38	1.38	1.83	2.11	3.73
FS23	09	3.26	3.65	1.76	1.76	1.38	1.38	1.83	2.16	3.81
FS23	10	3.36	3.86	1.85	1.85	1.38	1.38	1.83	2.26	4.04
FS23	11	3.46	4.00	1.95	1.95	1.38	1.38	1.83	2.39	4.17
FS23	12	3.56	4.14	2.05	2.05	1.38	1.38	1.83	2.52	4.31
FS24	00	1.42	1.28	1.04	1.04	1.37	1.37	1.80	1.28	1.55
FS24	01	1.59	1.58	1.04	1.04	1.37	1.37	1.80	1.38	1.85
FS24	02	1.78	1.70	1.16	1.16	1.37	1.37	1.80	1.48	2.24
FS24	03	2.05	1.83	1.23	1.23	1.37	1.37	1.80	1.61	2.32
FS24	04	2.18	1.94	1.24	1.24	1.37	1.37	1.80	1.73	2.36

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
FS24	05	2.34	2.53	1.31	1.31	1.37	1.37	1.80	1.81	2.70
FS24	06	2.53	2.63	1.37	1.37	1.37	1.37	1.80	2.00	3.00
FS24	07	2.66	3.06	1.41	1.41	1.37	1.37	1.80	2.06	3.24
FS24	08	2.99	3.34	1.55	1.55	1.37	1.37	1.80	2.11	3.73
FS24	09	3.26	3.56	1.68	1.68	1.37	1.37	1.80	2.16	3.81
FS24	10	3.36	3.77	1.77	1.77	1.37	1.37	1.80	2.26	4.04
FS24	11	3.46	3.92	1.87	1.87	1.37	1.37	1.80	2.39	4.17
FS24	12	3.56	4.06	1.97	1.97	1.37	1.37	1.80	2.52	4.31
FS25	00	1.27	1.04	1.18	1.18	1.36	1.36	1.74	1.21	1.43
FS25	01	1.44	1.33	1.18	1.18	1.36	1.36	1.74	1.31	1.73
FS25	02	1.63	1.46	1.30	1.30	1.36	1.36	1.74	1.41	2.12
FS25	03	1.90	1.59	1.37	1.37	1.36	1.36	1.74	1.54	2.20
FS25	04	2.03	1.70	1.38	1.38	1.36	1.36	1.74	1.66	2.24
FS25	05	2.19	2.29	1.45	1.45	1.36	1.36	1.74	1.74	2.58
FS25	06	2.38	2.39	1.52	1.52	1.36	1.36	1.74	1.93	2.88
FS25	07	2.51	2.81	1.56	1.56	1.36	1.36	1.74	1.99	3.12
FS25	08	2.84	3.09	1.69	1.69	1.36	1.36	1.74	2.04	3.61
FS25	09	3.11	3.32	1.82	1.82	1.36	1.36	1.74	2.09	3.69
FS25	10	3.21	3.53	1.91	1.91	1.36	1.36	1.74	2.20	3.92
FS25	11	3.31	3.67	2.01	2.01	1.36	1.36	1.74	2.32	4.05
FS25	12	3.41	3.81	2.11	2.11	1.36	1.36	1.74	2.45	4.19
FS26	00	1.27	1.04	1.18	1.18	1.36	1.36	1.74	1.21	1.43
FS26	01	1.44	1.33	1.18	1.18	1.36	1.36	1.74	1.31	1.73
FS26	02	1.63	1.46	1.30	1.30	1.36	1.36	1.74	1.41	2.12
FS26	03	1.90	1.59	1.37	1.37	1.36	1.36	1.74	1.54	2.20
FS26	04	2.03	1.70	1.38	1.38	1.36	1.36	1.74	1.66	2.24
FS26	05	2.19	2.29	1.45	1.45	1.36	1.36	1.74	1.74	2.58
FS26	06	2.38	2.39	1.52	1.52	1.36	1.36	1.74	1.93	2.88
FS26	07	2.51	2.81	1.56	1.56	1.36	1.36	1.74	1.99	3.12
FS26	08	2.84	3.09	1.69	1.69	1.36	1.36	1.74	2.04	3.61
FS26	09	3.11	3.32	1.82	1.82	1.36	1.36	1.74	2.09	3.69
FS26	10	3.21	3.53	1.91	1.91	1.36	1.36	1.74	2.20	3.92
FS26	11	3.31	3.67	2.01	2.01	1.36	1.36	1.74	2.32	4.05
FS26	12	3.41	3.81	2.11	2.11	1.36	1.36	1.74	2.45	4.19
FS27	00	1.27	1.04	1.18	1.18	1.36	1.36	1.74	1.21	1.43
FS27	01	1.44	1.33	1.18	1.18	1.36	1.36	1.74	1.31	1.73
FS27	02	1.63	1.46	1.30	1.30	1.36	1.36	1.74	1.41	2.12
FS27	03	1.90	1.59	1.37	1.37	1.36	1.36	1.74	1.54	2.20
FS27	04	2.03	1.70	1.38	1.38	1.36	1.36	1.74	1.66	2.24
FS27	05	2.19	2.29	1.45	1.45	1.36	1.36	1.74	1.74	2.58
FS27	06	2.38	2.39	1.52	1.52	1.36	1.36	1.74	1.93	2.88
FS27	07	2.51	2.81	1.56	1.56	1.36	1.36	1.74	1.99	3.12
FS27	08	2.84	3.09	1.69	1.69	1.36	1.36	1.74	2.04	3.61
FS27	09	3.11	3.32	1.82	1.82	1.36	1.36	1.74	2.09	3.69
FS27	10	3.21	3.53	1.91	1.91	1.36	1.36	1.74	2.20	3.92
FS27	11	3.31	3.67	2.01	2.01	1.36	1.36	1.74	2.32	4.05
FS27	12	3.41	3.81	2.11	2.11	1.36	1.36	1.74	2.45	4.19
FS28	00	1.27	1.04	1.18	1.18	1.36	1.36	1.74	1.21	1.43
FS28	01	1.44	1.33	1.18	1.18	1.36	1.36	1.74	1.31	1.73
FS28	02	1.63	1.46	1.30	1.30	1.36	1.36	1.74	1.41	2.12
FS28	03	1.90	1.59	1.37	1.37	1.36	1.36	1.74	1.54	2.20
FS28	04	2.03	1.70	1.38	1.38	1.36	1.36	1.74	1.66	2.24
FS28	05	2.19	2.29	1.45	1.45	1.36	1.36	1.74	1.74	2.58
FS28	06	2.38	2.39	1.52	1.52	1.36	1.36	1.74	1.93	2.88
FS28	07	2.51	2.81	1.56	1.56	1.36	1.36	1.74	1.99	3.12
FS28	08	2.84	3.09	1.69	1.69	1.36	1.36	1.74	2.04	3.61
FS28	09	3.11	3.32	1.82	1.82	1.36	1.36	1.74	2.09	3.69

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
FS28	10	3.21	3.53	1.91	1.91	1.36	1.36	1.74	2.20	3.92
FS28	11	3.31	3.67	2.01	2.01	1.36	1.36	1.74	2.32	4.05
FS28	12	3.41	3.81	2.11	2.11	1.36	1.36	1.74	2.45	4.19
FS29	00	1.27	1.04	1.18	1.18	1.36	1.36	1.74	1.21	1.43
FS29	01	1.44	1.33	1.18	1.18	1.36	1.36	1.74	1.31	1.73
FS29	02	1.63	1.46	1.30	1.30	1.36	1.36	1.74	1.41	2.12
FS29	03	1.90	1.59	1.37	1.37	1.36	1.36	1.74	1.54	2.20
FS29	04	2.03	1.70	1.38	1.38	1.36	1.36	1.74	1.66	2.24
FS29	05	2.19	2.29	1.45	1.45	1.36	1.36	1.74	1.74	2.58
FS29	06	2.38	2.39	1.52	1.52	1.36	1.36	1.74	1.93	2.88
FS29	07	2.51	2.81	1.56	1.56	1.36	1.36	1.74	1.99	3.12
FS29	08	2.84	3.09	1.69	1.69	1.36	1.36	1.74	2.04	3.61
FS29	09	3.11	3.32	1.82	1.82	1.36	1.36	1.74	2.09	3.69
FS29	10	3.21	3.53	1.91	1.91	1.36	1.36	1.74	2.20	3.92
FS29	11	3.31	3.67	2.01	2.01	1.36	1.36	1.74	2.32	4.05
FS29	12	3.41	3.81	2.11	2.11	1.36	1.36	1.74	2.45	4.19
FS30	00	1.18	1.00	1.30	1.30	1.30	1.30	1.63	1.17	1.27
FS30	01	1.35	1.30	1.30	1.30	1.30	1.30	1.63	1.28	1.57
FS30	02	1.54	1.43	1.42	1.42	1.30	1.30	1.63	1.38	1.96
FS30	03	1.81	1.55	1.49	1.49	1.30	1.30	1.63	1.50	2.04
FS30	04	1.94	1.66	1.51	1.51	1.30	1.30	1.63	1.63	2.08
FS30	05	2.10	2.26	1.58	1.58	1.30	1.30	1.63	1.71	2.42
FS30	06	2.29	2.35	1.64	1.64	1.30	1.30	1.63	1.90	2.72
FS30	07	2.42	2.78	1.68	1.68	1.30	1.30	1.63	1.96	2.96
FS30	08	2.75	3.06	1.81	1.81	1.30	1.30	1.63	2.01	3.45
FS30	09	3.02	3.28	1.94	1.94	1.30	1.30	1.63	2.06	3.53
FS30	10	3.12	3.50	2.03	2.03	1.30	1.30	1.63	2.16	3.76
FS30	11	3.22	3.64	2.13	2.13	1.30	1.30	1.63	2.29	3.89
FS30	12	3.32	3.78	2.23	2.23	1.30	1.30	1.63	2.42	4.03
FS31	00	1.18	1.00	1.30	1.30	1.30	1.30	1.63	1.17	1.27
FS31	01	1.35	1.30	1.30	1.30	1.30	1.30	1.63	1.28	1.57
FS31	02	1.54	1.43	1.42	1.42	1.30	1.30	1.63	1.38	1.96
FS31	03	1.81	1.55	1.49	1.49	1.30	1.30	1.63	1.50	2.04
FS31	04	1.94	1.66	1.51	1.51	1.30	1.30	1.63	1.63	2.08
FS31	05	2.10	2.26	1.58	1.58	1.30	1.30	1.63	1.71	2.42
FS31	06	2.29	2.35	1.64	1.64	1.30	1.30	1.63	1.90	2.72
FS31	07	2.42	2.78	1.68	1.68	1.30	1.30	1.63	1.96	2.96
FS31	08	2.75	3.06	1.81	1.81	1.30	1.30	1.63	2.01	3.45
FS31	09	3.02	3.28	1.94	1.94	1.30	1.30	1.63	2.06	3.53
FS31	10	3.12	3.50	2.03	2.03	1.30	1.30	1.63	2.16	3.76
FS31	11	3.22	3.64	2.13	2.13	1.30	1.30	1.63	2.29	3.89
FS31	12	3.32	3.78	2.23	2.23	1.30	1.30	1.63	2.42	4.03
FS32	00	1.18	1.00	1.30	1.30	1.30	1.30	1.63	1.17	1.27
FS32	01	1.35	1.30	1.30	1.30	1.30	1.30	1.63	1.28	1.57
FS32	02	1.54	1.43	1.42	1.42	1.30	1.30	1.63	1.38	1.96
FS32	03	1.81	1.55	1.49	1.49	1.30	1.30	1.63	1.50	2.04
FS32	04	1.94	1.66	1.51	1.51	1.30	1.30	1.63	1.63	2.08
FS32	05	2.10	2.26	1.58	1.58	1.30	1.30	1.63	1.71	2.42
FS32	06	2.29	2.35	1.64	1.64	1.30	1.30	1.63	1.90	2.72
FS32	07	2.42	2.78	1.68	1.68	1.30	1.30	1.63	1.96	2.96
FS32	08	2.75	3.06	1.81	1.81	1.30	1.30	1.63	2.01	3.45
FS32	09	3.02	3.28	1.94	1.94	1.30	1.30	1.63	2.06	3.53
FS32	10	3.12	3.50	2.03	2.03	1.30	1.30	1.63	2.16	3.76
FS32	11	3.22	3.64	2.13	2.13	1.30	1.30	1.63	2.29	3.89
FS32	12	3.32	3.78	2.23	2.23	1.30	1.30	1.63	2.42	4.03
FS33	00	1.18	1.00	1.30	1.30	1.30	1.30	1.63	1.17	1.27
FS33	01	1.35	1.30	1.30	1.30	1.30	1.30	1.63	1.28	1.57

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
FS33	02	1.54	1.43	1.42	1.42	1.30	1.30	1.63	1.38	1.96
FS33	03	1.81	1.55	1.49	1.49	1.30	1.30	1.63	1.50	2.04
FS33	04	1.94	1.66	1.51	1.51	1.30	1.30	1.63	1.63	2.08
FS33	05	2.10	2.26	1.58	1.58	1.30	1.30	1.63	1.71	2.42
FS33	06	2.29	2.35	1.64	1.64	1.30	1.30	1.63	1.90	2.72
FS33	07	2.42	2.78	1.68	1.68	1.30	1.30	1.63	1.96	2.96
FS33	08	2.75	3.06	1.81	1.81	1.30	1.30	1.63	2.01	3.45
FS33	09	3.02	3.28	1.94	1.94	1.30	1.30	1.63	2.06	3.53
FS33	10	3.12	3.50	2.03	2.03	1.30	1.30	1.63	2.16	3.76
FS33	11	3.22	3.64	2.13	2.13	1.30	1.30	1.63	2.29	3.89
FS33	12	3.32	3.78	2.23	2.23	1.30	1.30	1.63	2.42	4.03
FS34	00	1.18	1.00	1.30	1.30	1.30	1.30	1.63	1.17	1.27
FS34	01	1.35	1.30	1.30	1.30	1.30	1.30	1.63	1.28	1.57
FS34	02	1.54	1.43	1.42	1.42	1.30	1.30	1.63	1.38	1.96
FS34	03	1.81	1.55	1.49	1.49	1.30	1.30	1.63	1.50	2.04
FS34	04	1.94	1.66	1.51	1.51	1.30	1.30	1.63	1.63	2.08
FS34	05	2.10	2.26	1.58	1.58	1.30	1.30	1.63	1.71	2.42
FS34	06	2.29	2.35	1.64	1.64	1.30	1.30	1.63	1.90	2.72
FS34	07	2.42	2.78	1.68	1.68	1.30	1.30	1.63	1.96	2.96
FS34	08	2.75	3.06	1.81	1.81	1.30	1.30	1.63	2.01	3.45
FS34	09	3.02	3.28	1.94	1.94	1.30	1.30	1.63	2.06	3.53
FS34	10	3.12	3.50	2.03	2.03	1.30	1.30	1.63	2.16	3.76
FS34	11	3.22	3.64	2.13	2.13	1.30	1.30	1.63	2.29	3.89
FS34	12	3.32	3.78	2.23	2.23	1.30	1.30	1.63	2.42	4.03
FS35	00	1.13	0.99	1.30	1.30	1.25	1.25	1.52	1.09	1.15
FS35	01	1.30	1.28	1.30	1.30	1.25	1.25	1.52	1.19	1.45
FS35	02	1.49	1.41	1.42	1.42	1.25	1.25	1.52	1.29	1.84
FS35	03	1.76	1.54	1.49	1.49	1.25	1.25	1.52	1.41	1.92
FS35	04	1.89	1.65	1.51	1.51	1.25	1.25	1.52	1.54	1.96
FS35	05	2.05	2.24	1.58	1.58	1.25	1.25	1.52	1.62	2.30
FS35	06	2.24	2.34	1.64	1.64	1.25	1.25	1.52	1.81	2.60
FS35	07	2.37	2.76	1.68	1.68	1.25	1.25	1.52	1.87	2.84
FS35	08	2.70	3.04	1.81	1.81	1.25	1.25	1.52	1.92	3.33
FS35	09	2.97	3.27	1.94	1.94	1.25	1.25	1.52	1.97	3.41
FS35	10	3.07	3.48	2.03	2.03	1.25	1.25	1.52	2.07	3.64
FS35	11	3.17	3.62	2.13	2.13	1.25	1.25	1.52	2.20	3.77
FS35	12	3.27	3.76	2.23	2.23	1.25	1.25	1.52	2.33	3.91
FS36	00	1.13	0.99	1.30	1.30	1.25	1.25	1.52	1.09	1.15
FS36	01	1.30	1.28	1.30	1.30	1.25	1.25	1.52	1.19	1.45
FS36	02	1.49	1.41	1.42	1.42	1.25	1.25	1.52	1.29	1.84
FS36	03	1.76	1.54	1.49	1.49	1.25	1.25	1.52	1.41	1.92
FS36	04	1.89	1.65	1.51	1.51	1.25	1.25	1.52	1.54	1.96
FS36	05	2.05	2.24	1.58	1.58	1.25	1.25	1.52	1.62	2.30
FS36	06	2.24	2.34	1.64	1.64	1.25	1.25	1.52	1.81	2.60
FS36	07	2.37	2.76	1.68	1.68	1.25	1.25	1.52	1.87	2.84
FS36	08	2.70	3.04	1.81	1.81	1.25	1.25	1.52	1.92	3.33
FS36	09	2.97	3.27	1.94	1.94	1.25	1.25	1.52	1.97	3.41
FS36	10	3.07	3.48	2.03	2.03	1.25	1.25	1.52	2.07	3.64
FS36	11	3.17	3.62	2.13	2.13	1.25	1.25	1.52	2.20	3.77
FS36	12	3.27	3.76	2.23	2.23	1.25	1.25	1.52	2.33	3.91
FS37	00	1.13	0.99	1.30	1.30	1.25	1.25	1.52	1.09	1.15
FS37	01	1.30	1.28	1.30	1.30	1.25	1.25	1.52	1.19	1.45
FS37	02	1.49	1.41	1.42	1.42	1.25	1.25	1.52	1.29	1.84
FS37	03	1.76	1.54	1.49	1.49	1.25	1.25	1.52	1.41	1.92
FS37	04	1.89	1.65	1.51	1.51	1.25	1.25	1.52	1.54	1.96
FS37	05	2.05	2.24	1.58	1.58	1.25	1.25	1.52	1.62	2.30
FS37	06	2.24	2.34	1.64	1.64	1.25	1.25	1.52	1.81	2.60

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
FS37	07	2.37	2.76	1.68	1.68	1.25	1.25	1.52	1.87	2.84
FS37	08	2.70	3.04	1.81	1.81	1.25	1.25	1.52	1.92	3.33
FS37	09	2.97	3.27	1.94	1.94	1.25	1.25	1.52	1.97	3.41
FS37	10	3.07	3.48	2.03	2.03	1.25	1.25	1.52	2.07	3.64
FS37	11	3.17	3.62	2.13	2.13	1.25	1.25	1.52	2.20	3.77
FS37	12	3.27	3.76	2.23	2.23	1.25	1.25	1.52	2.33	3.91
FS38	00	1.13	0.99	1.30	1.30	1.25	1.25	1.52	1.09	1.15
FS38	01	1.30	1.28	1.30	1.30	1.25	1.25	1.52	1.19	1.45
FS38	02	1.49	1.41	1.42	1.42	1.25	1.25	1.52	1.29	1.84
FS38	03	1.76	1.54	1.49	1.49	1.25	1.25	1.52	1.41	1.92
FS38	04	1.89	1.65	1.51	1.51	1.25	1.25	1.52	1.54	1.96
FS38	05	2.05	2.24	1.58	1.58	1.25	1.25	1.52	1.62	2.30
FS38	06	2.24	2.34	1.64	1.64	1.25	1.25	1.52	1.81	2.60
FS38	07	2.37	2.76	1.68	1.68	1.25	1.25	1.52	1.87	2.84
FS38	08	2.70	3.04	1.81	1.81	1.25	1.25	1.52	1.92	3.33
FS38	09	2.97	3.27	1.94	1.94	1.25	1.25	1.52	1.97	3.41
FS38	10	3.07	3.48	2.03	2.03	1.25	1.25	1.52	2.07	3.64
FS38	11	3.17	3.62	2.13	2.13	1.25	1.25	1.52	2.20	3.77
FS38	12	3.27	3.76	2.23	2.23	1.25	1.25	1.52	2.33	3.91
FS39	00	1.13	0.99	1.30	1.30	1.25	1.25	1.52	1.09	1.15
FS39	01	1.30	1.28	1.30	1.30	1.25	1.25	1.52	1.19	1.45
FS39	02	1.49	1.41	1.42	1.42	1.25	1.25	1.52	1.29	1.84
FS39	03	1.76	1.54	1.49	1.49	1.25	1.25	1.52	1.41	1.92
FS39	04	1.89	1.65	1.51	1.51	1.25	1.25	1.52	1.54	1.96
FS39	05	2.05	2.24	1.58	1.58	1.25	1.25	1.52	1.62	2.30
FS39	06	2.24	2.34	1.64	1.64	1.25	1.25	1.52	1.81	2.60
FS39	07	2.37	2.76	1.68	1.68	1.25	1.25	1.52	1.87	2.84
FS39	08	2.70	3.04	1.81	1.81	1.25	1.25	1.52	1.92	3.33
FS39	09	2.97	3.27	1.94	1.94	1.25	1.25	1.52	1.97	3.41
FS39	10	3.07	3.48	2.03	2.03	1.25	1.25	1.52	2.07	3.64
FS39	11	3.17	3.62	2.13	2.13	1.25	1.25	1.52	2.20	3.77
FS39	12	3.27	3.76	2.23	2.23	1.25	1.25	1.52	2.33	3.91
FS40	00	1.07	0.99	1.08	1.08	1.21	1.21	1.43	1.06	1.06
FS40	01	1.24	1.28	1.08	1.08	1.21	1.21	1.43	1.17	1.36
FS40	02	1.43	1.41	1.20	1.20	1.21	1.21	1.43	1.27	1.75
FS40	03	1.70	1.53	1.27	1.27	1.21	1.21	1.43	1.39	1.83
FS40	04	1.83	1.65	1.28	1.28	1.21	1.21	1.43	1.52	1.87
FS40	05	1.99	2.24	1.35	1.35	1.21	1.21	1.43	1.60	2.21
FS40	06	2.18	2.34	1.41	1.41	1.21	1.21	1.43	1.79	2.51
FS40	07	2.31	2.76	1.45	1.45	1.21	1.21	1.43	1.85	2.75
FS40	08	2.64	3.04	1.59	1.59	1.21	1.21	1.43	1.90	3.24
FS40	09	2.91	3.27	1.72	1.72	1.21	1.21	1.43	1.95	3.32
FS40	10	3.01	3.48	1.81	1.81	1.21	1.21	1.43	2.05	3.55
FS40	11	3.11	3.62	1.91	1.91	1.21	1.21	1.43	2.18	3.68
FS40	12	3.21	3.76	2.01	2.01	1.21	1.21	1.43	2.31	3.82
FS41	00	1.07	0.99	1.08	1.08	1.21	1.21	1.43	1.06	1.06
FS41	01	1.24	1.28	1.08	1.08	1.21	1.21	1.43	1.17	1.36
FS41	02	1.43	1.41	1.20	1.20	1.21	1.21	1.43	1.27	1.75
FS41	03	1.70	1.53	1.27	1.27	1.21	1.21	1.43	1.39	1.83
FS41	04	1.83	1.65	1.28	1.28	1.21	1.21	1.43	1.52	1.87
FS41	05	1.99	2.24	1.35	1.35	1.21	1.21	1.43	1.60	2.21
FS41	06	2.18	2.34	1.41	1.41	1.21	1.21	1.43	1.79	2.51
FS41	07	2.31	2.76	1.45	1.45	1.21	1.21	1.43	1.85	2.75
FS41	08	2.64	3.04	1.59	1.59	1.21	1.21	1.43	1.90	3.24
FS41	09	2.91	3.27	1.72	1.72	1.21	1.21	1.43	1.95	3.32
FS41	10	3.01	3.48	1.81	1.81	1.21	1.21	1.43	2.05	3.55
FS41	11	3.11	3.62	1.91	1.91	1.21	1.21	1.43	2.18	3.68

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
FS41	12	3.21	3.76	2.01	2.01	1.21	1.21	1.43	2.31	3.82
FS42	00	1.07	0.99	1.08	1.08	1.21	1.21	1.43	1.06	1.06
FS42	01	1.24	1.28	1.08	1.08	1.21	1.21	1.43	1.17	1.36
FS42	02	1.43	1.41	1.20	1.20	1.21	1.21	1.43	1.27	1.75
FS42	03	1.70	1.53	1.27	1.27	1.21	1.21	1.43	1.39	1.83
FS42	04	1.83	1.65	1.28	1.28	1.21	1.21	1.43	1.52	1.87
FS42	05	1.99	2.24	1.35	1.35	1.21	1.21	1.43	1.60	2.21
FS42	06	2.18	2.34	1.41	1.41	1.21	1.21	1.43	1.79	2.51
FS42	07	2.31	2.76	1.45	1.45	1.21	1.21	1.43	1.85	2.75
FS42	08	2.64	3.04	1.59	1.59	1.21	1.21	1.43	1.90	3.24
FS42	09	2.91	3.27	1.72	1.72	1.21	1.21	1.43	1.95	3.32
FS42	10	3.01	3.48	1.81	1.81	1.21	1.21	1.43	2.05	3.55
FS42	11	3.11	3.62	1.91	1.91	1.21	1.21	1.43	2.18	3.68
FS42	12	3.21	3.76	2.01	2.01	1.21	1.21	1.43	2.31	3.82
FS43	00	1.07	0.99	1.08	1.08	1.21	1.21	1.43	1.06	1.06
FS43	01	1.24	1.28	1.08	1.08	1.21	1.21	1.43	1.17	1.36
FS43	02	1.43	1.41	1.20	1.20	1.21	1.21	1.43	1.27	1.75
FS43	03	1.70	1.53	1.27	1.27	1.21	1.21	1.43	1.39	1.83
FS43	04	1.83	1.65	1.28	1.28	1.21	1.21	1.43	1.52	1.87
FS43	05	1.99	2.24	1.35	1.35	1.21	1.21	1.43	1.60	2.21
FS43	06	2.18	2.34	1.41	1.41	1.21	1.21	1.43	1.79	2.51
FS43	07	2.31	2.76	1.45	1.45	1.21	1.21	1.43	1.85	2.75
FS43	08	2.64	3.04	1.59	1.59	1.21	1.21	1.43	1.90	3.24
FS43	09	2.91	3.27	1.72	1.72	1.21	1.21	1.43	1.95	3.32
FS43	10	3.01	3.48	1.81	1.81	1.21	1.21	1.43	2.05	3.55
FS43	11	3.11	3.62	1.91	1.91	1.21	1.21	1.43	2.18	3.68
FS43	12	3.21	3.76	2.01	2.01	1.21	1.21	1.43	2.31	3.82
FS44	00	1.07	0.99	1.08	1.08	1.21	1.21	1.43	1.06	1.06
FS44	01	1.24	1.28	1.08	1.08	1.21	1.21	1.43	1.17	1.36
FS44	02	1.43	1.41	1.20	1.20	1.21	1.21	1.43	1.27	1.75
FS44	03	1.70	1.53	1.27	1.27	1.21	1.21	1.43	1.39	1.83
FS44	04	1.83	1.65	1.28	1.28	1.21	1.21	1.43	1.52	1.87
FS44	05	1.99	2.24	1.35	1.35	1.21	1.21	1.43	1.60	2.21
FS44	06	2.18	2.34	1.41	1.41	1.21	1.21	1.43	1.79	2.51
FS44	07	2.31	2.76	1.45	1.45	1.21	1.21	1.43	1.85	2.75
FS44	08	2.64	3.04	1.59	1.59	1.21	1.21	1.43	1.90	3.24
FS44	09	2.91	3.27	1.72	1.72	1.21	1.21	1.43	1.95	3.32
FS44	10	3.01	3.48	1.81	1.81	1.21	1.21	1.43	2.05	3.55
FS44	11	3.11	3.62	1.91	1.91	1.21	1.21	1.43	2.18	3.68
FS44	12	3.21	3.76	2.01	2.01	1.21	1.21	1.43	2.31	3.82
FS45	00	1.01	0.99	1.08	1.08	1.16	1.16	1.34	1.01	1.07
FS45	01	1.17	1.28	1.08	1.08	1.16	1.16	1.34	1.11	1.37
FS45	02	1.36	1.41	1.20	1.20	1.16	1.16	1.34	1.21	1.76
FS45	03	1.63	1.53	1.27	1.27	1.16	1.16	1.34	1.34	1.84
FS45	04	1.76	1.65	1.28	1.28	1.16	1.16	1.34	1.47	1.88
FS45	05	1.92	2.24	1.35	1.35	1.16	1.16	1.34	1.54	2.22
FS45	06	2.11	2.34	1.41	1.41	1.16	1.16	1.34	1.73	2.52
FS45	07	2.24	2.76	1.45	1.45	1.16	1.16	1.34	1.80	2.76
FS45	08	2.57	3.04	1.59	1.59	1.16	1.16	1.34	1.85	3.25
FS45	09	2.84	3.27	1.72	1.72	1.16	1.16	1.34	1.90	3.33
FS45	10	2.94	3.48	1.81	1.81	1.16	1.16	1.34	2.00	3.56
FS45	11	3.04	3.62	1.91	1.91	1.16	1.16	1.34	2.13	3.69
FS45	12	3.14	3.76	2.01	2.01	1.16	1.16	1.34	2.25	3.83
FS46	00	1.01	0.99	1.08	1.08	1.16	1.16	1.34	1.01	1.07
FS46	01	1.17	1.28	1.08	1.08	1.16	1.16	1.34	1.11	1.37
FS46	02	1.36	1.41	1.20	1.20	1.16	1.16	1.34	1.21	1.76
FS46	03	1.63	1.53	1.27	1.27	1.16	1.16	1.34	1.34	1.84

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
FS46	04	1.76	1.65	1.28	1.28	1.16	1.16	1.34	1.47	1.88
FS46	05	1.92	2.24	1.35	1.35	1.16	1.16	1.34	1.54	2.22
FS46	06	2.11	2.34	1.41	1.41	1.16	1.16	1.34	1.73	2.52
FS46	07	2.24	2.76	1.45	1.45	1.16	1.16	1.34	1.80	2.76
FS46	08	2.57	3.04	1.59	1.59	1.16	1.16	1.34	1.85	3.25
FS46	09	2.84	3.27	1.72	1.72	1.16	1.16	1.34	1.90	3.33
FS46	10	2.94	3.48	1.81	1.81	1.16	1.16	1.34	2.00	3.56
FS46	11	3.04	3.62	1.91	1.91	1.16	1.16	1.34	2.13	3.69
FS46	12	3.14	3.76	2.01	2.01	1.16	1.16	1.34	2.25	3.83
FS47	00	1.01	0.99	1.08	1.08	1.16	1.16	1.34	1.01	1.07
FS47	01	1.17	1.28	1.08	1.08	1.16	1.16	1.34	1.11	1.37
FS47	02	1.36	1.41	1.20	1.20	1.16	1.16	1.34	1.21	1.76
FS47	03	1.63	1.53	1.27	1.27	1.16	1.16	1.34	1.34	1.84
FS47	04	1.76	1.65	1.28	1.28	1.16	1.16	1.34	1.47	1.88
FS47	05	1.92	2.24	1.35	1.35	1.16	1.16	1.34	1.54	2.22
FS47	06	2.11	2.34	1.41	1.41	1.16	1.16	1.34	1.73	2.52
FS47	07	2.24	2.76	1.45	1.45	1.16	1.16	1.34	1.80	2.76
FS47	08	2.57	3.04	1.59	1.59	1.16	1.16	1.34	1.85	3.25
FS47	09	2.84	3.27	1.72	1.72	1.16	1.16	1.34	1.90	3.33
FS47	10	2.94	3.48	1.81	1.81	1.16	1.16	1.34	2.00	3.56
FS47	11	3.04	3.62	1.91	1.91	1.16	1.16	1.34	2.13	3.69
FS47	12	3.14	3.76	2.01	2.01	1.16	1.16	1.34	2.25	3.83
FS48	00	1.01	0.99	1.08	1.08	1.16	1.16	1.34	1.01	1.07
FS48	01	1.17	1.28	1.08	1.08	1.16	1.16	1.34	1.11	1.37
FS48	02	1.36	1.41	1.20	1.20	1.16	1.16	1.34	1.21	1.76
FS48	03	1.63	1.53	1.27	1.27	1.16	1.16	1.34	1.34	1.84
FS48	04	1.76	1.65	1.28	1.28	1.16	1.16	1.34	1.47	1.88
FS48	05	1.92	2.24	1.35	1.35	1.16	1.16	1.34	1.54	2.22
FS48	06	2.11	2.34	1.41	1.41	1.16	1.16	1.34	1.73	2.52
FS48	07	2.24	2.76	1.45	1.45	1.16	1.16	1.34	1.80	2.76
FS48	08	2.57	3.04	1.59	1.59	1.16	1.16	1.34	1.85	3.25
FS48	09	2.84	3.27	1.72	1.72	1.16	1.16	1.34	1.90	3.33
FS48	10	2.94	3.48	1.81	1.81	1.16	1.16	1.34	2.00	3.56
FS48	11	3.04	3.62	1.91	1.91	1.16	1.16	1.34	2.13	3.69
FS48	12	3.14	3.76	2.01	2.01	1.16	1.16	1.34	2.25	3.83
FS49	00	1.01	0.99	1.08	1.08	1.16	1.16	1.34	1.01	1.07
FS49	01	1.17	1.28	1.08	1.08	1.16	1.16	1.34	1.11	1.37
FS49	02	1.36	1.41	1.20	1.20	1.16	1.16	1.34	1.21	1.76
FS49	03	1.63	1.53	1.27	1.27	1.16	1.16	1.34	1.34	1.84
FS49	04	1.76	1.65	1.28	1.28	1.16	1.16	1.34	1.47	1.88
FS49	05	1.92	2.24	1.35	1.35	1.16	1.16	1.34	1.54	2.22
FS49	06	2.11	2.34	1.41	1.41	1.16	1.16	1.34	1.73	2.52
FS49	07	2.24	2.76	1.45	1.45	1.16	1.16	1.34	1.80	2.76
FS49	08	2.57	3.04	1.59	1.59	1.16	1.16	1.34	1.85	3.25
FS49	09	2.84	3.27	1.72	1.72	1.16	1.16	1.34	1.90	3.33
FS49	10	2.94	3.48	1.81	1.81	1.16	1.16	1.34	2.00	3.56
FS49	11	3.04	3.62	1.91	1.91	1.16	1.16	1.34	2.13	3.69
FS49	12	3.14	3.76	2.01	2.01	1.16	1.16	1.34	2.25	3.83
FS50	00	0.96	0.90	0.93	0.93	1.12	1.12	1.25	0.95	1.03
FS50	01	1.13	1.20	0.93	0.93	1.12	1.12	1.25	1.05	1.32
FS50	02	1.32	1.32	1.05	1.05	1.12	1.12	1.25	1.15	1.72
FS50	03	1.59	1.45	1.12	1.12	1.12	1.12	1.25	1.28	1.80
FS50	04	1.72	1.56	1.13	1.13	1.12	1.12	1.25	1.41	1.84
FS50	05	1.88	2.16	1.20	1.20	1.12	1.12	1.25	1.48	2.18
FS50	06	2.07	2.25	1.26	1.26	1.12	1.12	1.25	1.67	2.47
FS50	07	2.20	2.68	1.30	1.30	1.12	1.12	1.25	1.74	2.72
FS50	08	2.53	2.96	1.43	1.43	1.12	1.12	1.25	1.79	3.20

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
FS50	09	2.80	3.18	1.57	1.57	1.12	1.12	1.25	1.84	3.28
FS50	10	2.90	3.39	1.66	1.66	1.12	1.12	1.25	1.94	3.51
FS50	11	3.00	3.54	1.76	1.76	1.12	1.12	1.25	2.06	3.65
FS50	12	3.10	3.68	1.86	1.86	1.12	1.12	1.25	2.19	3.78
FS51	00	0.96	0.90	0.93	0.93	1.12	1.12	1.25	0.95	1.03
FS51	01	1.13	1.20	0.93	0.93	1.12	1.12	1.25	1.05	1.32
FS51	02	1.32	1.32	1.05	1.05	1.12	1.12	1.25	1.15	1.72
FS51	03	1.59	1.45	1.12	1.12	1.12	1.12	1.25	1.28	1.80
FS51	04	1.72	1.56	1.13	1.13	1.12	1.12	1.25	1.41	1.84
FS51	05	1.88	2.16	1.20	1.20	1.12	1.12	1.25	1.48	2.18
FS51	06	2.07	2.25	1.26	1.26	1.12	1.12	1.25	1.67	2.47
FS51	07	2.20	2.68	1.30	1.30	1.12	1.12	1.25	1.74	2.72
FS51	08	2.53	2.96	1.43	1.43	1.12	1.12	1.25	1.79	3.20
FS51	09	2.80	3.18	1.57	1.57	1.12	1.12	1.25	1.84	3.28
FS51	10	2.90	3.39	1.66	1.66	1.12	1.12	1.25	1.94	3.51
FS51	11	3.00	3.54	1.76	1.76	1.12	1.12	1.25	2.06	3.65
FS51	12	3.10	3.68	1.86	1.86	1.12	1.12	1.25	2.19	3.78
FS52	00	0.96	0.90	0.93	0.93	1.12	1.12	1.25	0.95	1.03
FS52	01	1.13	1.20	0.93	0.93	1.12	1.12	1.25	1.05	1.32
FS52	02	1.32	1.32	1.05	1.05	1.12	1.12	1.25	1.15	1.72
FS52	03	1.59	1.45	1.12	1.12	1.12	1.12	1.25	1.28	1.80
FS52	04	1.72	1.56	1.13	1.13	1.12	1.12	1.25	1.41	1.84
FS52	05	1.88	2.16	1.20	1.20	1.12	1.12	1.25	1.48	2.18
FS52	06	2.07	2.25	1.26	1.26	1.12	1.12	1.25	1.67	2.47
FS52	07	2.20	2.68	1.30	1.30	1.12	1.12	1.25	1.74	2.72
FS52	08	2.53	2.96	1.43	1.43	1.12	1.12	1.25	1.79	3.20
FS52	09	2.80	3.18	1.57	1.57	1.12	1.12	1.25	1.84	3.28
FS52	10	2.90	3.39	1.66	1.66	1.12	1.12	1.25	1.94	3.51
FS52	11	3.00	3.54	1.76	1.76	1.12	1.12	1.25	2.06	3.65
FS52	12	3.10	3.68	1.86	1.86	1.12	1.12	1.25	2.19	3.78
FS53	00	0.96	0.90	0.93	0.93	1.12	1.12	1.25	0.95	1.03
FS53	01	1.13	1.20	0.93	0.93	1.12	1.12	1.25	1.05	1.32
FS53	02	1.32	1.32	1.05	1.05	1.12	1.12	1.25	1.15	1.72
FS53	03	1.59	1.45	1.12	1.12	1.12	1.12	1.25	1.28	1.80
FS53	04	1.72	1.56	1.13	1.13	1.12	1.12	1.25	1.41	1.84
FS53	05	1.88	2.16	1.20	1.20	1.12	1.12	1.25	1.48	2.18
FS53	06	2.07	2.25	1.26	1.26	1.12	1.12	1.25	1.67	2.47
FS53	07	2.20	2.68	1.30	1.30	1.12	1.12	1.25	1.74	2.72
FS53	08	2.53	2.96	1.43	1.43	1.12	1.12	1.25	1.79	3.20
FS53	09	2.80	3.18	1.57	1.57	1.12	1.12	1.25	1.84	3.28
FS53	10	2.90	3.39	1.66	1.66	1.12	1.12	1.25	1.94	3.51
FS53	11	3.00	3.54	1.76	1.76	1.12	1.12	1.25	2.06	3.65
FS53	12	3.10	3.68	1.86	1.86	1.12	1.12	1.25	2.19	3.78
FS54	00	0.96	0.90	0.93	0.93	1.12	1.12	1.25	0.95	1.03
FS54	01	1.13	1.20	0.93	0.93	1.12	1.12	1.25	1.05	1.32
FS54	02	1.32	1.32	1.05	1.05	1.12	1.12	1.25	1.15	1.72
FS54	03	1.59	1.45	1.12	1.12	1.12	1.12	1.25	1.28	1.80
FS54	04	1.72	1.56	1.13	1.13	1.12	1.12	1.25	1.41	1.84
FS54	05	1.88	2.16	1.20	1.20	1.12	1.12	1.25	1.48	2.18
FS54	06	2.07	2.25	1.26	1.26	1.12	1.12	1.25	1.67	2.47
FS54	07	2.20	2.68	1.30	1.30	1.12	1.12	1.25	1.74	2.72
FS54	08	2.53	2.96	1.43	1.43	1.12	1.12	1.25	1.79	3.20
FS54	09	2.80	3.18	1.57	1.57	1.12	1.12	1.25	1.84	3.28
FS54	10	2.90	3.39	1.66	1.66	1.12	1.12	1.25	1.94	3.51
FS54	11	3.00	3.54	1.76	1.76	1.12	1.12	1.25	2.06	3.65
FS54	12	3.10	3.68	1.86	1.86	1.12	1.12	1.25	2.19	3.78
FS55	00	1.00	1.04	0.89	0.89	1.07	1.07	1.15	0.85	1.14

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
FS55	01	1.17	1.33	0.89	0.89	1.07	1.07	1.15	0.95	1.44
FS55	02	1.36	1.46	1.01	1.01	1.07	1.07	1.15	1.06	1.83
FS55	03	1.63	1.59	1.08	1.08	1.07	1.07	1.15	1.18	1.91
FS55	04	1.76	1.70	1.09	1.09	1.07	1.07	1.15	1.31	1.95
FS55	05	1.92	2.29	1.16	1.16	1.07	1.07	1.15	1.39	2.29
FS55	06	2.11	2.39	1.22	1.22	1.07	1.07	1.15	1.58	2.59
FS55	07	2.24	2.81	1.26	1.26	1.07	1.07	1.15	1.64	2.83
FS55	08	2.57	3.10	1.39	1.39	1.07	1.07	1.15	1.69	3.31
FS55	09	2.84	3.32	1.53	1.53	1.07	1.07	1.15	1.74	3.40
FS55	10	2.94	3.53	1.62	1.62	1.07	1.07	1.15	1.84	3.63
FS55	11	3.04	3.67	1.72	1.72	1.07	1.07	1.15	1.97	3.76
FS55	12	3.14	3.81	1.82	1.82	1.07	1.07	1.15	2.09	3.90
FS56	00	1.00	1.04	0.89	0.89	1.07	1.07	1.15	0.85	1.14
FS56	01	1.17	1.33	0.89	0.89	1.07	1.07	1.15	0.95	1.44
FS56	02	1.36	1.46	1.01	1.01	1.07	1.07	1.15	1.06	1.83
FS56	03	1.63	1.59	1.08	1.08	1.07	1.07	1.15	1.18	1.91
FS56	04	1.76	1.70	1.09	1.09	1.07	1.07	1.15	1.31	1.95
FS56	05	1.92	2.29	1.16	1.16	1.07	1.07	1.15	1.39	2.29
FS56	06	2.11	2.39	1.22	1.22	1.07	1.07	1.15	1.58	2.59
FS56	07	2.24	2.81	1.26	1.26	1.07	1.07	1.15	1.64	2.83
FS56	08	2.57	3.10	1.39	1.39	1.07	1.07	1.15	1.69	3.31
FS56	09	2.84	3.32	1.53	1.53	1.07	1.07	1.15	1.74	3.40
FS56	10	2.94	3.53	1.62	1.62	1.07	1.07	1.15	1.84	3.63
FS56	11	3.04	3.67	1.72	1.72	1.07	1.07	1.15	1.97	3.76
FS56	12	3.14	3.81	1.82	1.82	1.07	1.07	1.15	2.09	3.90
FS57	00	1.00	1.04	0.89	0.89	1.07	1.07	1.15	0.85	1.14
FS57	01	1.17	1.33	0.89	0.89	1.07	1.07	1.15	0.95	1.44
FS57	02	1.36	1.46	1.01	1.01	1.07	1.07	1.15	1.06	1.83
FS57	03	1.63	1.59	1.08	1.08	1.07	1.07	1.15	1.18	1.91
FS57	04	1.76	1.70	1.09	1.09	1.07	1.07	1.15	1.31	1.95
FS57	05	1.92	2.29	1.16	1.16	1.07	1.07	1.15	1.39	2.29
FS57	06	2.11	2.39	1.22	1.22	1.07	1.07	1.15	1.58	2.59
FS57	07	2.24	2.81	1.26	1.26	1.07	1.07	1.15	1.64	2.83
FS57	08	2.57	3.10	1.39	1.39	1.07	1.07	1.15	1.69	3.31
FS57	09	2.84	3.32	1.53	1.53	1.07	1.07	1.15	1.74	3.40
FS57	10	2.94	3.53	1.62	1.62	1.07	1.07	1.15	1.84	3.63
FS57	11	3.04	3.67	1.72	1.72	1.07	1.07	1.15	1.97	3.76
FS57	12	3.14	3.81	1.82	1.82	1.07	1.07	1.15	2.09	3.90
FS58	00	1.00	1.04	0.89	0.89	1.07	1.07	1.15	0.85	1.14
FS58	01	1.17	1.33	0.89	0.89	1.07	1.07	1.15	0.95	1.44
FS58	02	1.36	1.46	1.01	1.01	1.07	1.07	1.15	1.06	1.83
FS58	03	1.63	1.59	1.08	1.08	1.07	1.07	1.15	1.18	1.91
FS58	04	1.76	1.70	1.09	1.09	1.07	1.07	1.15	1.31	1.95
FS58	05	1.92	2.29	1.16	1.16	1.07	1.07	1.15	1.39	2.29
FS58	06	2.11	2.39	1.22	1.22	1.07	1.07	1.15	1.58	2.59
FS58	07	2.24	2.81	1.26	1.26	1.07	1.07	1.15	1.64	2.83
FS58	08	2.57	3.10	1.39	1.39	1.07	1.07	1.15	1.69	3.31
FS58	09	2.84	3.32	1.53	1.53	1.07	1.07	1.15	1.74	3.40
FS58	10	2.94	3.53	1.62	1.62	1.07	1.07	1.15	1.84	3.63
FS58	11	3.04	3.67	1.72	1.72	1.07	1.07	1.15	1.97	3.76
FS58	12	3.14	3.81	1.82	1.82	1.07	1.07	1.15	2.09	3.90
FS59	00	1.00	1.04	0.89	0.89	1.07	1.07	1.15	0.85	1.14
FS59	01	1.17	1.33	0.89	0.89	1.07	1.07	1.15	0.95	1.44
FS59	02	1.36	1.46	1.01	1.01	1.07	1.07	1.15	1.06	1.83
FS59	03	1.63	1.59	1.08	1.08	1.07	1.07	1.15	1.18	1.91
FS59	04	1.76	1.70	1.09	1.09	1.07	1.07	1.15	1.31	1.95
FS59	05	1.92	2.29	1.16	1.16	1.07	1.07	1.15	1.39	2.29

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
FS59	06	2.11	2.39	1.22	1.22	1.07	1.07	1.15	1.58	2.59
FS59	07	2.24	2.81	1.26	1.26	1.07	1.07	1.15	1.64	2.83
FS59	08	2.57	3.10	1.39	1.39	1.07	1.07	1.15	1.69	3.31
FS59	09	2.84	3.32	1.53	1.53	1.07	1.07	1.15	1.74	3.40
FS59	10	2.94	3.53	1.62	1.62	1.07	1.07	1.15	1.84	3.63
FS59	11	3.04	3.67	1.72	1.72	1.07	1.07	1.15	1.97	3.76
FS59	12	3.14	3.81	1.82	1.82	1.07	1.07	1.15	2.09	3.90
FS60	00	1.00	1.04	0.89	0.89	1.07	1.07	1.15	0.85	1.14
FS60	01	1.17	1.33	0.89	0.89	1.07	1.07	1.15	0.95	1.44
FS60	02	1.36	1.46	1.01	1.01	1.07	1.07	1.15	1.06	1.83
FS60	03	1.63	1.59	1.08	1.08	1.07	1.07	1.15	1.18	1.91
FS60	04	1.76	1.70	1.09	1.09	1.07	1.07	1.15	1.31	1.95
FS60	05	1.92	2.29	1.16	1.16	1.07	1.07	1.15	1.39	2.29
FS60	06	2.11	2.39	1.22	1.22	1.07	1.07	1.15	1.58	2.59
FS60	07	2.24	2.81	1.26	1.26	1.07	1.07	1.15	1.64	2.83
FS60	08	2.57	3.10	1.39	1.39	1.07	1.07	1.15	1.69	3.31
FS60	09	2.84	3.32	1.53	1.53	1.07	1.07	1.15	1.74	3.40
FS60	10	2.94	3.53	1.62	1.62	1.07	1.07	1.15	1.84	3.63
FS60	11	3.04	3.67	1.72	1.72	1.07	1.07	1.15	1.97	3.76
FS60	12	3.14	3.81	1.82	1.82	1.07	1.07	1.15	2.09	3.90
FS61	00	1.00	1.04	0.89	0.89	1.07	1.07	1.15	0.85	1.14
FS61	01	1.17	1.33	0.89	0.89	1.07	1.07	1.15	0.95	1.44
FS61	02	1.36	1.46	1.01	1.01	1.07	1.07	1.15	1.06	1.83
FS61	03	1.63	1.59	1.08	1.08	1.07	1.07	1.15	1.18	1.91
FS61	04	1.76	1.70	1.09	1.09	1.07	1.07	1.15	1.31	1.95
FS61	05	1.92	2.29	1.16	1.16	1.07	1.07	1.15	1.39	2.29
FS61	06	2.11	2.39	1.22	1.22	1.07	1.07	1.15	1.58	2.59
FS61	07	2.24	2.81	1.26	1.26	1.07	1.07	1.15	1.64	2.83
FS61	08	2.57	3.10	1.39	1.39	1.07	1.07	1.15	1.69	3.31
FS61	09	2.84	3.32	1.53	1.53	1.07	1.07	1.15	1.74	3.40
FS61	10	2.94	3.53	1.62	1.62	1.07	1.07	1.15	1.84	3.63
FS61	11	3.04	3.67	1.72	1.72	1.07	1.07	1.15	1.97	3.76
FS61	12	3.14	3.81	1.82	1.82	1.07	1.07	1.15	2.09	3.90
FS62	00	1.00	1.04	0.89	0.89	1.07	1.07	1.15	0.85	1.14
FS62	01	1.17	1.33	0.89	0.89	1.07	1.07	1.15	0.95	1.44
FS62	02	1.36	1.46	1.01	1.01	1.07	1.07	1.15	1.06	1.83
FS62	03	1.63	1.59	1.08	1.08	1.07	1.07	1.15	1.18	1.91
FS62	04	1.76	1.70	1.09	1.09	1.07	1.07	1.15	1.31	1.95
FS62	05	1.92	2.29	1.16	1.16	1.07	1.07	1.15	1.39	2.29
FS62	06	2.11	2.39	1.22	1.22	1.07	1.07	1.15	1.58	2.59
FS62	07	2.24	2.81	1.26	1.26	1.07	1.07	1.15	1.64	2.83
FS62	08	2.57	3.10	1.39	1.39	1.07	1.07	1.15	1.69	3.31
FS62	09	2.84	3.32	1.53	1.53	1.07	1.07	1.15	1.74	3.40
FS62	10	2.94	3.53	1.62	1.62	1.07	1.07	1.15	1.84	3.63
FS62	11	3.04	3.67	1.72	1.72	1.07	1.07	1.15	1.97	3.76
FS62	12	3.14	3.81	1.82	1.82	1.07	1.07	1.15	2.09	3.90
FS63	00	1.00	1.04	0.89	0.89	1.07	1.07	1.15	0.85	1.14
FS63	01	1.17	1.33	0.89	0.89	1.07	1.07	1.15	0.95	1.44
FS63	02	1.36	1.46	1.01	1.01	1.07	1.07	1.15	1.06	1.83
FS63	03	1.63	1.59	1.08	1.08	1.07	1.07	1.15	1.18	1.91
FS63	04	1.76	1.70	1.09	1.09	1.07	1.07	1.15	1.31	1.95
FS63	05	1.92	2.29	1.16	1.16	1.07	1.07	1.15	1.39	2.29
FS63	06	2.11	2.39	1.22	1.22	1.07	1.07	1.15	1.58	2.59
FS63	07	2.24	2.81	1.26	1.26	1.07	1.07	1.15	1.64	2.83
FS63	08	2.57	3.10	1.39	1.39	1.07	1.07	1.15	1.69	3.31
FS63	09	2.84	3.32	1.53	1.53	1.07	1.07	1.15	1.74	3.40
FS63	10	2.94	3.53	1.62	1.62	1.07	1.07	1.15	1.84	3.63

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
FS63	11	3.04	3.67	1.72	1.72	1.07	1.07	1.15	1.97	3.76
FS63	12	3.14	3.81	1.82	1.82	1.07	1.07	1.15	2.09	3.90
FS64	00	1.00	1.04	0.89	0.89	1.07	1.07	1.15	0.85	1.14
FS64	01	1.17	1.33	0.89	0.89	1.07	1.07	1.15	0.95	1.44
FS64	02	1.36	1.46	1.01	1.01	1.07	1.07	1.15	1.06	1.83
FS64	03	1.63	1.59	1.08	1.08	1.07	1.07	1.15	1.18	1.91
FS64	04	1.76	1.70	1.09	1.09	1.07	1.07	1.15	1.31	1.95
FS64	05	1.92	2.29	1.16	1.16	1.07	1.07	1.15	1.39	2.29
FS64	06	2.11	2.39	1.22	1.22	1.07	1.07	1.15	1.58	2.59
FS64	07	2.24	2.81	1.26	1.26	1.07	1.07	1.15	1.64	2.83
FS64	08	2.57	3.10	1.39	1.39	1.07	1.07	1.15	1.69	3.31
FS64	09	2.84	3.32	1.53	1.53	1.07	1.07	1.15	1.74	3.40
FS64	10	2.94	3.53	1.62	1.62	1.07	1.07	1.15	1.84	3.63
FS64	11	3.04	3.67	1.72	1.72	1.07	1.07	1.15	1.97	3.76
FS64	12	3.14	3.81	1.82	1.82	1.07	1.07	1.15	2.09	3.90
FS65	00	1.19	1.04	0.93	0.93	0.99	0.99	1.05	0.86	1.12
FS65	01	1.36	1.33	0.93	0.93	0.99	0.99	1.05	0.96	1.42
FS65	02	1.55	1.46	1.05	1.05	0.99	0.99	1.05	1.06	1.81
FS65	03	1.82	1.59	1.12	1.12	0.99	0.99	1.05	1.19	1.89
FS65	04	1.95	1.70	1.13	1.13	0.99	0.99	1.05	1.31	1.93
FS65	05	2.11	2.29	1.20	1.20	0.99	0.99	1.05	1.39	2.27
FS65	06	2.30	2.39	1.26	1.26	0.99	0.99	1.05	1.58	2.57
FS65	07	2.43	2.81	1.30	1.30	0.99	0.99	1.05	1.64	2.81
FS65	08	2.76	3.09	1.43	1.43	0.99	0.99	1.05	1.69	3.30
FS65	09	3.03	3.32	1.57	1.57	0.99	0.99	1.05	1.74	3.38
FS65	10	3.13	3.53	1.66	1.66	0.99	0.99	1.05	1.84	3.61
FS65	11	3.23	3.67	1.76	1.76	0.99	0.99	1.05	1.97	3.74
FS65	12	3.33	3.81	1.86	1.86	0.99	0.99	1.05	2.10	3.88
FS66	00	1.25	1.10	0.91	0.91	0.98	0.98	1.04	0.82	1.07
FS66	01	1.42	1.40	0.91	0.91	0.98	0.98	1.04	0.92	1.37
FS66	02	1.61	1.53	1.03	1.03	0.98	0.98	1.04	1.02	1.76
FS66	03	1.88	1.65	1.10	1.10	0.98	0.98	1.04	1.15	1.84
FS66	04	2.01	1.77	1.11	1.11	0.98	0.98	1.04	1.28	1.88
FS66	05	2.17	2.36	1.18	1.18	0.98	0.98	1.04	1.35	2.22
FS66	06	2.36	2.46	1.24	1.24	0.98	0.98	1.04	1.54	2.52
FS66	07	2.49	2.88	1.28	1.28	0.98	0.98	1.04	1.60	2.76
FS66	08	2.82	3.16	1.41	1.41	0.98	0.98	1.04	1.66	3.25
FS66	09	3.09	3.38	1.55	1.55	0.98	0.98	1.04	1.71	3.33
FS66	10	3.19	3.60	1.64	1.64	0.98	0.98	1.04	1.81	3.56
FS66	11	3.29	3.74	1.74	1.74	0.98	0.98	1.04	1.93	3.69
FS66	12	3.39	3.88	1.84	1.84	0.98	0.98	1.04	2.06	3.83
FS67	00	1.37	1.18	0.87	0.87	0.98	0.98	1.03	0.81	1.12
FS67	01	1.54	1.47	0.87	0.87	0.98	0.98	1.03	0.92	1.41
FS67	02	1.73	1.60	0.99	0.99	0.98	0.98	1.03	1.02	1.81
FS67	03	2.00	1.73	1.06	1.06	0.98	0.98	1.03	1.14	1.89
FS67	04	2.13	1.84	1.07	1.07	0.98	0.98	1.03	1.27	1.93
FS67	05	2.29	2.43	1.14	1.14	0.98	0.98	1.03	1.35	2.27
FS67	06	2.48	2.53	1.20	1.20	0.98	0.98	1.03	1.54	2.56
FS67	07	2.61	2.95	1.24	1.24	0.98	0.98	1.03	1.60	2.81
FS67	08	2.94	3.23	1.37	1.37	0.98	0.98	1.03	1.65	3.29
FS67	09	3.21	3.46	1.51	1.51	0.98	0.98	1.03	1.70	3.37
FS67	10	3.31	3.67	1.60	1.60	0.98	0.98	1.03	1.80	3.60
FS67	11	3.41	3.81	1.70	1.70	0.98	0.98	1.03	1.93	3.74
FS67	12	3.51	3.95	1.80	1.80	0.98	0.98	1.03	2.06	3.87
FS68	00	1.38	1.20	0.88	0.88	0.97	0.97	1.01	0.79	1.13
FS68	01	1.55	1.50	0.88	0.88	0.97	0.97	1.01	0.89	1.42
FS68	02	1.74	1.62	1.00	1.00	0.97	0.97	1.01	0.99	1.81

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
FS68	03	2.01	1.75	1.07	1.07	0.97	0.97	1.01	1.12	1.90
FS68	04	2.14	1.86	1.08	1.08	0.97	0.97	1.01	1.24	1.94
FS68	05	2.30	2.46	1.15	1.15	0.97	0.97	1.01	1.32	2.27
FS68	06	2.49	2.55	1.21	1.21	0.97	0.97	1.01	1.51	2.57
FS68	07	2.62	2.98	1.25	1.25	0.97	0.97	1.01	1.57	2.81
FS68	08	2.95	3.26	1.38	1.38	0.97	0.97	1.01	1.62	3.30
FS68	09	3.22	3.48	1.52	1.52	0.97	0.97	1.01	1.67	3.38
FS68	10	3.32	3.70	1.61	1.61	0.97	0.97	1.01	1.78	3.61
FS68	11	3.42	3.84	1.71	1.71	0.97	0.97	1.01	1.90	3.75
FS68	12	3.52	3.98	1.81	1.81	0.97	0.97	1.01	2.03	3.88
FS69	00	1.41	1.23	0.83	0.83	0.96	0.96	1.00	0.78	1.13
FS69	01	1.58	1.52	0.83	0.83	0.96	0.96	1.00	0.89	1.42
FS69	02	1.77	1.65	0.95	0.95	0.96	0.96	1.00	0.99	1.81
FS69	03	2.04	1.78	1.02	1.02	0.96	0.96	1.00	1.11	1.90
FS69	04	2.17	1.89	1.03	1.03	0.96	0.96	1.00	1.24	1.94
FS69	05	2.33	2.48	1.10	1.10	0.96	0.96	1.00	1.32	2.27
FS69	06	2.52	2.58	1.16	1.16	0.96	0.96	1.00	1.51	2.57
FS69	07	2.65	3.00	1.20	1.20	0.96	0.96	1.00	1.57	2.81
FS69	08	2.98	3.28	1.33	1.33	0.96	0.96	1.00	1.62	3.30
FS69	09	3.25	3.51	1.46	1.46	0.96	0.96	1.00	1.67	3.38
FS69	10	3.35	3.72	1.56	1.56	0.96	0.96	1.00	1.77	3.61
FS69	11	3.45	3.86	1.66	1.66	0.96	0.96	1.00	1.90	3.75
FS69	12	3.55	4.00	1.76	1.76	0.96	0.96	1.00	2.02	3.88
FS70	00	1.45	1.24	0.82	0.82	0.95	0.95	0.98	0.77	1.14
FS70	01	1.62	1.54	0.82	0.82	0.95	0.95	0.98	0.87	1.44
FS70	02	1.81	1.66	0.94	0.94	0.95	0.95	0.98	0.98	1.83
FS70	03	2.08	1.79	1.01	1.01	0.95	0.95	0.98	1.10	1.91
FS70	04	2.21	1.90	1.02	1.02	0.95	0.95	0.98	1.23	1.95
FS70	05	2.37	2.49	1.09	1.09	0.95	0.95	0.98	1.30	2.29
FS70	06	2.56	2.59	1.15	1.15	0.95	0.95	0.98	1.49	2.58
FS70	07	2.69	3.01	1.19	1.19	0.95	0.95	0.98	1.56	2.83
FS70	08	3.02	3.30	1.32	1.32	0.95	0.95	0.98	1.61	3.31
FS70	09	3.29	3.52	1.45	1.45	0.95	0.95	0.98	1.66	3.39
FS70	10	3.39	3.73	1.55	1.55	0.95	0.95	0.98	1.76	3.62
FS70	11	3.49	3.87	1.65	1.65	0.95	0.95	0.98	1.89	3.76
FS70	12	3.59	4.01	1.75	1.75	0.95	0.95	0.98	2.01	3.89
FS71	00	1.47	1.28	0.78	0.78	0.95	0.95	0.98	0.76	1.17
FS71	01	1.64	1.57	0.78	0.78	0.95	0.95	0.98	0.86	1.47
FS71	02	1.83	1.70	0.90	0.90	0.95	0.95	0.98	0.96	1.86
FS71	03	2.10	1.83	0.97	0.97	0.95	0.95	0.98	1.08	1.94
FS71	04	2.23	1.94	0.98	0.98	0.95	0.95	0.98	1.21	1.98
FS71	05	2.39	2.53	1.05	1.05	0.95	0.95	0.98	1.29	2.32
FS71	06	2.58	2.63	1.11	1.11	0.95	0.95	0.98	1.48	2.62
FS71	07	2.71	3.05	1.15	1.15	0.95	0.95	0.98	1.54	2.86
FS71	08	3.04	3.33	1.28	1.28	0.95	0.95	0.98	1.59	3.34
FS71	09	3.31	3.56	1.41	1.41	0.95	0.95	0.98	1.64	3.43
FS71	10	3.41	3.77	1.51	1.51	0.95	0.95	0.98	1.74	3.66
FS71	11	3.51	3.91	1.61	1.61	0.95	0.95	0.98	1.87	3.79
FS71	12	3.61	4.05	1.71	1.71	0.95	0.95	0.98	2.00	3.93
FS72	00	1.51	1.35	0.78	0.78	0.95	0.95	0.98	0.73	1.21
FS72	01	1.68	1.64	0.78	0.78	0.95	0.95	0.98	0.83	1.51
FS72	02	1.87	1.77	0.90	0.90	0.95	0.95	0.98	0.93	1.90
FS72	03	2.14	1.90	0.97	0.97	0.95	0.95	0.98	1.06	1.98
FS72	04	2.27	2.01	0.98	0.98	0.95	0.95	0.98	1.18	2.02
FS72	05	2.43	2.60	1.05	1.05	0.95	0.95	0.98	1.26	2.36
FS72	06	2.62	2.70	1.11	1.11	0.95	0.95	0.98	1.45	2.65
FS72	07	2.75	3.12	1.15	1.15	0.95	0.95	0.98	1.51	2.90

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
FS72	08	3.08	3.40	1.28	1.28	0.95	0.95	0.98	1.56	3.38
FS72	09	3.35	3.63	1.41	1.41	0.95	0.95	0.98	1.61	3.46
FS72	10	3.45	3.84	1.51	1.51	0.95	0.95	0.98	1.72	3.69
FS72	11	3.55	3.98	1.61	1.61	0.95	0.95	0.98	1.84	3.83
FS72	12	3.65	4.12	1.71	1.71	0.95	0.95	0.98	1.97	3.96
FS73	00	1.54	1.35	0.74	0.74	0.95	0.95	0.98	0.74	1.24
FS73	01	1.71	1.64	0.74	0.74	0.95	0.95	0.98	0.84	1.53
FS73	02	1.90	1.77	0.86	0.86	0.95	0.95	0.98	0.94	1.93
FS73	03	2.17	1.90	0.93	0.93	0.95	0.95	0.98	1.06	2.01
FS73	04	2.30	2.01	0.94	0.94	0.95	0.95	0.98	1.19	2.05
FS73	05	2.46	2.60	1.01	1.01	0.95	0.95	0.98	1.27	2.39
FS73	06	2.65	2.70	1.07	1.07	0.95	0.95	0.98	1.46	2.68
FS73	07	2.78	3.12	1.11	1.11	0.95	0.95	0.98	1.52	2.93
FS73	08	3.11	3.40	1.24	1.24	0.95	0.95	0.98	1.57	3.41
FS73	09	3.38	3.63	1.37	1.37	0.95	0.95	0.98	1.62	3.49
FS73	10	3.48	3.84	1.46	1.46	0.95	0.95	0.98	1.72	3.72
FS73	11	3.58	3.98	1.57	1.57	0.95	0.95	0.98	1.85	3.86
FS73	12	3.68	4.12	1.67	1.67	0.95	0.95	0.98	1.98	3.99
FS74	00	1.57	1.35	0.74	0.74	0.95	0.95	0.98	0.70	1.24
FS74	01	1.74	1.65	0.74	0.74	0.95	0.95	0.98	0.80	1.54
FS74	02	1.93	1.77	0.86	0.86	0.95	0.95	0.98	0.90	1.93
FS74	03	2.20	1.90	0.93	0.93	0.95	0.95	0.98	1.02	2.01
FS74	04	2.33	2.01	0.94	0.94	0.95	0.95	0.98	1.15	2.05
FS74	05	2.49	2.60	1.01	1.01	0.95	0.95	0.98	1.23	2.39
FS74	06	2.68	2.70	1.07	1.07	0.95	0.95	0.98	1.42	2.69
FS74	07	2.81	3.12	1.11	1.11	0.95	0.95	0.98	1.48	2.93
FS74	08	3.14	3.41	1.24	1.24	0.95	0.95	0.98	1.53	3.42
FS74	09	3.41	3.63	1.37	1.37	0.95	0.95	0.98	1.58	3.50
FS74	10	3.51	3.84	1.46	1.46	0.95	0.95	0.98	1.68	3.73
FS74	11	3.61	3.98	1.57	1.57	0.95	0.95	0.98	1.81	3.86
FS74	12	3.71	4.12	1.67	1.67	0.95	0.95	0.98	1.94	4.00
FS75	00	1.70	1.43	0.73	0.73	0.95	0.95	0.98	0.53	1.30
FS75	01	1.87	1.73	0.73	0.73	0.95	0.95	0.98	0.63	1.60
FS75	02	2.06	1.85	0.85	0.85	0.95	0.95	0.98	0.73	1.99
FS75	03	2.33	1.98	0.92	0.92	0.95	0.95	0.98	0.86	2.07
FS75	04	2.46	2.09	0.93	0.93	0.95	0.95	0.98	0.98	2.11
FS75	05	2.62	2.69	1.00	1.00	0.95	0.95	0.98	1.06	2.45
FS75	06	2.81	2.78	1.06	1.06	0.95	0.95	0.98	1.25	2.74
FS75	07	2.94	3.21	1.10	1.10	0.95	0.95	0.98	1.31	2.99
FS75	08	3.27	3.49	1.23	1.23	0.95	0.95	0.98	1.36	3.47
FS75	09	3.54	3.71	1.36	1.36	0.95	0.95	0.98	1.41	3.56
FS75	10	3.64	3.93	1.45	1.45	0.95	0.95	0.98	1.51	3.78
FS75	11	3.74	4.07	1.56	1.56	0.95	0.95	0.98	1.64	3.92
FS75	12	3.84	4.21	1.66	1.66	0.95	0.95	0.98	1.77	4.06
FS76	00	1.70	1.43	0.73	0.73	0.95	0.95	0.98	0.53	1.30
FS76	01	1.87	1.73	0.73	0.73	0.95	0.95	0.98	0.63	1.60
FS76	02	2.06	1.85	0.85	0.85	0.95	0.95	0.98	0.73	1.99
FS76	03	2.33	1.98	0.92	0.92	0.95	0.95	0.98	0.86	2.07
FS76	04	2.46	2.09	0.93	0.93	0.95	0.95	0.98	0.98	2.11
FS76	05	2.62	2.69	1.00	1.00	0.95	0.95	0.98	1.06	2.45
FS76	06	2.81	2.78	1.06	1.06	0.95	0.95	0.98	1.25	2.74
FS76	07	2.94	3.21	1.10	1.10	0.95	0.95	0.98	1.31	2.99
FS76	08	3.27	3.49	1.23	1.23	0.95	0.95	0.98	1.36	3.47
FS76	09	3.54	3.71	1.36	1.36	0.95	0.95	0.98	1.41	3.56
FS76	10	3.64	3.93	1.45	1.45	0.95	0.95	0.98	1.51	3.78
FS76	11	3.74	4.07	1.56	1.56	0.95	0.95	0.98	1.64	3.92
FS76	12	3.84	4.21	1.66	1.66	0.95	0.95	0.98	1.77	4.06

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
FS77	00	1.78	1.46	0.73	0.73	0.95	0.95	0.98	0.49	1.31
FS77	01	1.95	1.76	0.73	0.73	0.95	0.95	0.98	0.59	1.61
FS77	02	2.14	1.89	0.85	0.85	0.95	0.95	0.98	0.70	2.00
FS77	03	2.41	2.01	0.92	0.92	0.95	0.95	0.98	0.82	2.08
FS77	04	2.54	2.13	0.93	0.93	0.95	0.95	0.98	0.95	2.12
FS77	05	2.70	2.72	1.00	1.00	0.95	0.95	0.98	1.02	2.46
FS77	06	2.89	2.82	1.06	1.06	0.95	0.95	0.98	1.21	2.76
FS77	07	3.02	3.24	1.10	1.10	0.95	0.95	0.98	1.28	3.00
FS77	08	3.35	3.52	1.23	1.23	0.95	0.95	0.98	1.33	3.49
FS77	09	3.62	3.75	1.36	1.36	0.95	0.95	0.98	1.38	3.57
FS77	10	3.71	3.96	1.45	1.45	0.95	0.95	0.98	1.48	3.80
FS77	11	3.82	4.10	1.56	1.56	0.95	0.95	0.98	1.61	3.93
FS77	12	3.92	4.24	1.66	1.66	0.95	0.95	0.98	1.73	4.07
FS78	00	1.78	1.46	0.73	0.73	0.95	0.95	0.98	0.49	1.31
FS78	01	1.95	1.76	0.73	0.73	0.95	0.95	0.98	0.59	1.61
FS78	02	2.14	1.89	0.85	0.85	0.95	0.95	0.98	0.70	2.00
FS78	03	2.41	2.01	0.92	0.92	0.95	0.95	0.98	0.82	2.08
FS78	04	2.54	2.13	0.93	0.93	0.95	0.95	0.98	0.95	2.12
FS78	05	2.70	2.72	1.00	1.00	0.95	0.95	0.98	1.02	2.46
FS78	06	2.89	2.82	1.06	1.06	0.95	0.95	0.98	1.21	2.76
FS78	07	3.02	3.24	1.10	1.10	0.95	0.95	0.98	1.28	3.00
FS78	08	3.35	3.52	1.23	1.23	0.95	0.95	0.98	1.33	3.49
FS78	09	3.62	3.75	1.36	1.36	0.95	0.95	0.98	1.38	3.57
FS78	10	3.71	3.96	1.45	1.45	0.95	0.95	0.98	1.48	3.80
FS78	11	3.82	4.10	1.56	1.56	0.95	0.95	0.98	1.61	3.93
FS78	12	3.92	4.24	1.66	1.66	0.95	0.95	0.98	1.73	4.07
FS79	00	1.82	1.47	0.72	0.72	0.95	0.95	0.98	0.50	1.36
FS79	01	1.99	1.76	0.72	0.72	0.95	0.95	0.98	0.60	1.66
FS79	02	2.17	1.89	0.84	0.84	0.95	0.95	0.98	0.70	2.05
FS79	03	2.45	2.01	0.91	0.91	0.95	0.95	0.98	0.83	2.13
FS79	04	2.58	2.13	0.92	0.92	0.95	0.95	0.98	0.96	2.17
FS79	05	2.73	2.72	0.99	0.99	0.95	0.95	0.98	1.03	2.51
FS79	06	2.93	2.82	1.05	1.05	0.95	0.95	0.98	1.22	2.81
FS79	07	3.05	3.24	1.09	1.09	0.95	0.95	0.98	1.29	3.05
FS79	08	3.39	3.52	1.22	1.22	0.95	0.95	0.98	1.34	3.54
FS79	09	3.65	3.75	1.35	1.35	0.95	0.95	0.98	1.39	3.62
FS79	10	3.75	3.96	1.44	1.44	0.95	0.95	0.98	1.49	3.85
FS79	11	3.86	4.10	1.55	1.55	0.95	0.95	0.98	1.61	3.98
FS79	12	3.95	4.24	1.65	1.65	0.95	0.95	0.98	1.74	4.12
FS80	00	1.82	1.47	0.72	0.72	0.95	0.95	0.98	0.50	1.36
FS80	01	1.99	1.76	0.72	0.72	0.95	0.95	0.98	0.60	1.66
FS80	02	2.17	1.89	0.84	0.84	0.95	0.95	0.98	0.70	2.05
FS80	03	2.45	2.01	0.91	0.91	0.95	0.95	0.98	0.83	2.13
FS80	04	2.58	2.13	0.92	0.92	0.95	0.95	0.98	0.96	2.17
FS80	05	2.73	2.72	0.99	0.99	0.95	0.95	0.98	1.03	2.51
FS80	06	2.93	2.82	1.05	1.05	0.95	0.95	0.98	1.22	2.81
FS80	07	3.05	3.24	1.09	1.09	0.95	0.95	0.98	1.29	3.05
FS80	08	3.39	3.52	1.22	1.22	0.95	0.95	0.98	1.34	3.54
FS80	09	3.65	3.75	1.35	1.35	0.95	0.95	0.98	1.39	3.62
FS80	10	3.75	3.96	1.44	1.44	0.95	0.95	0.98	1.49	3.85
FS80	11	3.86	4.10	1.55	1.55	0.95	0.95	0.98	1.61	3.98
FS80	12	3.95	4.24	1.65	1.65	0.95	0.95	0.98	1.74	4.12
FS81	00	1.88	1.53	0.72	0.72	0.95	0.95	0.98	0.42	1.36
FS81	01	2.05	1.83	0.72	0.72	0.95	0.95	0.98	0.52	1.66
FS81	02	2.24	1.95	0.84	0.84	0.95	0.95	0.98	0.62	2.05
FS81	03	2.51	2.08	0.91	0.91	0.95	0.95	0.98	0.75	2.13
FS81	04	2.64	2.19	0.92	0.92	0.95	0.95	0.98	0.88	2.17

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
FS81	05	2.80	2.78	0.99	0.99	0.95	0.95	0.98	0.95	2.51
FS81	06	2.99	2.88	1.05	1.05	0.95	0.95	0.98	1.14	2.81
FS81	07	3.12	3.31	1.09	1.09	0.95	0.95	0.98	1.21	3.05
FS81	08	3.45	3.59	1.22	1.22	0.95	0.95	0.98	1.26	3.54
FS81	09	3.72	3.81	1.35	1.35	0.95	0.95	0.98	1.31	3.62
FS81	10	3.82	4.02	1.44	1.44	0.95	0.95	0.98	1.41	3.85
FS81	11	3.92	4.16	1.55	1.55	0.95	0.95	0.98	1.54	3.98
FS81	12	4.02	4.31	1.65	1.65	0.95	0.95	0.98	1.66	4.12
FS82	00	1.88	1.53	0.72	0.72	0.95	0.95	0.98	0.42	1.36
FS82	01	2.05	1.83	0.72	0.72	0.95	0.95	0.98	0.52	1.66
FS82	02	2.24	1.95	0.84	0.84	0.95	0.95	0.98	0.62	2.05
FS82	03	2.51	2.08	0.91	0.91	0.95	0.95	0.98	0.75	2.13
FS82	04	2.64	2.19	0.92	0.92	0.95	0.95	0.98	0.88	2.17
FS82	05	2.80	2.78	0.99	0.99	0.95	0.95	0.98	0.95	2.51
FS82	06	2.99	2.88	1.05	1.05	0.95	0.95	0.98	1.14	2.81
FS82	07	3.12	3.31	1.09	1.09	0.95	0.95	0.98	1.21	3.05
FS82	08	3.45	3.59	1.22	1.22	0.95	0.95	0.98	1.26	3.54
FS82	09	3.72	3.81	1.35	1.35	0.95	0.95	0.98	1.31	3.62
FS82	10	3.82	4.02	1.44	1.44	0.95	0.95	0.98	1.41	3.85
FS82	11	3.92	4.16	1.55	1.55	0.95	0.95	0.98	1.54	3.98
FS82	12	4.02	4.31	1.65	1.65	0.95	0.95	0.98	1.66	4.12
FS83	00	1.93	1.58	0.71	0.71	0.95	0.95	0.98	0.41	1.37
FS83	01	2.10	1.87	0.71	0.71	0.95	0.95	0.98	0.51	1.67
FS83	02	2.29	2.00	0.83	0.83	0.95	0.95	0.98	0.61	2.06
FS83	03	2.56	2.13	0.90	0.90	0.95	0.95	0.98	0.74	2.14
FS83	04	2.69	2.24	0.91	0.91	0.95	0.95	0.98	0.87	2.18
FS83	05	2.85	2.83	0.98	0.98	0.95	0.95	0.98	0.94	2.52
FS83	06	3.04	2.93	1.04	1.04	0.95	0.95	0.98	1.13	2.82
FS83	07	3.17	3.35	1.08	1.08	0.95	0.95	0.98	1.19	3.06
FS83	08	3.50	3.63	1.21	1.21	0.95	0.95	0.98	1.25	3.55
FS83	09	3.77	3.86	1.34	1.34	0.95	0.95	0.98	1.30	3.63
FS83	10	3.87	4.07	1.43	1.43	0.95	0.95	0.98	1.40	3.86
FS83	11	3.97	4.21	1.54	1.54	0.95	0.95	0.98	1.52	3.99
FS83	12	4.07	4.35	1.64	1.64	0.95	0.95	0.98	1.65	4.13
FS84	00	1.93	1.58	0.71	0.71	0.95	0.95	0.98	0.41	1.37
FS84	01	2.10	1.87	0.71	0.71	0.95	0.95	0.98	0.51	1.67
FS84	02	2.29	2.00	0.83	0.83	0.95	0.95	0.98	0.61	2.06
FS84	03	2.56	2.13	0.90	0.90	0.95	0.95	0.98	0.74	2.14
FS84	04	2.69	2.24	0.91	0.91	0.95	0.95	0.98	0.87	2.18
FS84	05	2.85	2.83	0.98	0.98	0.95	0.95	0.98	0.94	2.52
FS84	06	3.04	2.93	1.04	1.04	0.95	0.95	0.98	1.13	2.82
FS84	07	3.17	3.35	1.08	1.08	0.95	0.95	0.98	1.19	3.06
FS84	08	3.50	3.63	1.21	1.21	0.95	0.95	0.98	1.25	3.55
FS84	09	3.77	3.86	1.34	1.34	0.95	0.95	0.98	1.30	3.63
FS84	10	3.87	4.07	1.43	1.43	0.95	0.95	0.98	1.40	3.86
FS84	11	3.97	4.21	1.54	1.54	0.95	0.95	0.98	1.52	3.99
FS84	12	4.07	4.35	1.64	1.64	0.95	0.95	0.98	1.65	4.13
FS85	00	1.97	1.59	0.71	0.71	0.95	0.95	0.98	0.39	1.38
FS85	01	2.14	1.88	0.71	0.71	0.95	0.95	0.98	0.50	1.68
FS85	02	2.33	2.01	0.83	0.83	0.95	0.95	0.98	0.60	2.07
FS85	03	2.60	2.14	0.90	0.90	0.95	0.95	0.98	0.72	2.15
FS85	04	2.73	2.25	0.91	0.91	0.95	0.95	0.98	0.85	2.19
FS85	05	2.89	2.84	0.98	0.98	0.95	0.95	0.98	0.93	2.53
FS85	06	3.08	2.94	1.04	1.04	0.95	0.95	0.98	1.12	2.83
FS85	07	3.21	3.36	1.08	1.08	0.95	0.95	0.98	1.18	3.07
FS85	08	3.54	3.65	1.21	1.21	0.95	0.95	0.98	1.23	3.56
FS85	09	3.81	3.87	1.34	1.34	0.95	0.95	0.98	1.28	3.64

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
FS85	10	3.91	4.08	1.43	1.43	0.95	0.95	0.98	1.38	3.87
FS85	11	4.01	4.22	1.54	1.54	0.95	0.95	0.98	1.51	4.01
FS85	12	4.11	4.36	1.64	1.64	0.95	0.95	0.98	1.64	4.14
FS86	00	1.97	1.59	0.71	0.71	0.95	0.95	0.98	0.39	1.38
FS86	01	2.14	1.88	0.71	0.71	0.95	0.95	0.98	0.50	1.68
FS86	02	2.33	2.01	0.83	0.83	0.95	0.95	0.98	0.60	2.07
FS86	03	2.60	2.14	0.90	0.90	0.95	0.95	0.98	0.72	2.15
FS86	04	2.73	2.25	0.91	0.91	0.95	0.95	0.98	0.85	2.19
FS86	05	2.89	2.84	0.98	0.98	0.95	0.95	0.98	0.93	2.53
FS86	06	3.08	2.94	1.04	1.04	0.95	0.95	0.98	1.12	2.83
FS86	07	3.21	3.36	1.08	1.08	0.95	0.95	0.98	1.18	3.07
FS86	08	3.54	3.65	1.21	1.21	0.95	0.95	0.98	1.23	3.56
FS86	09	3.81	3.87	1.34	1.34	0.95	0.95	0.98	1.28	3.64
FS86	10	3.91	4.08	1.43	1.43	0.95	0.95	0.98	1.38	3.87
FS86	11	4.01	4.22	1.54	1.54	0.95	0.95	0.98	1.51	4.01
FS86	12	4.11	4.36	1.64	1.64	0.95	0.95	0.98	1.64	4.14
FS87	00	2.03	1.66	0.69	0.69	0.95	0.95	0.98	0.38	1.42
FS87	01	2.20	1.95	0.69	0.69	0.95	0.95	0.98	0.48	1.72
FS87	02	2.39	2.08	0.81	0.81	0.95	0.95	0.98	0.58	2.11
FS87	03	2.66	2.21	0.88	0.88	0.95	0.95	0.98	0.71	2.19
FS87	04	2.79	2.32	0.89	0.89	0.95	0.95	0.98	0.83	2.23
FS87	05	2.95	2.91	0.96	0.96	0.95	0.95	0.98	0.91	2.57
FS87	06	3.14	3.01	1.02	1.02	0.95	0.95	0.98	1.10	2.87
FS87	07	3.27	3.43	1.06	1.06	0.95	0.95	0.98	1.16	3.11
FS87	08	3.60	3.71	1.19	1.19	0.95	0.95	0.98	1.21	3.60
FS87	09	3.87	3.94	1.32	1.32	0.95	0.95	0.98	1.26	3.68
FS87	10	3.97	4.15	1.41	1.41	0.95	0.95	0.98	1.36	3.91
FS87	11	4.07	4.29	1.52	1.52	0.95	0.95	0.98	1.49	4.04
FS87	12	4.17	4.43	1.62	1.62	0.95	0.95	0.98	1.62	4.18
FS88	00	2.03	1.66	0.69	0.69	0.95	0.95	0.98	0.38	1.42
FS88	01	2.20	1.95	0.69	0.69	0.95	0.95	0.98	0.48	1.72
FS88	02	2.39	2.08	0.81	0.81	0.95	0.95	0.98	0.58	2.11
FS88	03	2.66	2.21	0.88	0.88	0.95	0.95	0.98	0.71	2.19
FS88	04	2.79	2.32	0.89	0.89	0.95	0.95	0.98	0.83	2.23
FS88	05	2.95	2.91	0.96	0.96	0.95	0.95	0.98	0.91	2.57
FS88	06	3.14	3.01	1.02	1.02	0.95	0.95	0.98	1.10	2.87
FS88	07	3.27	3.43	1.06	1.06	0.95	0.95	0.98	1.16	3.11
FS88	08	3.60	3.71	1.19	1.19	0.95	0.95	0.98	1.21	3.60
FS88	09	3.87	3.94	1.32	1.32	0.95	0.95	0.98	1.26	3.68
FS88	10	3.97	4.15	1.41	1.41	0.95	0.95	0.98	1.36	3.91
FS88	11	4.07	4.29	1.52	1.52	0.95	0.95	0.98	1.49	4.04
FS88	12	4.17	4.43	1.62	1.62	0.95	0.95	0.98	1.62	4.18
FS89	00	2.08	1.67	0.70	0.70	0.95	0.95	0.98	0.37	1.44
FS89	01	2.25	1.96	0.70	0.70	0.95	0.95	0.98	0.47	1.74
FS89	02	2.44	2.09	0.82	0.82	0.95	0.95	0.98	0.57	2.13
FS89	03	2.71	2.22	0.89	0.89	0.95	0.95	0.98	0.70	2.21
FS89	04	2.84	2.33	0.90	0.90	0.95	0.95	0.98	0.83	2.25
FS89	05	3.00	2.92	0.97	0.97	0.95	0.95	0.98	0.90	2.59
FS89	06	3.19	3.02	1.03	1.03	0.95	0.95	0.98	1.09	2.89
FS89	07	3.32	3.44	1.07	1.07	0.95	0.95	0.98	1.16	3.13
FS89	08	3.65	3.73	1.20	1.20	0.95	0.95	0.98	1.21	3.62
FS89	09	3.92	3.95	1.33	1.33	0.95	0.95	0.98	1.26	3.70
FS89	10	4.02	4.16	1.42	1.42	0.95	0.95	0.98	1.36	3.93
FS89	11	4.12	4.30	1.53	1.53	0.95	0.95	0.98	1.49	4.06
FS89	12	4.22	4.44	1.63	1.63	0.95	0.95	0.98	1.61	4.20
FS90	00	2.08	1.67	0.70	0.70	0.95	0.95	0.98	0.37	1.44
FS90	01	2.25	1.96	0.70	0.70	0.95	0.95	0.98	0.47	1.74

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
FS90	02	2.44	2.09	0.82	0.82	0.95	0.95	0.98	0.57	2.13
FS90	03	2.71	2.22	0.89	0.89	0.95	0.95	0.98	0.70	2.21
FS90	04	2.84	2.33	0.90	0.90	0.95	0.95	0.98	0.83	2.25
FS90	05	3.00	2.92	0.97	0.97	0.95	0.95	0.98	0.90	2.59
FS90	06	3.19	3.02	1.03	1.03	0.95	0.95	0.98	1.09	2.89
FS90	07	3.32	3.44	1.07	1.07	0.95	0.95	0.98	1.16	3.13
FS90	08	3.65	3.73	1.20	1.20	0.95	0.95	0.98	1.21	3.62
FS90	09	3.92	3.95	1.33	1.33	0.95	0.95	0.98	1.26	3.70
FS90	10	4.02	4.16	1.42	1.42	0.95	0.95	0.98	1.36	3.93
FS90	11	4.12	4.30	1.53	1.53	0.95	0.95	0.98	1.49	4.06
FS90	12	4.22	4.44	1.63	1.63	0.95	0.95	0.98	1.61	4.20
FS91	00	2.11	1.69	0.76	0.76	0.95	0.95	0.98	0.37	1.46
FS91	01	2.28	1.99	0.76	0.76	0.95	0.95	0.98	0.48	1.76
FS91	02	2.47	2.11	0.88	0.88	0.95	0.95	0.98	0.58	2.15
FS91	03	2.74	2.24	0.95	0.95	0.95	0.95	0.98	0.70	2.23
FS91	04	2.87	2.35	0.96	0.96	0.95	0.95	0.98	0.83	2.27
FS91	05	3.03	2.95	1.03	1.03	0.95	0.95	0.98	0.91	2.61
FS91	06	3.22	3.04	1.09	1.09	0.95	0.95	0.98	1.10	2.91
FS91	07	3.35	3.47	1.13	1.13	0.95	0.95	0.98	1.16	3.15
FS91	08	3.68	3.75	1.26	1.26	0.95	0.95	0.98	1.21	3.64
FS91	09	3.95	3.97	1.39	1.39	0.95	0.95	0.98	1.26	3.72
FS91	10	4.05	4.19	1.48	1.48	0.95	0.95	0.98	1.36	3.95
FS91	11	4.15	4.33	1.59	1.59	0.95	0.95	0.98	1.49	4.08
FS91	12	4.25	4.47	1.69	1.69	0.95	0.95	0.98	1.62	4.22
FS92	00	2.11	1.69	0.76	0.76	0.95	0.95	0.98	0.37	1.46
FS92	01	2.28	1.99	0.76	0.76	0.95	0.95	0.98	0.48	1.76
FS92	02	2.47	2.11	0.88	0.88	0.95	0.95	0.98	0.58	2.15
FS92	03	2.74	2.24	0.95	0.95	0.95	0.95	0.98	0.70	2.23
FS92	04	2.87	2.35	0.96	0.96	0.95	0.95	0.98	0.83	2.27
FS92	05	3.03	2.95	1.03	1.03	0.95	0.95	0.98	0.91	2.61
FS92	06	3.22	3.04	1.09	1.09	0.95	0.95	0.98	1.10	2.91
FS92	07	3.35	3.47	1.13	1.13	0.95	0.95	0.98	1.16	3.15
FS92	08	3.68	3.75	1.26	1.26	0.95	0.95	0.98	1.21	3.64
FS92	09	3.95	3.97	1.39	1.39	0.95	0.95	0.98	1.26	3.72
FS92	10	4.05	4.19	1.48	1.48	0.95	0.95	0.98	1.36	3.95
FS92	11	4.15	4.33	1.59	1.59	0.95	0.95	0.98	1.49	4.08
FS92	12	4.25	4.47	1.69	1.69	0.95	0.95	0.98	1.62	4.22
FS93	00	2.11	1.69	0.76	0.76	0.95	0.95	0.98	0.37	1.46
FS93	01	2.28	1.99	0.76	0.76	0.95	0.95	0.98	0.48	1.76
FS93	02	2.47	2.11	0.88	0.88	0.95	0.95	0.98	0.58	2.15
FS93	03	2.74	2.24	0.95	0.95	0.95	0.95	0.98	0.70	2.23
FS93	04	2.87	2.35	0.96	0.96	0.95	0.95	0.98	0.83	2.27
FS93	05	3.03	2.95	1.03	1.03	0.95	0.95	0.98	0.91	2.61
FS93	06	3.22	3.04	1.09	1.09	0.95	0.95	0.98	1.10	2.91
FS93	07	3.35	3.47	1.13	1.13	0.95	0.95	0.98	1.16	3.15
FS93	08	3.68	3.75	1.26	1.26	0.95	0.95	0.98	1.21	3.64
FS93	09	3.95	3.97	1.39	1.39	0.95	0.95	0.98	1.26	3.72
FS93	10	4.05	4.19	1.48	1.48	0.95	0.95	0.98	1.36	3.95
FS93	11	4.15	4.33	1.59	1.59	0.95	0.95	0.98	1.49	4.08
FS93	12	4.25	4.47	1.69	1.69	0.95	0.95	0.98	1.62	4.22
FS94	00	2.11	1.69	0.76	0.76	0.95	0.95	0.98	0.37	1.46
FS94	01	2.28	1.99	0.76	0.76	0.95	0.95	0.98	0.48	1.76
FS94	02	2.47	2.11	0.88	0.88	0.95	0.95	0.98	0.58	2.15
FS94	03	2.74	2.24	0.95	0.95	0.95	0.95	0.98	0.70	2.23
FS94	04	2.87	2.35	0.96	0.96	0.95	0.95	0.98	0.83	2.27
FS94	05	3.03	2.95	1.03	1.03	0.95	0.95	0.98	0.91	2.61
FS94	06	3.22	3.04	1.09	1.09	0.95	0.95	0.98	1.10	2.91

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
FS94	07	3.35	3.47	1.13	1.13	0.95	0.95	0.98	1.16	3.15
FS94	08	3.68	3.75	1.26	1.26	0.95	0.95	0.98	1.21	3.64
FS94	09	3.95	3.97	1.39	1.39	0.95	0.95	0.98	1.26	3.72
FS94	10	4.05	4.19	1.48	1.48	0.95	0.95	0.98	1.36	3.95
FS94	11	4.15	4.33	1.59	1.59	0.95	0.95	0.98	1.49	4.08
FS94	12	4.25	4.47	1.69	1.69	0.95	0.95	0.98	1.62	4.22
FS95	00	2.11	1.69	0.76	0.76	0.95	0.95	0.98	0.37	1.46
FS95	01	2.28	1.99	0.76	0.76	0.95	0.95	0.98	0.48	1.76
FS95	02	2.47	2.11	0.88	0.88	0.95	0.95	0.98	0.58	2.15
FS95	03	2.74	2.24	0.95	0.95	0.95	0.95	0.98	0.70	2.23
FS95	04	2.87	2.35	0.96	0.96	0.95	0.95	0.98	0.83	2.27
FS95	05	3.03	2.95	1.03	1.03	0.95	0.95	0.98	0.91	2.61
FS95	06	3.22	3.04	1.09	1.09	0.95	0.95	0.98	1.10	2.91
FS95	07	3.35	3.47	1.13	1.13	0.95	0.95	0.98	1.16	3.15
FS95	08	3.68	3.75	1.26	1.26	0.95	0.95	0.98	1.21	3.64
FS95	09	3.95	3.97	1.39	1.39	0.95	0.95	0.98	1.26	3.72
FS95	10	4.05	4.19	1.48	1.48	0.95	0.95	0.98	1.36	3.95
FS95	11	4.15	4.33	1.59	1.59	0.95	0.95	0.98	1.49	4.08
FS95	12	4.25	4.47	1.69	1.69	0.95	0.95	0.98	1.62	4.22
FS96	00	2.11	1.69	0.76	0.76	0.95	0.95	0.98	0.37	1.46
FS96	01	2.28	1.99	0.76	0.76	0.95	0.95	0.98	0.48	1.76
FS96	02	2.47	2.11	0.88	0.88	0.95	0.95	0.98	0.58	2.15
FS96	03	2.74	2.24	0.95	0.95	0.95	0.95	0.98	0.70	2.23
FS96	04	2.87	2.35	0.96	0.96	0.95	0.95	0.98	0.83	2.27
FS96	05	3.03	2.95	1.03	1.03	0.95	0.95	0.98	0.91	2.61
FS96	06	3.22	3.04	1.09	1.09	0.95	0.95	0.98	1.10	2.91
FS96	07	3.35	3.47	1.13	1.13	0.95	0.95	0.98	1.16	3.15
FS96	08	3.68	3.75	1.26	1.26	0.95	0.95	0.98	1.21	3.64
FS96	09	3.95	3.97	1.39	1.39	0.95	0.95	0.98	1.26	3.72
FS96	10	4.05	4.19	1.48	1.48	0.95	0.95	0.98	1.36	3.95
FS96	11	4.15	4.33	1.59	1.59	0.95	0.95	0.98	1.49	4.08
FS96	12	4.25	4.47	1.69	1.69	0.95	0.95	0.98	1.62	4.22
FS97	00	2.11	1.69	0.76	0.76	0.95	0.95	0.98	0.37	1.46
FS97	01	2.28	1.99	0.76	0.76	0.95	0.95	0.98	0.48	1.76
FS97	02	2.47	2.11	0.88	0.88	0.95	0.95	0.98	0.58	2.15
FS97	03	2.74	2.24	0.95	0.95	0.95	0.95	0.98	0.70	2.23
FS97	04	2.87	2.35	0.96	0.96	0.95	0.95	0.98	0.83	2.27
FS97	05	3.03	2.95	1.03	1.03	0.95	0.95	0.98	0.91	2.61
FS97	06	3.22	3.04	1.09	1.09	0.95	0.95	0.98	1.10	2.91
FS97	07	3.35	3.47	1.13	1.13	0.95	0.95	0.98	1.16	3.15
FS97	08	3.68	3.75	1.26	1.26	0.95	0.95	0.98	1.21	3.64
FS97	09	3.95	3.97	1.39	1.39	0.95	0.95	0.98	1.26	3.72
FS97	10	4.05	4.19	1.48	1.48	0.95	0.95	0.98	1.36	3.95
FS97	11	4.15	4.33	1.59	1.59	0.95	0.95	0.98	1.49	4.08
FS97	12	4.25	4.47	1.69	1.69	0.95	0.95	0.98	1.62	4.22
FS98	00	2.11	1.69	0.76	0.76	0.95	0.95	0.98	0.37	1.46
FS98	01	2.28	1.99	0.76	0.76	0.95	0.95	0.98	0.48	1.76
FS98	02	2.47	2.11	0.88	0.88	0.95	0.95	0.98	0.58	2.15
FS98	03	2.74	2.24	0.95	0.95	0.95	0.95	0.98	0.70	2.23
FS98	04	2.87	2.35	0.96	0.96	0.95	0.95	0.98	0.83	2.27
FS98	05	3.03	2.95	1.03	1.03	0.95	0.95	0.98	0.91	2.61
FS98	06	3.22	3.04	1.09	1.09	0.95	0.95	0.98	1.10	2.91
FS98	07	3.35	3.47	1.13	1.13	0.95	0.95	0.98	1.16	3.15
FS98	08	3.68	3.75	1.26	1.26	0.95	0.95	0.98	1.21	3.64
FS98	09	3.95	3.97	1.39	1.39	0.95	0.95	0.98	1.26	3.72
FS98	10	4.05	4.19	1.48	1.48	0.95	0.95	0.98	1.36	3.95
FS98	11	4.15	4.33	1.59	1.59	0.95	0.95	0.98	1.49	4.08

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
FS98	12	4.25	4.47	1.69	1.69	0.95	0.95	0.98	1.62	4.22
FS99	00	2.11	1.69	0.76	0.76	0.95	0.95	0.98	0.37	1.46
FS99	01	2.28	1.99	0.76	0.76	0.95	0.95	0.98	0.48	1.76
FS99	02	2.47	2.11	0.88	0.88	0.95	0.95	0.98	0.58	2.15
FS99	03	2.74	2.24	0.95	0.95	0.95	0.95	0.98	0.70	2.23
FS99	04	2.87	2.35	0.96	0.96	0.95	0.95	0.98	0.83	2.27
FS99	05	3.03	2.95	1.03	1.03	0.95	0.95	0.98	0.91	2.61
FS99	06	3.22	3.04	1.09	1.09	0.95	0.95	0.98	1.10	2.91
FS99	07	3.35	3.47	1.13	1.13	0.95	0.95	0.98	1.16	3.15
FS99	08	3.68	3.75	1.26	1.26	0.95	0.95	0.98	1.21	3.64
FS99	09	3.95	3.97	1.39	1.39	0.95	0.95	0.98	1.26	3.72
FS99	10	4.05	4.19	1.48	1.48	0.95	0.95	0.98	1.36	3.95
FS99	11	4.15	4.33	1.59	1.59	0.95	0.95	0.98	1.49	4.08
FS99	12	4.25	4.47	1.69	1.69	0.95	0.95	0.98	1.62	4.22
MM14	00	2.44	2.19	1.72	1.72	1.20	1.20	1.38	1.35	1.62
MM14	01	2.61	2.38	1.72	1.72	1.20	1.20	1.38	1.45	1.91
MM14	02	2.80	2.50	1.84	1.84	1.20	1.20	1.38	1.55	2.31
MM14	03	3.07	2.63	1.91	1.91	1.20	1.20	1.38	1.68	2.39
MM14	04	3.20	2.85	1.92	1.92	1.20	1.20	1.38	1.81	2.50
MM14	05	3.36	3.33	1.99	1.99	1.20	1.20	1.38	1.88	2.77
MM14	06	3.55	3.43	2.05	2.05	1.20	1.20	1.38	2.07	3.07
MM14	07	3.68	3.86	2.09	2.09	1.20	1.20	1.38	2.14	3.31
MM14	08	4.01	4.14	2.22	2.22	1.20	1.20	1.38	2.19	3.80
MM14	09	4.28	4.36	2.36	2.36	1.20	1.20	1.38	2.24	3.88
MM14	10	4.38	4.57	2.45	2.45	1.20	1.20	1.38	2.34	4.11
MM14	11	4.48	4.71	2.55	2.55	1.20	1.20	1.38	2.47	4.24
MM14	12	4.58	4.86	2.65	2.65	1.20	1.20	1.38	2.60	4.38
MM15	00	2.44	2.19	1.72	1.72	1.20	1.20	1.38	1.35	1.62
MM15	01	2.61	2.38	1.72	1.72	1.20	1.20	1.38	1.45	1.91
MM15	02	2.80	2.50	1.84	1.84	1.20	1.20	1.38	1.55	2.31
MM15	03	3.07	2.63	1.91	1.91	1.20	1.20	1.38	1.68	2.39
MM15	04	3.20	2.85	1.92	1.92	1.20	1.20	1.38	1.81	2.50
MM15	05	3.36	3.33	1.99	1.99	1.20	1.20	1.38	1.88	2.77
MM15	06	3.55	3.43	2.05	2.05	1.20	1.20	1.38	2.07	3.07
MM15	07	3.68	3.86	2.09	2.09	1.20	1.20	1.38	2.14	3.31
MM15	08	4.01	4.14	2.22	2.22	1.20	1.20	1.38	2.19	3.80
MM15	09	4.28	4.36	2.36	2.36	1.20	1.20	1.38	2.24	3.88
MM15	10	4.38	4.57	2.45	2.45	1.20	1.20	1.38	2.34	4.11
MM15	11	4.48	4.71	2.55	2.55	1.20	1.20	1.38	2.47	4.24
MM15	12	4.58	4.86	2.65	2.65	1.20	1.20	1.38	2.60	4.38
MM16	00	2.44	2.19	1.72	1.72	1.20	1.20	1.38	1.35	1.62
MM16	01	2.61	2.38	1.72	1.72	1.20	1.20	1.38	1.45	1.91
MM16	02	2.80	2.50	1.84	1.84	1.20	1.20	1.38	1.55	2.31
MM16	03	3.07	2.63	1.91	1.91	1.20	1.20	1.38	1.68	2.39
MM16	04	3.20	2.85	1.92	1.92	1.20	1.20	1.38	1.81	2.50
MM16	05	3.36	3.33	1.99	1.99	1.20	1.20	1.38	1.88	2.77
MM16	06	3.55	3.43	2.05	2.05	1.20	1.20	1.38	2.07	3.07
MM16	07	3.68	3.86	2.09	2.09	1.20	1.20	1.38	2.14	3.31
MM16	08	4.01	4.14	2.22	2.22	1.20	1.20	1.38	2.19	3.80
MM16	09	4.28	4.36	2.36	2.36	1.20	1.20	1.38	2.24	3.88
MM16	10	4.38	4.57	2.45	2.45	1.20	1.20	1.38	2.34	4.11
MM16	11	4.48	4.71	2.55	2.55	1.20	1.20	1.38	2.47	4.24
MM16	12	4.58	4.86	2.65	2.65	1.20	1.20	1.38	2.60	4.38
MM17	00	2.44	2.19	1.72	1.72	1.20	1.20	1.38	1.35	1.62
MM17	01	2.61	2.38	1.72	1.72	1.20	1.20	1.38	1.45	1.91
MM17	02	2.80	2.50	1.84	1.84	1.20	1.20	1.38	1.55	2.31
MM17	03	3.07	2.63	1.91	1.91	1.20	1.20	1.38	1.68	2.39

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MM17	04	3.20	2.85	1.92	1.92	1.20	1.20	1.38	1.81	2.50
MM17	05	3.36	3.33	1.99	1.99	1.20	1.20	1.38	1.88	2.77
MM17	06	3.55	3.43	2.05	2.05	1.20	1.20	1.38	2.07	3.07
MM17	07	3.68	3.86	2.09	2.09	1.20	1.20	1.38	2.14	3.31
MM17	08	4.01	4.14	2.22	2.22	1.20	1.20	1.38	2.19	3.80
MM17	09	4.28	4.36	2.36	2.36	1.20	1.20	1.38	2.24	3.88
MM17	10	4.38	4.57	2.45	2.45	1.20	1.20	1.38	2.34	4.11
MM17	11	4.48	4.71	2.55	2.55	1.20	1.20	1.38	2.47	4.24
MM17	12	4.58	4.86	2.65	2.65	1.20	1.20	1.38	2.60	4.38
MM18	00	2.44	2.19	1.72	1.72	1.20	1.20	1.38	1.35	1.62
MM18	01	2.61	2.38	1.72	1.72	1.20	1.20	1.38	1.45	1.91
MM18	02	2.80	2.50	1.84	1.84	1.20	1.20	1.38	1.55	2.31
MM18	03	3.07	2.63	1.91	1.91	1.20	1.20	1.38	1.68	2.39
MM18	04	3.20	2.85	1.92	1.92	1.20	1.20	1.38	1.81	2.50
MM18	05	3.36	3.33	1.99	1.99	1.20	1.20	1.38	1.88	2.77
MM18	06	3.55	3.43	2.05	2.05	1.20	1.20	1.38	2.07	3.07
MM18	07	3.68	3.86	2.09	2.09	1.20	1.20	1.38	2.14	3.31
MM18	08	4.01	4.14	2.22	2.22	1.20	1.20	1.38	2.19	3.80
MM18	09	4.28	4.36	2.36	2.36	1.20	1.20	1.38	2.24	3.88
MM18	10	4.38	4.57	2.45	2.45	1.20	1.20	1.38	2.34	4.11
MM18	11	4.48	4.71	2.55	2.55	1.20	1.20	1.38	2.47	4.24
MM18	12	4.58	4.86	2.65	2.65	1.20	1.20	1.38	2.60	4.38
MM19	00	1.77	1.47	1.29	1.29	1.18	1.18	1.35	1.35	1.50
MM19	01	1.93	1.77	1.29	1.29	1.18	1.18	1.35	1.45	1.79
MM19	02	2.12	1.89	1.41	1.41	1.18	1.18	1.35	1.55	2.19
MM19	03	2.39	2.02	1.48	1.48	1.18	1.18	1.35	1.68	2.27
MM19	04	2.52	2.13	1.49	1.49	1.18	1.18	1.35	1.81	2.31
MM19	05	2.68	2.72	1.57	1.57	1.18	1.18	1.35	1.88	2.65
MM19	06	2.87	2.82	1.63	1.63	1.18	1.18	1.35	2.07	2.94
MM19	07	3.00	3.25	1.67	1.67	1.18	1.18	1.35	2.14	3.19
MM19	08	3.33	3.53	1.80	1.80	1.18	1.18	1.35	2.19	3.67
MM19	09	3.60	3.75	1.93	1.93	1.18	1.18	1.35	2.24	3.75
MM19	10	3.70	3.96	2.02	2.02	1.18	1.18	1.35	2.34	3.98
MM19	11	3.80	4.10	2.12	2.12	1.18	1.18	1.35	2.47	4.12
MM19	12	3.90	4.25	2.22	2.22	1.18	1.18	1.35	2.59	4.25
MM20	00	1.77	1.39	1.20	1.20	1.17	1.17	1.33	1.35	1.50
MM20	01	1.93	1.69	1.20	1.20	1.17	1.17	1.33	1.45	1.79
MM20	02	2.12	1.81	1.32	1.32	1.17	1.17	1.33	1.55	2.19
MM20	03	2.39	1.94	1.39	1.39	1.17	1.17	1.33	1.68	2.27
MM20	04	2.52	2.05	1.40	1.40	1.17	1.17	1.33	1.81	2.31
MM20	05	2.68	2.64	1.47	1.47	1.17	1.17	1.33	1.88	2.65
MM20	06	2.87	2.74	1.54	1.54	1.17	1.17	1.33	2.07	2.94
MM20	07	3.00	3.17	1.58	1.58	1.17	1.17	1.33	2.14	3.19
MM20	08	3.33	3.45	1.71	1.71	1.17	1.17	1.33	2.19	3.67
MM20	09	3.60	3.67	1.84	1.84	1.17	1.17	1.33	2.24	3.75
MM20	10	3.70	3.88	1.93	1.93	1.17	1.17	1.33	2.34	3.98
MM20	11	3.80	4.02	2.03	2.03	1.17	1.17	1.33	2.47	4.12
MM20	12	3.90	4.17	2.13	2.13	1.17	1.17	1.33	2.59	4.25
MM21	00	1.49	1.32	1.23	1.23	1.16	1.16	1.32	1.21	1.43
MM21	01	1.66	1.62	1.23	1.23	1.16	1.16	1.32	1.31	1.72
MM21	02	1.85	1.74	1.35	1.35	1.16	1.16	1.32	1.41	2.12
MM21	03	2.12	1.87	1.42	1.42	1.16	1.16	1.32	1.54	2.20
MM21	04	2.25	1.98	1.43	1.43	1.16	1.16	1.32	1.66	2.24
MM21	05	2.41	2.57	1.51	1.51	1.16	1.16	1.32	1.74	2.58
MM21	06	2.60	2.67	1.57	1.57	1.16	1.16	1.32	1.93	2.87
MM21	07	2.73	3.09	1.61	1.61	1.16	1.16	1.32	1.99	3.12
MM21	08	3.06	3.38	1.74	1.74	1.16	1.16	1.32	2.04	3.60

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MM21	09	3.33	3.60	1.87	1.87	1.16	1.16	1.32	2.09	3.68
MM21	10	3.43	3.81	1.96	1.96	1.16	1.16	1.32	2.19	3.91
MM21	11	3.53	3.95	2.06	2.06	1.16	1.16	1.32	2.32	4.05
MM21	12	3.63	4.09	2.16	2.16	1.16	1.16	1.32	2.45	4.18
MM22	00	1.49	1.26	1.15	1.15	1.15	1.15	1.30	1.21	1.43
MM22	01	1.66	1.55	1.15	1.15	1.15	1.15	1.30	1.31	1.72
MM22	02	1.85	1.68	1.27	1.27	1.15	1.15	1.30	1.41	2.12
MM22	03	2.12	1.81	1.34	1.34	1.15	1.15	1.30	1.54	2.20
MM22	04	2.25	1.92	1.35	1.35	1.15	1.15	1.30	1.66	2.24
MM22	05	2.41	2.51	1.42	1.42	1.15	1.15	1.30	1.74	2.58
MM22	06	2.60	2.61	1.48	1.48	1.15	1.15	1.30	1.93	2.87
MM22	07	2.73	3.03	1.53	1.53	1.15	1.15	1.30	1.99	3.12
MM22	08	3.06	3.31	1.66	1.66	1.15	1.15	1.30	2.04	3.60
MM22	09	3.33	3.54	1.79	1.79	1.15	1.15	1.30	2.09	3.68
MM22	10	3.43	3.75	1.88	1.88	1.15	1.15	1.30	2.19	3.91
MM22	11	3.53	3.89	1.98	1.98	1.15	1.15	1.30	2.32	4.05
MM22	12	3.63	4.03	2.08	2.08	1.15	1.15	1.30	2.45	4.18
MM23	00	1.32	1.20	0.99	0.99	1.14	1.14	1.28	1.20	1.30
MM23	01	1.49	1.50	0.99	0.99	1.14	1.14	1.28	1.30	1.60
MM23	02	1.68	1.62	1.11	1.11	1.14	1.14	1.28	1.40	1.99
MM23	03	1.95	1.75	1.18	1.18	1.14	1.14	1.28	1.53	2.07
MM23	04	2.08	1.86	1.19	1.19	1.14	1.14	1.28	1.66	2.11
MM23	05	2.24	2.46	1.26	1.26	1.14	1.14	1.28	1.73	2.45
MM23	06	2.43	2.55	1.32	1.32	1.14	1.14	1.28	1.92	2.75
MM23	07	2.56	2.98	1.36	1.36	1.14	1.14	1.28	1.98	2.99
MM23	08	2.89	3.26	1.49	1.49	1.14	1.14	1.28	2.04	3.48
MM23	09	3.16	3.48	1.63	1.63	1.14	1.14	1.28	2.09	3.56
MM23	10	3.26	3.70	1.72	1.72	1.14	1.14	1.28	2.19	3.79
MM23	11	3.36	3.84	1.82	1.82	1.14	1.14	1.28	2.31	3.92
MM23	12	3.46	3.98	1.92	1.92	1.14	1.14	1.28	2.44	4.06
MM24	00	1.32	1.15	1.02	1.02	1.13	1.13	1.26	1.20	1.30
MM24	01	1.49	1.45	1.02	1.02	1.13	1.13	1.26	1.30	1.60
MM24	02	1.68	1.58	1.14	1.14	1.13	1.13	1.26	1.40	1.99
MM24	03	1.95	1.70	1.21	1.21	1.13	1.13	1.26	1.53	2.07
MM24	04	2.08	1.82	1.22	1.22	1.13	1.13	1.26	1.66	2.11
MM24	05	2.24	2.41	1.29	1.29	1.13	1.13	1.26	1.73	2.45
MM24	06	2.43	2.51	1.35	1.35	1.13	1.13	1.26	1.92	2.75
MM24	07	2.56	2.93	1.39	1.39	1.13	1.13	1.26	1.98	2.99
MM24	08	2.89	3.21	1.53	1.53	1.13	1.13	1.26	2.04	3.48
MM24	09	3.16	3.44	1.66	1.66	1.13	1.13	1.26	2.09	3.56
MM24	10	3.26	3.65	1.75	1.75	1.13	1.13	1.26	2.19	3.79
MM24	11	3.36	3.79	1.85	1.85	1.13	1.13	1.26	2.31	3.92
MM24	12	3.46	3.93	1.95	1.95	1.13	1.13	1.26	2.44	4.06
MM25	00	1.18	1.04	1.03	1.03	1.12	1.12	1.22	1.13	1.23
MM25	01	1.34	1.34	1.03	1.03	1.12	1.12	1.22	1.24	1.52
MM25	02	1.53	1.47	1.15	1.15	1.12	1.12	1.22	1.34	1.92
MM25	03	1.80	1.59	1.22	1.22	1.12	1.12	1.22	1.46	2.00
MM25	04	1.93	1.71	1.23	1.23	1.12	1.12	1.22	1.59	2.04
MM25	05	2.09	2.30	1.30	1.30	1.12	1.12	1.22	1.67	2.37
MM25	06	2.28	2.40	1.36	1.36	1.12	1.12	1.22	1.86	2.67
MM25	07	2.41	2.82	1.40	1.40	1.12	1.12	1.22	1.92	2.92
MM25	08	2.74	3.10	1.54	1.54	1.12	1.12	1.22	1.97	3.40
MM25	09	3.01	3.33	1.67	1.67	1.12	1.12	1.22	2.02	3.48
MM25	10	3.11	3.54	1.76	1.76	1.12	1.12	1.22	2.12	3.71
MM25	11	3.21	3.68	1.86	1.86	1.12	1.12	1.22	2.25	3.85
MM25	12	3.31	3.82	1.96	1.96	1.12	1.12	1.22	2.38	3.98
MM26	00	1.18	1.04	1.03	1.03	1.12	1.12	1.22	1.13	1.23

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MM26	01	1.34	1.34	1.03	1.03	1.12	1.12	1.22	1.24	1.52
MM26	02	1.53	1.47	1.15	1.15	1.12	1.12	1.22	1.34	1.92
MM26	03	1.80	1.59	1.22	1.22	1.12	1.12	1.22	1.46	2.00
MM26	04	1.93	1.71	1.23	1.23	1.12	1.12	1.22	1.59	2.04
MM26	05	2.09	2.30	1.30	1.30	1.12	1.12	1.22	1.67	2.37
MM26	06	2.28	2.40	1.36	1.36	1.12	1.12	1.22	1.86	2.67
MM26	07	2.41	2.82	1.40	1.40	1.12	1.12	1.22	1.92	2.92
MM26	08	2.74	3.10	1.54	1.54	1.12	1.12	1.22	1.97	3.40
MM26	09	3.01	3.33	1.67	1.67	1.12	1.12	1.22	2.02	3.48
MM26	10	3.11	3.54	1.76	1.76	1.12	1.12	1.22	2.12	3.71
MM26	11	3.21	3.68	1.86	1.86	1.12	1.12	1.22	2.25	3.85
MM26	12	3.31	3.82	1.96	1.96	1.12	1.12	1.22	2.38	3.98
MM27	00	1.18	1.04	1.03	1.03	1.12	1.12	1.22	1.13	1.23
MM27	01	1.34	1.34	1.03	1.03	1.12	1.12	1.22	1.24	1.52
MM27	02	1.53	1.47	1.15	1.15	1.12	1.12	1.22	1.34	1.92
MM27	03	1.80	1.59	1.22	1.22	1.12	1.12	1.22	1.46	2.00
MM27	04	1.93	1.71	1.23	1.23	1.12	1.12	1.22	1.59	2.04
MM27	05	2.09	2.30	1.30	1.30	1.12	1.12	1.22	1.67	2.37
MM27	06	2.28	2.40	1.36	1.36	1.12	1.12	1.22	1.86	2.67
MM27	07	2.41	2.82	1.40	1.40	1.12	1.12	1.22	1.92	2.92
MM27	08	2.74	3.10	1.54	1.54	1.12	1.12	1.22	1.97	3.40
MM27	09	3.01	3.33	1.67	1.67	1.12	1.12	1.22	2.02	3.48
MM27	10	3.11	3.54	1.76	1.76	1.12	1.12	1.22	2.12	3.71
MM27	11	3.21	3.68	1.86	1.86	1.12	1.12	1.22	2.25	3.85
MM27	12	3.31	3.82	1.96	1.96	1.12	1.12	1.22	2.38	3.98
MM28	00	1.18	1.04	1.03	1.03	1.12	1.12	1.22	1.13	1.23
MM28	01	1.34	1.34	1.03	1.03	1.12	1.12	1.22	1.24	1.52
MM28	02	1.53	1.47	1.15	1.15	1.12	1.12	1.22	1.34	1.92
MM28	03	1.80	1.59	1.22	1.22	1.12	1.12	1.22	1.46	2.00
MM28	04	1.93	1.71	1.23	1.23	1.12	1.12	1.22	1.59	2.04
MM28	05	2.09	2.30	1.30	1.30	1.12	1.12	1.22	1.67	2.37
MM28	06	2.28	2.40	1.36	1.36	1.12	1.12	1.22	1.86	2.67
MM28	07	2.41	2.82	1.40	1.40	1.12	1.12	1.22	1.92	2.92
MM28	08	2.74	3.10	1.54	1.54	1.12	1.12	1.22	1.97	3.40
MM28	09	3.01	3.33	1.67	1.67	1.12	1.12	1.22	2.02	3.48
MM28	10	3.11	3.54	1.76	1.76	1.12	1.12	1.22	2.12	3.71
MM28	11	3.21	3.68	1.86	1.86	1.12	1.12	1.22	2.25	3.85
MM28	12	3.31	3.82	1.96	1.96	1.12	1.12	1.22	2.38	3.98
MM29	00	1.18	1.04	1.03	1.03	1.12	1.12	1.22	1.13	1.23
MM29	01	1.34	1.34	1.03	1.03	1.12	1.12	1.22	1.24	1.52
MM29	02	1.53	1.47	1.15	1.15	1.12	1.12	1.22	1.34	1.92
MM29	03	1.80	1.59	1.22	1.22	1.12	1.12	1.22	1.46	2.00
MM29	04	1.93	1.71	1.23	1.23	1.12	1.12	1.22	1.59	2.04
MM29	05	2.09	2.30	1.30	1.30	1.12	1.12	1.22	1.67	2.37
MM29	06	2.28	2.40	1.36	1.36	1.12	1.12	1.22	1.86	2.67
MM29	07	2.41	2.82	1.40	1.40	1.12	1.12	1.22	1.92	2.92
MM29	08	2.74	3.10	1.54	1.54	1.12	1.12	1.22	1.97	3.40
MM29	09	3.01	3.33	1.67	1.67	1.12	1.12	1.22	2.02	3.48
MM29	10	3.11	3.54	1.76	1.76	1.12	1.12	1.22	2.12	3.71
MM29	11	3.21	3.68	1.86	1.86	1.12	1.12	1.22	2.25	3.85
MM29	12	3.31	3.82	1.96	1.96	1.12	1.12	1.22	2.38	3.98
MM30	00	1.10	0.95	0.94	0.94	1.08	1.08	1.14	1.10	1.14
MM30	01	1.27	1.25	0.94	0.94	1.08	1.08	1.14	1.20	1.43
MM30	02	1.46	1.38	1.06	1.06	1.08	1.08	1.14	1.31	1.83
MM30	03	1.73	1.50	1.13	1.13	1.08	1.08	1.14	1.43	1.91
MM30	04	1.86	1.61	1.14	1.14	1.08	1.08	1.14	1.56	1.95
MM30	05	2.02	2.21	1.21	1.21	1.08	1.08	1.14	1.63	2.28

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MM30	06	2.21	2.31	1.27	1.27	1.08	1.08	1.14	1.82	2.58
MM30	07	2.34	2.73	1.31	1.31	1.08	1.08	1.14	1.89	2.83
MM30	08	2.67	3.01	1.44	1.44	1.08	1.08	1.14	1.94	3.31
MM30	09	2.94	3.23	1.58	1.58	1.08	1.08	1.14	1.99	3.39
MM30	10	3.04	3.45	1.67	1.67	1.08	1.08	1.14	2.09	3.62
MM30	11	3.14	3.59	1.77	1.77	1.08	1.08	1.14	2.22	3.76
MM30	12	3.24	3.73	1.87	1.87	1.08	1.08	1.14	2.34	3.89
MM31	00	1.10	0.95	0.94	0.94	1.08	1.08	1.14	1.10	1.14
MM31	01	1.27	1.25	0.94	0.94	1.08	1.08	1.14	1.20	1.43
MM31	02	1.46	1.38	1.06	1.06	1.08	1.08	1.14	1.31	1.83
MM31	03	1.73	1.50	1.13	1.13	1.08	1.08	1.14	1.43	1.91
MM31	04	1.86	1.61	1.14	1.14	1.08	1.08	1.14	1.56	1.95
MM31	05	2.02	2.21	1.21	1.21	1.08	1.08	1.14	1.63	2.28
MM31	06	2.21	2.31	1.27	1.27	1.08	1.08	1.14	1.82	2.58
MM31	07	2.34	2.73	1.31	1.31	1.08	1.08	1.14	1.89	2.83
MM31	08	2.67	3.01	1.44	1.44	1.08	1.08	1.14	1.94	3.31
MM31	09	2.94	3.23	1.58	1.58	1.08	1.08	1.14	1.99	3.39
MM31	10	3.04	3.45	1.67	1.67	1.08	1.08	1.14	2.09	3.62
MM31	11	3.14	3.59	1.77	1.77	1.08	1.08	1.14	2.22	3.76
MM31	12	3.24	3.73	1.87	1.87	1.08	1.08	1.14	2.34	3.89
MM32	00	1.10	0.95	0.94	0.94	1.08	1.08	1.14	1.10	1.14
MM32	01	1.27	1.25	0.94	0.94	1.08	1.08	1.14	1.20	1.43
MM32	02	1.46	1.38	1.06	1.06	1.08	1.08	1.14	1.31	1.83
MM32	03	1.73	1.50	1.13	1.13	1.08	1.08	1.14	1.43	1.91
MM32	04	1.86	1.61	1.14	1.14	1.08	1.08	1.14	1.56	1.95
MM32	05	2.02	2.21	1.21	1.21	1.08	1.08	1.14	1.63	2.28
MM32	06	2.21	2.31	1.27	1.27	1.08	1.08	1.14	1.82	2.58
MM32	07	2.34	2.73	1.31	1.31	1.08	1.08	1.14	1.89	2.83
MM32	08	2.67	3.01	1.44	1.44	1.08	1.08	1.14	1.94	3.31
MM32	09	2.94	3.23	1.58	1.58	1.08	1.08	1.14	1.99	3.39
MM32	10	3.04	3.45	1.67	1.67	1.08	1.08	1.14	2.09	3.62
MM32	11	3.14	3.59	1.77	1.77	1.08	1.08	1.14	2.22	3.76
MM32	12	3.24	3.73	1.87	1.87	1.08	1.08	1.14	2.34	3.89
MM33	00	1.10	0.95	0.94	0.94	1.08	1.08	1.14	1.10	1.14
MM33	01	1.27	1.25	0.94	0.94	1.08	1.08	1.14	1.20	1.43
MM33	02	1.46	1.38	1.06	1.06	1.08	1.08	1.14	1.31	1.83
MM33	03	1.73	1.50	1.13	1.13	1.08	1.08	1.14	1.43	1.91
MM33	04	1.86	1.61	1.14	1.14	1.08	1.08	1.14	1.56	1.95
MM33	05	2.02	2.21	1.21	1.21	1.08	1.08	1.14	1.63	2.28
MM33	06	2.21	2.31	1.27	1.27	1.08	1.08	1.14	1.82	2.58
MM33	07	2.34	2.73	1.31	1.31	1.08	1.08	1.14	1.89	2.83
MM33	08	2.67	3.01	1.44	1.44	1.08	1.08	1.14	1.94	3.31
MM33	09	2.94	3.23	1.58	1.58	1.08	1.08	1.14	1.99	3.39
MM33	10	3.04	3.45	1.67	1.67	1.08	1.08	1.14	2.09	3.62
MM33	11	3.14	3.59	1.77	1.77	1.08	1.08	1.14	2.22	3.76
MM33	12	3.24	3.73	1.87	1.87	1.08	1.08	1.14	2.34	3.89
MM34	00	1.10	0.95	0.94	0.94	1.08	1.08	1.14	1.10	1.14
MM34	01	1.27	1.25	0.94	0.94	1.08	1.08	1.14	1.20	1.43
MM34	02	1.46	1.38	1.06	1.06	1.08	1.08	1.14	1.31	1.83
MM34	03	1.73	1.50	1.13	1.13	1.08	1.08	1.14	1.43	1.91
MM34	04	1.86	1.61	1.14	1.14	1.08	1.08	1.14	1.56	1.95
MM34	05	2.02	2.21	1.21	1.21	1.08	1.08	1.14	1.63	2.28
MM34	06	2.21	2.31	1.27	1.27	1.08	1.08	1.14	1.82	2.58
MM34	07	2.34	2.73	1.31	1.31	1.08	1.08	1.14	1.89	2.83
MM34	08	2.67	3.01	1.44	1.44	1.08	1.08	1.14	1.94	3.31
MM34	09	2.94	3.23	1.58	1.58	1.08	1.08	1.14	1.99	3.39
MM34	10	3.04	3.45	1.67	1.67	1.08	1.08	1.14	2.09	3.62

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MM34	11	3.14	3.59	1.77	1.77	1.08	1.08	1.14	2.22	3.76
MM34	12	3.24	3.73	1.87	1.87	1.08	1.08	1.14	2.34	3.89
MM35	00	1.06	0.98	1.34	1.34	1.04	1.04	1.07	1.02	1.06
MM35	01	1.23	1.27	1.34	1.34	1.04	1.04	1.07	1.12	1.36
MM35	02	1.42	1.40	1.46	1.46	1.04	1.04	1.07	1.22	1.75
MM35	03	1.69	1.53	1.54	1.54	1.04	1.04	1.07	1.35	1.83
MM35	04	1.82	1.64	1.55	1.55	1.04	1.04	1.07	1.48	1.87
MM35	05	1.98	2.23	1.62	1.62	1.04	1.04	1.07	1.55	2.21
MM35	06	2.17	2.33	1.68	1.68	1.04	1.04	1.07	1.74	2.51
MM35	07	2.30	2.75	1.72	1.72	1.04	1.04	1.07	1.80	2.75
MM35	08	2.63	3.03	1.85	1.85	1.04	1.04	1.07	1.85	3.24
MM35	09	2.90	3.26	1.98	1.98	1.04	1.04	1.07	1.91	3.32
MM35	10	3.00	3.47	2.07	2.07	1.04	1.04	1.07	2.01	3.55
MM35	11	3.10	3.61	2.17	2.17	1.04	1.04	1.07	2.13	3.69
MM35	12	3.20	3.75	2.27	2.27	1.04	1.04	1.07	2.26	3.82
MM36	00	1.06	0.98	1.34	1.34	1.04	1.04	1.07	1.02	1.06
MM36	01	1.23	1.27	1.34	1.34	1.04	1.04	1.07	1.12	1.36
MM36	02	1.42	1.40	1.46	1.46	1.04	1.04	1.07	1.22	1.75
MM36	03	1.69	1.53	1.54	1.54	1.04	1.04	1.07	1.35	1.83
MM36	04	1.82	1.64	1.55	1.55	1.04	1.04	1.07	1.48	1.87
MM36	05	1.98	2.23	1.62	1.62	1.04	1.04	1.07	1.55	2.21
MM36	06	2.17	2.33	1.68	1.68	1.04	1.04	1.07	1.74	2.51
MM36	07	2.30	2.75	1.72	1.72	1.04	1.04	1.07	1.80	2.75
MM36	08	2.63	3.03	1.85	1.85	1.04	1.04	1.07	1.85	3.24
MM36	09	2.90	3.26	1.98	1.98	1.04	1.04	1.07	1.91	3.32
MM36	10	3.00	3.47	2.07	2.07	1.04	1.04	1.07	2.01	3.55
MM36	11	3.10	3.61	2.17	2.17	1.04	1.04	1.07	2.13	3.69
MM36	12	3.20	3.75	2.27	2.27	1.04	1.04	1.07	2.26	3.82
MM37	00	1.06	0.98	1.34	1.34	1.04	1.04	1.07	1.02	1.06
MM37	01	1.23	1.27	1.34	1.34	1.04	1.04	1.07	1.12	1.36
MM37	02	1.42	1.40	1.46	1.46	1.04	1.04	1.07	1.22	1.75
MM37	03	1.69	1.53	1.54	1.54	1.04	1.04	1.07	1.35	1.83
MM37	04	1.82	1.64	1.55	1.55	1.04	1.04	1.07	1.48	1.87
MM37	05	1.98	2.23	1.62	1.62	1.04	1.04	1.07	1.55	2.21
MM37	06	2.17	2.33	1.68	1.68	1.04	1.04	1.07	1.74	2.51
MM37	07	2.30	2.75	1.72	1.72	1.04	1.04	1.07	1.80	2.75
MM37	08	2.63	3.03	1.85	1.85	1.04	1.04	1.07	1.85	3.24
MM37	09	2.90	3.26	1.98	1.98	1.04	1.04	1.07	1.91	3.32
MM37	10	3.00	3.47	2.07	2.07	1.04	1.04	1.07	2.01	3.55
MM37	11	3.10	3.61	2.17	2.17	1.04	1.04	1.07	2.13	3.69
MM37	12	3.20	3.75	2.27	2.27	1.04	1.04	1.07	2.26	3.82
MM38	00	1.06	0.98	1.34	1.34	1.04	1.04	1.07	1.02	1.06
MM38	01	1.23	1.27	1.34	1.34	1.04	1.04	1.07	1.12	1.36
MM38	02	1.42	1.40	1.46	1.46	1.04	1.04	1.07	1.22	1.75
MM38	03	1.69	1.53	1.54	1.54	1.04	1.04	1.07	1.35	1.83
MM38	04	1.82	1.64	1.55	1.55	1.04	1.04	1.07	1.48	1.87
MM38	05	1.98	2.23	1.62	1.62	1.04	1.04	1.07	1.55	2.21
MM38	06	2.17	2.33	1.68	1.68	1.04	1.04	1.07	1.74	2.51
MM38	07	2.30	2.75	1.72	1.72	1.04	1.04	1.07	1.80	2.75
MM38	08	2.63	3.03	1.85	1.85	1.04	1.04	1.07	1.85	3.24
MM38	09	2.90	3.26	1.98	1.98	1.04	1.04	1.07	1.91	3.32
MM38	10	3.00	3.47	2.07	2.07	1.04	1.04	1.07	2.01	3.55
MM38	11	3.10	3.61	2.17	2.17	1.04	1.04	1.07	2.13	3.69
MM38	12	3.20	3.75	2.27	2.27	1.04	1.04	1.07	2.26	3.82
MM39	00	1.06	0.98	1.34	1.34	1.04	1.04	1.07	1.02	1.06
MM39	01	1.23	1.27	1.34	1.34	1.04	1.04	1.07	1.12	1.36
MM39	02	1.42	1.40	1.46	1.46	1.04	1.04	1.07	1.22	1.75

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MM39	03	1.69	1.53	1.54	1.54	1.04	1.04	1.07	1.35	1.83
MM39	04	1.82	1.64	1.55	1.55	1.04	1.04	1.07	1.48	1.87
MM39	05	1.98	2.23	1.62	1.62	1.04	1.04	1.07	1.55	2.21
MM39	06	2.17	2.33	1.68	1.68	1.04	1.04	1.07	1.74	2.51
MM39	07	2.30	2.75	1.72	1.72	1.04	1.04	1.07	1.80	2.75
MM39	08	2.63	3.03	1.85	1.85	1.04	1.04	1.07	1.85	3.24
MM39	09	2.90	3.26	1.98	1.98	1.04	1.04	1.07	1.91	3.32
MM39	10	3.00	3.47	2.07	2.07	1.04	1.04	1.07	2.01	3.55
MM39	11	3.10	3.61	2.17	2.17	1.04	1.04	1.07	2.13	3.69
MM39	12	3.20	3.75	2.27	2.27	1.04	1.04	1.07	2.26	3.82
MM40	00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
MM40	01	1.17	1.30	1.00	1.00	1.00	1.00	1.00	1.10	1.30
MM40	02	1.36	1.42	1.12	1.12	1.00	1.00	1.00	1.20	1.69
MM40	03	1.63	1.55	1.19	1.19	1.00	1.00	1.00	1.33	1.77
MM40	04	1.76	1.66	1.20	1.20	1.00	1.00	1.00	1.46	1.81
MM40	05	1.92	2.25	1.27	1.27	1.00	1.00	1.00	1.53	2.15
MM40	06	2.11	2.35	1.33	1.33	1.00	1.00	1.00	1.72	2.45
MM40	07	2.24	2.77	1.37	1.37	1.00	1.00	1.00	1.78	2.69
MM40	08	2.57	3.06	1.51	1.51	1.00	1.00	1.00	1.84	3.18
MM40	09	2.84	3.28	1.64	1.64	1.00	1.00	1.00	1.89	3.26
MM40	10	2.94	3.49	1.73	1.73	1.00	1.00	1.00	1.99	3.49
MM40	11	3.04	3.63	1.83	1.83	1.00	1.00	1.00	2.11	3.62
MM40	12	3.14	3.77	1.93	1.93	1.00	1.00	1.00	2.24	3.76
MM41	00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
MM41	01	1.17	1.30	1.00	1.00	1.00	1.00	1.00	1.10	1.30
MM41	02	1.36	1.42	1.12	1.12	1.00	1.00	1.00	1.20	1.69
MM41	03	1.63	1.55	1.19	1.19	1.00	1.00	1.00	1.33	1.77
MM41	04	1.76	1.66	1.20	1.20	1.00	1.00	1.00	1.46	1.81
MM41	05	1.92	2.25	1.27	1.27	1.00	1.00	1.00	1.53	2.15
MM41	06	2.11	2.35	1.33	1.33	1.00	1.00	1.00	1.72	2.45
MM41	07	2.24	2.77	1.37	1.37	1.00	1.00	1.00	1.78	2.69
MM41	08	2.57	3.06	1.51	1.51	1.00	1.00	1.00	1.84	3.18
MM41	09	2.84	3.28	1.64	1.64	1.00	1.00	1.00	1.89	3.26
MM41	10	2.94	3.49	1.73	1.73	1.00	1.00	1.00	1.99	3.49
MM41	11	3.04	3.63	1.83	1.83	1.00	1.00	1.00	2.11	3.62
MM41	12	3.14	3.77	1.93	1.93	1.00	1.00	1.00	2.24	3.76
MM42	00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
MM42	01	1.17	1.30	1.00	1.00	1.00	1.00	1.00	1.10	1.30
MM42	02	1.36	1.42	1.12	1.12	1.00	1.00	1.00	1.20	1.69
MM42	03	1.63	1.55	1.19	1.19	1.00	1.00	1.00	1.33	1.77
MM42	04	1.76	1.66	1.20	1.20	1.00	1.00	1.00	1.46	1.81
MM42	05	1.92	2.25	1.27	1.27	1.00	1.00	1.00	1.53	2.15
MM42	06	2.11	2.35	1.33	1.33	1.00	1.00	1.00	1.72	2.45
MM42	07	2.24	2.77	1.37	1.37	1.00	1.00	1.00	1.78	2.69
MM42	08	2.57	3.06	1.51	1.51	1.00	1.00	1.00	1.84	3.18
MM42	09	2.84	3.28	1.64	1.64	1.00	1.00	1.00	1.89	3.26
MM42	10	2.94	3.49	1.73	1.73	1.00	1.00	1.00	1.99	3.49
MM42	11	3.04	3.63	1.83	1.83	1.00	1.00	1.00	2.11	3.62
MM42	12	3.14	3.77	1.93	1.93	1.00	1.00	1.00	2.24	3.76
MM43	00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
MM43	01	1.17	1.30	1.00	1.00	1.00	1.00	1.00	1.10	1.30
MM43	02	1.36	1.42	1.12	1.12	1.00	1.00	1.00	1.20	1.69
MM43	03	1.63	1.55	1.19	1.19	1.00	1.00	1.00	1.33	1.77
MM43	04	1.76	1.66	1.20	1.20	1.00	1.00	1.00	1.46	1.81
MM43	05	1.92	2.25	1.27	1.27	1.00	1.00	1.00	1.53	2.15
MM43	06	2.11	2.35	1.33	1.33	1.00	1.00	1.00	1.72	2.45
MM43	07	2.24	2.77	1.37	1.37	1.00	1.00	1.00	1.78	2.69

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MM43	08	2.57	3.06	1.51	1.51	1.00	1.00	1.00	1.84	3.18
MM43	09	2.84	3.28	1.64	1.64	1.00	1.00	1.00	1.89	3.26
MM43	10	2.94	3.49	1.73	1.73	1.00	1.00	1.00	1.99	3.49
MM43	11	3.04	3.63	1.83	1.83	1.00	1.00	1.00	2.11	3.62
MM43	12	3.14	3.77	1.93	1.93	1.00	1.00	1.00	2.24	3.76
MM44	00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
MM44	01	1.17	1.30	1.00	1.00	1.00	1.00	1.00	1.10	1.30
MM44	02	1.36	1.42	1.12	1.12	1.00	1.00	1.00	1.20	1.69
MM44	03	1.63	1.55	1.19	1.19	1.00	1.00	1.00	1.33	1.77
MM44	04	1.76	1.66	1.20	1.20	1.00	1.00	1.00	1.46	1.81
MM44	05	1.92	2.25	1.27	1.27	1.00	1.00	1.00	1.53	2.15
MM44	06	2.11	2.35	1.33	1.33	1.00	1.00	1.00	1.72	2.45
MM44	07	2.24	2.77	1.37	1.37	1.00	1.00	1.00	1.78	2.69
MM44	08	2.57	3.06	1.51	1.51	1.00	1.00	1.00	1.84	3.18
MM44	09	2.84	3.28	1.64	1.64	1.00	1.00	1.00	1.89	3.26
MM44	10	2.94	3.49	1.73	1.73	1.00	1.00	1.00	1.99	3.49
MM44	11	3.04	3.63	1.83	1.83	1.00	1.00	1.00	2.11	3.62
MM44	12	3.14	3.77	1.93	1.93	1.00	1.00	1.00	2.24	3.76
MM45	00	0.94	1.00	1.00	1.00	0.96	0.96	0.94	0.95	1.02
MM45	01	1.11	1.30	1.00	1.00	0.96	0.96	0.94	1.05	1.32
MM45	02	1.30	1.42	1.12	1.12	0.96	0.96	0.94	1.15	1.71
MM45	03	1.57	1.55	1.19	1.19	0.96	0.96	0.94	1.28	1.79
MM45	04	1.70	1.66	1.20	1.20	0.96	0.96	0.94	1.41	1.83
MM45	05	1.86	2.25	1.27	1.27	0.96	0.96	0.94	1.48	2.17
MM45	06	2.05	2.35	1.33	1.33	0.96	0.96	0.94	1.67	2.47
MM45	07	2.18	2.77	1.37	1.37	0.96	0.96	0.94	1.74	2.71
MM45	08	2.51	3.06	1.51	1.51	0.96	0.96	0.94	1.79	3.20
MM45	09	2.78	3.28	1.64	1.64	0.96	0.96	0.94	1.84	3.28
MM45	10	2.88	3.49	1.73	1.73	0.96	0.96	0.94	1.94	3.51
MM45	11	2.98	3.63	1.83	1.83	0.96	0.96	0.94	2.06	3.64
MM45	12	3.08	3.77	1.93	1.93	0.96	0.96	0.94	2.19	3.78
MM46	00	0.94	1.00	1.00	1.00	0.96	0.96	0.94	0.95	1.02
MM46	01	1.11	1.30	1.00	1.00	0.96	0.96	0.94	1.05	1.32
MM46	02	1.30	1.42	1.12	1.12	0.96	0.96	0.94	1.15	1.71
MM46	03	1.57	1.55	1.19	1.19	0.96	0.96	0.94	1.28	1.79
MM46	04	1.70	1.66	1.20	1.20	0.96	0.96	0.94	1.41	1.83
MM46	05	1.86	2.25	1.27	1.27	0.96	0.96	0.94	1.48	2.17
MM46	06	2.05	2.35	1.33	1.33	0.96	0.96	0.94	1.67	2.47
MM46	07	2.18	2.77	1.37	1.37	0.96	0.96	0.94	1.74	2.71
MM46	08	2.51	3.06	1.51	1.51	0.96	0.96	0.94	1.79	3.20
MM46	09	2.78	3.28	1.64	1.64	0.96	0.96	0.94	1.84	3.28
MM46	10	2.88	3.49	1.73	1.73	0.96	0.96	0.94	1.94	3.51
MM46	11	2.98	3.63	1.83	1.83	0.96	0.96	0.94	2.06	3.64
MM46	12	3.08	3.77	1.93	1.93	0.96	0.96	0.94	2.19	3.78
MM47	00	0.94	1.00	1.00	1.00	0.96	0.96	0.94	0.95	1.02
MM47	01	1.11	1.30	1.00	1.00	0.96	0.96	0.94	1.05	1.32
MM47	02	1.30	1.42	1.12	1.12	0.96	0.96	0.94	1.15	1.71
MM47	03	1.57	1.55	1.19	1.19	0.96	0.96	0.94	1.28	1.79
MM47	04	1.70	1.66	1.20	1.20	0.96	0.96	0.94	1.41	1.83
MM47	05	1.86	2.25	1.27	1.27	0.96	0.96	0.94	1.48	2.17
MM47	06	2.05	2.35	1.33	1.33	0.96	0.96	0.94	1.67	2.47
MM47	07	2.18	2.77	1.37	1.37	0.96	0.96	0.94	1.74	2.71
MM47	08	2.51	3.06	1.51	1.51	0.96	0.96	0.94	1.79	3.20
MM47	09	2.78	3.28	1.64	1.64	0.96	0.96	0.94	1.84	3.28
MM47	10	2.88	3.49	1.73	1.73	0.96	0.96	0.94	1.94	3.51
MM47	11	2.98	3.63	1.83	1.83	0.96	0.96	0.94	2.06	3.64
MM47	12	3.08	3.77	1.93	1.93	0.96	0.96	0.94	2.19	3.78

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MM48	00	0.94	1.00	1.00	1.00	0.96	0.96	0.94	0.95	1.02
MM48	01	1.11	1.30	1.00	1.00	0.96	0.96	0.94	1.05	1.32
MM48	02	1.30	1.42	1.12	1.12	0.96	0.96	0.94	1.15	1.71
MM48	03	1.57	1.55	1.19	1.19	0.96	0.96	0.94	1.28	1.79
MM48	04	1.70	1.66	1.20	1.20	0.96	0.96	0.94	1.41	1.83
MM48	05	1.86	2.25	1.27	1.27	0.96	0.96	0.94	1.48	2.17
MM48	06	2.05	2.35	1.33	1.33	0.96	0.96	0.94	1.67	2.47
MM48	07	2.18	2.77	1.37	1.37	0.96	0.96	0.94	1.74	2.71
MM48	08	2.51	3.06	1.51	1.51	0.96	0.96	0.94	1.79	3.20
MM48	09	2.78	3.28	1.64	1.64	0.96	0.96	0.94	1.84	3.28
MM48	10	2.88	3.49	1.73	1.73	0.96	0.96	0.94	1.94	3.51
MM48	11	2.98	3.63	1.83	1.83	0.96	0.96	0.94	2.06	3.64
MM48	12	3.08	3.77	1.93	1.93	0.96	0.96	0.94	2.19	3.78
MM49	00	0.94	1.00	1.00	1.00	0.96	0.96	0.94	0.95	1.02
MM49	01	1.11	1.30	1.00	1.00	0.96	0.96	0.94	1.05	1.32
MM49	02	1.30	1.42	1.12	1.12	0.96	0.96	0.94	1.15	1.71
MM49	03	1.57	1.55	1.19	1.19	0.96	0.96	0.94	1.28	1.79
MM49	04	1.70	1.66	1.20	1.20	0.96	0.96	0.94	1.41	1.83
MM49	05	1.86	2.25	1.27	1.27	0.96	0.96	0.94	1.48	2.17
MM49	06	2.05	2.35	1.33	1.33	0.96	0.96	0.94	1.67	2.47
MM49	07	2.18	2.77	1.37	1.37	0.96	0.96	0.94	1.74	2.71
MM49	08	2.51	3.06	1.51	1.51	0.96	0.96	0.94	1.79	3.20
MM49	09	2.78	3.28	1.64	1.64	0.96	0.96	0.94	1.84	3.28
MM49	10	2.88	3.49	1.73	1.73	0.96	0.96	0.94	1.94	3.51
MM49	11	2.98	3.63	1.83	1.83	0.96	0.96	0.94	2.06	3.64
MM49	12	3.08	3.77	1.93	1.93	0.96	0.96	0.94	2.19	3.78
MM50	00	0.90	0.86	0.90	0.90	0.92	0.92	0.88	0.89	0.98
MM50	01	1.06	1.15	0.90	0.90	0.92	0.92	0.88	0.99	1.28
MM50	02	1.25	1.28	1.02	1.02	0.92	0.92	0.88	1.10	1.67
MM50	03	1.52	1.41	1.09	1.09	0.92	0.92	0.88	1.22	1.75
MM50	04	1.65	1.52	1.10	1.10	0.92	0.92	0.88	1.35	1.79
MM50	05	1.81	2.11	1.17	1.17	0.92	0.92	0.88	1.42	2.13
MM50	06	2.00	2.21	1.23	1.23	0.92	0.92	0.88	1.61	2.43
MM50	07	2.13	2.63	1.27	1.27	0.92	0.92	0.88	1.68	2.67
MM50	08	2.46	2.91	1.40	1.40	0.92	0.92	0.88	1.73	3.16
MM50	09	2.73	3.14	1.54	1.54	0.92	0.92	0.88	1.78	3.24
MM50	10	2.83	3.35	1.63	1.63	0.92	0.92	0.88	1.88	3.47
MM50	11	2.93	3.49	1.73	1.73	0.92	0.92	0.88	2.01	3.60
MM50	12	3.03	3.63	1.83	1.83	0.92	0.92	0.88	2.13	3.74
MM51	00	0.90	0.86	0.90	0.90	0.92	0.92	0.88	0.89	0.98
MM51	01	1.06	1.15	0.90	0.90	0.92	0.92	0.88	0.99	1.28
MM51	02	1.25	1.28	1.02	1.02	0.92	0.92	0.88	1.10	1.67
MM51	03	1.52	1.41	1.09	1.09	0.92	0.92	0.88	1.22	1.75
MM51	04	1.65	1.52	1.10	1.10	0.92	0.92	0.88	1.35	1.79
MM51	05	1.81	2.11	1.17	1.17	0.92	0.92	0.88	1.42	2.13
MM51	06	2.00	2.21	1.23	1.23	0.92	0.92	0.88	1.61	2.43
MM51	07	2.13	2.63	1.27	1.27	0.92	0.92	0.88	1.68	2.67
MM51	08	2.46	2.91	1.40	1.40	0.92	0.92	0.88	1.73	3.16
MM51	09	2.73	3.14	1.54	1.54	0.92	0.92	0.88	1.78	3.24
MM51	10	2.83	3.35	1.63	1.63	0.92	0.92	0.88	1.88	3.47
MM51	11	2.93	3.49	1.73	1.73	0.92	0.92	0.88	2.01	3.60
MM51	12	3.03	3.63	1.83	1.83	0.92	0.92	0.88	2.13	3.74
MM52	00	0.90	0.86	0.90	0.90	0.92	0.92	0.88	0.89	0.98
MM52	01	1.06	1.15	0.90	0.90	0.92	0.92	0.88	0.99	1.28
MM52	02	1.25	1.28	1.02	1.02	0.92	0.92	0.88	1.10	1.67
MM52	03	1.52	1.41	1.09	1.09	0.92	0.92	0.88	1.22	1.75
MM52	04	1.65	1.52	1.10	1.10	0.92	0.92	0.88	1.35	1.79

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MM52	05	1.81	2.11	1.17	1.17	0.92	0.92	0.88	1.42	2.13
MM52	06	2.00	2.21	1.23	1.23	0.92	0.92	0.88	1.61	2.43
MM52	07	2.13	2.63	1.27	1.27	0.92	0.92	0.88	1.68	2.67
MM52	08	2.46	2.91	1.40	1.40	0.92	0.92	0.88	1.73	3.16
MM52	09	2.73	3.14	1.54	1.54	0.92	0.92	0.88	1.78	3.24
MM52	10	2.83	3.35	1.63	1.63	0.92	0.92	0.88	1.88	3.47
MM52	11	2.93	3.49	1.73	1.73	0.92	0.92	0.88	2.01	3.60
MM52	12	3.03	3.63	1.83	1.83	0.92	0.92	0.88	2.13	3.74
MM53	00	0.90	0.86	0.90	0.90	0.92	0.92	0.88	0.89	0.98
MM53	01	1.06	1.15	0.90	0.90	0.92	0.92	0.88	0.99	1.28
MM53	02	1.25	1.28	1.02	1.02	0.92	0.92	0.88	1.10	1.67
MM53	03	1.52	1.41	1.09	1.09	0.92	0.92	0.88	1.22	1.75
MM53	04	1.65	1.52	1.10	1.10	0.92	0.92	0.88	1.35	1.79
MM53	05	1.81	2.11	1.17	1.17	0.92	0.92	0.88	1.42	2.13
MM53	06	2.00	2.21	1.23	1.23	0.92	0.92	0.88	1.61	2.43
MM53	07	2.13	2.63	1.27	1.27	0.92	0.92	0.88	1.68	2.67
MM53	08	2.46	2.91	1.40	1.40	0.92	0.92	0.88	1.73	3.16
MM53	09	2.73	3.14	1.54	1.54	0.92	0.92	0.88	1.78	3.24
MM53	10	2.83	3.35	1.63	1.63	0.92	0.92	0.88	1.88	3.47
MM53	11	2.93	3.49	1.73	1.73	0.92	0.92	0.88	2.01	3.60
MM53	12	3.03	3.63	1.83	1.83	0.92	0.92	0.88	2.13	3.74
MM54	00	0.90	0.86	0.90	0.90	0.92	0.92	0.88	0.89	0.98
MM54	01	1.06	1.15	0.90	0.90	0.92	0.92	0.88	0.99	1.28
MM54	02	1.25	1.28	1.02	1.02	0.92	0.92	0.88	1.10	1.67
MM54	03	1.52	1.41	1.09	1.09	0.92	0.92	0.88	1.22	1.75
MM54	04	1.65	1.52	1.10	1.10	0.92	0.92	0.88	1.35	1.79
MM54	05	1.81	2.11	1.17	1.17	0.92	0.92	0.88	1.42	2.13
MM54	06	2.00	2.21	1.23	1.23	0.92	0.92	0.88	1.61	2.43
MM54	07	2.13	2.63	1.27	1.27	0.92	0.92	0.88	1.68	2.67
MM54	08	2.46	2.91	1.40	1.40	0.92	0.92	0.88	1.73	3.16
MM54	09	2.73	3.14	1.54	1.54	0.92	0.92	0.88	1.78	3.24
MM54	10	2.83	3.35	1.63	1.63	0.92	0.92	0.88	1.88	3.47
MM54	11	2.93	3.49	1.73	1.73	0.92	0.92	0.88	2.01	3.60
MM54	12	3.03	3.63	1.83	1.83	0.92	0.92	0.88	2.13	3.74
MM55	00	0.94	0.95	0.81	0.81	0.89	0.89	0.80	0.80	1.03
MM55	01	1.10	1.24	0.81	0.81	0.89	0.89	0.80	0.90	1.33
MM55	02	1.29	1.37	0.93	0.93	0.89	0.89	0.80	1.00	1.72
MM55	03	1.56	1.50	1.00	1.00	0.89	0.89	0.80	1.13	1.80
MM55	04	1.69	1.61	1.01	1.01	0.89	0.89	0.80	1.26	1.84
MM55	05	1.85	2.20	1.08	1.08	0.89	0.89	0.80	1.33	2.18
MM55	06	2.04	2.30	1.14	1.14	0.89	0.89	0.80	1.52	2.48
MM55	07	2.17	2.72	1.18	1.18	0.89	0.89	0.80	1.59	2.72
MM55	08	2.50	3.00	1.31	1.31	0.89	0.89	0.80	1.64	3.21
MM55	09	2.77	3.23	1.44	1.44	0.89	0.89	0.80	1.69	3.29
MM55	10	2.87	3.44	1.54	1.54	0.89	0.89	0.80	1.79	3.52
MM55	11	2.97	3.58	1.64	1.64	0.89	0.89	0.80	1.92	3.65
MM55	12	3.07	3.72	1.74	1.74	0.89	0.89	0.80	2.04	3.79
MM56	00	0.94	0.95	0.81	0.81	0.89	0.89	0.80	0.80	1.03
MM56	01	1.10	1.24	0.81	0.81	0.89	0.89	0.80	0.90	1.33
MM56	02	1.29	1.37	0.93	0.93	0.89	0.89	0.80	1.00	1.72
MM56	03	1.56	1.50	1.00	1.00	0.89	0.89	0.80	1.13	1.80
MM56	04	1.69	1.61	1.01	1.01	0.89	0.89	0.80	1.26	1.84
MM56	05	1.85	2.20	1.08	1.08	0.89	0.89	0.80	1.33	2.18
MM56	06	2.04	2.30	1.14	1.14	0.89	0.89	0.80	1.52	2.48
MM56	07	2.17	2.72	1.18	1.18	0.89	0.89	0.80	1.59	2.72
MM56	08	2.50	3.00	1.31	1.31	0.89	0.89	0.80	1.64	3.21
MM56	09	2.77	3.23	1.44	1.44	0.89	0.89	0.80	1.69	3.29

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MM56	10	2.87	3.44	1.54	1.54	0.89	0.89	0.80	1.79	3.52
MM56	11	2.97	3.58	1.64	1.64	0.89	0.89	0.80	1.92	3.65
MM56	12	3.07	3.72	1.74	1.74	0.89	0.89	0.80	2.04	3.79
MM57	00	0.94	0.95	0.81	0.81	0.89	0.89	0.80	0.80	1.03
MM57	01	1.10	1.24	0.81	0.81	0.89	0.89	0.80	0.90	1.33
MM57	02	1.29	1.37	0.93	0.93	0.89	0.89	0.80	1.00	1.72
MM57	03	1.56	1.50	1.00	1.00	0.89	0.89	0.80	1.13	1.80
MM57	04	1.69	1.61	1.01	1.01	0.89	0.89	0.80	1.26	1.84
MM57	05	1.85	2.20	1.08	1.08	0.89	0.89	0.80	1.33	2.18
MM57	06	2.04	2.30	1.14	1.14	0.89	0.89	0.80	1.52	2.48
MM57	07	2.17	2.72	1.18	1.18	0.89	0.89	0.80	1.59	2.72
MM57	08	2.50	3.00	1.31	1.31	0.89	0.89	0.80	1.64	3.21
MM57	09	2.77	3.23	1.44	1.44	0.89	0.89	0.80	1.69	3.29
MM57	10	2.87	3.44	1.54	1.54	0.89	0.89	0.80	1.79	3.52
MM57	11	2.97	3.58	1.64	1.64	0.89	0.89	0.80	1.92	3.65
MM57	12	3.07	3.72	1.74	1.74	0.89	0.89	0.80	2.04	3.79
MM58	00	0.94	0.95	0.81	0.81	0.89	0.89	0.80	0.80	1.03
MM58	01	1.10	1.24	0.81	0.81	0.89	0.89	0.80	0.90	1.33
MM58	02	1.29	1.37	0.93	0.93	0.89	0.89	0.80	1.00	1.72
MM58	03	1.56	1.50	1.00	1.00	0.89	0.89	0.80	1.13	1.80
MM58	04	1.69	1.61	1.01	1.01	0.89	0.89	0.80	1.26	1.84
MM58	05	1.85	2.20	1.08	1.08	0.89	0.89	0.80	1.33	2.18
MM58	06	2.04	2.30	1.14	1.14	0.89	0.89	0.80	1.52	2.48
MM58	07	2.17	2.72	1.18	1.18	0.89	0.89	0.80	1.59	2.72
MM58	08	2.50	3.00	1.31	1.31	0.89	0.89	0.80	1.64	3.21
MM58	09	2.77	3.23	1.44	1.44	0.89	0.89	0.80	1.69	3.29
MM58	10	2.87	3.44	1.54	1.54	0.89	0.89	0.80	1.79	3.52
MM58	11	2.97	3.58	1.64	1.64	0.89	0.89	0.80	1.92	3.65
MM58	12	3.07	3.72	1.74	1.74	0.89	0.89	0.80	2.04	3.79
MM59	00	0.94	0.95	0.81	0.81	0.89	0.89	0.80	0.80	1.03
MM59	01	1.10	1.24	0.81	0.81	0.89	0.89	0.80	0.90	1.33
MM59	02	1.29	1.37	0.93	0.93	0.89	0.89	0.80	1.00	1.72
MM59	03	1.56	1.50	1.00	1.00	0.89	0.89	0.80	1.13	1.80
MM59	04	1.69	1.61	1.01	1.01	0.89	0.89	0.80	1.26	1.84
MM59	05	1.85	2.20	1.08	1.08	0.89	0.89	0.80	1.33	2.18
MM59	06	2.04	2.30	1.14	1.14	0.89	0.89	0.80	1.52	2.48
MM59	07	2.17	2.72	1.18	1.18	0.89	0.89	0.80	1.59	2.72
MM59	08	2.50	3.00	1.31	1.31	0.89	0.89	0.80	1.64	3.21
MM59	09	2.77	3.23	1.44	1.44	0.89	0.89	0.80	1.69	3.29
MM59	10	2.87	3.44	1.54	1.54	0.89	0.89	0.80	1.79	3.52
MM59	11	2.97	3.58	1.64	1.64	0.89	0.89	0.80	1.92	3.65
MM59	12	3.07	3.72	1.74	1.74	0.89	0.89	0.80	2.04	3.79
MM60	00	0.94	0.95	0.81	0.81	0.89	0.89	0.80	0.80	1.03
MM60	01	1.10	1.24	0.81	0.81	0.89	0.89	0.80	0.90	1.33
MM60	02	1.29	1.37	0.93	0.93	0.89	0.89	0.80	1.00	1.72
MM60	03	1.56	1.50	1.00	1.00	0.89	0.89	0.80	1.13	1.80
MM60	04	1.69	1.61	1.01	1.01	0.89	0.89	0.80	1.26	1.84
MM60	05	1.85	2.20	1.08	1.08	0.89	0.89	0.80	1.33	2.18
MM60	06	2.04	2.30	1.14	1.14	0.89	0.89	0.80	1.52	2.48
MM60	07	2.17	2.72	1.18	1.18	0.89	0.89	0.80	1.59	2.72
MM60	08	2.50	3.00	1.31	1.31	0.89	0.89	0.80	1.64	3.21
MM60	09	2.77	3.23	1.44	1.44	0.89	0.89	0.80	1.69	3.29
MM60	10	2.87	3.44	1.54	1.54	0.89	0.89	0.80	1.79	3.52
MM60	11	2.97	3.58	1.64	1.64	0.89	0.89	0.80	1.92	3.65
MM60	12	3.07	3.72	1.74	1.74	0.89	0.89	0.80	2.04	3.79
MM61	00	0.94	0.95	0.81	0.81	0.89	0.89	0.80	0.80	1.03
MM61	01	1.10	1.24	0.81	0.81	0.89	0.89	0.80	0.90	1.33

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MM61	02	1.29	1.37	0.93	0.93	0.89	0.89	0.80	1.00	1.72
MM61	03	1.56	1.50	1.00	1.00	0.89	0.89	0.80	1.13	1.80
MM61	04	1.69	1.61	1.01	1.01	0.89	0.89	0.80	1.26	1.84
MM61	05	1.85	2.20	1.08	1.08	0.89	0.89	0.80	1.33	2.18
MM61	06	2.04	2.30	1.14	1.14	0.89	0.89	0.80	1.52	2.48
MM61	07	2.17	2.72	1.18	1.18	0.89	0.89	0.80	1.59	2.72
MM61	08	2.50	3.00	1.31	1.31	0.89	0.89	0.80	1.64	3.21
MM61	09	2.77	3.23	1.44	1.44	0.89	0.89	0.80	1.69	3.29
MM61	10	2.87	3.44	1.54	1.54	0.89	0.89	0.80	1.79	3.52
MM61	11	2.97	3.58	1.64	1.64	0.89	0.89	0.80	1.92	3.65
MM61	12	3.07	3.72	1.74	1.74	0.89	0.89	0.80	2.04	3.79
MM62	00	0.94	0.95	0.81	0.81	0.89	0.89	0.80	0.80	1.03
MM62	01	1.10	1.24	0.81	0.81	0.89	0.89	0.80	0.90	1.33
MM62	02	1.29	1.37	0.93	0.93	0.89	0.89	0.80	1.00	1.72
MM62	03	1.56	1.50	1.00	1.00	0.89	0.89	0.80	1.13	1.80
MM62	04	1.69	1.61	1.01	1.01	0.89	0.89	0.80	1.26	1.84
MM62	05	1.85	2.20	1.08	1.08	0.89	0.89	0.80	1.33	2.18
MM62	06	2.04	2.30	1.14	1.14	0.89	0.89	0.80	1.52	2.48
MM62	07	2.17	2.72	1.18	1.18	0.89	0.89	0.80	1.59	2.72
MM62	08	2.50	3.00	1.31	1.31	0.89	0.89	0.80	1.64	3.21
MM62	09	2.77	3.23	1.44	1.44	0.89	0.89	0.80	1.69	3.29
MM62	10	2.87	3.44	1.54	1.54	0.89	0.89	0.80	1.79	3.52
MM62	11	2.97	3.58	1.64	1.64	0.89	0.89	0.80	1.92	3.65
MM62	12	3.07	3.72	1.74	1.74	0.89	0.89	0.80	2.04	3.79
MM63	00	0.94	0.95	0.81	0.81	0.89	0.89	0.80	0.80	1.03
MM63	01	1.10	1.24	0.81	0.81	0.89	0.89	0.80	0.90	1.33
MM63	02	1.29	1.37	0.93	0.93	0.89	0.89	0.80	1.00	1.72
MM63	03	1.56	1.50	1.00	1.00	0.89	0.89	0.80	1.13	1.80
MM63	04	1.69	1.61	1.01	1.01	0.89	0.89	0.80	1.26	1.84
MM63	05	1.85	2.20	1.08	1.08	0.89	0.89	0.80	1.33	2.18
MM63	06	2.04	2.30	1.14	1.14	0.89	0.89	0.80	1.52	2.48
MM63	07	2.17	2.72	1.18	1.18	0.89	0.89	0.80	1.59	2.72
MM63	08	2.50	3.00	1.31	1.31	0.89	0.89	0.80	1.64	3.21
MM63	09	2.77	3.23	1.44	1.44	0.89	0.89	0.80	1.69	3.29
MM63	10	2.87	3.44	1.54	1.54	0.89	0.89	0.80	1.79	3.52
MM63	11	2.97	3.58	1.64	1.64	0.89	0.89	0.80	1.92	3.65
MM63	12	3.07	3.72	1.74	1.74	0.89	0.89	0.80	2.04	3.79
MM64	00	0.94	0.95	0.81	0.81	0.89	0.89	0.80	0.80	1.03
MM64	01	1.10	1.24	0.81	0.81	0.89	0.89	0.80	0.90	1.33
MM64	02	1.29	1.37	0.93	0.93	0.89	0.89	0.80	1.00	1.72
MM64	03	1.56	1.50	1.00	1.00	0.89	0.89	0.80	1.13	1.80
MM64	04	1.69	1.61	1.01	1.01	0.89	0.89	0.80	1.26	1.84
MM64	05	1.85	2.20	1.08	1.08	0.89	0.89	0.80	1.33	2.18
MM64	06	2.04	2.30	1.14	1.14	0.89	0.89	0.80	1.52	2.48
MM64	07	2.17	2.72	1.18	1.18	0.89	0.89	0.80	1.59	2.72
MM64	08	2.50	3.00	1.31	1.31	0.89	0.89	0.80	1.64	3.21
MM64	09	2.77	3.23	1.44	1.44	0.89	0.89	0.80	1.69	3.29
MM64	10	2.87	3.44	1.54	1.54	0.89	0.89	0.80	1.79	3.52
MM64	11	2.97	3.58	1.64	1.64	0.89	0.89	0.80	1.92	3.65
MM64	12	3.07	3.72	1.74	1.74	0.89	0.89	0.80	2.04	3.79
MM65	00	1.11	1.01	0.82	0.82	0.82	0.82	0.74	0.81	1.03
MM65	01	1.28	1.31	0.82	0.82	0.82	0.82	0.74	0.91	1.32
MM65	02	1.47	1.43	0.94	0.94	0.82	0.82	0.74	1.01	1.72
MM65	03	1.74	1.56	1.01	1.01	0.82	0.82	0.74	1.13	1.80
MM65	04	1.87	1.67	1.02	1.02	0.82	0.82	0.74	1.26	1.84
MM65	05	2.03	2.26	1.09	1.09	0.82	0.82	0.74	1.34	2.17
MM65	06	2.22	2.36	1.15	1.15	0.82	0.82	0.74	1.53	2.47

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MM65	07	2.35	2.78	1.19	1.19	0.82	0.82	0.74	1.59	2.72
MM65	08	2.68	3.07	1.32	1.32	0.82	0.82	0.74	1.64	3.20
MM65	09	2.95	3.29	1.45	1.45	0.82	0.82	0.74	1.69	3.28
MM65	10	3.05	3.50	1.55	1.55	0.82	0.82	0.74	1.79	3.51
MM65	11	3.15	3.64	1.65	1.65	0.82	0.82	0.74	1.92	3.65
MM65	12	3.25	3.78	1.75	1.75	0.82	0.82	0.74	2.05	3.78
MM66	00	1.21	1.07	0.88	0.88	0.82	0.82	0.73	0.87	0.98
MM66	01	1.38	1.36	0.88	0.88	0.82	0.82	0.73	0.97	1.27
MM66	02	1.57	1.49	1.00	1.00	0.82	0.82	0.73	1.07	1.67
MM66	03	1.84	1.62	1.07	1.07	0.82	0.82	0.73	1.20	1.75
MM66	04	1.97	1.73	1.08	1.08	0.82	0.82	0.73	1.33	1.79
MM66	05	2.13	2.32	1.15	1.15	0.82	0.82	0.73	1.40	2.13
MM66	06	2.32	2.42	1.21	1.21	0.82	0.82	0.73	1.59	2.42
MM66	07	2.45	2.84	1.25	1.25	0.82	0.82	0.73	1.65	2.67
MM66	08	2.78	3.12	1.38	1.38	0.82	0.82	0.73	1.71	3.15
MM66	09	3.05	3.35	1.52	1.52	0.82	0.82	0.73	1.76	3.23
MM66	10	3.15	3.56	1.61	1.61	0.82	0.82	0.73	1.86	3.46
MM66	11	3.25	3.70	1.71	1.71	0.82	0.82	0.73	1.98	3.60
MM66	12	3.35	3.84	1.81	1.81	0.82	0.82	0.73	2.11	3.73
MM67	00	1.26	1.09	0.82	0.82	0.81	0.81	0.72	0.83	0.98
MM67	01	1.43	1.39	0.82	0.82	0.81	0.81	0.72	0.93	1.28
MM67	02	1.62	1.52	0.94	0.94	0.81	0.81	0.72	1.03	1.67
MM67	03	1.89	1.64	1.01	1.01	0.81	0.81	0.72	1.16	1.75
MM67	04	2.02	1.76	1.02	1.02	0.81	0.81	0.72	1.29	1.79
MM67	05	2.18	2.35	1.09	1.09	0.81	0.81	0.72	1.36	2.13
MM67	06	2.37	2.45	1.15	1.15	0.81	0.81	0.72	1.55	2.43
MM67	07	2.50	2.87	1.19	1.19	0.81	0.81	0.72	1.62	2.67
MM67	08	2.83	3.15	1.32	1.32	0.81	0.81	0.72	1.67	3.16
MM67	09	3.10	3.38	1.45	1.45	0.81	0.81	0.72	1.72	3.24
MM67	10	3.20	3.59	1.55	1.55	0.81	0.81	0.72	1.82	3.47
MM67	11	3.30	3.73	1.65	1.65	0.81	0.81	0.72	1.94	3.60
MM67	12	3.40	3.87	1.75	1.75	0.81	0.81	0.72	2.07	3.74
MM68	00	1.28	1.13	0.84	0.84	0.80	0.80	0.71	0.80	1.02
MM68	01	1.45	1.43	0.84	0.84	0.80	0.80	0.71	0.91	1.32
MM68	02	1.64	1.56	0.96	0.96	0.80	0.80	0.71	1.01	1.71
MM68	03	1.91	1.68	1.03	1.03	0.80	0.80	0.71	1.13	1.79
MM68	04	2.04	1.80	1.04	1.04	0.80	0.80	0.71	1.26	1.83
MM68	05	2.20	2.39	1.11	1.11	0.80	0.80	0.71	1.34	2.17
MM68	06	2.39	2.49	1.17	1.17	0.80	0.80	0.71	1.53	2.47
MM68	07	2.52	2.91	1.21	1.21	0.80	0.80	0.71	1.59	2.71
MM68	08	2.85	3.19	1.34	1.34	0.80	0.80	0.71	1.64	3.20
MM68	09	3.12	3.42	1.47	1.47	0.80	0.80	0.71	1.69	3.28
MM68	10	3.22	3.63	1.57	1.57	0.80	0.80	0.71	1.79	3.51
MM68	11	3.32	3.77	1.67	1.67	0.80	0.80	0.71	1.92	3.64
MM68	12	3.42	3.91	1.77	1.77	0.80	0.80	0.71	2.04	3.78
MM69	00	1.31	1.15	0.86	0.86	0.80	0.80	0.70	0.82	1.01
MM69	01	1.48	1.44	0.86	0.86	0.80	0.80	0.70	0.92	1.31
MM69	02	1.67	1.57	0.98	0.98	0.80	0.80	0.70	1.03	1.70
MM69	03	1.94	1.70	1.05	1.05	0.80	0.80	0.70	1.15	1.78
MM69	04	2.07	1.81	1.06	1.06	0.80	0.80	0.70	1.28	1.83
MM69	05	2.23	2.40	1.13	1.13	0.80	0.80	0.70	1.35	2.16
MM69	06	2.42	2.50	1.19	1.19	0.80	0.80	0.70	1.54	2.46
MM69	07	2.55	2.92	1.23	1.23	0.80	0.80	0.70	1.61	2.70
MM69	08	2.88	3.21	1.36	1.36	0.80	0.80	0.70	1.66	3.19
MM69	09	3.15	3.43	1.49	1.49	0.80	0.80	0.70	1.71	3.27
MM69	10	3.25	3.64	1.59	1.59	0.80	0.80	0.70	1.81	3.50
MM69	11	3.35	3.78	1.69	1.69	0.80	0.80	0.70	1.94	3.64

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MM69	12	3.45	3.92	1.79	1.79	0.80	0.80	0.70	2.06	3.77
MM70	00	1.36	1.20	0.81	0.81	0.79	0.79	0.69	0.80	1.02
MM70	01	1.53	1.49	0.81	0.81	0.79	0.79	0.69	0.90	1.32
MM70	02	1.72	1.62	0.93	0.93	0.79	0.79	0.69	1.00	1.71
MM70	03	1.99	1.75	1.00	1.00	0.79	0.79	0.69	1.12	1.79
MM70	04	2.12	1.86	1.01	1.01	0.79	0.79	0.69	1.25	1.83
MM70	05	2.28	2.45	1.08	1.08	0.79	0.79	0.69	1.33	2.17
MM70	06	2.47	2.55	1.14	1.14	0.79	0.79	0.69	1.52	2.46
MM70	07	2.60	2.97	1.18	1.18	0.79	0.79	0.69	1.58	2.71
MM70	08	2.93	3.25	1.31	1.31	0.79	0.79	0.69	1.63	3.19
MM70	09	3.20	3.48	1.44	1.44	0.79	0.79	0.69	1.68	3.27
MM70	10	3.30	3.69	1.54	1.54	0.79	0.79	0.69	1.78	3.50
MM70	11	3.40	3.83	1.64	1.64	0.79	0.79	0.69	1.91	3.64
MM70	12	3.50	3.97	1.74	1.74	0.79	0.79	0.69	2.04	3.77
MM71	00	1.41	1.22	0.91	0.91	0.79	0.79	0.69	0.76	1.05
MM71	01	1.57	1.52	0.91	0.91	0.79	0.79	0.69	0.86	1.35
MM71	02	1.76	1.65	1.03	1.03	0.79	0.79	0.69	0.96	1.74
MM71	03	2.03	1.77	1.10	1.10	0.79	0.79	0.69	1.09	1.82
MM71	04	2.16	1.89	1.11	1.11	0.79	0.79	0.69	1.22	1.86
MM71	05	2.32	2.48	1.18	1.18	0.79	0.79	0.69	1.29	2.20
MM71	06	2.51	2.58	1.24	1.24	0.79	0.79	0.69	1.48	2.50
MM71	07	2.64	3.00	1.28	1.28	0.79	0.79	0.69	1.55	2.74
MM71	08	2.97	3.28	1.41	1.41	0.79	0.79	0.69	1.60	3.23
MM71	09	3.24	3.51	1.55	1.55	0.79	0.79	0.69	1.65	3.31
MM71	10	3.34	3.72	1.64	1.64	0.79	0.79	0.69	1.75	3.54
MM71	11	3.44	3.86	1.74	1.74	0.79	0.79	0.69	1.88	3.68
MM71	12	3.54	4.00	1.84	1.84	0.79	0.79	0.69	2.00	3.81
MM72	00	1.41	1.25	0.85	0.85	0.79	0.79	0.69	0.76	1.09
MM72	01	1.57	1.55	0.85	0.85	0.79	0.79	0.69	0.86	1.38
MM72	02	1.76	1.68	0.97	0.97	0.79	0.79	0.69	0.96	1.77
MM72	03	2.03	1.80	1.04	1.04	0.79	0.79	0.69	1.09	1.86
MM72	04	2.16	1.91	1.05	1.05	0.79	0.79	0.69	1.22	1.90
MM72	05	2.32	2.51	1.12	1.12	0.79	0.79	0.69	1.29	2.23
MM72	06	2.51	2.60	1.18	1.18	0.79	0.79	0.69	1.48	2.53
MM72	07	2.64	3.03	1.22	1.22	0.79	0.79	0.69	1.54	2.77
MM72	08	2.97	3.31	1.35	1.35	0.79	0.79	0.69	1.60	3.26
MM72	09	3.24	3.53	1.48	1.48	0.79	0.79	0.69	1.65	3.34
MM72	10	3.34	3.75	1.58	1.58	0.79	0.79	0.69	1.75	3.57
MM72	11	3.44	3.89	1.68	1.68	0.79	0.79	0.69	1.87	3.71
MM72	12	3.54	4.03	1.78	1.78	0.79	0.79	0.69	2.00	3.84
MM73	00	1.43	1.27	0.84	0.84	0.79	0.79	0.69	0.75	1.08
MM73	01	1.60	1.57	0.84	0.84	0.79	0.79	0.69	0.86	1.38
MM73	02	1.79	1.70	0.96	0.96	0.79	0.79	0.69	0.96	1.77
MM73	03	2.06	1.82	1.03	1.03	0.79	0.79	0.69	1.08	1.85
MM73	04	2.19	1.94	1.04	1.04	0.79	0.79	0.69	1.21	1.89
MM73	05	2.35	2.53	1.11	1.11	0.79	0.79	0.69	1.29	2.23
MM73	06	2.54	2.63	1.17	1.17	0.79	0.79	0.69	1.48	2.53
MM73	07	2.67	3.05	1.21	1.21	0.79	0.79	0.69	1.54	2.77
MM73	08	3.00	3.33	1.34	1.34	0.79	0.79	0.69	1.59	3.26
MM73	09	3.27	3.55	1.47	1.47	0.79	0.79	0.69	1.64	3.34
MM73	10	3.37	3.77	1.57	1.57	0.79	0.79	0.69	1.74	3.57
MM73	11	3.47	3.91	1.67	1.67	0.79	0.79	0.69	1.87	3.71
MM73	12	3.57	4.05	1.77	1.77	0.79	0.79	0.69	2.00	3.84
MM74	00	1.48	1.30	0.87	0.87	0.79	0.79	0.69	0.71	1.14
MM74	01	1.65	1.59	0.87	0.87	0.79	0.79	0.69	0.81	1.44
MM74	02	1.84	1.72	0.99	0.99	0.79	0.79	0.69	0.91	1.83
MM74	03	2.11	1.85	1.06	1.06	0.79	0.79	0.69	1.04	1.91

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MM74	04	2.24	1.96	1.07	1.07	0.79	0.79	0.69	1.16	1.95
MM74	05	2.40	2.55	1.14	1.14	0.79	0.79	0.69	1.24	2.29
MM74	06	2.59	2.65	1.20	1.20	0.79	0.79	0.69	1.43	2.59
MM74	07	2.72	3.07	1.24	1.24	0.79	0.79	0.69	1.49	2.83
MM74	08	3.05	3.35	1.37	1.37	0.79	0.79	0.69	1.54	3.32
MM74	09	3.32	3.58	1.51	1.51	0.79	0.79	0.69	1.59	3.40
MM74	10	3.41	3.79	1.60	1.60	0.79	0.79	0.69	1.70	3.63
MM74	11	3.52	3.93	1.70	1.70	0.79	0.79	0.69	1.82	3.76
MM74	12	3.62	4.07	1.80	1.80	0.79	0.79	0.69	1.95	3.90
MM75	00	1.91	1.54	0.87	0.87	0.79	0.79	0.69	0.58	1.35
MM75	01	2.07	1.83	0.87	0.87	0.79	0.79	0.69	0.68	1.64
MM75	02	2.26	1.96	0.99	0.99	0.79	0.79	0.69	0.78	2.03
MM75	03	2.53	2.09	1.06	1.06	0.79	0.79	0.69	0.91	2.12
MM75	04	2.66	2.20	1.07	1.07	0.79	0.79	0.69	1.03	2.16
MM75	05	2.82	2.79	1.14	1.14	0.79	0.79	0.69	1.11	2.49
MM75	06	3.01	2.89	1.20	1.20	0.79	0.79	0.69	1.30	2.79
MM75	07	3.14	3.31	1.24	1.24	0.79	0.79	0.69	1.36	3.03
MM75	08	3.47	3.59	1.37	1.37	0.79	0.79	0.69	1.41	3.52
MM75	09	3.74	3.82	1.51	1.51	0.79	0.79	0.69	1.46	3.60
MM75	10	3.84	4.03	1.60	1.60	0.79	0.79	0.69	1.57	3.83
MM75	11	3.94	4.17	1.70	1.70	0.79	0.79	0.69	1.69	3.97
MM75	12	4.04	4.31	1.80	1.80	0.79	0.79	0.69	1.82	4.10
MM76	00	1.91	1.54	0.87	0.87	0.79	0.79	0.69	0.58	1.35
MM76	01	2.07	1.83	0.87	0.87	0.79	0.79	0.69	0.68	1.64
MM76	02	2.26	1.96	0.99	0.99	0.79	0.79	0.69	0.78	2.03
MM76	03	2.53	2.09	1.06	1.06	0.79	0.79	0.69	0.91	2.12
MM76	04	2.66	2.20	1.07	1.07	0.79	0.79	0.69	1.03	2.16
MM76	05	2.82	2.79	1.14	1.14	0.79	0.79	0.69	1.11	2.49
MM76	06	3.01	2.89	1.20	1.20	0.79	0.79	0.69	1.30	2.79
MM76	07	3.14	3.31	1.24	1.24	0.79	0.79	0.69	1.36	3.03
MM76	08	3.47	3.59	1.37	1.37	0.79	0.79	0.69	1.41	3.52
MM76	09	3.74	3.82	1.51	1.51	0.79	0.79	0.69	1.46	3.60
MM76	10	3.84	4.03	1.60	1.60	0.79	0.79	0.69	1.57	3.83
MM76	11	3.94	4.17	1.70	1.70	0.79	0.79	0.69	1.69	3.97
MM76	12	4.04	4.31	1.80	1.80	0.79	0.79	0.69	1.82	4.10
MM77	00	2.02	1.59	0.87	0.87	0.79	0.79	0.69	0.56	1.40
MM77	01	2.19	1.88	0.87	0.87	0.79	0.79	0.69	0.67	1.69
MM77	02	2.38	2.01	0.99	0.99	0.79	0.79	0.69	0.77	2.09
MM77	03	2.65	2.14	1.06	1.06	0.79	0.79	0.69	0.89	2.17
MM77	04	2.78	2.25	1.07	1.07	0.79	0.79	0.69	1.02	2.21
MM77	05	2.94	2.84	1.14	1.14	0.79	0.79	0.69	1.10	2.55
MM77	06	3.13	2.94	1.20	1.20	0.79	0.79	0.69	1.29	2.84
MM77	07	3.26	3.36	1.24	1.24	0.79	0.79	0.69	1.35	3.09
MM77	08	3.59	3.64	1.37	1.37	0.79	0.79	0.69	1.40	3.57
MM77	09	3.86	3.87	1.51	1.51	0.79	0.79	0.69	1.45	3.65
MM77	10	3.96	4.08	1.60	1.60	0.79	0.79	0.69	1.55	3.88
MM77	11	4.06	4.22	1.70	1.70	0.79	0.79	0.69	1.68	4.02
MM77	12	4.16	4.36	1.80	1.80	0.79	0.79	0.69	1.81	4.15
MM78	00	2.02	1.59	0.87	0.87	0.79	0.79	0.69	0.56	1.40
MM78	01	2.19	1.88	0.87	0.87	0.79	0.79	0.69	0.67	1.69
MM78	02	2.38	2.01	0.99	0.99	0.79	0.79	0.69	0.77	2.09
MM78	03	2.65	2.14	1.06	1.06	0.79	0.79	0.69	0.89	2.17
MM78	04	2.78	2.25	1.07	1.07	0.79	0.79	0.69	1.02	2.21
MM78	05	2.94	2.84	1.14	1.14	0.79	0.79	0.69	1.10	2.55
MM78	06	3.13	2.94	1.20	1.20	0.79	0.79	0.69	1.29	2.84
MM78	07	3.26	3.36	1.24	1.24	0.79	0.79	0.69	1.35	3.09
MM78	08	3.59	3.64	1.37	1.37	0.79	0.79	0.69	1.40	3.57

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MM78	09	3.86	3.87	1.51	1.51	0.79	0.79	0.69	1.45	3.65
MM78	10	3.96	4.08	1.60	1.60	0.79	0.79	0.69	1.55	3.88
MM78	11	4.06	4.22	1.70	1.70	0.79	0.79	0.69	1.68	4.02
MM78	12	4.16	4.36	1.80	1.80	0.79	0.79	0.69	1.81	4.15
MM79	00	2.12	1.68	0.85	0.85	0.79	0.79	0.69	0.55	1.45
MM79	01	2.29	1.98	0.85	0.85	0.79	0.79	0.69	0.65	1.75
MM79	02	2.48	2.11	0.97	0.97	0.79	0.79	0.69	0.76	2.14
MM79	03	2.75	2.23	1.04	1.04	0.79	0.79	0.69	0.88	2.22
MM79	04	2.88	2.35	1.05	1.05	0.79	0.79	0.69	1.01	2.26
MM79	05	3.04	2.94	1.12	1.12	0.79	0.79	0.69	1.09	2.60
MM79	06	3.23	3.04	1.18	1.18	0.79	0.79	0.69	1.28	2.90
MM79	07	3.36	3.46	1.22	1.22	0.79	0.79	0.69	1.34	3.14
MM79	08	3.69	3.74	1.35	1.35	0.79	0.79	0.69	1.39	3.63
MM79	09	3.96	3.97	1.48	1.48	0.79	0.79	0.69	1.44	3.71
MM79	10	4.06	4.18	1.58	1.58	0.79	0.79	0.69	1.54	3.94
MM79	11	4.16	4.32	1.68	1.68	0.79	0.79	0.69	1.67	4.07
MM79	12	4.26	4.46	1.78	1.78	0.79	0.79	0.69	1.79	4.21
MM80	00	2.12	1.68	0.85	0.85	0.79	0.79	0.69	0.55	1.45
MM80	01	2.29	1.98	0.85	0.85	0.79	0.79	0.69	0.65	1.75
MM80	02	2.48	2.11	0.97	0.97	0.79	0.79	0.69	0.76	2.14
MM80	03	2.75	2.23	1.04	1.04	0.79	0.79	0.69	0.88	2.22
MM80	04	2.88	2.35	1.05	1.05	0.79	0.79	0.69	1.01	2.26
MM80	05	3.04	2.94	1.12	1.12	0.79	0.79	0.69	1.09	2.60
MM80	06	3.23	3.04	1.18	1.18	0.79	0.79	0.69	1.28	2.90
MM80	07	3.36	3.46	1.22	1.22	0.79	0.79	0.69	1.34	3.14
MM80	08	3.69	3.74	1.35	1.35	0.79	0.79	0.69	1.39	3.63
MM80	09	3.96	3.97	1.48	1.48	0.79	0.79	0.69	1.44	3.71
MM80	10	4.06	4.18	1.58	1.58	0.79	0.79	0.69	1.54	3.94
MM80	11	4.16	4.32	1.68	1.68	0.79	0.79	0.69	1.67	4.07
MM80	12	4.26	4.46	1.78	1.78	0.79	0.79	0.69	1.79	4.21
MM81	00	2.17	1.76	0.91	0.91	0.79	0.79	0.69	0.53	1.52
MM81	01	2.34	2.06	0.91	0.91	0.79	0.79	0.69	0.63	1.82
MM81	02	2.53	2.19	1.03	1.03	0.79	0.79	0.69	0.73	2.21
MM81	03	2.80	2.31	1.10	1.10	0.79	0.79	0.69	0.86	2.29
MM81	04	2.93	2.42	1.11	1.11	0.79	0.79	0.69	0.99	2.33
MM81	05	3.09	3.02	1.18	1.18	0.79	0.79	0.69	1.06	2.67
MM81	06	3.28	3.12	1.24	1.24	0.79	0.79	0.69	1.25	2.97
MM81	07	3.41	3.54	1.28	1.28	0.79	0.79	0.69	1.32	3.21
MM81	08	3.74	3.82	1.41	1.41	0.79	0.79	0.69	1.37	3.70
MM81	09	4.01	4.04	1.55	1.55	0.79	0.79	0.69	1.42	3.78
MM81	10	4.11	4.26	1.64	1.64	0.79	0.79	0.69	1.52	4.01
MM81	11	4.21	4.40	1.74	1.74	0.79	0.79	0.69	1.64	4.14
MM81	12	4.31	4.54	1.84	1.84	0.79	0.79	0.69	1.77	4.28
MM82	00	2.17	1.76	0.91	0.91	0.79	0.79	0.69	0.53	1.52
MM82	01	2.34	2.06	0.91	0.91	0.79	0.79	0.69	0.63	1.82
MM82	02	2.53	2.19	1.03	1.03	0.79	0.79	0.69	0.73	2.21
MM82	03	2.80	2.31	1.10	1.10	0.79	0.79	0.69	0.86	2.29
MM82	04	2.93	2.42	1.11	1.11	0.79	0.79	0.69	0.99	2.33
MM82	05	3.09	3.02	1.18	1.18	0.79	0.79	0.69	1.06	2.67
MM82	06	3.28	3.12	1.24	1.24	0.79	0.79	0.69	1.25	2.97
MM82	07	3.41	3.54	1.28	1.28	0.79	0.79	0.69	1.32	3.21
MM82	08	3.74	3.82	1.41	1.41	0.79	0.79	0.69	1.37	3.70
MM82	09	4.01	4.04	1.55	1.55	0.79	0.79	0.69	1.42	3.78
MM82	10	4.11	4.26	1.64	1.64	0.79	0.79	0.69	1.52	4.01
MM82	11	4.21	4.40	1.74	1.74	0.79	0.79	0.69	1.64	4.14
MM82	12	4.31	4.54	1.84	1.84	0.79	0.79	0.69	1.77	4.28
MM83	00	2.25	1.83	0.85	0.85	0.79	0.79	0.69	0.49	1.57

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MM83	01	2.42	2.12	0.85	0.85	0.79	0.79	0.69	0.59	1.87
MM83	02	2.61	2.25	0.97	0.97	0.79	0.79	0.69	0.70	2.26
MM83	03	2.88	2.37	1.04	1.04	0.79	0.79	0.69	0.82	2.34
MM83	04	3.01	2.49	1.05	1.05	0.79	0.79	0.69	0.95	2.38
MM83	05	3.17	3.08	1.12	1.12	0.79	0.79	0.69	1.02	2.72
MM83	06	3.36	3.18	1.18	1.18	0.79	0.79	0.69	1.21	3.02
MM83	07	3.49	3.60	1.22	1.22	0.79	0.79	0.69	1.28	3.26
MM83	08	3.82	3.88	1.35	1.35	0.79	0.79	0.69	1.33	3.75
MM83	09	4.09	4.11	1.48	1.48	0.79	0.79	0.69	1.38	3.83
MM83	10	4.19	4.32	1.58	1.58	0.79	0.79	0.69	1.48	4.06
MM83	11	4.29	4.46	1.68	1.68	0.79	0.79	0.69	1.61	4.19
MM83	12	4.39	4.60	1.78	1.78	0.79	0.79	0.69	1.73	4.33
MM84	00	2.25	1.83	0.85	0.85	0.79	0.79	0.69	0.49	1.57
MM84	01	2.42	2.12	0.85	0.85	0.79	0.79	0.69	0.59	1.87
MM84	02	2.61	2.25	0.97	0.97	0.79	0.79	0.69	0.70	2.26
MM84	03	2.88	2.37	1.04	1.04	0.79	0.79	0.69	0.82	2.34
MM84	04	3.01	2.49	1.05	1.05	0.79	0.79	0.69	0.95	2.38
MM84	05	3.17	3.08	1.12	1.12	0.79	0.79	0.69	1.02	2.72
MM84	06	3.36	3.18	1.18	1.18	0.79	0.79	0.69	1.21	3.02
MM84	07	3.49	3.60	1.22	1.22	0.79	0.79	0.69	1.28	3.26
MM84	08	3.82	3.88	1.35	1.35	0.79	0.79	0.69	1.33	3.75
MM84	09	4.09	4.11	1.48	1.48	0.79	0.79	0.69	1.38	3.83
MM84	10	4.19	4.32	1.58	1.58	0.79	0.79	0.69	1.48	4.06
MM84	11	4.29	4.46	1.68	1.68	0.79	0.79	0.69	1.61	4.19
MM84	12	4.39	4.60	1.78	1.78	0.79	0.79	0.69	1.73	4.33
MM85	00	2.38	1.89	0.86	0.86	0.79	0.79	0.69	0.49	1.64
MM85	01	2.55	2.19	0.86	0.86	0.79	0.79	0.69	0.59	1.94
MM85	02	2.74	2.31	0.98	0.98	0.79	0.79	0.69	0.69	2.33
MM85	03	3.01	2.44	1.05	1.05	0.79	0.79	0.69	0.82	2.41
MM85	04	3.14	2.55	1.06	1.06	0.79	0.79	0.69	0.94	2.45
MM85	05	3.30	3.14	1.13	1.13	0.79	0.79	0.69	1.02	2.79
MM85	06	3.49	3.24	1.19	1.19	0.79	0.79	0.69	1.21	3.08
MM85	07	3.62	3.67	1.23	1.23	0.79	0.79	0.69	1.27	3.33
MM85	08	3.95	3.95	1.36	1.36	0.79	0.79	0.69	1.32	3.81
MM85	09	4.22	4.17	1.49	1.49	0.79	0.79	0.69	1.37	3.90
MM85	10	4.32	4.38	1.59	1.59	0.79	0.79	0.69	1.47	4.13
MM85	11	4.42	4.52	1.69	1.69	0.79	0.79	0.69	1.60	4.26
MM85	12	4.52	4.67	1.79	1.79	0.79	0.79	0.69	1.73	4.40
MM86	00	2.38	1.89	0.86	0.86	0.79	0.79	0.69	0.49	1.64
MM86	01	2.55	2.19	0.86	0.86	0.79	0.79	0.69	0.59	1.94
MM86	02	2.74	2.31	0.98	0.98	0.79	0.79	0.69	0.69	2.33
MM86	03	3.01	2.44	1.05	1.05	0.79	0.79	0.69	0.82	2.41
MM86	04	3.14	2.55	1.06	1.06	0.79	0.79	0.69	0.94	2.45
MM86	05	3.30	3.14	1.13	1.13	0.79	0.79	0.69	1.02	2.79
MM86	06	3.49	3.24	1.19	1.19	0.79	0.79	0.69	1.21	3.08
MM86	07	3.62	3.67	1.23	1.23	0.79	0.79	0.69	1.27	3.33
MM86	08	3.95	3.95	1.36	1.36	0.79	0.79	0.69	1.32	3.81
MM86	09	4.22	4.17	1.49	1.49	0.79	0.79	0.69	1.37	3.90
MM86	10	4.32	4.38	1.59	1.59	0.79	0.79	0.69	1.47	4.13
MM86	11	4.42	4.52	1.69	1.69	0.79	0.79	0.69	1.60	4.26
MM86	12	4.52	4.67	1.79	1.79	0.79	0.79	0.69	1.73	4.40
MM87	00	2.45	1.99	0.86	0.86	0.79	0.79	0.69	0.48	1.65
MM87	01	2.62	2.28	0.86	0.86	0.79	0.79	0.69	0.58	1.95
MM87	02	2.81	2.41	0.98	0.98	0.79	0.79	0.69	0.68	2.34
MM87	03	3.08	2.53	1.05	1.05	0.79	0.79	0.69	0.81	2.42
MM87	04	3.21	2.65	1.06	1.06	0.79	0.79	0.69	0.94	2.46
MM87	05	3.37	3.24	1.13	1.13	0.79	0.79	0.69	1.01	2.80

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MM87	06	3.56	3.34	1.19	1.19	0.79	0.79	0.69	1.20	3.09
MM87	07	3.69	3.76	1.23	1.23	0.79	0.79	0.69	1.27	3.34
MM87	08	4.02	4.04	1.36	1.36	0.79	0.79	0.69	1.32	3.82
MM87	09	4.29	4.27	1.49	1.49	0.79	0.79	0.69	1.37	3.91
MM87	10	4.39	4.48	1.59	1.59	0.79	0.79	0.69	1.47	4.13
MM87	11	4.49	4.62	1.69	1.69	0.79	0.79	0.69	1.60	4.27
MM87	12	4.59	4.76	1.79	1.79	0.79	0.79	0.69	1.72	4.41
MM88	00	2.45	1.99	0.86	0.86	0.79	0.79	0.69	0.48	1.65
MM88	01	2.62	2.28	0.86	0.86	0.79	0.79	0.69	0.58	1.95
MM88	02	2.81	2.41	0.98	0.98	0.79	0.79	0.69	0.68	2.34
MM88	03	3.08	2.53	1.05	1.05	0.79	0.79	0.69	0.81	2.42
MM88	04	3.21	2.65	1.06	1.06	0.79	0.79	0.69	0.94	2.46
MM88	05	3.37	3.24	1.13	1.13	0.79	0.79	0.69	1.01	2.80
MM88	06	3.56	3.34	1.19	1.19	0.79	0.79	0.69	1.20	3.09
MM88	07	3.69	3.76	1.23	1.23	0.79	0.79	0.69	1.27	3.34
MM88	08	4.02	4.04	1.36	1.36	0.79	0.79	0.69	1.32	3.82
MM88	09	4.29	4.27	1.49	1.49	0.79	0.79	0.69	1.37	3.91
MM88	10	4.39	4.48	1.59	1.59	0.79	0.79	0.69	1.47	4.13
MM88	11	4.49	4.62	1.69	1.69	0.79	0.79	0.69	1.60	4.27
MM88	12	4.59	4.76	1.79	1.79	0.79	0.79	0.69	1.72	4.41
MM89	00	2.53	2.03	0.87	0.87	0.79	0.79	0.69	0.46	1.70
MM89	01	2.70	2.33	0.87	0.87	0.79	0.79	0.69	0.56	1.99
MM89	02	2.89	2.46	0.99	0.99	0.79	0.79	0.69	0.66	2.39
MM89	03	3.16	2.58	1.06	1.06	0.79	0.79	0.69	0.79	2.47
MM89	04	3.29	2.70	1.07	1.07	0.79	0.79	0.69	0.92	2.51
MM89	05	3.45	3.29	1.14	1.14	0.79	0.79	0.69	0.99	2.85
MM89	06	3.64	3.39	1.20	1.20	0.79	0.79	0.69	1.18	3.14
MM89	07	3.77	3.81	1.24	1.24	0.79	0.79	0.69	1.25	3.39
MM89	08	4.10	4.09	1.37	1.37	0.79	0.79	0.69	1.30	3.87
MM89	09	4.37	4.31	1.51	1.51	0.79	0.79	0.69	1.35	3.95
MM89	10	4.47	4.53	1.60	1.60	0.79	0.79	0.69	1.45	4.18
MM89	11	4.57	4.67	1.70	1.70	0.79	0.79	0.69	1.57	4.32
MM89	12	4.67	4.81	1.80	1.80	0.79	0.79	0.69	1.70	4.45
MM90	00	2.53	2.03	0.87	0.87	0.79	0.79	0.69	0.46	1.70
MM90	01	2.70	2.33	0.87	0.87	0.79	0.79	0.69	0.56	1.99
MM90	02	2.89	2.46	0.99	0.99	0.79	0.79	0.69	0.66	2.39
MM90	03	3.16	2.58	1.06	1.06	0.79	0.79	0.69	0.79	2.47
MM90	04	3.29	2.70	1.07	1.07	0.79	0.79	0.69	0.92	2.51
MM90	05	3.45	3.29	1.14	1.14	0.79	0.79	0.69	0.99	2.85
MM90	06	3.64	3.39	1.20	1.20	0.79	0.79	0.69	1.18	3.14
MM90	07	3.77	3.81	1.24	1.24	0.79	0.79	0.69	1.25	3.39
MM90	08	4.10	4.09	1.37	1.37	0.79	0.79	0.69	1.30	3.87
MM90	09	4.37	4.31	1.51	1.51	0.79	0.79	0.69	1.35	3.95
MM90	10	4.47	4.53	1.60	1.60	0.79	0.79	0.69	1.45	4.18
MM90	11	4.57	4.67	1.70	1.70	0.79	0.79	0.69	1.57	4.32
MM90	12	4.67	4.81	1.80	1.80	0.79	0.79	0.69	1.70	4.45
MM91	00	2.55	2.11	0.98	0.98	0.79	0.79	0.69	0.46	2.09
MM91	01	2.71	2.40	0.98	0.98	0.79	0.79	0.69	0.56	2.39
MM91	02	2.90	2.53	1.10	1.10	0.79	0.79	0.69	0.66	2.78
MM91	03	3.17	2.66	1.17	1.17	0.79	0.79	0.69	0.78	2.86
MM91	04	3.30	2.77	1.18	1.18	0.79	0.79	0.69	0.91	2.90
MM91	05	3.46	3.36	1.25	1.25	0.79	0.79	0.69	0.99	3.24
MM91	06	3.65	3.46	1.31	1.31	0.79	0.79	0.69	1.18	3.54
MM91	07	3.78	3.88	1.35	1.35	0.79	0.79	0.69	1.24	3.78
MM91	08	4.11	4.16	1.48	1.48	0.79	0.79	0.69	1.29	4.27
MM91	09	4.38	4.39	1.62	1.62	0.79	0.79	0.69	1.34	4.35
MM91	10	4.48	4.60	1.71	1.71	0.79	0.79	0.69	1.44	4.58

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MM91	11	4.58	4.74	1.81	1.81	0.79	0.79	0.69	1.57	4.71
MM91	12	4.68	4.88	1.91	1.91	0.79	0.79	0.69	1.70	4.85
MM92	00	2.55	2.11	0.98	0.98	0.79	0.79	0.69	0.46	2.09
MM92	01	2.71	2.40	0.98	0.98	0.79	0.79	0.69	0.56	2.39
MM92	02	2.90	2.53	1.10	1.10	0.79	0.79	0.69	0.66	2.78
MM92	03	3.17	2.66	1.17	1.17	0.79	0.79	0.69	0.78	2.86
MM92	04	3.30	2.77	1.18	1.18	0.79	0.79	0.69	0.91	2.90
MM92	05	3.46	3.36	1.25	1.25	0.79	0.79	0.69	0.99	3.24
MM92	06	3.65	3.46	1.31	1.31	0.79	0.79	0.69	1.18	3.54
MM92	07	3.78	3.88	1.35	1.35	0.79	0.79	0.69	1.24	3.78
MM92	08	4.11	4.16	1.48	1.48	0.79	0.79	0.69	1.29	4.27
MM92	09	4.38	4.39	1.62	1.62	0.79	0.79	0.69	1.34	4.35
MM92	10	4.48	4.60	1.71	1.71	0.79	0.79	0.69	1.44	4.58
MM92	11	4.58	4.74	1.81	1.81	0.79	0.79	0.69	1.57	4.71
MM92	12	4.68	4.88	1.91	1.91	0.79	0.79	0.69	1.70	4.85
MM93	00	2.55	2.11	0.98	0.98	0.79	0.79	0.69	0.46	2.09
MM93	01	2.71	2.40	0.98	0.98	0.79	0.79	0.69	0.56	2.39
MM93	02	2.90	2.53	1.10	1.10	0.79	0.79	0.69	0.66	2.78
MM93	03	3.17	2.66	1.17	1.17	0.79	0.79	0.69	0.78	2.86
MM93	04	3.30	2.77	1.18	1.18	0.79	0.79	0.69	0.91	2.90
MM93	05	3.46	3.36	1.25	1.25	0.79	0.79	0.69	0.99	3.24
MM93	06	3.65	3.46	1.31	1.31	0.79	0.79	0.69	1.18	3.54
MM93	07	3.78	3.88	1.35	1.35	0.79	0.79	0.69	1.24	3.78
MM93	08	4.11	4.16	1.48	1.48	0.79	0.79	0.69	1.29	4.27
MM93	09	4.38	4.39	1.62	1.62	0.79	0.79	0.69	1.34	4.35
MM93	10	4.48	4.60	1.71	1.71	0.79	0.79	0.69	1.44	4.58
MM93	11	4.58	4.74	1.81	1.81	0.79	0.79	0.69	1.57	4.71
MM93	12	4.68	4.88	1.91	1.91	0.79	0.79	0.69	1.70	4.85
MM94	00	2.55	2.11	0.98	0.98	0.79	0.79	0.69	0.46	2.09
MM94	01	2.71	2.40	0.98	0.98	0.79	0.79	0.69	0.56	2.39
MM94	02	2.90	2.53	1.10	1.10	0.79	0.79	0.69	0.66	2.78
MM94	03	3.17	2.66	1.17	1.17	0.79	0.79	0.69	0.78	2.86
MM94	04	3.30	2.77	1.18	1.18	0.79	0.79	0.69	0.91	2.90
MM94	05	3.46	3.36	1.25	1.25	0.79	0.79	0.69	0.99	3.24
MM94	06	3.65	3.46	1.31	1.31	0.79	0.79	0.69	1.18	3.54
MM94	07	3.78	3.88	1.35	1.35	0.79	0.79	0.69	1.24	3.78
MM94	08	4.11	4.16	1.48	1.48	0.79	0.79	0.69	1.29	4.27
MM94	09	4.38	4.39	1.62	1.62	0.79	0.79	0.69	1.34	4.35
MM94	10	4.48	4.60	1.71	1.71	0.79	0.79	0.69	1.44	4.58
MM94	11	4.58	4.74	1.81	1.81	0.79	0.79	0.69	1.57	4.71
MM94	12	4.68	4.88	1.91	1.91	0.79	0.79	0.69	1.70	4.85
MM95	00	2.55	2.11	0.98	0.98	0.79	0.79	0.69	0.46	2.09
MM95	01	2.71	2.40	0.98	0.98	0.79	0.79	0.69	0.56	2.39
MM95	02	2.90	2.53	1.10	1.10	0.79	0.79	0.69	0.66	2.78
MM95	03	3.17	2.66	1.17	1.17	0.79	0.79	0.69	0.78	2.86
MM95	04	3.30	2.77	1.18	1.18	0.79	0.79	0.69	0.91	2.90
MM95	05	3.46	3.36	1.25	1.25	0.79	0.79	0.69	0.99	3.24
MM95	06	3.65	3.46	1.31	1.31	0.79	0.79	0.69	1.18	3.54
MM95	07	3.78	3.88	1.35	1.35	0.79	0.79	0.69	1.24	3.78
MM95	08	4.11	4.16	1.48	1.48	0.79	0.79	0.69	1.29	4.27
MM95	09	4.38	4.39	1.62	1.62	0.79	0.79	0.69	1.34	4.35
MM95	10	4.48	4.60	1.71	1.71	0.79	0.79	0.69	1.44	4.58
MM95	11	4.58	4.74	1.81	1.81	0.79	0.79	0.69	1.57	4.71
MM95	12	4.68	4.88	1.91	1.91	0.79	0.79	0.69	1.70	4.85
MM96	00	2.55	2.11	0.98	0.98	0.79	0.79	0.69	0.46	2.09
MM96	01	2.71	2.40	0.98	0.98	0.79	0.79	0.69	0.56	2.39
MM96	02	2.90	2.53	1.10	1.10	0.79	0.79	0.69	0.66	2.78

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MM96	03	3.17	2.66	1.17	1.17	0.79	0.79	0.69	0.78	2.86
MM96	04	3.30	2.77	1.18	1.18	0.79	0.79	0.69	0.91	2.90
MM96	05	3.46	3.36	1.25	1.25	0.79	0.79	0.69	0.99	3.24
MM96	06	3.65	3.46	1.31	1.31	0.79	0.79	0.69	1.18	3.54
MM96	07	3.78	3.88	1.35	1.35	0.79	0.79	0.69	1.24	3.78
MM96	08	4.11	4.16	1.48	1.48	0.79	0.79	0.69	1.29	4.27
MM96	09	4.38	4.39	1.62	1.62	0.79	0.79	0.69	1.34	4.35
MM96	10	4.48	4.60	1.71	1.71	0.79	0.79	0.69	1.44	4.58
MM96	11	4.58	4.74	1.81	1.81	0.79	0.79	0.69	1.57	4.71
MM96	12	4.68	4.88	1.91	1.91	0.79	0.79	0.69	1.70	4.85
MM97	00	2.55	2.11	0.98	0.98	0.79	0.79	0.69	0.46	2.09
MM97	01	2.71	2.40	0.98	0.98	0.79	0.79	0.69	0.56	2.39
MM97	02	2.90	2.53	1.10	1.10	0.79	0.79	0.69	0.66	2.78
MM97	03	3.17	2.66	1.17	1.17	0.79	0.79	0.69	0.78	2.86
MM97	04	3.30	2.77	1.18	1.18	0.79	0.79	0.69	0.91	2.90
MM97	05	3.46	3.36	1.25	1.25	0.79	0.79	0.69	0.99	3.24
MM97	06	3.65	3.46	1.31	1.31	0.79	0.79	0.69	1.18	3.54
MM97	07	3.78	3.88	1.35	1.35	0.79	0.79	0.69	1.24	3.78
MM97	08	4.11	4.16	1.48	1.48	0.79	0.79	0.69	1.29	4.27
MM97	09	4.38	4.39	1.62	1.62	0.79	0.79	0.69	1.34	4.35
MM97	10	4.48	4.60	1.71	1.71	0.79	0.79	0.69	1.44	4.58
MM97	11	4.58	4.74	1.81	1.81	0.79	0.79	0.69	1.57	4.71
MM97	12	4.68	4.88	1.91	1.91	0.79	0.79	0.69	1.70	4.85
MM98	00	2.55	2.11	0.98	0.98	0.79	0.79	0.69	0.46	2.09
MM98	01	2.71	2.40	0.98	0.98	0.79	0.79	0.69	0.56	2.39
MM98	02	2.90	2.53	1.10	1.10	0.79	0.79	0.69	0.66	2.78
MM98	03	3.17	2.66	1.17	1.17	0.79	0.79	0.69	0.78	2.86
MM98	04	3.30	2.77	1.18	1.18	0.79	0.79	0.69	0.91	2.90
MM98	05	3.46	3.36	1.25	1.25	0.79	0.79	0.69	0.99	3.24
MM98	06	3.65	3.46	1.31	1.31	0.79	0.79	0.69	1.18	3.54
MM98	07	3.78	3.88	1.35	1.35	0.79	0.79	0.69	1.24	3.78
MM98	08	4.11	4.16	1.48	1.48	0.79	0.79	0.69	1.29	4.27
MM98	09	4.38	4.39	1.62	1.62	0.79	0.79	0.69	1.34	4.35
MM98	10	4.48	4.60	1.71	1.71	0.79	0.79	0.69	1.44	4.58
MM98	11	4.58	4.74	1.81	1.81	0.79	0.79	0.69	1.57	4.71
MM98	12	4.68	4.88	1.91	1.91	0.79	0.79	0.69	1.70	4.85
MM99	00	2.55	2.11	0.98	0.98	0.79	0.79	0.69	0.46	2.09
MM99	01	2.71	2.40	0.98	0.98	0.79	0.79	0.69	0.56	2.39
MM99	02	2.90	2.53	1.10	1.10	0.79	0.79	0.69	0.66	2.78
MM99	03	3.17	2.66	1.17	1.17	0.79	0.79	0.69	0.78	2.86
MM99	04	3.30	2.77	1.18	1.18	0.79	0.79	0.69	0.91	2.90
MM99	05	3.46	3.36	1.25	1.25	0.79	0.79	0.69	0.99	3.24
MM99	06	3.65	3.46	1.31	1.31	0.79	0.79	0.69	1.18	3.54
MM99	07	3.78	3.88	1.35	1.35	0.79	0.79	0.69	1.24	3.78
MM99	08	4.11	4.16	1.48	1.48	0.79	0.79	0.69	1.29	4.27
MM99	09	4.38	4.39	1.62	1.62	0.79	0.79	0.69	1.34	4.35
MM99	10	4.48	4.60	1.71	1.71	0.79	0.79	0.69	1.44	4.58
MM99	11	4.58	4.74	1.81	1.81	0.79	0.79	0.69	1.57	4.71
MM99	12	4.68	4.88	1.91	1.91	0.79	0.79	0.69	1.70	4.85
MS14	00	3.55	2.87	1.47	1.47	1.15	1.15	1.58	1.78	2.83
MS14	01	3.74	3.16	1.47	1.47	1.15	1.15	1.58	1.89	3.14
MS14	02	3.95	3.20	1.60	1.60	1.15	1.15	1.58	1.98	3.53
MS14	03	4.25	3.49	1.67	1.67	1.15	1.15	1.58	2.12	3.61
MS14	04	4.39	3.51	1.68	1.68	1.15	1.15	1.58	2.24	3.70
MS14	05	4.57	4.19	1.75	1.75	1.15	1.15	1.58	2.32	3.99
MS14	06	4.77	4.18	1.81	1.81	1.15	1.15	1.58	2.51	4.29
MS14	07	4.92	4.71	1.85	1.85	1.15	1.15	1.58	2.57	4.53

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MS14	08	5.28	5.01	1.98	1.98	1.15	1.15	1.58	2.62	5.02
MS14	09	5.58	5.22	2.11	2.11	1.15	1.15	1.58	2.67	5.10
MS14	10	5.69	5.44	2.20	2.20	1.15	1.15	1.58	2.77	5.33
MS14	11	5.80	5.57	2.30	2.30	1.15	1.15	1.58	2.90	5.46
MS14	12	5.91	5.71	2.40	2.40	1.15	1.15	1.58	3.03	5.60
MS15	00	3.55	2.87	1.47	1.47	1.15	1.15	1.58	1.78	2.83
MS15	01	3.74	3.16	1.47	1.47	1.15	1.15	1.58	1.89	3.14
MS15	02	3.95	3.20	1.60	1.60	1.15	1.15	1.58	1.98	3.53
MS15	03	4.25	3.49	1.67	1.67	1.15	1.15	1.58	2.12	3.61
MS15	04	4.39	3.51	1.68	1.68	1.15	1.15	1.58	2.24	3.70
MS15	05	4.57	4.19	1.75	1.75	1.15	1.15	1.58	2.32	3.99
MS15	06	4.77	4.18	1.81	1.81	1.15	1.15	1.58	2.51	4.29
MS15	07	4.92	4.71	1.85	1.85	1.15	1.15	1.58	2.57	4.53
MS15	08	5.28	5.01	1.98	1.98	1.15	1.15	1.58	2.62	5.02
MS15	09	5.58	5.22	2.11	2.11	1.15	1.15	1.58	2.67	5.10
MS15	10	5.69	5.44	2.20	2.20	1.15	1.15	1.58	2.77	5.33
MS15	11	5.80	5.57	2.30	2.30	1.15	1.15	1.58	2.90	5.46
MS15	12	5.91	5.71	2.40	2.40	1.15	1.15	1.58	3.03	5.60
MS16	00	3.55	2.87	1.47	1.47	1.15	1.15	1.58	1.78	2.83
MS16	01	3.74	3.16	1.47	1.47	1.15	1.15	1.58	1.89	3.14
MS16	02	3.95	3.20	1.60	1.60	1.15	1.15	1.58	1.98	3.53
MS16	03	4.25	3.49	1.67	1.67	1.15	1.15	1.58	2.12	3.61
MS16	04	4.39	3.51	1.68	1.68	1.15	1.15	1.58	2.24	3.70
MS16	05	4.57	4.19	1.75	1.75	1.15	1.15	1.58	2.32	3.99
MS16	06	4.77	4.18	1.81	1.81	1.15	1.15	1.58	2.51	4.29
MS16	07	4.92	4.71	1.85	1.85	1.15	1.15	1.58	2.57	4.53
MS16	08	5.28	5.01	1.98	1.98	1.15	1.15	1.58	2.62	5.02
MS16	09	5.58	5.22	2.11	2.11	1.15	1.15	1.58	2.67	5.10
MS16	10	5.69	5.44	2.20	2.20	1.15	1.15	1.58	2.77	5.33
MS16	11	5.80	5.57	2.30	2.30	1.15	1.15	1.58	2.90	5.46
MS16	12	5.91	5.71	2.40	2.40	1.15	1.15	1.58	3.03	5.60
MS17	00	3.55	2.87	1.47	1.47	1.15	1.15	1.58	1.78	2.83
MS17	01	3.74	3.16	1.47	1.47	1.15	1.15	1.58	1.89	3.14
MS17	02	3.95	3.20	1.60	1.60	1.15	1.15	1.58	1.98	3.53
MS17	03	4.25	3.49	1.67	1.67	1.15	1.15	1.58	2.12	3.61
MS17	04	4.39	3.51	1.68	1.68	1.15	1.15	1.58	2.24	3.70
MS17	05	4.57	4.19	1.75	1.75	1.15	1.15	1.58	2.32	3.99
MS17	06	4.77	4.18	1.81	1.81	1.15	1.15	1.58	2.51	4.29
MS17	07	4.92	4.71	1.85	1.85	1.15	1.15	1.58	2.57	4.53
MS17	08	5.28	5.01	1.98	1.98	1.15	1.15	1.58	2.62	5.02
MS17	09	5.58	5.22	2.11	2.11	1.15	1.15	1.58	2.67	5.10
MS17	10	5.69	5.44	2.20	2.20	1.15	1.15	1.58	2.77	5.33
MS17	11	5.80	5.57	2.30	2.30	1.15	1.15	1.58	2.90	5.46
MS17	12	5.91	5.71	2.40	2.40	1.15	1.15	1.58	3.03	5.60
MS18	00	3.55	2.87	1.47	1.47	1.15	1.15	1.58	1.78	2.83
MS18	01	3.74	3.16	1.47	1.47	1.15	1.15	1.58	1.89	3.14
MS18	02	3.95	3.20	1.60	1.60	1.15	1.15	1.58	1.98	3.53
MS18	03	4.25	3.49	1.67	1.67	1.15	1.15	1.58	2.12	3.61
MS18	04	4.39	3.51	1.68	1.68	1.15	1.15	1.58	2.24	3.70
MS18	05	4.57	4.19	1.75	1.75	1.15	1.15	1.58	2.32	3.99
MS18	06	4.77	4.18	1.81	1.81	1.15	1.15	1.58	2.51	4.29
MS18	07	4.92	4.71	1.85	1.85	1.15	1.15	1.58	2.57	4.53
MS18	08	5.28	5.01	1.98	1.98	1.15	1.15	1.58	2.62	5.02
MS18	09	5.58	5.22	2.11	2.11	1.15	1.15	1.58	2.67	5.10
MS18	10	5.69	5.44	2.20	2.20	1.15	1.15	1.58	2.77	5.33
MS18	11	5.80	5.57	2.30	2.30	1.15	1.15	1.58	2.90	5.46
MS18	12	5.91	5.71	2.40	2.40	1.15	1.15	1.58	3.03	5.60

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MS19	00	2.61	2.16	1.24	1.24	1.13	1.13	1.54	1.78	2.50
MS19	01	2.79	2.45	1.24	1.24	1.13	1.13	1.54	1.88	2.80
MS19	02	3.00	2.58	1.36	1.36	1.13	1.13	1.54	1.99	3.19
MS19	03	3.30	2.71	1.43	1.43	1.13	1.13	1.54	2.11	3.27
MS19	04	3.44	2.82	1.44	1.44	1.13	1.13	1.54	2.24	3.31
MS19	05	3.62	3.41	1.52	1.52	1.13	1.13	1.54	2.31	3.65
MS19	06	3.83	3.51	1.58	1.58	1.13	1.13	1.54	2.50	3.95
MS19	07	3.97	3.93	1.62	1.62	1.13	1.13	1.54	2.57	4.19
MS19	08	4.33	4.21	1.75	1.75	1.13	1.13	1.54	2.62	4.68
MS19	09	4.63	4.44	1.88	1.88	1.13	1.13	1.54	2.67	4.76
MS19	10	4.74	4.65	1.97	1.97	1.13	1.13	1.54	2.77	4.99
MS19	11	4.85	4.79	2.07	2.07	1.13	1.13	1.54	2.90	5.12
MS19	12	4.96	4.93	2.17	2.17	1.13	1.13	1.54	3.02	5.26
MS20	00	2.61	1.96	1.06	1.06	1.13	1.13	1.52	1.78	2.50
MS20	01	2.79	2.26	1.06	1.06	1.13	1.13	1.52	1.88	2.80
MS20	02	3.00	2.39	1.18	1.18	1.13	1.13	1.52	1.99	3.19
MS20	03	3.30	2.51	1.25	1.25	1.13	1.13	1.52	2.11	3.27
MS20	04	3.44	2.63	1.26	1.26	1.13	1.13	1.52	2.24	3.31
MS20	05	3.62	3.22	1.33	1.33	1.13	1.13	1.52	2.31	3.65
MS20	06	3.83	3.32	1.39	1.39	1.13	1.13	1.52	2.50	3.95
MS20	07	3.97	3.74	1.43	1.43	1.13	1.13	1.52	2.57	4.19
MS20	08	4.33	4.02	1.57	1.57	1.13	1.13	1.52	2.62	4.68
MS20	09	4.63	4.24	1.70	1.70	1.13	1.13	1.52	2.67	4.76
MS20	10	4.74	4.46	1.79	1.79	1.13	1.13	1.52	2.77	4.99
MS20	11	4.85	4.60	1.89	1.89	1.13	1.13	1.52	2.90	5.12
MS20	12	4.96	4.74	1.99	1.99	1.13	1.13	1.52	3.02	5.26
MS21	00	1.98	1.80	1.08	1.08	1.12	1.12	1.50	1.59	2.27
MS21	01	2.15	2.10	1.08	1.08	1.12	1.12	1.50	1.69	2.57
MS21	02	2.34	2.22	1.20	1.20	1.12	1.12	1.50	1.79	2.96
MS21	03	2.61	2.35	1.27	1.27	1.12	1.12	1.50	1.92	3.04
MS21	04	2.74	2.46	1.28	1.28	1.12	1.12	1.50	2.05	3.08
MS21	05	2.90	3.05	1.35	1.35	1.12	1.12	1.50	2.12	3.42
MS21	06	3.09	3.15	1.41	1.41	1.12	1.12	1.50	2.31	3.72
MS21	07	3.22	3.58	1.45	1.45	1.12	1.12	1.50	2.38	3.96
MS21	08	3.55	3.86	1.59	1.59	1.12	1.12	1.50	2.43	4.45
MS21	09	3.82	4.08	1.72	1.72	1.12	1.12	1.50	2.48	4.53
MS21	10	3.92	4.29	1.81	1.81	1.12	1.12	1.50	2.58	4.76
MS21	11	4.02	4.43	1.91	1.91	1.12	1.12	1.50	2.71	4.89
MS21	12	4.12	4.58	2.01	2.01	1.12	1.12	1.50	2.83	5.03
MS22	00	1.98	1.66	1.04	1.04	1.11	1.11	1.48	1.59	2.27
MS22	01	2.15	1.96	1.04	1.04	1.11	1.11	1.48	1.69	2.57
MS22	02	2.34	2.09	1.16	1.16	1.11	1.11	1.48	1.79	2.96
MS22	03	2.61	2.21	1.23	1.23	1.11	1.11	1.48	1.92	3.04
MS22	04	2.74	2.33	1.24	1.24	1.11	1.11	1.48	2.05	3.08
MS22	05	2.90	2.92	1.31	1.31	1.11	1.11	1.48	2.12	3.42
MS22	06	3.09	3.02	1.37	1.37	1.11	1.11	1.48	2.31	3.72
MS22	07	3.22	3.44	1.41	1.41	1.11	1.11	1.48	2.38	3.96
MS22	08	3.55	3.72	1.55	1.55	1.11	1.11	1.48	2.43	4.45
MS22	09	3.82	3.95	1.68	1.68	1.11	1.11	1.48	2.48	4.53
MS22	10	3.92	4.16	1.77	1.77	1.11	1.11	1.48	2.58	4.76
MS22	11	4.02	4.30	1.87	1.87	1.11	1.11	1.48	2.71	4.89
MS22	12	4.12	4.44	1.97	1.97	1.11	1.11	1.48	2.83	5.03
MS23	00	1.75	1.55	0.92	0.92	1.10	1.10	1.46	1.58	1.98
MS23	01	1.92	1.84	0.92	0.92	1.10	1.10	1.46	1.68	2.27
MS23	02	2.11	1.97	1.04	1.04	1.10	1.10	1.46	1.78	2.67
MS23	03	2.38	2.10	1.11	1.11	1.10	1.10	1.46	1.91	2.75
MS23	04	2.51	2.21	1.12	1.12	1.10	1.10	1.46	2.04	2.79

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MS23	05	2.67	2.80	1.19	1.19	1.10	1.10	1.46	2.11	3.13
MS23	06	2.86	2.90	1.25	1.25	1.10	1.10	1.46	2.30	3.42
MS23	07	2.99	3.32	1.29	1.29	1.10	1.10	1.46	2.37	3.67
MS23	08	3.32	3.60	1.42	1.42	1.10	1.10	1.46	2.42	4.15
MS23	09	3.59	3.83	1.56	1.56	1.10	1.10	1.46	2.47	4.23
MS23	10	3.69	4.04	1.65	1.65	1.10	1.10	1.46	2.57	4.46
MS23	11	3.79	4.18	1.75	1.75	1.10	1.10	1.46	2.70	4.60
MS23	12	3.89	4.32	1.85	1.85	1.10	1.10	1.46	2.82	4.73
MS24	00	1.75	1.45	0.85	0.85	1.09	1.09	1.44	1.58	1.98
MS24	01	1.92	1.75	0.85	0.85	1.09	1.09	1.44	1.68	2.27
MS24	02	2.11	1.87	0.97	0.97	1.09	1.09	1.44	1.78	2.67
MS24	03	2.38	2.00	1.04	1.04	1.09	1.09	1.44	1.91	2.75
MS24	04	2.51	2.11	1.05	1.05	1.09	1.09	1.44	2.04	2.79
MS24	05	2.67	2.70	1.12	1.12	1.09	1.09	1.44	2.11	3.13
MS24	06	2.86	2.80	1.18	1.18	1.09	1.09	1.44	2.30	3.42
MS24	07	2.99	3.23	1.22	1.22	1.09	1.09	1.44	2.37	3.67
MS24	08	3.32	3.51	1.35	1.35	1.09	1.09	1.44	2.42	4.15
MS24	09	3.59	3.73	1.48	1.48	1.09	1.09	1.44	2.47	4.23
MS24	10	3.69	3.94	1.58	1.58	1.09	1.09	1.44	2.57	4.46
MS24	11	3.79	4.09	1.68	1.68	1.09	1.09	1.44	2.70	4.60
MS24	12	3.89	4.23	1.78	1.78	1.09	1.09	1.44	2.82	4.73
MS25	00	1.56	1.18	1.07	1.07	1.08	1.08	1.39	1.50	1.78
MS25	01	1.73	1.47	1.07	1.07	1.08	1.08	1.39	1.60	2.08
MS25	02	1.92	1.60	1.19	1.19	1.08	1.08	1.39	1.70	2.47
MS25	03	2.19	1.73	1.26	1.26	1.08	1.08	1.39	1.83	2.55
MS25	04	2.32	1.84	1.27	1.27	1.08	1.08	1.39	1.95	2.59
MS25	05	2.48	2.43	1.34	1.34	1.08	1.08	1.39	2.03	2.93
MS25	06	2.67	2.53	1.40	1.40	1.08	1.08	1.39	2.22	3.23
MS25	07	2.80	2.95	1.44	1.44	1.08	1.08	1.39	2.28	3.47
MS25	08	3.13	3.24	1.58	1.58	1.08	1.08	1.39	2.33	3.96
MS25	09	3.40	3.46	1.71	1.71	1.08	1.08	1.39	2.38	4.04
MS25	10	3.50	3.67	1.80	1.80	1.08	1.08	1.39	2.48	4.27
MS25	11	3.60	3.81	1.90	1.90	1.08	1.08	1.39	2.61	4.40
MS25	12	3.70	3.95	2.00	2.00	1.08	1.08	1.39	2.74	4.54
MS26	00	1.56	1.18	1.07	1.07	1.08	1.08	1.39	1.50	1.78
MS26	01	1.73	1.47	1.07	1.07	1.08	1.08	1.39	1.60	2.08
MS26	02	1.92	1.60	1.19	1.19	1.08	1.08	1.39	1.70	2.47
MS26	03	2.19	1.73	1.26	1.26	1.08	1.08	1.39	1.83	2.55
MS26	04	2.32	1.84	1.27	1.27	1.08	1.08	1.39	1.95	2.59
MS26	05	2.48	2.43	1.34	1.34	1.08	1.08	1.39	2.03	2.93
MS26	06	2.67	2.53	1.40	1.40	1.08	1.08	1.39	2.22	3.23
MS26	07	2.80	2.95	1.44	1.44	1.08	1.08	1.39	2.28	3.47
MS26	08	3.13	3.24	1.58	1.58	1.08	1.08	1.39	2.33	3.96
MS26	09	3.40	3.46	1.71	1.71	1.08	1.08	1.39	2.38	4.04
MS26	10	3.50	3.67	1.80	1.80	1.08	1.08	1.39	2.48	4.27
MS26	11	3.60	3.81	1.90	1.90	1.08	1.08	1.39	2.61	4.40
MS26	12	3.70	3.95	2.00	2.00	1.08	1.08	1.39	2.74	4.54
MS27	00	1.56	1.18	1.07	1.07	1.08	1.08	1.39	1.50	1.78
MS27	01	1.73	1.47	1.07	1.07	1.08	1.08	1.39	1.60	2.08
MS27	02	1.92	1.60	1.19	1.19	1.08	1.08	1.39	1.70	2.47
MS27	03	2.19	1.73	1.26	1.26	1.08	1.08	1.39	1.83	2.55
MS27	04	2.32	1.84	1.27	1.27	1.08	1.08	1.39	1.95	2.59
MS27	05	2.48	2.43	1.34	1.34	1.08	1.08	1.39	2.03	2.93
MS27	06	2.67	2.53	1.40	1.40	1.08	1.08	1.39	2.22	3.23
MS27	07	2.80	2.95	1.44	1.44	1.08	1.08	1.39	2.28	3.47
MS27	08	3.13	3.24	1.58	1.58	1.08	1.08	1.39	2.33	3.96
MS27	09	3.40	3.46	1.71	1.71	1.08	1.08	1.39	2.38	4.04

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MS27	10	3.50	3.67	1.80	1.80	1.08	1.08	1.39	2.48	4.27
MS27	11	3.60	3.81	1.90	1.90	1.08	1.08	1.39	2.61	4.40
MS27	12	3.70	3.95	2.00	2.00	1.08	1.08	1.39	2.74	4.54
MS28	00	1.56	1.18	1.07	1.07	1.08	1.08	1.39	1.50	1.78
MS28	01	1.73	1.47	1.07	1.07	1.08	1.08	1.39	1.60	2.08
MS28	02	1.92	1.60	1.19	1.19	1.08	1.08	1.39	1.70	2.47
MS28	03	2.19	1.73	1.26	1.26	1.08	1.08	1.39	1.83	2.55
MS28	04	2.32	1.84	1.27	1.27	1.08	1.08	1.39	1.95	2.59
MS28	05	2.48	2.43	1.34	1.34	1.08	1.08	1.39	2.03	2.93
MS28	06	2.67	2.53	1.40	1.40	1.08	1.08	1.39	2.22	3.23
MS28	07	2.80	2.95	1.44	1.44	1.08	1.08	1.39	2.28	3.47
MS28	08	3.13	3.24	1.58	1.58	1.08	1.08	1.39	2.33	3.96
MS28	09	3.40	3.46	1.71	1.71	1.08	1.08	1.39	2.38	4.04
MS28	10	3.50	3.67	1.80	1.80	1.08	1.08	1.39	2.48	4.27
MS28	11	3.60	3.81	1.90	1.90	1.08	1.08	1.39	2.61	4.40
MS28	12	3.70	3.95	2.00	2.00	1.08	1.08	1.39	2.74	4.54
MS29	00	1.56	1.18	1.07	1.07	1.08	1.08	1.39	1.50	1.78
MS29	01	1.73	1.47	1.07	1.07	1.08	1.08	1.39	1.60	2.08
MS29	02	1.92	1.60	1.19	1.19	1.08	1.08	1.39	1.70	2.47
MS29	03	2.19	1.73	1.26	1.26	1.08	1.08	1.39	1.83	2.55
MS29	04	2.32	1.84	1.27	1.27	1.08	1.08	1.39	1.95	2.59
MS29	05	2.48	2.43	1.34	1.34	1.08	1.08	1.39	2.03	2.93
MS29	06	2.67	2.53	1.40	1.40	1.08	1.08	1.39	2.22	3.23
MS29	07	2.80	2.95	1.44	1.44	1.08	1.08	1.39	2.28	3.47
MS29	08	3.13	3.24	1.58	1.58	1.08	1.08	1.39	2.33	3.96
MS29	09	3.40	3.46	1.71	1.71	1.08	1.08	1.39	2.38	4.04
MS29	10	3.50	3.67	1.80	1.80	1.08	1.08	1.39	2.48	4.27
MS29	11	3.60	3.81	1.90	1.90	1.08	1.08	1.39	2.61	4.40
MS29	12	3.70	3.95	2.00	2.00	1.08	1.08	1.39	2.74	4.54
MS30	00	1.45	1.14	1.14	1.14	1.04	1.04	1.30	1.45	1.54
MS30	01	1.62	1.43	1.14	1.14	1.04	1.04	1.30	1.56	1.84
MS30	02	1.81	1.56	1.26	1.26	1.04	1.04	1.30	1.66	2.23
MS30	03	2.08	1.69	1.33	1.33	1.04	1.04	1.30	1.78	2.31
MS30	04	2.21	1.80	1.34	1.34	1.04	1.04	1.30	1.91	2.35
MS30	05	2.37	2.39	1.41	1.41	1.04	1.04	1.30	1.99	2.69
MS30	06	2.56	2.49	1.47	1.47	1.04	1.04	1.30	2.18	2.98
MS30	07	2.69	2.91	1.52	1.52	1.04	1.04	1.30	2.24	3.23
MS30	08	3.02	3.19	1.65	1.65	1.04	1.04	1.30	2.29	3.71
MS30	09	3.29	3.42	1.78	1.78	1.04	1.04	1.30	2.34	3.80
MS30	10	3.39	3.63	1.87	1.87	1.04	1.04	1.30	2.44	4.02
MS30	11	3.49	3.77	1.97	1.97	1.04	1.04	1.30	2.57	4.16
MS30	12	3.59	3.91	2.07	2.07	1.04	1.04	1.30	2.70	4.30
MS31	00	1.45	1.14	1.14	1.14	1.04	1.04	1.30	1.45	1.54
MS31	01	1.62	1.43	1.14	1.14	1.04	1.04	1.30	1.56	1.84
MS31	02	1.81	1.56	1.26	1.26	1.04	1.04	1.30	1.66	2.23
MS31	03	2.08	1.69	1.33	1.33	1.04	1.04	1.30	1.78	2.31
MS31	04	2.21	1.80	1.34	1.34	1.04	1.04	1.30	1.91	2.35
MS31	05	2.37	2.39	1.41	1.41	1.04	1.04	1.30	1.99	2.69
MS31	06	2.56	2.49	1.47	1.47	1.04	1.04	1.30	2.18	2.98
MS31	07	2.69	2.91	1.52	1.52	1.04	1.04	1.30	2.24	3.23
MS31	08	3.02	3.19	1.65	1.65	1.04	1.04	1.30	2.29	3.71
MS31	09	3.29	3.42	1.78	1.78	1.04	1.04	1.30	2.34	3.80
MS31	10	3.39	3.63	1.87	1.87	1.04	1.04	1.30	2.44	4.02
MS31	11	3.49	3.77	1.97	1.97	1.04	1.04	1.30	2.57	4.16
MS31	12	3.59	3.91	2.07	2.07	1.04	1.04	1.30	2.70	4.30
MS32	00	1.45	1.14	1.14	1.14	1.04	1.04	1.30	1.45	1.54
MS32	01	1.62	1.43	1.14	1.14	1.04	1.04	1.30	1.56	1.84

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MS32	02	1.81	1.56	1.26	1.26	1.04	1.04	1.30	1.66	2.23
MS32	03	2.08	1.69	1.33	1.33	1.04	1.04	1.30	1.78	2.31
MS32	04	2.21	1.80	1.34	1.34	1.04	1.04	1.30	1.91	2.35
MS32	05	2.37	2.39	1.41	1.41	1.04	1.04	1.30	1.99	2.69
MS32	06	2.56	2.49	1.47	1.47	1.04	1.04	1.30	2.18	2.98
MS32	07	2.69	2.91	1.52	1.52	1.04	1.04	1.30	2.24	3.23
MS32	08	3.02	3.19	1.65	1.65	1.04	1.04	1.30	2.29	3.71
MS32	09	3.29	3.42	1.78	1.78	1.04	1.04	1.30	2.34	3.80
MS32	10	3.39	3.63	1.87	1.87	1.04	1.04	1.30	2.44	4.02
MS32	11	3.49	3.77	1.97	1.97	1.04	1.04	1.30	2.57	4.16
MS32	12	3.59	3.91	2.07	2.07	1.04	1.04	1.30	2.70	4.30
MS33	00	1.45	1.14	1.14	1.14	1.04	1.04	1.30	1.45	1.54
MS33	01	1.62	1.43	1.14	1.14	1.04	1.04	1.30	1.56	1.84
MS33	02	1.81	1.56	1.26	1.26	1.04	1.04	1.30	1.66	2.23
MS33	03	2.08	1.69	1.33	1.33	1.04	1.04	1.30	1.78	2.31
MS33	04	2.21	1.80	1.34	1.34	1.04	1.04	1.30	1.91	2.35
MS33	05	2.37	2.39	1.41	1.41	1.04	1.04	1.30	1.99	2.69
MS33	06	2.56	2.49	1.47	1.47	1.04	1.04	1.30	2.18	2.98
MS33	07	2.69	2.91	1.52	1.52	1.04	1.04	1.30	2.24	3.23
MS33	08	3.02	3.19	1.65	1.65	1.04	1.04	1.30	2.29	3.71
MS33	09	3.29	3.42	1.78	1.78	1.04	1.04	1.30	2.34	3.80
MS33	10	3.39	3.63	1.87	1.87	1.04	1.04	1.30	2.44	4.02
MS33	11	3.49	3.77	1.97	1.97	1.04	1.04	1.30	2.57	4.16
MS33	12	3.59	3.91	2.07	2.07	1.04	1.04	1.30	2.70	4.30
MS34	00	1.45	1.14	1.14	1.14	1.04	1.04	1.30	1.45	1.54
MS34	01	1.62	1.43	1.14	1.14	1.04	1.04	1.30	1.56	1.84
MS34	02	1.81	1.56	1.26	1.26	1.04	1.04	1.30	1.66	2.23
MS34	03	2.08	1.69	1.33	1.33	1.04	1.04	1.30	1.78	2.31
MS34	04	2.21	1.80	1.34	1.34	1.04	1.04	1.30	1.91	2.35
MS34	05	2.37	2.39	1.41	1.41	1.04	1.04	1.30	1.99	2.69
MS34	06	2.56	2.49	1.47	1.47	1.04	1.04	1.30	2.18	2.98
MS34	07	2.69	2.91	1.52	1.52	1.04	1.04	1.30	2.24	3.23
MS34	08	3.02	3.19	1.65	1.65	1.04	1.04	1.30	2.29	3.71
MS34	09	3.29	3.42	1.78	1.78	1.04	1.04	1.30	2.34	3.80
MS34	10	3.39	3.63	1.87	1.87	1.04	1.04	1.30	2.44	4.02
MS34	11	3.49	3.77	1.97	1.97	1.04	1.04	1.30	2.57	4.16
MS34	12	3.59	3.91	2.07	2.07	1.04	1.04	1.30	2.70	4.30
MS35	00	1.40	1.12	1.09	1.09	1.00	1.00	1.22	1.34	1.36
MS35	01	1.57	1.41	1.09	1.09	1.00	1.00	1.22	1.45	1.66
MS35	02	1.76	1.54	1.21	1.21	1.00	1.00	1.22	1.55	2.05
MS35	03	2.03	1.67	1.28	1.28	1.00	1.00	1.22	1.67	2.13
MS35	04	2.16	1.78	1.29	1.29	1.00	1.00	1.22	1.80	2.17
MS35	05	2.32	2.37	1.36	1.36	1.00	1.00	1.22	1.88	2.51
MS35	06	2.51	2.47	1.42	1.42	1.00	1.00	1.22	2.07	2.80
MS35	07	2.64	2.89	1.46	1.46	1.00	1.00	1.22	2.13	3.05
MS35	08	2.97	3.17	1.60	1.60	1.00	1.00	1.22	2.18	3.53
MS35	09	3.24	3.40	1.73	1.73	1.00	1.00	1.22	2.23	3.61
MS35	10	3.34	3.61	1.82	1.82	1.00	1.00	1.22	2.33	3.84
MS35	11	3.44	3.75	1.92	1.92	1.00	1.00	1.22	2.46	3.98
MS35	12	3.54	3.89	2.02	2.02	1.00	1.00	1.22	2.58	4.11
MS36	00	1.40	1.12	1.09	1.09	1.00	1.00	1.22	1.34	1.36
MS36	01	1.57	1.41	1.09	1.09	1.00	1.00	1.22	1.45	1.66
MS36	02	1.76	1.54	1.21	1.21	1.00	1.00	1.22	1.55	2.05
MS36	03	2.03	1.67	1.28	1.28	1.00	1.00	1.22	1.67	2.13
MS36	04	2.16	1.78	1.29	1.29	1.00	1.00	1.22	1.80	2.17
MS36	05	2.32	2.37	1.36	1.36	1.00	1.00	1.22	1.88	2.51
MS36	06	2.51	2.47	1.42	1.42	1.00	1.00	1.22	2.07	2.80

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MS36	07	2.64	2.89	1.46	1.46	1.00	1.00	1.22	2.13	3.05
MS36	08	2.97	3.17	1.60	1.60	1.00	1.00	1.22	2.18	3.53
MS36	09	3.24	3.40	1.73	1.73	1.00	1.00	1.22	2.23	3.61
MS36	10	3.34	3.61	1.82	1.82	1.00	1.00	1.22	2.33	3.84
MS36	11	3.44	3.75	1.92	1.92	1.00	1.00	1.22	2.46	3.98
MS36	12	3.54	3.89	2.02	2.02	1.00	1.00	1.22	2.58	4.11
MS37	00	1.40	1.12	1.09	1.09	1.00	1.00	1.22	1.34	1.36
MS37	01	1.57	1.41	1.09	1.09	1.00	1.00	1.22	1.45	1.66
MS37	02	1.76	1.54	1.21	1.21	1.00	1.00	1.22	1.55	2.05
MS37	03	2.03	1.67	1.28	1.28	1.00	1.00	1.22	1.67	2.13
MS37	04	2.16	1.78	1.29	1.29	1.00	1.00	1.22	1.80	2.17
MS37	05	2.32	2.37	1.36	1.36	1.00	1.00	1.22	1.88	2.51
MS37	06	2.51	2.47	1.42	1.42	1.00	1.00	1.22	2.07	2.80
MS37	07	2.64	2.89	1.46	1.46	1.00	1.00	1.22	2.13	3.05
MS37	08	2.97	3.17	1.60	1.60	1.00	1.00	1.22	2.18	3.53
MS37	09	3.24	3.40	1.73	1.73	1.00	1.00	1.22	2.23	3.61
MS37	10	3.34	3.61	1.82	1.82	1.00	1.00	1.22	2.33	3.84
MS37	11	3.44	3.75	1.92	1.92	1.00	1.00	1.22	2.46	3.98
MS37	12	3.54	3.89	2.02	2.02	1.00	1.00	1.22	2.58	4.11
MS38	00	1.40	1.12	1.09	1.09	1.00	1.00	1.22	1.34	1.36
MS38	01	1.57	1.41	1.09	1.09	1.00	1.00	1.22	1.45	1.66
MS38	02	1.76	1.54	1.21	1.21	1.00	1.00	1.22	1.55	2.05
MS38	03	2.03	1.67	1.28	1.28	1.00	1.00	1.22	1.67	2.13
MS38	04	2.16	1.78	1.29	1.29	1.00	1.00	1.22	1.80	2.17
MS38	05	2.32	2.37	1.36	1.36	1.00	1.00	1.22	1.88	2.51
MS38	06	2.51	2.47	1.42	1.42	1.00	1.00	1.22	2.07	2.80
MS38	07	2.64	2.89	1.46	1.46	1.00	1.00	1.22	2.13	3.05
MS38	08	2.97	3.17	1.60	1.60	1.00	1.00	1.22	2.18	3.53
MS38	09	3.24	3.40	1.73	1.73	1.00	1.00	1.22	2.23	3.61
MS38	10	3.34	3.61	1.82	1.82	1.00	1.00	1.22	2.33	3.84
MS38	11	3.44	3.75	1.92	1.92	1.00	1.00	1.22	2.46	3.98
MS38	12	3.54	3.89	2.02	2.02	1.00	1.00	1.22	2.58	4.11
MS39	00	1.40	1.12	1.09	1.09	1.00	1.00	1.22	1.34	1.36
MS39	01	1.57	1.41	1.09	1.09	1.00	1.00	1.22	1.45	1.66
MS39	02	1.76	1.54	1.21	1.21	1.00	1.00	1.22	1.55	2.05
MS39	03	2.03	1.67	1.28	1.28	1.00	1.00	1.22	1.67	2.13
MS39	04	2.16	1.78	1.29	1.29	1.00	1.00	1.22	1.80	2.17
MS39	05	2.32	2.37	1.36	1.36	1.00	1.00	1.22	1.88	2.51
MS39	06	2.51	2.47	1.42	1.42	1.00	1.00	1.22	2.07	2.80
MS39	07	2.64	2.89	1.46	1.46	1.00	1.00	1.22	2.13	3.05
MS39	08	2.97	3.17	1.60	1.60	1.00	1.00	1.22	2.18	3.53
MS39	09	3.24	3.40	1.73	1.73	1.00	1.00	1.22	2.23	3.61
MS39	10	3.34	3.61	1.82	1.82	1.00	1.00	1.22	2.33	3.84
MS39	11	3.44	3.75	1.92	1.92	1.00	1.00	1.22	2.46	3.98
MS39	12	3.54	3.89	2.02	2.02	1.00	1.00	1.22	2.58	4.11
MS40	00	1.32	1.12	0.96	0.96	0.96	0.96	1.14	1.32	1.23
MS40	01	1.49	1.41	0.96	0.96	0.96	0.96	1.14	1.42	1.52
MS40	02	1.68	1.54	1.08	1.08	0.96	0.96	1.14	1.52	1.92
MS40	03	1.95	1.67	1.15	1.15	0.96	0.96	1.14	1.65	2.00
MS40	04	2.08	1.78	1.16	1.16	0.96	0.96	1.14	1.77	2.04
MS40	05	2.24	2.37	1.23	1.23	0.96	0.96	1.14	1.85	2.38
MS40	06	2.43	2.47	1.29	1.29	0.96	0.96	1.14	2.04	2.67
MS40	07	2.56	2.89	1.33	1.33	0.96	0.96	1.14	2.10	2.92
MS40	08	2.89	3.17	1.46	1.46	0.96	0.96	1.14	2.15	3.40
MS40	09	3.16	3.40	1.60	1.60	0.96	0.96	1.14	2.20	3.48
MS40	10	3.26	3.61	1.69	1.69	0.96	0.96	1.14	2.31	3.71
MS40	11	3.36	3.75	1.79	1.79	0.96	0.96	1.14	2.43	3.85

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MS40	12	3.46	3.89	1.89	1.89	0.96	0.96	1.14	2.56	3.98
MS41	00	1.32	1.12	0.96	0.96	0.96	0.96	1.14	1.32	1.23
MS41	01	1.49	1.41	0.96	0.96	0.96	0.96	1.14	1.42	1.52
MS41	02	1.68	1.54	1.08	1.08	0.96	0.96	1.14	1.52	1.92
MS41	03	1.95	1.67	1.15	1.15	0.96	0.96	1.14	1.65	2.00
MS41	04	2.08	1.78	1.16	1.16	0.96	0.96	1.14	1.77	2.04
MS41	05	2.24	2.37	1.23	1.23	0.96	0.96	1.14	1.85	2.38
MS41	06	2.43	2.47	1.29	1.29	0.96	0.96	1.14	2.04	2.67
MS41	07	2.56	2.89	1.33	1.33	0.96	0.96	1.14	2.10	2.92
MS41	08	2.89	3.17	1.46	1.46	0.96	0.96	1.14	2.15	3.40
MS41	09	3.16	3.40	1.60	1.60	0.96	0.96	1.14	2.20	3.48
MS41	10	3.26	3.61	1.69	1.69	0.96	0.96	1.14	2.31	3.71
MS41	11	3.36	3.75	1.79	1.79	0.96	0.96	1.14	2.43	3.85
MS41	12	3.46	3.89	1.89	1.89	0.96	0.96	1.14	2.56	3.98
MS42	00	1.32	1.12	0.96	0.96	0.96	0.96	1.14	1.32	1.23
MS42	01	1.49	1.41	0.96	0.96	0.96	0.96	1.14	1.42	1.52
MS42	02	1.68	1.54	1.08	1.08	0.96	0.96	1.14	1.52	1.92
MS42	03	1.95	1.67	1.15	1.15	0.96	0.96	1.14	1.65	2.00
MS42	04	2.08	1.78	1.16	1.16	0.96	0.96	1.14	1.77	2.04
MS42	05	2.24	2.37	1.23	1.23	0.96	0.96	1.14	1.85	2.38
MS42	06	2.43	2.47	1.29	1.29	0.96	0.96	1.14	2.04	2.67
MS42	07	2.56	2.89	1.33	1.33	0.96	0.96	1.14	2.10	2.92
MS42	08	2.89	3.17	1.46	1.46	0.96	0.96	1.14	2.15	3.40
MS42	09	3.16	3.40	1.60	1.60	0.96	0.96	1.14	2.20	3.48
MS42	10	3.26	3.61	1.69	1.69	0.96	0.96	1.14	2.31	3.71
MS42	11	3.36	3.75	1.79	1.79	0.96	0.96	1.14	2.43	3.85
MS42	12	3.46	3.89	1.89	1.89	0.96	0.96	1.14	2.56	3.98
MS43	00	1.32	1.12	0.96	0.96	0.96	0.96	1.14	1.32	1.23
MS43	01	1.49	1.41	0.96	0.96	0.96	0.96	1.14	1.42	1.52
MS43	02	1.68	1.54	1.08	1.08	0.96	0.96	1.14	1.52	1.92
MS43	03	1.95	1.67	1.15	1.15	0.96	0.96	1.14	1.65	2.00
MS43	04	2.08	1.78	1.16	1.16	0.96	0.96	1.14	1.77	2.04
MS43	05	2.24	2.37	1.23	1.23	0.96	0.96	1.14	1.85	2.38
MS43	06	2.43	2.47	1.29	1.29	0.96	0.96	1.14	2.04	2.67
MS43	07	2.56	2.89	1.33	1.33	0.96	0.96	1.14	2.10	2.92
MS43	08	2.89	3.17	1.46	1.46	0.96	0.96	1.14	2.15	3.40
MS43	09	3.16	3.40	1.60	1.60	0.96	0.96	1.14	2.20	3.48
MS43	10	3.26	3.61	1.69	1.69	0.96	0.96	1.14	2.31	3.71
MS43	11	3.36	3.75	1.79	1.79	0.96	0.96	1.14	2.43	3.85
MS43	12	3.46	3.89	1.89	1.89	0.96	0.96	1.14	2.56	3.98
MS44	00	1.32	1.12	0.96	0.96	0.96	0.96	1.14	1.32	1.23
MS44	01	1.49	1.41	0.96	0.96	0.96	0.96	1.14	1.42	1.52
MS44	02	1.68	1.54	1.08	1.08	0.96	0.96	1.14	1.52	1.92
MS44	03	1.95	1.67	1.15	1.15	0.96	0.96	1.14	1.65	2.00
MS44	04	2.08	1.78	1.16	1.16	0.96	0.96	1.14	1.77	2.04
MS44	05	2.24	2.37	1.23	1.23	0.96	0.96	1.14	1.85	2.38
MS44	06	2.43	2.47	1.29	1.29	0.96	0.96	1.14	2.04	2.67
MS44	07	2.56	2.89	1.33	1.33	0.96	0.96	1.14	2.10	2.92
MS44	08	2.89	3.17	1.46	1.46	0.96	0.96	1.14	2.15	3.40
MS44	09	3.16	3.40	1.60	1.60	0.96	0.96	1.14	2.20	3.48
MS44	10	3.26	3.61	1.69	1.69	0.96	0.96	1.14	2.31	3.71
MS44	11	3.36	3.75	1.79	1.79	0.96	0.96	1.14	2.43	3.85
MS44	12	3.46	3.89	1.89	1.89	0.96	0.96	1.14	2.56	3.98
MS45	00	1.24	1.12	0.96	0.96	0.93	0.93	1.07	1.25	1.22
MS45	01	1.41	1.41	0.96	0.96	0.93	0.93	1.07	1.35	1.52
MS45	02	1.60	1.54	1.08	1.08	0.93	0.93	1.07	1.46	1.91
MS45	03	1.87	1.67	1.15	1.15	0.93	0.93	1.07	1.58	2.00

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MS45	04	2.00	1.78	1.16	1.16	0.93	0.93	1.07	1.71	2.04
MS45	05	2.16	2.37	1.23	1.23	0.93	0.93	1.07	1.79	2.37
MS45	06	2.35	2.47	1.29	1.29	0.93	0.93	1.07	1.98	2.67
MS45	07	2.48	2.89	1.33	1.33	0.93	0.93	1.07	2.04	2.91
MS45	08	2.81	3.17	1.46	1.46	0.93	0.93	1.07	2.09	3.40
MS45	09	3.08	3.40	1.60	1.60	0.93	0.93	1.07	2.14	3.48
MS45	10	3.18	3.61	1.69	1.69	0.93	0.93	1.07	2.24	3.71
MS45	11	3.28	3.75	1.79	1.79	0.93	0.93	1.07	2.37	3.85
MS45	12	3.38	3.89	1.89	1.89	0.93	0.93	1.07	2.49	3.98
MS46	00	1.24	1.12	0.96	0.96	0.93	0.93	1.07	1.25	1.22
MS46	01	1.41	1.41	0.96	0.96	0.93	0.93	1.07	1.35	1.52
MS46	02	1.60	1.54	1.08	1.08	0.93	0.93	1.07	1.46	1.91
MS46	03	1.87	1.67	1.15	1.15	0.93	0.93	1.07	1.58	2.00
MS46	04	2.00	1.78	1.16	1.16	0.93	0.93	1.07	1.71	2.04
MS46	05	2.16	2.37	1.23	1.23	0.93	0.93	1.07	1.79	2.37
MS46	06	2.35	2.47	1.29	1.29	0.93	0.93	1.07	1.98	2.67
MS46	07	2.48	2.89	1.33	1.33	0.93	0.93	1.07	2.04	2.91
MS46	08	2.81	3.17	1.46	1.46	0.93	0.93	1.07	2.09	3.40
MS46	09	3.08	3.40	1.60	1.60	0.93	0.93	1.07	2.14	3.48
MS46	10	3.18	3.61	1.69	1.69	0.93	0.93	1.07	2.24	3.71
MS46	11	3.28	3.75	1.79	1.79	0.93	0.93	1.07	2.37	3.85
MS46	12	3.38	3.89	1.89	1.89	0.93	0.93	1.07	2.49	3.98
MS47	00	1.24	1.12	0.96	0.96	0.93	0.93	1.07	1.25	1.22
MS47	01	1.41	1.41	0.96	0.96	0.93	0.93	1.07	1.35	1.52
MS47	02	1.60	1.54	1.08	1.08	0.93	0.93	1.07	1.46	1.91
MS47	03	1.87	1.67	1.15	1.15	0.93	0.93	1.07	1.58	2.00
MS47	04	2.00	1.78	1.16	1.16	0.93	0.93	1.07	1.71	2.04
MS47	05	2.16	2.37	1.23	1.23	0.93	0.93	1.07	1.79	2.37
MS47	06	2.35	2.47	1.29	1.29	0.93	0.93	1.07	1.98	2.67
MS47	07	2.48	2.89	1.33	1.33	0.93	0.93	1.07	2.04	2.91
MS47	08	2.81	3.17	1.46	1.46	0.93	0.93	1.07	2.09	3.40
MS47	09	3.08	3.40	1.60	1.60	0.93	0.93	1.07	2.14	3.48
MS47	10	3.18	3.61	1.69	1.69	0.93	0.93	1.07	2.24	3.71
MS47	11	3.28	3.75	1.79	1.79	0.93	0.93	1.07	2.37	3.85
MS47	12	3.38	3.89	1.89	1.89	0.93	0.93	1.07	2.49	3.98
MS48	00	1.24	1.12	0.96	0.96	0.93	0.93	1.07	1.25	1.22
MS48	01	1.41	1.41	0.96	0.96	0.93	0.93	1.07	1.35	1.52
MS48	02	1.60	1.54	1.08	1.08	0.93	0.93	1.07	1.46	1.91
MS48	03	1.87	1.67	1.15	1.15	0.93	0.93	1.07	1.58	2.00
MS48	04	2.00	1.78	1.16	1.16	0.93	0.93	1.07	1.71	2.04
MS48	05	2.16	2.37	1.23	1.23	0.93	0.93	1.07	1.79	2.37
MS48	06	2.35	2.47	1.29	1.29	0.93	0.93	1.07	1.98	2.67
MS48	07	2.48	2.89	1.33	1.33	0.93	0.93	1.07	2.04	2.91
MS48	08	2.81	3.17	1.46	1.46	0.93	0.93	1.07	2.09	3.40
MS48	09	3.08	3.40	1.60	1.60	0.93	0.93	1.07	2.14	3.48
MS48	10	3.18	3.61	1.69	1.69	0.93	0.93	1.07	2.24	3.71
MS48	11	3.28	3.75	1.79	1.79	0.93	0.93	1.07	2.37	3.85
MS48	12	3.38	3.89	1.89	1.89	0.93	0.93	1.07	2.49	3.98
MS49	00	1.24	1.12	0.96	0.96	0.93	0.93	1.07	1.25	1.22
MS49	01	1.41	1.41	0.96	0.96	0.93	0.93	1.07	1.35	1.52
MS49	02	1.60	1.54	1.08	1.08	0.93	0.93	1.07	1.46	1.91
MS49	03	1.87	1.67	1.15	1.15	0.93	0.93	1.07	1.58	2.00
MS49	04	2.00	1.78	1.16	1.16	0.93	0.93	1.07	1.71	2.04
MS49	05	2.16	2.37	1.23	1.23	0.93	0.93	1.07	1.79	2.37
MS49	06	2.35	2.47	1.29	1.29	0.93	0.93	1.07	1.98	2.67
MS49	07	2.48	2.89	1.33	1.33	0.93	0.93	1.07	2.04	2.91
MS49	08	2.81	3.17	1.46	1.46	0.93	0.93	1.07	2.09	3.40

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MS49	09	3.08	3.40	1.60	1.60	0.93	0.93	1.07	2.14	3.48
MS49	10	3.18	3.61	1.69	1.69	0.93	0.93	1.07	2.24	3.71
MS49	11	3.28	3.75	1.79	1.79	0.93	0.93	1.07	2.37	3.85
MS49	12	3.38	3.89	1.89	1.89	0.93	0.93	1.07	2.49	3.98
MS50	00	1.19	1.02	0.80	0.80	0.89	0.89	1.00	1.18	1.17
MS50	01	1.35	1.32	0.80	0.80	0.89	0.89	1.00	1.28	1.47
MS50	02	1.54	1.44	0.92	0.92	0.89	0.89	1.00	1.38	1.86
MS50	03	1.81	1.57	0.99	0.99	0.89	0.89	1.00	1.51	1.94
MS50	04	1.94	1.68	1.00	1.00	0.89	0.89	1.00	1.63	1.98
MS50	05	2.10	2.27	1.07	1.07	0.89	0.89	1.00	1.71	2.32
MS50	06	2.29	2.37	1.13	1.13	0.89	0.89	1.00	1.90	2.62
MS50	07	2.42	2.80	1.17	1.17	0.89	0.89	1.00	1.96	2.86
MS50	08	2.75	3.08	1.30	1.30	0.89	0.89	1.00	2.01	3.35
MS50	09	3.02	3.30	1.43	1.43	0.89	0.89	1.00	2.06	3.43
MS50	10	3.12	3.51	1.53	1.53	0.89	0.89	1.00	2.16	3.66
MS50	11	3.22	3.66	1.63	1.63	0.89	0.89	1.00	2.29	3.79
MS50	12	3.32	3.80	1.73	1.73	0.89	0.89	1.00	2.42	3.93
MS51	00	1.19	1.02	0.80	0.80	0.89	0.89	1.00	1.18	1.17
MS51	01	1.35	1.32	0.80	0.80	0.89	0.89	1.00	1.28	1.47
MS51	02	1.54	1.44	0.92	0.92	0.89	0.89	1.00	1.38	1.86
MS51	03	1.81	1.57	0.99	0.99	0.89	0.89	1.00	1.51	1.94
MS51	04	1.94	1.68	1.00	1.00	0.89	0.89	1.00	1.63	1.98
MS51	05	2.10	2.27	1.07	1.07	0.89	0.89	1.00	1.71	2.32
MS51	06	2.29	2.37	1.13	1.13	0.89	0.89	1.00	1.90	2.62
MS51	07	2.42	2.80	1.17	1.17	0.89	0.89	1.00	1.96	2.86
MS51	08	2.75	3.08	1.30	1.30	0.89	0.89	1.00	2.01	3.35
MS51	09	3.02	3.30	1.43	1.43	0.89	0.89	1.00	2.06	3.43
MS51	10	3.12	3.51	1.53	1.53	0.89	0.89	1.00	2.16	3.66
MS51	11	3.22	3.66	1.63	1.63	0.89	0.89	1.00	2.29	3.79
MS51	12	3.32	3.80	1.73	1.73	0.89	0.89	1.00	2.42	3.93
MS52	00	1.19	1.02	0.80	0.80	0.89	0.89	1.00	1.18	1.17
MS52	01	1.35	1.32	0.80	0.80	0.89	0.89	1.00	1.28	1.47
MS52	02	1.54	1.44	0.92	0.92	0.89	0.89	1.00	1.38	1.86
MS52	03	1.81	1.57	0.99	0.99	0.89	0.89	1.00	1.51	1.94
MS52	04	1.94	1.68	1.00	1.00	0.89	0.89	1.00	1.63	1.98
MS52	05	2.10	2.27	1.07	1.07	0.89	0.89	1.00	1.71	2.32
MS52	06	2.29	2.37	1.13	1.13	0.89	0.89	1.00	1.90	2.62
MS52	07	2.42	2.80	1.17	1.17	0.89	0.89	1.00	1.96	2.86
MS52	08	2.75	3.08	1.30	1.30	0.89	0.89	1.00	2.01	3.35
MS52	09	3.02	3.30	1.43	1.43	0.89	0.89	1.00	2.06	3.43
MS52	10	3.12	3.51	1.53	1.53	0.89	0.89	1.00	2.16	3.66
MS52	11	3.22	3.66	1.63	1.63	0.89	0.89	1.00	2.29	3.79
MS52	12	3.32	3.80	1.73	1.73	0.89	0.89	1.00	2.42	3.93
MS53	00	1.19	1.02	0.80	0.80	0.89	0.89	1.00	1.18	1.17
MS53	01	1.35	1.32	0.80	0.80	0.89	0.89	1.00	1.28	1.47
MS53	02	1.54	1.44	0.92	0.92	0.89	0.89	1.00	1.38	1.86
MS53	03	1.81	1.57	0.99	0.99	0.89	0.89	1.00	1.51	1.94
MS53	04	1.94	1.68	1.00	1.00	0.89	0.89	1.00	1.63	1.98
MS53	05	2.10	2.27	1.07	1.07	0.89	0.89	1.00	1.71	2.32
MS53	06	2.29	2.37	1.13	1.13	0.89	0.89	1.00	1.90	2.62
MS53	07	2.42	2.80	1.17	1.17	0.89	0.89	1.00	1.96	2.86
MS53	08	2.75	3.08	1.30	1.30	0.89	0.89	1.00	2.01	3.35
MS53	09	3.02	3.30	1.43	1.43	0.89	0.89	1.00	2.06	3.43
MS53	10	3.12	3.51	1.53	1.53	0.89	0.89	1.00	2.16	3.66
MS53	11	3.22	3.66	1.63	1.63	0.89	0.89	1.00	2.29	3.79
MS53	12	3.32	3.80	1.73	1.73	0.89	0.89	1.00	2.42	3.93
MS54	00	1.19	1.02	0.80	0.80	0.89	0.89	1.00	1.18	1.17

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MS54	01	1.35	1.32	0.80	0.80	0.89	0.89	1.00	1.28	1.47
MS54	02	1.54	1.44	0.92	0.92	0.89	0.89	1.00	1.38	1.86
MS54	03	1.81	1.57	0.99	0.99	0.89	0.89	1.00	1.51	1.94
MS54	04	1.94	1.68	1.00	1.00	0.89	0.89	1.00	1.63	1.98
MS54	05	2.10	2.27	1.07	1.07	0.89	0.89	1.00	1.71	2.32
MS54	06	2.29	2.37	1.13	1.13	0.89	0.89	1.00	1.90	2.62
MS54	07	2.42	2.80	1.17	1.17	0.89	0.89	1.00	1.96	2.86
MS54	08	2.75	3.08	1.30	1.30	0.89	0.89	1.00	2.01	3.35
MS54	09	3.02	3.30	1.43	1.43	0.89	0.89	1.00	2.06	3.43
MS54	10	3.12	3.51	1.53	1.53	0.89	0.89	1.00	2.16	3.66
MS54	11	3.22	3.66	1.63	1.63	0.89	0.89	1.00	2.29	3.79
MS54	12	3.32	3.80	1.73	1.73	0.89	0.89	1.00	2.42	3.93
MS55	00	1.24	1.18	0.74	0.74	0.86	0.86	0.92	1.06	1.30
MS55	01	1.41	1.47	0.74	0.74	0.86	0.86	0.92	1.16	1.60
MS55	02	1.60	1.60	0.86	0.86	0.86	0.86	0.92	1.26	1.99
MS55	03	1.87	1.73	0.93	0.93	0.86	0.86	0.92	1.39	2.07
MS55	04	2.00	1.84	0.94	0.94	0.86	0.86	0.92	1.51	2.11
MS55	05	2.16	2.43	1.01	1.01	0.86	0.86	0.92	1.59	2.45
MS55	06	2.35	2.53	1.07	1.07	0.86	0.86	0.92	1.78	2.75
MS55	07	2.48	2.95	1.11	1.11	0.86	0.86	0.92	1.84	2.99
MS55	08	2.81	3.23	1.24	1.24	0.86	0.86	0.92	1.89	3.48
MS55	09	3.08	3.46	1.37	1.37	0.86	0.86	0.92	1.94	3.56
MS55	10	3.18	3.67	1.46	1.46	0.86	0.86	0.92	2.04	3.79
MS55	11	3.28	3.81	1.57	1.57	0.86	0.86	0.92	2.17	3.92
MS55	12	3.38	3.95	1.67	1.67	0.86	0.86	0.92	2.30	4.06
MS56	00	1.24	1.18	0.74	0.74	0.86	0.86	0.92	1.06	1.30
MS56	01	1.41	1.47	0.74	0.74	0.86	0.86	0.92	1.16	1.60
MS56	02	1.60	1.60	0.86	0.86	0.86	0.86	0.92	1.26	1.99
MS56	03	1.87	1.73	0.93	0.93	0.86	0.86	0.92	1.39	2.07
MS56	04	2.00	1.84	0.94	0.94	0.86	0.86	0.92	1.51	2.11
MS56	05	2.16	2.43	1.01	1.01	0.86	0.86	0.92	1.59	2.45
MS56	06	2.35	2.53	1.07	1.07	0.86	0.86	0.92	1.78	2.75
MS56	07	2.48	2.95	1.11	1.11	0.86	0.86	0.92	1.84	2.99
MS56	08	2.81	3.23	1.24	1.24	0.86	0.86	0.92	1.89	3.48
MS56	09	3.08	3.46	1.37	1.37	0.86	0.86	0.92	1.94	3.56
MS56	10	3.18	3.67	1.46	1.46	0.86	0.86	0.92	2.04	3.79
MS56	11	3.28	3.81	1.57	1.57	0.86	0.86	0.92	2.17	3.92
MS56	12	3.38	3.95	1.67	1.67	0.86	0.86	0.92	2.30	4.06
MS57	00	1.24	1.18	0.74	0.74	0.86	0.86	0.92	1.06	1.30
MS57	01	1.41	1.47	0.74	0.74	0.86	0.86	0.92	1.16	1.60
MS57	02	1.60	1.60	0.86	0.86	0.86	0.86	0.92	1.26	1.99
MS57	03	1.87	1.73	0.93	0.93	0.86	0.86	0.92	1.39	2.07
MS57	04	2.00	1.84	0.94	0.94	0.86	0.86	0.92	1.51	2.11
MS57	05	2.16	2.43	1.01	1.01	0.86	0.86	0.92	1.59	2.45
MS57	06	2.35	2.53	1.07	1.07	0.86	0.86	0.92	1.78	2.75
MS57	07	2.48	2.95	1.11	1.11	0.86	0.86	0.92	1.84	2.99
MS57	08	2.81	3.23	1.24	1.24	0.86	0.86	0.92	1.89	3.48
MS57	09	3.08	3.46	1.37	1.37	0.86	0.86	0.92	1.94	3.56
MS57	10	3.18	3.67	1.46	1.46	0.86	0.86	0.92	2.04	3.79
MS57	11	3.28	3.81	1.57	1.57	0.86	0.86	0.92	2.17	3.92
MS57	12	3.38	3.95	1.67	1.67	0.86	0.86	0.92	2.30	4.06
MS58	00	1.24	1.18	0.74	0.74	0.86	0.86	0.92	1.06	1.30
MS58	01	1.41	1.47	0.74	0.74	0.86	0.86	0.92	1.16	1.60
MS58	02	1.60	1.60	0.86	0.86	0.86	0.86	0.92	1.26	1.99
MS58	03	1.87	1.73	0.93	0.93	0.86	0.86	0.92	1.39	2.07
MS58	04	2.00	1.84	0.94	0.94	0.86	0.86	0.92	1.51	2.11
MS58	05	2.16	2.43	1.01	1.01	0.86	0.86	0.92	1.59	2.45

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MS58	06	2.35	2.53	1.07	1.07	0.86	0.86	0.92	1.78	2.75
MS58	07	2.48	2.95	1.11	1.11	0.86	0.86	0.92	1.84	2.99
MS58	08	2.81	3.23	1.24	1.24	0.86	0.86	0.92	1.89	3.48
MS58	09	3.08	3.46	1.37	1.37	0.86	0.86	0.92	1.94	3.56
MS58	10	3.18	3.67	1.46	1.46	0.86	0.86	0.92	2.04	3.79
MS58	11	3.28	3.81	1.57	1.57	0.86	0.86	0.92	2.17	3.92
MS58	12	3.38	3.95	1.67	1.67	0.86	0.86	0.92	2.30	4.06
MS59	00	1.24	1.18	0.74	0.74	0.86	0.86	0.92	1.06	1.30
MS59	01	1.41	1.47	0.74	0.74	0.86	0.86	0.92	1.16	1.60
MS59	02	1.60	1.60	0.86	0.86	0.86	0.86	0.92	1.26	1.99
MS59	03	1.87	1.73	0.93	0.93	0.86	0.86	0.92	1.39	2.07
MS59	04	2.00	1.84	0.94	0.94	0.86	0.86	0.92	1.51	2.11
MS59	05	2.16	2.43	1.01	1.01	0.86	0.86	0.92	1.59	2.45
MS59	06	2.35	2.53	1.07	1.07	0.86	0.86	0.92	1.78	2.75
MS59	07	2.48	2.95	1.11	1.11	0.86	0.86	0.92	1.84	2.99
MS59	08	2.81	3.23	1.24	1.24	0.86	0.86	0.92	1.89	3.48
MS59	09	3.08	3.46	1.37	1.37	0.86	0.86	0.92	1.94	3.56
MS59	10	3.18	3.67	1.46	1.46	0.86	0.86	0.92	2.04	3.79
MS59	11	3.28	3.81	1.57	1.57	0.86	0.86	0.92	2.17	3.92
MS59	12	3.38	3.95	1.67	1.67	0.86	0.86	0.92	2.30	4.06
MS60	00	1.24	1.18	0.74	0.74	0.86	0.86	0.92	1.06	1.30
MS60	01	1.41	1.47	0.74	0.74	0.86	0.86	0.92	1.16	1.60
MS60	02	1.60	1.60	0.86	0.86	0.86	0.86	0.92	1.26	1.99
MS60	03	1.87	1.73	0.93	0.93	0.86	0.86	0.92	1.39	2.07
MS60	04	2.00	1.84	0.94	0.94	0.86	0.86	0.92	1.51	2.11
MS60	05	2.16	2.43	1.01	1.01	0.86	0.86	0.92	1.59	2.45
MS60	06	2.35	2.53	1.07	1.07	0.86	0.86	0.92	1.78	2.75
MS60	07	2.48	2.95	1.11	1.11	0.86	0.86	0.92	1.84	2.99
MS60	08	2.81	3.23	1.24	1.24	0.86	0.86	0.92	1.89	3.48
MS60	09	3.08	3.46	1.37	1.37	0.86	0.86	0.92	1.94	3.56
MS60	10	3.18	3.67	1.46	1.46	0.86	0.86	0.92	2.04	3.79
MS60	11	3.28	3.81	1.57	1.57	0.86	0.86	0.92	2.17	3.92
MS60	12	3.38	3.95	1.67	1.67	0.86	0.86	0.92	2.30	4.06
MS61	00	1.24	1.18	0.74	0.74	0.86	0.86	0.92	1.06	1.30
MS61	01	1.41	1.47	0.74	0.74	0.86	0.86	0.92	1.16	1.60
MS61	02	1.60	1.60	0.86	0.86	0.86	0.86	0.92	1.26	1.99
MS61	03	1.87	1.73	0.93	0.93	0.86	0.86	0.92	1.39	2.07
MS61	04	2.00	1.84	0.94	0.94	0.86	0.86	0.92	1.51	2.11
MS61	05	2.16	2.43	1.01	1.01	0.86	0.86	0.92	1.59	2.45
MS61	06	2.35	2.53	1.07	1.07	0.86	0.86	0.92	1.78	2.75
MS61	07	2.48	2.95	1.11	1.11	0.86	0.86	0.92	1.84	2.99
MS61	08	2.81	3.23	1.24	1.24	0.86	0.86	0.92	1.89	3.48
MS61	09	3.08	3.46	1.37	1.37	0.86	0.86	0.92	1.94	3.56
MS61	10	3.18	3.67	1.46	1.46	0.86	0.86	0.92	2.04	3.79
MS61	11	3.28	3.81	1.57	1.57	0.86	0.86	0.92	2.17	3.92
MS61	12	3.38	3.95	1.67	1.67	0.86	0.86	0.92	2.30	4.06
MS62	00	1.24	1.18	0.74	0.74	0.86	0.86	0.92	1.06	1.30
MS62	01	1.41	1.47	0.74	0.74	0.86	0.86	0.92	1.16	1.60
MS62	02	1.60	1.60	0.86	0.86	0.86	0.86	0.92	1.26	1.99
MS62	03	1.87	1.73	0.93	0.93	0.86	0.86	0.92	1.39	2.07
MS62	04	2.00	1.84	0.94	0.94	0.86	0.86	0.92	1.51	2.11
MS62	05	2.16	2.43	1.01	1.01	0.86	0.86	0.92	1.59	2.45
MS62	06	2.35	2.53	1.07	1.07	0.86	0.86	0.92	1.78	2.75
MS62	07	2.48	2.95	1.11	1.11	0.86	0.86	0.92	1.84	2.99
MS62	08	2.81	3.23	1.24	1.24	0.86	0.86	0.92	1.89	3.48
MS62	09	3.08	3.46	1.37	1.37	0.86	0.86	0.92	1.94	3.56
MS62	10	3.18	3.67	1.46	1.46	0.86	0.86	0.92	2.04	3.79

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MS62	11	3.28	3.81	1.57	1.57	0.86	0.86	0.92	2.17	3.92
MS62	12	3.38	3.95	1.67	1.67	0.86	0.86	0.92	2.30	4.06
MS63	00	1.24	1.18	0.74	0.74	0.86	0.86	0.92	1.06	1.30
MS63	01	1.41	1.47	0.74	0.74	0.86	0.86	0.92	1.16	1.60
MS63	02	1.60	1.60	0.86	0.86	0.86	0.86	0.92	1.26	1.99
MS63	03	1.87	1.73	0.93	0.93	0.86	0.86	0.92	1.39	2.07
MS63	04	2.00	1.84	0.94	0.94	0.86	0.86	0.92	1.51	2.11
MS63	05	2.16	2.43	1.01	1.01	0.86	0.86	0.92	1.59	2.45
MS63	06	2.35	2.53	1.07	1.07	0.86	0.86	0.92	1.78	2.75
MS63	07	2.48	2.95	1.11	1.11	0.86	0.86	0.92	1.84	2.99
MS63	08	2.81	3.23	1.24	1.24	0.86	0.86	0.92	1.89	3.48
MS63	09	3.08	3.46	1.37	1.37	0.86	0.86	0.92	1.94	3.56
MS63	10	3.18	3.67	1.46	1.46	0.86	0.86	0.92	2.04	3.79
MS63	11	3.28	3.81	1.57	1.57	0.86	0.86	0.92	2.17	3.92
MS63	12	3.38	3.95	1.67	1.67	0.86	0.86	0.92	2.30	4.06
MS64	00	1.24	1.18	0.74	0.74	0.86	0.86	0.92	1.06	1.30
MS64	01	1.41	1.47	0.74	0.74	0.86	0.86	0.92	1.16	1.60
MS64	02	1.60	1.60	0.86	0.86	0.86	0.86	0.92	1.26	1.99
MS64	03	1.87	1.73	0.93	0.93	0.86	0.86	0.92	1.39	2.07
MS64	04	2.00	1.84	0.94	0.94	0.86	0.86	0.92	1.51	2.11
MS64	05	2.16	2.43	1.01	1.01	0.86	0.86	0.92	1.59	2.45
MS64	06	2.35	2.53	1.07	1.07	0.86	0.86	0.92	1.78	2.75
MS64	07	2.48	2.95	1.11	1.11	0.86	0.86	0.92	1.84	2.99
MS64	08	2.81	3.23	1.24	1.24	0.86	0.86	0.92	1.89	3.48
MS64	09	3.08	3.46	1.37	1.37	0.86	0.86	0.92	1.94	3.56
MS64	10	3.18	3.67	1.46	1.46	0.86	0.86	0.92	2.04	3.79
MS64	11	3.28	3.81	1.57	1.57	0.86	0.86	0.92	2.17	3.92
MS64	12	3.38	3.95	1.67	1.67	0.86	0.86	0.92	2.30	4.06
MS65	00	1.47	1.18	0.89	0.89	0.79	0.79	0.84	1.06	1.30
MS65	01	1.64	1.47	0.89	0.89	0.79	0.79	0.84	1.16	1.60
MS65	02	1.83	1.60	1.01	1.01	0.79	0.79	0.84	1.26	1.99
MS65	03	2.10	1.73	1.08	1.08	0.79	0.79	0.84	1.39	2.07
MS65	04	2.23	1.84	1.09	1.09	0.79	0.79	0.84	1.52	2.11
MS65	05	2.39	2.43	1.16	1.16	0.79	0.79	0.84	1.59	2.45
MS65	06	2.58	2.53	1.22	1.22	0.79	0.79	0.84	1.78	2.75
MS65	07	2.71	2.95	1.26	1.26	0.79	0.79	0.84	1.85	2.99
MS65	08	3.04	3.23	1.39	1.39	0.79	0.79	0.84	1.90	3.48
MS65	09	3.31	3.46	1.53	1.53	0.79	0.79	0.84	1.95	3.56
MS65	10	3.41	3.67	1.62	1.62	0.79	0.79	0.84	2.05	3.79
MS65	11	3.51	3.81	1.72	1.72	0.79	0.79	0.84	2.18	3.92
MS65	12	3.61	3.95	1.82	1.82	0.79	0.79	0.84	2.30	4.06
MS66	00	1.53	1.33	0.91	0.91	0.79	0.79	0.83	0.92	1.31
MS66	01	1.70	1.63	0.91	0.91	0.79	0.79	0.83	1.03	1.61
MS66	02	1.89	1.76	1.03	1.03	0.79	0.79	0.83	1.13	2.00
MS66	03	2.16	1.88	1.10	1.10	0.79	0.79	0.83	1.25	2.08
MS66	04	2.29	1.99	1.11	1.11	0.79	0.79	0.83	1.38	2.12
MS66	05	2.45	2.59	1.18	1.18	0.79	0.79	0.83	1.46	2.46
MS66	06	2.64	2.68	1.24	1.24	0.79	0.79	0.83	1.65	2.76
MS66	07	2.77	3.11	1.28	1.28	0.79	0.79	0.83	1.71	3.00
MS66	08	3.10	3.39	1.41	1.41	0.79	0.79	0.83	1.76	3.49
MS66	09	3.37	3.61	1.55	1.55	0.79	0.79	0.83	1.81	3.57
MS66	10	3.47	3.83	1.64	1.64	0.79	0.79	0.83	1.91	3.80
MS66	11	3.57	3.97	1.74	1.74	0.79	0.79	0.83	2.04	3.93
MS66	12	3.67	4.11	1.84	1.84	0.79	0.79	0.83	2.17	4.07
MS67	00	1.56	1.42	0.85	0.85	0.78	0.78	0.82	0.89	1.36
MS67	01	1.73	1.72	0.85	0.85	0.78	0.78	0.82	0.99	1.66
MS67	02	1.91	1.84	0.97	0.97	0.78	0.78	0.82	1.10	2.05

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MS67	03	2.19	1.97	1.04	1.04	0.78	0.78	0.82	1.22	2.13
MS67	04	2.31	2.08	1.05	1.05	0.78	0.78	0.82	1.35	2.17
MS67	05	2.47	2.68	1.12	1.12	0.78	0.78	0.82	1.42	2.51
MS67	06	2.67	2.77	1.18	1.18	0.78	0.78	0.82	1.61	2.81
MS67	07	2.79	3.20	1.22	1.22	0.78	0.78	0.82	1.68	3.05
MS67	08	3.13	3.48	1.35	1.35	0.78	0.78	0.82	1.73	3.54
MS67	09	3.39	3.70	1.48	1.48	0.78	0.78	0.82	1.78	3.62
MS67	10	3.49	3.91	1.58	1.58	0.78	0.78	0.82	1.88	3.85
MS67	11	3.59	4.06	1.68	1.68	0.78	0.78	0.82	2.01	3.98
MS67	12	3.69	4.20	1.78	1.78	0.78	0.78	0.82	2.13	4.12
MS68	00	1.59	1.42	0.86	0.86	0.77	0.77	0.81	0.89	1.39
MS68	01	1.76	1.71	0.86	0.86	0.77	0.77	0.81	0.99	1.69
MS68	02	1.95	1.84	0.98	0.98	0.77	0.77	0.81	1.10	2.08
MS68	03	2.22	1.97	1.05	1.05	0.77	0.77	0.81	1.22	2.16
MS68	04	2.35	2.08	1.06	1.06	0.77	0.77	0.81	1.35	2.20
MS68	05	2.51	2.67	1.13	1.13	0.77	0.77	0.81	1.42	2.54
MS68	06	2.70	2.77	1.19	1.19	0.77	0.77	0.81	1.61	2.84
MS68	07	2.83	3.19	1.23	1.23	0.77	0.77	0.81	1.68	3.08
MS68	08	3.16	3.47	1.36	1.36	0.77	0.77	0.81	1.73	3.57
MS68	09	3.43	3.70	1.49	1.49	0.77	0.77	0.81	1.78	3.65
MS68	10	3.53	3.91	1.59	1.59	0.77	0.77	0.81	1.88	3.88
MS68	11	3.63	4.05	1.69	1.69	0.77	0.77	0.81	2.01	4.01
MS68	12	3.73	4.19	1.79	1.79	0.77	0.77	0.81	2.13	4.15
MS69	00	1.66	1.49	0.85	0.85	0.77	0.77	0.80	0.91	1.44
MS69	01	1.83	1.79	0.85	0.85	0.77	0.77	0.80	1.01	1.74
MS69	02	2.02	1.92	0.97	0.97	0.77	0.77	0.80	1.11	2.13
MS69	03	2.29	2.04	1.04	1.04	0.77	0.77	0.80	1.24	2.21
MS69	04	2.42	2.15	1.05	1.05	0.77	0.77	0.80	1.36	2.25
MS69	05	2.58	2.75	1.12	1.12	0.77	0.77	0.80	1.44	2.59
MS69	06	2.77	2.84	1.18	1.18	0.77	0.77	0.80	1.63	2.89
MS69	07	2.90	3.27	1.22	1.22	0.77	0.77	0.80	1.69	3.13
MS69	08	3.23	3.55	1.35	1.35	0.77	0.77	0.80	1.74	3.62
MS69	09	3.50	3.77	1.48	1.48	0.77	0.77	0.80	1.79	3.70
MS69	10	3.60	3.99	1.58	1.58	0.77	0.77	0.80	1.90	3.93
MS69	11	3.70	4.13	1.68	1.68	0.77	0.77	0.80	2.02	4.06
MS69	12	3.80	4.27	1.78	1.78	0.77	0.77	0.80	2.15	4.20
MS70	00	1.69	1.50	0.85	0.85	0.76	0.76	0.79	0.90	1.48
MS70	01	1.86	1.79	0.85	0.85	0.76	0.76	0.79	1.00	1.78
MS70	02	2.05	1.92	0.97	0.97	0.76	0.76	0.79	1.10	2.17
MS70	03	2.32	2.05	1.04	1.04	0.76	0.76	0.79	1.22	2.25
MS70	04	2.45	2.16	1.05	1.05	0.76	0.76	0.79	1.35	2.30
MS70	05	2.61	2.75	1.12	1.12	0.76	0.76	0.79	1.43	2.63
MS70	06	2.80	2.85	1.18	1.18	0.76	0.76	0.79	1.62	2.93
MS70	07	2.93	3.27	1.22	1.22	0.76	0.76	0.79	1.68	3.17
MS70	08	3.26	3.56	1.35	1.35	0.76	0.76	0.79	1.73	3.66
MS70	09	3.53	3.78	1.48	1.48	0.76	0.76	0.79	1.78	3.74
MS70	10	3.63	3.99	1.58	1.58	0.76	0.76	0.79	1.88	3.97
MS70	11	3.73	4.13	1.68	1.68	0.76	0.76	0.79	2.01	4.11
MS70	12	3.83	4.27	1.78	1.78	0.76	0.76	0.79	2.14	4.24
MS71	00	1.73	1.54	0.89	0.89	0.76	0.76	0.79	0.89	1.52
MS71	01	1.90	1.84	0.89	0.89	0.76	0.76	0.79	0.99	1.82
MS71	02	2.09	1.97	1.01	1.01	0.76	0.76	0.79	1.09	2.21
MS71	03	2.36	2.09	1.08	1.08	0.76	0.76	0.79	1.22	2.29
MS71	04	2.49	2.21	1.09	1.09	0.76	0.76	0.79	1.35	2.33
MS71	05	2.65	2.80	1.16	1.16	0.76	0.76	0.79	1.42	2.67
MS71	06	2.84	2.90	1.22	1.22	0.76	0.76	0.79	1.61	2.97
MS71	07	2.97	3.32	1.26	1.26	0.76	0.76	0.79	1.68	3.21

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MS71	08	3.30	3.60	1.39	1.39	0.76	0.76	0.79	1.73	3.70
MS71	09	3.57	3.83	1.53	1.53	0.76	0.76	0.79	1.78	3.78
MS71	10	3.67	4.04	1.62	1.62	0.76	0.76	0.79	1.88	4.01
MS71	11	3.77	4.18	1.72	1.72	0.76	0.76	0.79	2.00	4.15
MS71	12	3.87	4.32	1.82	1.82	0.76	0.76	0.79	2.13	4.28
MS72	00	1.75	1.57	0.88	0.88	0.76	0.76	0.79	0.84	1.63
MS72	01	1.92	1.87	0.88	0.88	0.76	0.76	0.79	0.94	1.93
MS72	02	2.11	2.00	1.00	1.00	0.76	0.76	0.79	1.05	2.32
MS72	03	2.38	2.12	1.07	1.07	0.76	0.76	0.79	1.17	2.40
MS72	04	2.51	2.24	1.08	1.08	0.76	0.76	0.79	1.30	2.44
MS72	05	2.67	2.83	1.15	1.15	0.76	0.76	0.79	1.37	2.78
MS72	06	2.86	2.93	1.21	1.21	0.76	0.76	0.79	1.56	3.08
MS72	07	2.99	3.35	1.25	1.25	0.76	0.76	0.79	1.63	3.32
MS72	08	3.32	3.63	1.38	1.38	0.76	0.76	0.79	1.68	3.81
MS72	09	3.59	3.86	1.52	1.52	0.76	0.76	0.79	1.73	3.89
MS72	10	3.69	4.07	1.61	1.61	0.76	0.76	0.79	1.83	4.12
MS72	11	3.79	4.21	1.71	1.71	0.76	0.76	0.79	1.96	4.25
MS72	12	3.89	4.35	1.81	1.81	0.76	0.76	0.79	2.08	4.39
MS73	00	1.84	1.61	0.87	0.87	0.76	0.76	0.79	0.83	1.63
MS73	01	2.01	1.91	0.87	0.87	0.76	0.76	0.79	0.93	1.93
MS73	02	2.20	2.04	0.99	0.99	0.76	0.76	0.79	1.03	2.32
MS73	03	2.47	2.16	1.06	1.06	0.76	0.76	0.79	1.16	2.40
MS73	04	2.60	2.28	1.07	1.07	0.76	0.76	0.79	1.29	2.44
MS73	05	2.76	2.87	1.14	1.14	0.76	0.76	0.79	1.36	2.78
MS73	06	2.95	2.97	1.20	1.20	0.76	0.76	0.79	1.55	3.07
MS73	07	3.08	3.39	1.24	1.24	0.76	0.76	0.79	1.61	3.32
MS73	08	3.41	3.67	1.37	1.37	0.76	0.76	0.79	1.67	3.80
MS73	09	3.68	3.90	1.51	1.51	0.76	0.76	0.79	1.72	3.89
MS73	10	3.78	4.11	1.60	1.60	0.76	0.76	0.79	1.82	4.12
MS73	11	3.88	4.25	1.70	1.70	0.76	0.76	0.79	1.94	4.25
MS73	12	3.98	4.39	1.80	1.80	0.76	0.76	0.79	2.07	4.39
MS74	00	1.87	1.67	0.88	0.88	0.76	0.76	0.79	0.83	1.72
MS74	01	2.04	1.97	0.88	0.88	0.76	0.76	0.79	0.93	2.01
MS74	02	2.23	2.09	1.00	1.00	0.76	0.76	0.79	1.03	2.41
MS74	03	2.50	2.22	1.07	1.07	0.76	0.76	0.79	1.16	2.49
MS74	04	2.63	2.33	1.08	1.08	0.76	0.76	0.79	1.29	2.53
MS74	05	2.79	2.92	1.15	1.15	0.76	0.76	0.79	1.36	2.87
MS74	06	2.98	3.02	1.21	1.21	0.76	0.76	0.79	1.55	3.16
MS74	07	3.11	3.45	1.25	1.25	0.76	0.76	0.79	1.61	3.41
MS74	08	3.44	3.73	1.38	1.38	0.76	0.76	0.79	1.67	3.89
MS74	09	3.71	3.95	1.52	1.52	0.76	0.76	0.79	1.72	3.97
MS74	10	3.81	4.16	1.61	1.61	0.76	0.76	0.79	1.82	4.20
MS74	11	3.91	4.30	1.71	1.71	0.76	0.76	0.79	1.94	4.34
MS74	12	4.01	4.45	1.81	1.81	0.76	0.76	0.79	2.07	4.47
MS75	00	2.53	2.13	0.85	0.85	0.76	0.76	0.79	0.70	2.08
MS75	01	2.70	2.42	0.85	0.85	0.76	0.76	0.79	0.80	2.38
MS75	02	2.89	2.55	0.97	0.97	0.76	0.76	0.79	0.90	2.77
MS75	03	3.16	2.68	1.04	1.04	0.76	0.76	0.79	1.02	2.85
MS75	04	3.29	2.79	1.05	1.05	0.76	0.76	0.79	1.15	2.89
MS75	05	3.45	3.38	1.12	1.12	0.76	0.76	0.79	1.23	3.23
MS75	06	3.64	3.48	1.18	1.18	0.76	0.76	0.79	1.42	3.53
MS75	07	3.77	3.90	1.22	1.22	0.76	0.76	0.79	1.48	3.77
MS75	08	4.10	4.19	1.35	1.35	0.76	0.76	0.79	1.53	4.26
MS75	09	4.37	4.41	1.48	1.48	0.76	0.76	0.79	1.58	4.34
MS75	10	4.47	4.62	1.58	1.58	0.76	0.76	0.79	1.68	4.57
MS75	11	4.57	4.76	1.68	1.68	0.76	0.76	0.79	1.81	4.70
MS75	12	4.67	4.90	1.78	1.78	0.76	0.76	0.79	1.94	4.84

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MS76	00	2.53	2.13	0.85	0.85	0.76	0.76	0.79	0.70	2.08
MS76	01	2.70	2.42	0.85	0.85	0.76	0.76	0.79	0.80	2.38
MS76	02	2.89	2.55	0.97	0.97	0.76	0.76	0.79	0.90	2.77
MS76	03	3.16	2.68	1.04	1.04	0.76	0.76	0.79	1.02	2.85
MS76	04	3.29	2.79	1.05	1.05	0.76	0.76	0.79	1.15	2.89
MS76	05	3.45	3.38	1.12	1.12	0.76	0.76	0.79	1.23	3.23
MS76	06	3.64	3.48	1.18	1.18	0.76	0.76	0.79	1.42	3.53
MS76	07	3.77	3.90	1.22	1.22	0.76	0.76	0.79	1.48	3.77
MS76	08	4.10	4.19	1.35	1.35	0.76	0.76	0.79	1.53	4.26
MS76	09	4.37	4.41	1.48	1.48	0.76	0.76	0.79	1.58	4.34
MS76	10	4.47	4.62	1.58	1.58	0.76	0.76	0.79	1.68	4.57
MS76	11	4.57	4.76	1.68	1.68	0.76	0.76	0.79	1.81	4.70
MS76	12	4.67	4.90	1.78	1.78	0.76	0.76	0.79	1.94	4.84
MS77	00	2.70	2.26	0.88	0.88	0.76	0.76	0.79	0.64	2.16
MS77	01	2.87	2.55	0.88	0.88	0.76	0.76	0.79	0.74	2.46
MS77	02	3.06	2.68	1.00	1.00	0.76	0.76	0.79	0.84	2.85
MS77	03	3.33	2.80	1.07	1.07	0.76	0.76	0.79	0.97	2.93
MS77	04	3.46	2.92	1.08	1.08	0.76	0.76	0.79	1.09	2.97
MS77	05	3.62	3.51	1.15	1.15	0.76	0.76	0.79	1.17	3.31
MS77	06	3.81	3.61	1.21	1.21	0.76	0.76	0.79	1.36	3.60
MS77	07	3.94	4.03	1.25	1.25	0.76	0.76	0.79	1.42	3.85
MS77	08	4.27	4.31	1.38	1.38	0.76	0.76	0.79	1.47	4.33
MS77	09	4.54	4.54	1.52	1.52	0.76	0.76	0.79	1.52	4.41
MS77	10	4.64	4.75	1.61	1.61	0.76	0.76	0.79	1.62	4.64
MS77	11	4.74	4.89	1.71	1.71	0.76	0.76	0.79	1.75	4.78
MS77	12	4.84	5.03	1.81	1.81	0.76	0.76	0.79	1.88	4.91
MS78	00	2.70	2.26	0.88	0.88	0.76	0.76	0.79	0.64	2.16
MS78	01	2.87	2.55	0.88	0.88	0.76	0.76	0.79	0.74	2.46
MS78	02	3.06	2.68	1.00	1.00	0.76	0.76	0.79	0.84	2.85
MS78	03	3.33	2.80	1.07	1.07	0.76	0.76	0.79	0.97	2.93
MS78	04	3.46	2.92	1.08	1.08	0.76	0.76	0.79	1.09	2.97
MS78	05	3.62	3.51	1.15	1.15	0.76	0.76	0.79	1.17	3.31
MS78	06	3.81	3.61	1.21	1.21	0.76	0.76	0.79	1.36	3.60
MS78	07	3.94	4.03	1.25	1.25	0.76	0.76	0.79	1.42	3.85
MS78	08	4.27	4.31	1.38	1.38	0.76	0.76	0.79	1.47	4.33
MS78	09	4.54	4.54	1.52	1.52	0.76	0.76	0.79	1.52	4.41
MS78	10	4.64	4.75	1.61	1.61	0.76	0.76	0.79	1.62	4.64
MS78	11	4.74	4.89	1.71	1.71	0.76	0.76	0.79	1.75	4.78
MS78	12	4.84	5.03	1.81	1.81	0.76	0.76	0.79	1.88	4.91
MS79	00	2.78	2.32	0.88	0.88	0.76	0.76	0.79	0.61	2.21
MS79	01	2.94	2.61	0.88	0.88	0.76	0.76	0.79	0.71	2.51
MS79	02	3.13	2.74	1.00	1.00	0.76	0.76	0.79	0.81	2.90
MS79	03	3.40	2.86	1.07	1.07	0.76	0.76	0.79	0.94	2.98
MS79	04	3.53	2.98	1.08	1.08	0.76	0.76	0.79	1.07	3.02
MS79	05	3.69	3.57	1.15	1.15	0.76	0.76	0.79	1.14	3.36
MS79	06	3.88	3.67	1.21	1.21	0.76	0.76	0.79	1.33	3.66
MS79	07	4.01	4.09	1.25	1.25	0.76	0.76	0.79	1.40	3.90
MS79	08	4.34	4.37	1.38	1.38	0.76	0.76	0.79	1.45	4.39
MS79	09	4.61	4.60	1.52	1.52	0.76	0.76	0.79	1.50	4.47
MS79	10	4.71	4.81	1.61	1.61	0.76	0.76	0.79	1.60	4.70
MS79	11	4.81	4.95	1.71	1.71	0.76	0.76	0.79	1.73	4.84
MS79	12	4.91	5.09	1.81	1.81	0.76	0.76	0.79	1.85	4.97
MS80	00	2.78	2.32	0.88	0.88	0.76	0.76	0.79	0.61	2.21
MS80	01	2.94	2.61	0.88	0.88	0.76	0.76	0.79	0.71	2.51
MS80	02	3.13	2.74	1.00	1.00	0.76	0.76	0.79	0.81	2.90
MS80	03	3.40	2.86	1.07	1.07	0.76	0.76	0.79	0.94	2.98
MS80	04	3.53	2.98	1.08	1.08	0.76	0.76	0.79	1.07	3.02

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MS80	05	3.69	3.57	1.15	1.15	0.76	0.76	0.79	1.14	3.36
MS80	06	3.88	3.67	1.21	1.21	0.76	0.76	0.79	1.33	3.66
MS80	07	4.01	4.09	1.25	1.25	0.76	0.76	0.79	1.40	3.90
MS80	08	4.34	4.37	1.38	1.38	0.76	0.76	0.79	1.45	4.39
MS80	09	4.61	4.60	1.52	1.52	0.76	0.76	0.79	1.50	4.47
MS80	10	4.71	4.81	1.61	1.61	0.76	0.76	0.79	1.60	4.70
MS80	11	4.81	4.95	1.71	1.71	0.76	0.76	0.79	1.73	4.84
MS80	12	4.91	5.09	1.81	1.81	0.76	0.76	0.79	1.85	4.97
MS81	00	2.81	2.38	0.84	0.84	0.76	0.76	0.79	0.59	2.24
MS81	01	2.98	2.68	0.84	0.84	0.76	0.76	0.79	0.69	2.54
MS81	02	3.17	2.81	0.96	0.96	0.76	0.76	0.79	0.79	2.93
MS81	03	3.44	2.93	1.03	1.03	0.76	0.76	0.79	0.92	3.01
MS81	04	3.57	3.05	1.04	1.04	0.76	0.76	0.79	1.05	3.05
MS81	05	3.73	3.64	1.11	1.11	0.76	0.76	0.79	1.12	3.39
MS81	06	3.92	3.74	1.17	1.17	0.76	0.76	0.79	1.31	3.68
MS81	07	4.05	4.16	1.21	1.21	0.76	0.76	0.79	1.37	3.93
MS81	08	4.38	4.44	1.34	1.34	0.76	0.76	0.79	1.43	4.41
MS81	09	4.65	4.67	1.47	1.47	0.76	0.76	0.79	1.48	4.50
MS81	10	4.75	4.88	1.57	1.57	0.76	0.76	0.79	1.58	4.72
MS81	11	4.85	5.02	1.67	1.67	0.76	0.76	0.79	1.70	4.86
MS81	12	4.95	5.16	1.77	1.77	0.76	0.76	0.79	1.83	5.00
MS82	00	2.81	2.38	0.84	0.84	0.76	0.76	0.79	0.59	2.24
MS82	01	2.98	2.68	0.84	0.84	0.76	0.76	0.79	0.69	2.54
MS82	02	3.17	2.81	0.96	0.96	0.76	0.76	0.79	0.79	2.93
MS82	03	3.44	2.93	1.03	1.03	0.76	0.76	0.79	0.92	3.01
MS82	04	3.57	3.05	1.04	1.04	0.76	0.76	0.79	1.05	3.05
MS82	05	3.73	3.64	1.11	1.11	0.76	0.76	0.79	1.12	3.39
MS82	06	3.92	3.74	1.17	1.17	0.76	0.76	0.79	1.31	3.68
MS82	07	4.05	4.16	1.21	1.21	0.76	0.76	0.79	1.37	3.93
MS82	08	4.38	4.44	1.34	1.34	0.76	0.76	0.79	1.43	4.41
MS82	09	4.65	4.67	1.47	1.47	0.76	0.76	0.79	1.48	4.50
MS82	10	4.75	4.88	1.57	1.57	0.76	0.76	0.79	1.58	4.72
MS82	11	4.85	5.02	1.67	1.67	0.76	0.76	0.79	1.70	4.86
MS82	12	4.95	5.16	1.77	1.77	0.76	0.76	0.79	1.83	5.00
MS83	00	3.07	2.55	0.94	0.94	0.76	0.76	0.79	0.59	2.27
MS83	01	3.24	2.85	0.94	0.94	0.76	0.76	0.79	0.69	2.57
MS83	02	3.43	2.97	1.06	1.06	0.76	0.76	0.79	0.80	2.96
MS83	03	3.70	3.10	1.13	1.13	0.76	0.76	0.79	0.92	3.04
MS83	04	3.83	3.21	1.14	1.14	0.76	0.76	0.79	1.05	3.08
MS83	05	3.99	3.80	1.21	1.21	0.76	0.76	0.79	1.13	3.42
MS83	06	4.18	3.90	1.27	1.27	0.76	0.76	0.79	1.32	3.72
MS83	07	4.31	4.32	1.31	1.31	0.76	0.76	0.79	1.38	3.96
MS83	08	4.64	4.61	1.44	1.44	0.76	0.76	0.79	1.43	4.45
MS83	09	4.91	4.83	1.58	1.58	0.76	0.76	0.79	1.48	4.53
MS83	10	5.01	5.04	1.67	1.67	0.76	0.76	0.79	1.58	4.76
MS83	11	5.11	5.18	1.77	1.77	0.76	0.76	0.79	1.71	4.89
MS83	12	5.21	5.32	1.87	1.87	0.76	0.76	0.79	1.83	5.03
MS84	00	3.07	2.55	0.94	0.94	0.76	0.76	0.79	0.59	2.27
MS84	01	3.24	2.85	0.94	0.94	0.76	0.76	0.79	0.69	2.57
MS84	02	3.43	2.97	1.06	1.06	0.76	0.76	0.79	0.80	2.96
MS84	03	3.70	3.10	1.13	1.13	0.76	0.76	0.79	0.92	3.04
MS84	04	3.83	3.21	1.14	1.14	0.76	0.76	0.79	1.05	3.08
MS84	05	3.99	3.80	1.21	1.21	0.76	0.76	0.79	1.13	3.42
MS84	06	4.18	3.90	1.27	1.27	0.76	0.76	0.79	1.32	3.72
MS84	07	4.31	4.32	1.31	1.31	0.76	0.76	0.79	1.38	3.96
MS84	08	4.64	4.61	1.44	1.44	0.76	0.76	0.79	1.43	4.45
MS84	09	4.91	4.83	1.58	1.58	0.76	0.76	0.79	1.48	4.53

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MS84	10	5.01	5.04	1.67	1.67	0.76	0.76	0.79	1.58	4.76
MS84	11	5.11	5.18	1.77	1.77	0.76	0.76	0.79	1.71	4.89
MS84	12	5.21	5.32	1.87	1.87	0.76	0.76	0.79	1.83	5.03
MS85	00	3.07	2.55	0.88	0.88	0.76	0.76	0.79	0.58	2.33
MS85	01	3.24	2.85	0.88	0.88	0.76	0.76	0.79	0.68	2.62
MS85	02	3.43	2.98	1.00	1.00	0.76	0.76	0.79	0.78	3.01
MS85	03	3.70	3.10	1.07	1.07	0.76	0.76	0.79	0.91	3.10
MS85	04	3.83	3.22	1.08	1.08	0.76	0.76	0.79	1.03	3.14
MS85	05	3.99	3.81	1.15	1.15	0.76	0.76	0.79	1.11	3.47
MS85	06	4.18	3.91	1.21	1.21	0.76	0.76	0.79	1.30	3.77
MS85	07	4.31	4.33	1.25	1.25	0.76	0.76	0.79	1.36	4.01
MS85	08	4.64	4.61	1.38	1.38	0.76	0.76	0.79	1.41	4.50
MS85	09	4.91	4.83	1.52	1.52	0.76	0.76	0.79	1.46	4.58
MS85	10	5.01	5.05	1.61	1.61	0.76	0.76	0.79	1.57	4.81
MS85	11	5.11	5.19	1.71	1.71	0.76	0.76	0.79	1.69	4.95
MS85	12	5.21	5.33	1.81	1.81	0.76	0.76	0.79	1.82	5.08
MS86	00	3.07	2.55	0.88	0.88	0.76	0.76	0.79	0.58	2.33
MS86	01	3.24	2.85	0.88	0.88	0.76	0.76	0.79	0.68	2.62
MS86	02	3.43	2.98	1.00	1.00	0.76	0.76	0.79	0.78	3.01
MS86	03	3.70	3.10	1.07	1.07	0.76	0.76	0.79	0.91	3.10
MS86	04	3.83	3.22	1.08	1.08	0.76	0.76	0.79	1.03	3.14
MS86	05	3.99	3.81	1.15	1.15	0.76	0.76	0.79	1.11	3.47
MS86	06	4.18	3.91	1.21	1.21	0.76	0.76	0.79	1.30	3.77
MS86	07	4.31	4.33	1.25	1.25	0.76	0.76	0.79	1.36	4.01
MS86	08	4.64	4.61	1.38	1.38	0.76	0.76	0.79	1.41	4.50
MS86	09	4.91	4.83	1.52	1.52	0.76	0.76	0.79	1.46	4.58
MS86	10	5.01	5.05	1.61	1.61	0.76	0.76	0.79	1.57	4.81
MS86	11	5.11	5.19	1.71	1.71	0.76	0.76	0.79	1.69	4.95
MS86	12	5.21	5.33	1.81	1.81	0.76	0.76	0.79	1.82	5.08
MS87	00	3.13	2.59	0.86	0.86	0.76	0.76	0.79	0.57	2.40
MS87	01	3.30	2.88	0.86	0.86	0.76	0.76	0.79	0.67	2.70
MS87	02	3.49	3.01	0.98	0.98	0.76	0.76	0.79	0.77	3.09
MS87	03	3.76	3.14	1.05	1.05	0.76	0.76	0.79	0.90	3.17
MS87	04	3.89	3.25	1.06	1.06	0.76	0.76	0.79	1.02	3.21
MS87	05	4.05	3.84	1.13	1.13	0.76	0.76	0.79	1.10	3.55
MS87	06	4.24	3.94	1.19	1.19	0.76	0.76	0.79	1.29	3.85
MS87	07	4.37	4.36	1.23	1.23	0.76	0.76	0.79	1.35	4.09
MS87	08	4.70	4.64	1.36	1.36	0.76	0.76	0.79	1.40	4.58
MS87	09	4.97	4.87	1.49	1.49	0.76	0.76	0.79	1.45	4.66
MS87	10	5.07	5.08	1.59	1.59	0.76	0.76	0.79	1.55	4.89
MS87	11	5.17	5.22	1.69	1.69	0.76	0.76	0.79	1.68	5.02
MS87	12	5.27	5.36	1.79	1.79	0.76	0.76	0.79	1.81	5.16
MS88	00	3.13	2.59	0.86	0.86	0.76	0.76	0.79	0.57	2.40
MS88	01	3.30	2.88	0.86	0.86	0.76	0.76	0.79	0.67	2.70
MS88	02	3.49	3.01	0.98	0.98	0.76	0.76	0.79	0.77	3.09
MS88	03	3.76	3.14	1.05	1.05	0.76	0.76	0.79	0.90	3.17
MS88	04	3.89	3.25	1.06	1.06	0.76	0.76	0.79	1.02	3.21
MS88	05	4.05	3.84	1.13	1.13	0.76	0.76	0.79	1.10	3.55
MS88	06	4.24	3.94	1.19	1.19	0.76	0.76	0.79	1.29	3.85
MS88	07	4.37	4.36	1.23	1.23	0.76	0.76	0.79	1.35	4.09
MS88	08	4.70	4.64	1.36	1.36	0.76	0.76	0.79	1.40	4.58
MS88	09	4.97	4.87	1.49	1.49	0.76	0.76	0.79	1.45	4.66
MS88	10	5.07	5.08	1.59	1.59	0.76	0.76	0.79	1.55	4.89
MS88	11	5.17	5.22	1.69	1.69	0.76	0.76	0.79	1.68	5.02
MS88	12	5.27	5.36	1.79	1.79	0.76	0.76	0.79	1.81	5.16
MS89	00	3.22	2.68	0.88	0.88	0.76	0.76	0.79	0.55	2.40
MS89	01	3.39	2.98	0.88	0.88	0.76	0.76	0.79	0.65	2.70

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MS89	02	3.58	3.11	1.00	1.00	0.76	0.76	0.79	0.75	3.09
MS89	03	3.85	3.23	1.07	1.07	0.76	0.76	0.79	0.87	3.17
MS89	04	3.98	3.35	1.08	1.08	0.76	0.76	0.79	1.00	3.21
MS89	05	4.14	3.94	1.15	1.15	0.76	0.76	0.79	1.08	3.55
MS89	06	4.33	4.04	1.21	1.21	0.76	0.76	0.79	1.27	3.85
MS89	07	4.46	4.46	1.25	1.25	0.76	0.76	0.79	1.33	4.09
MS89	08	4.79	4.74	1.38	1.38	0.76	0.76	0.79	1.38	4.58
MS89	09	5.06	4.97	1.52	1.52	0.76	0.76	0.79	1.43	4.66
MS89	10	5.16	5.18	1.61	1.61	0.76	0.76	0.79	1.53	4.89
MS89	11	5.26	5.32	1.71	1.71	0.76	0.76	0.79	1.66	5.02
MS89	12	5.36	5.46	1.81	1.81	0.76	0.76	0.79	1.79	5.16
MS90	00	3.22	2.68	0.88	0.88	0.76	0.76	0.79	0.55	2.40
MS90	01	3.39	2.98	0.88	0.88	0.76	0.76	0.79	0.65	2.70
MS90	02	3.58	3.11	1.00	1.00	0.76	0.76	0.79	0.75	3.09
MS90	03	3.85	3.23	1.07	1.07	0.76	0.76	0.79	0.87	3.17
MS90	04	3.98	3.35	1.08	1.08	0.76	0.76	0.79	1.00	3.21
MS90	05	4.14	3.94	1.15	1.15	0.76	0.76	0.79	1.08	3.55
MS90	06	4.33	4.04	1.21	1.21	0.76	0.76	0.79	1.27	3.85
MS90	07	4.46	4.46	1.25	1.25	0.76	0.76	0.79	1.33	4.09
MS90	08	4.79	4.74	1.38	1.38	0.76	0.76	0.79	1.38	4.58
MS90	09	5.06	4.97	1.52	1.52	0.76	0.76	0.79	1.43	4.66
MS90	10	5.16	5.18	1.61	1.61	0.76	0.76	0.79	1.53	4.89
MS90	11	5.26	5.32	1.71	1.71	0.76	0.76	0.79	1.66	5.02
MS90	12	5.36	5.46	1.81	1.81	0.76	0.76	0.79	1.79	5.16
MS91	00	3.35	2.87	0.85	0.85	0.76	0.76	0.79	0.53	2.47
MS91	01	3.52	3.17	0.85	0.85	0.76	0.76	0.79	0.64	2.77
MS91	02	3.71	3.30	0.97	0.97	0.76	0.76	0.79	0.74	3.16
MS91	03	3.98	3.42	1.04	1.04	0.76	0.76	0.79	0.86	3.24
MS91	04	4.11	3.54	1.05	1.05	0.76	0.76	0.79	0.99	3.28
MS91	05	4.27	4.13	1.12	1.12	0.76	0.76	0.79	1.07	3.62
MS91	06	4.46	4.23	1.18	1.18	0.76	0.76	0.79	1.26	3.91
MS91	07	4.59	4.65	1.22	1.22	0.76	0.76	0.79	1.32	4.16
MS91	08	4.92	4.93	1.35	1.35	0.76	0.76	0.79	1.37	4.64
MS91	09	5.19	5.16	1.48	1.48	0.76	0.76	0.79	1.42	4.73
MS91	10	5.29	5.37	1.58	1.58	0.76	0.76	0.79	1.52	4.95
MS91	11	5.39	5.51	1.68	1.68	0.76	0.76	0.79	1.65	5.09
MS91	12	5.49	5.65	1.78	1.78	0.76	0.76	0.79	1.78	5.23
MS92	00	3.35	2.87	0.85	0.85	0.76	0.76	0.79	0.53	2.47
MS92	01	3.52	3.17	0.85	0.85	0.76	0.76	0.79	0.64	2.77
MS92	02	3.71	3.30	0.97	0.97	0.76	0.76	0.79	0.74	3.16
MS92	03	3.98	3.42	1.04	1.04	0.76	0.76	0.79	0.86	3.24
MS92	04	4.11	3.54	1.05	1.05	0.76	0.76	0.79	0.99	3.28
MS92	05	4.27	4.13	1.12	1.12	0.76	0.76	0.79	1.07	3.62
MS92	06	4.46	4.23	1.18	1.18	0.76	0.76	0.79	1.26	3.91
MS92	07	4.59	4.65	1.22	1.22	0.76	0.76	0.79	1.32	4.16
MS92	08	4.92	4.93	1.35	1.35	0.76	0.76	0.79	1.37	4.64
MS92	09	5.19	5.16	1.48	1.48	0.76	0.76	0.79	1.42	4.73
MS92	10	5.29	5.37	1.58	1.58	0.76	0.76	0.79	1.52	4.95
MS92	11	5.39	5.51	1.68	1.68	0.76	0.76	0.79	1.65	5.09
MS92	12	5.49	5.65	1.78	1.78	0.76	0.76	0.79	1.78	5.23
MS93	00	3.35	2.87	0.85	0.85	0.76	0.76	0.79	0.53	2.47
MS93	01	3.52	3.17	0.85	0.85	0.76	0.76	0.79	0.64	2.77
MS93	02	3.71	3.30	0.97	0.97	0.76	0.76	0.79	0.74	3.16
MS93	03	3.98	3.42	1.04	1.04	0.76	0.76	0.79	0.86	3.24
MS93	04	4.11	3.54	1.05	1.05	0.76	0.76	0.79	0.99	3.28
MS93	05	4.27	4.13	1.12	1.12	0.76	0.76	0.79	1.07	3.62
MS93	06	4.46	4.23	1.18	1.18	0.76	0.76	0.79	1.26	3.91

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MS93	07	4.59	4.65	1.22	1.22	0.76	0.76	0.79	1.32	4.16
MS93	08	4.92	4.93	1.35	1.35	0.76	0.76	0.79	1.37	4.64
MS93	09	5.19	5.16	1.48	1.48	0.76	0.76	0.79	1.42	4.73
MS93	10	5.29	5.37	1.58	1.58	0.76	0.76	0.79	1.52	4.95
MS93	11	5.39	5.51	1.68	1.68	0.76	0.76	0.79	1.65	5.09
MS93	12	5.49	5.65	1.78	1.78	0.76	0.76	0.79	1.78	5.23
MS94	00	3.35	2.87	0.85	0.85	0.76	0.76	0.79	0.53	2.47
MS94	01	3.52	3.17	0.85	0.85	0.76	0.76	0.79	0.64	2.77
MS94	02	3.71	3.30	0.97	0.97	0.76	0.76	0.79	0.74	3.16
MS94	03	3.98	3.42	1.04	1.04	0.76	0.76	0.79	0.86	3.24
MS94	04	4.11	3.54	1.05	1.05	0.76	0.76	0.79	0.99	3.28
MS94	05	4.27	4.13	1.12	1.12	0.76	0.76	0.79	1.07	3.62
MS94	06	4.46	4.23	1.18	1.18	0.76	0.76	0.79	1.26	3.91
MS94	07	4.59	4.65	1.22	1.22	0.76	0.76	0.79	1.32	4.16
MS94	08	4.92	4.93	1.35	1.35	0.76	0.76	0.79	1.37	4.64
MS94	09	5.19	5.16	1.48	1.48	0.76	0.76	0.79	1.42	4.73
MS94	10	5.29	5.37	1.58	1.58	0.76	0.76	0.79	1.52	4.95
MS94	11	5.39	5.51	1.68	1.68	0.76	0.76	0.79	1.65	5.09
MS94	12	5.49	5.65	1.78	1.78	0.76	0.76	0.79	1.78	5.23
MS95	00	3.35	2.87	0.85	0.85	0.76	0.76	0.79	0.53	2.47
MS95	01	3.52	3.17	0.85	0.85	0.76	0.76	0.79	0.64	2.77
MS95	02	3.71	3.30	0.97	0.97	0.76	0.76	0.79	0.74	3.16
MS95	03	3.98	3.42	1.04	1.04	0.76	0.76	0.79	0.86	3.24
MS95	04	4.11	3.54	1.05	1.05	0.76	0.76	0.79	0.99	3.28
MS95	05	4.27	4.13	1.12	1.12	0.76	0.76	0.79	1.07	3.62
MS95	06	4.46	4.23	1.18	1.18	0.76	0.76	0.79	1.26	3.91
MS95	07	4.59	4.65	1.22	1.22	0.76	0.76	0.79	1.32	4.16
MS95	08	4.92	4.93	1.35	1.35	0.76	0.76	0.79	1.37	4.64
MS95	09	5.19	5.16	1.48	1.48	0.76	0.76	0.79	1.42	4.73
MS95	10	5.29	5.37	1.58	1.58	0.76	0.76	0.79	1.52	4.95
MS95	11	5.39	5.51	1.68	1.68	0.76	0.76	0.79	1.65	5.09
MS95	12	5.49	5.65	1.78	1.78	0.76	0.76	0.79	1.78	5.23
MS96	00	3.35	2.87	0.85	0.85	0.76	0.76	0.79	0.53	2.47
MS96	01	3.52	3.17	0.85	0.85	0.76	0.76	0.79	0.64	2.77
MS96	02	3.71	3.30	0.97	0.97	0.76	0.76	0.79	0.74	3.16
MS96	03	3.98	3.42	1.04	1.04	0.76	0.76	0.79	0.86	3.24
MS96	04	4.11	3.54	1.05	1.05	0.76	0.76	0.79	0.99	3.28
MS96	05	4.27	4.13	1.12	1.12	0.76	0.76	0.79	1.07	3.62
MS96	06	4.46	4.23	1.18	1.18	0.76	0.76	0.79	1.26	3.91
MS96	07	4.59	4.65	1.22	1.22	0.76	0.76	0.79	1.32	4.16
MS96	08	4.92	4.93	1.35	1.35	0.76	0.76	0.79	1.37	4.64
MS96	09	5.19	5.16	1.48	1.48	0.76	0.76	0.79	1.42	4.73
MS96	10	5.29	5.37	1.58	1.58	0.76	0.76	0.79	1.52	4.95
MS96	11	5.39	5.51	1.68	1.68	0.76	0.76	0.79	1.65	5.09
MS96	12	5.49	5.65	1.78	1.78	0.76	0.76	0.79	1.78	5.23
MS97	00	3.35	2.87	0.85	0.85	0.76	0.76	0.79	0.53	2.47
MS97	01	3.52	3.17	0.85	0.85	0.76	0.76	0.79	0.64	2.77
MS97	02	3.71	3.30	0.97	0.97	0.76	0.76	0.79	0.74	3.16
MS97	03	3.98	3.42	1.04	1.04	0.76	0.76	0.79	0.86	3.24
MS97	04	4.11	3.54	1.05	1.05	0.76	0.76	0.79	0.99	3.28
MS97	05	4.27	4.13	1.12	1.12	0.76	0.76	0.79	1.07	3.62
MS97	06	4.46	4.23	1.18	1.18	0.76	0.76	0.79	1.26	3.91
MS97	07	4.59	4.65	1.22	1.22	0.76	0.76	0.79	1.32	4.16
MS97	08	4.92	4.93	1.35	1.35	0.76	0.76	0.79	1.37	4.64
MS97	09	5.19	5.16	1.48	1.48	0.76	0.76	0.79	1.42	4.73
MS97	10	5.29	5.37	1.58	1.58	0.76	0.76	0.79	1.52	4.95
MS97	11	5.39	5.51	1.68	1.68	0.76	0.76	0.79	1.65	5.09

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MS97	12	5.49	5.65	1.78	1.78	0.76	0.76	0.79	1.78	5.23
MS98	00	3.35	2.87	0.85	0.85	0.76	0.76	0.79	0.53	2.47
MS98	01	3.52	3.17	0.85	0.85	0.76	0.76	0.79	0.64	2.77
MS98	02	3.71	3.30	0.97	0.97	0.76	0.76	0.79	0.74	3.16
MS98	03	3.98	3.42	1.04	1.04	0.76	0.76	0.79	0.86	3.24
MS98	04	4.11	3.54	1.05	1.05	0.76	0.76	0.79	0.99	3.28
MS98	05	4.27	4.13	1.12	1.12	0.76	0.76	0.79	1.07	3.62
MS98	06	4.46	4.23	1.18	1.18	0.76	0.76	0.79	1.26	3.91
MS98	07	4.59	4.65	1.22	1.22	0.76	0.76	0.79	1.32	4.16
MS98	08	4.92	4.93	1.35	1.35	0.76	0.76	0.79	1.37	4.64
MS98	09	5.19	5.16	1.48	1.48	0.76	0.76	0.79	1.42	4.73
MS98	10	5.29	5.37	1.58	1.58	0.76	0.76	0.79	1.52	4.95
MS98	11	5.39	5.51	1.68	1.68	0.76	0.76	0.79	1.65	5.09
MS98	12	5.49	5.65	1.78	1.78	0.76	0.76	0.79	1.78	5.23
MS99	00	3.35	2.87	0.85	0.85	0.76	0.76	0.79	0.53	2.47
MS99	01	3.52	3.17	0.85	0.85	0.76	0.76	0.79	0.64	2.77
MS99	02	3.71	3.30	0.97	0.97	0.76	0.76	0.79	0.74	3.16
MS99	03	3.98	3.42	1.04	1.04	0.76	0.76	0.79	0.86	3.24
MS99	04	4.11	3.54	1.05	1.05	0.76	0.76	0.79	0.99	3.28
MS99	05	4.27	4.13	1.12	1.12	0.76	0.76	0.79	1.07	3.62
MS99	06	4.46	4.23	1.18	1.18	0.76	0.76	0.79	1.26	3.91
MS99	07	4.59	4.65	1.22	1.22	0.76	0.76	0.79	1.32	4.16
MS99	08	4.92	4.93	1.35	1.35	0.76	0.76	0.79	1.37	4.64
MS99	09	5.19	5.16	1.48	1.48	0.76	0.76	0.79	1.42	4.73
MS99	10	5.29	5.37	1.58	1.58	0.76	0.76	0.79	1.52	4.95
MS99	11	5.39	5.51	1.68	1.68	0.76	0.76	0.79	1.65	5.09
MS99	12	5.49	5.65	1.78	1.78	0.76	0.76	0.79	1.78	5.23
Extra Point Factor:		0.15	0.15	0.05	0.05	0.05	0.05	0.05	0.06	0.10

Additional Points
(((Points-12)*extrapointfactor)+12 point factor

Class 1 = ExtraCar

Business Tier Factors

Business Tier	Score Code	BI	PD	UMB	UDB	UMP	CMP	COL
N	T	1.00	1.00	1.00	1.00	1.00	1.00	1.00
N	Z	1.00	1.00	1.00	1.00	1.00	1.00	1.00
N	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00
N	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00
N	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00
N	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00
N	Y	1.00	1.00	1.00	1.00	1.00	1.00	1.00
N	X	1.00	1.00	1.00	1.00	1.00	1.00	1.00
N	W	1.00	1.00	1.00	1.00	1.00	1.00	1.00
N	V	1.00	1.00	1.00	1.00	1.00	1.00	1.00
N	U	1.00	1.00	1.00	1.00	1.00	1.00	1.00
N	S	0.99	0.99	0.98	0.98	0.99	0.98	0.99
N	R	0.99	0.98	0.95	0.95	0.97	0.96	0.97
N	Q	0.98	0.96	0.93	0.93	0.94	0.92	0.96
N	P	0.97	0.95	0.90	0.90	0.93	0.90	0.95
N	N	0.96	0.94	0.86	0.86	0.91	0.87	0.94
N	M	0.96	0.92	0.81	0.81	0.85	0.83	0.92
N	L	0.95	0.90	0.76	0.76	0.82	0.79	0.91
N	K	0.94	0.87	0.72	0.72	0.79	0.74	0.90
N	J	0.94	0.83	0.67	0.67	0.77	0.70	0.88
N	H	0.93	0.81	0.63	0.63	0.75	0.67	0.85
N	G	0.92	0.79	0.58	0.58	0.72	0.62	0.81
N	F	0.92	0.77	0.53	0.53	0.70	0.60	0.78
N	E	0.91	0.75	0.51	0.51	0.68	0.57	0.74
N	D	0.90	0.73	0.48	0.48	0.67	0.54	0.73
N	C	0.89	0.71	0.45	0.45	0.65	0.51	0.71
N	B	0.89	0.69	0.43	0.43	0.63	0.49	0.70
N	A	0.88	0.67	0.40	0.40	0.61	0.46	0.68
P	T	1.00	1.00	1.00	1.00	1.00	1.00	1.00
P	Z	1.00	1.00	1.00	1.00	1.00	1.00	1.00
P	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00
P	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00
P	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00
P	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00
P	Y	1.00	1.00	1.00	1.00	1.00	1.00	1.00
P	X	1.00	1.00	1.00	1.00	1.00	1.00	1.00
P	W	1.00	1.00	1.00	1.00	1.00	1.00	1.00
P	V	1.00	1.00	1.00	1.00	1.00	1.00	1.00
P	U	1.00	1.00	1.00	1.00	1.00	1.00	1.00
P	S	0.99	0.99	0.98	0.98	0.99	0.98	0.99
P	R	0.99	0.98	0.95	0.95	0.97	0.96	0.97
P	Q	0.98	0.96	0.93	0.93	0.94	0.92	0.96
P	P	0.97	0.95	0.90	0.90	0.93	0.90	0.95
P	N	0.96	0.94	0.86	0.86	0.91	0.87	0.94
P	M	0.96	0.92	0.81	0.81	0.85	0.83	0.92
P	L	0.95	0.90	0.76	0.76	0.82	0.79	0.91
P	K	0.94	0.87	0.72	0.72	0.79	0.74	0.90
P	J	0.94	0.83	0.67	0.67	0.77	0.70	0.88
P	H	0.93	0.81	0.63	0.63	0.75	0.67	0.85
P	G	0.92	0.79	0.58	0.58	0.72	0.62	0.81
P	F	0.92	0.77	0.53	0.53	0.70	0.60	0.78
P	E	0.91	0.75	0.51	0.51	0.68	0.57	0.74
P	D	0.90	0.73	0.48	0.48	0.67	0.54	0.73
P	C	0.89	0.71	0.45	0.45	0.65	0.51	0.71
P	B	0.89	0.69	0.43	0.43	0.63	0.49	0.70
P	A	0.88	0.67	0.40	0.40	0.61	0.46	0.68
H	T	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Business Tier Factors

Business Tier	Score Code	BI	PD	UMB	UDB	UMP	CMP	COL
H	Z	1.00	1.00	1.00	1.00	1.00	1.00	1.00
H	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00
H	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00
H	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00
H	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00
H	Y	1.00	1.00	1.00	1.00	1.00	1.00	1.00
H	X	1.00	1.00	1.00	1.00	1.00	1.00	1.00
H	W	1.00	1.00	1.00	1.00	1.00	1.00	1.00
H	V	1.00	1.00	1.00	1.00	1.00	1.00	1.00
H	U	1.00	1.00	1.00	1.00	1.00	1.00	1.00
H	S	0.99	0.99	0.98	0.98	0.99	0.98	0.99
H	R	0.99	0.98	0.95	0.95	0.97	0.96	0.97
H	Q	0.98	0.96	0.93	0.93	0.94	0.92	0.96
H	P	0.97	0.95	0.90	0.90	0.93	0.90	0.95
H	N	0.96	0.94	0.86	0.86	0.91	0.87	0.94
H	M	0.96	0.92	0.81	0.81	0.85	0.83	0.92
H	L	0.95	0.90	0.76	0.76	0.82	0.79	0.91
H	K	0.94	0.87	0.72	0.72	0.79	0.74	0.90
H	J	0.94	0.83	0.67	0.67	0.77	0.70	0.88
H	H	0.93	0.81	0.63	0.63	0.75	0.67	0.85
H	G	0.92	0.79	0.58	0.58	0.72	0.62	0.81
H	F	0.92	0.77	0.53	0.53	0.70	0.60	0.78
H	E	0.91	0.75	0.51	0.51	0.68	0.57	0.74
H	D	0.90	0.73	0.48	0.48	0.67	0.54	0.73
H	C	0.89	0.71	0.45	0.45	0.65	0.51	0.71
H	B	0.89	0.69	0.43	0.43	0.63	0.49	0.70
H	A	0.88	0.67	0.40	0.40	0.61	0.46	0.68
R	T	0.95	0.95	0.95	0.95	0.95	0.95	0.95
R	Z	0.95	0.95	0.95	0.95	0.95	0.95	0.95
R	5	0.95	0.95	0.95	0.95	0.95	0.95	0.95
R	4	0.95	0.95	0.95	0.95	0.95	0.95	0.95
R	3	0.95	0.95	0.95	0.95	0.95	0.95	0.95
R	2	0.95	0.95	0.95	0.95	0.95	0.95	0.95
R	Y	0.95	0.95	0.95	0.95	0.95	0.95	0.95
R	X	0.95	0.95	0.95	0.95	0.95	0.95	0.95
R	W	0.95	0.95	0.95	0.95	0.95	0.95	0.95
R	V	0.95	0.95	0.95	0.95	0.95	0.95	0.95
R	U	0.95	0.95	0.95	0.95	0.95	0.95	0.95
R	S	0.94	0.94	0.93	0.93	0.94	0.93	0.94
R	R	0.94	0.93	0.90	0.90	0.92	0.91	0.92
R	Q	0.93	0.91	0.88	0.88	0.89	0.87	0.91
R	P	0.92	0.90	0.86	0.86	0.88	0.86	0.90
R	N	0.91	0.89	0.82	0.82	0.86	0.83	0.89
R	M	0.91	0.87	0.77	0.77	0.81	0.79	0.87
R	L	0.90	0.86	0.72	0.72	0.78	0.75	0.86
R	K	0.89	0.83	0.68	0.68	0.75	0.70	0.86
R	J	0.89	0.79	0.64	0.64	0.73	0.67	0.84
R	H	0.88	0.77	0.60	0.60	0.71	0.64	0.81
R	G	0.87	0.75	0.55	0.55	0.68	0.59	0.77
R	F	0.87	0.73	0.50	0.50	0.67	0.57	0.74
R	E	0.86	0.71	0.48	0.48	0.65	0.54	0.70
R	D	0.86	0.69	0.46	0.46	0.64	0.51	0.69
R	C	0.85	0.67	0.43	0.43	0.62	0.48	0.67
R	B	0.85	0.66	0.41	0.41	0.60	0.47	0.67
R	A	0.84	0.64	0.38	0.38	0.58	0.44	0.65
1	T	0.95	0.95	0.95	0.95	0.95	0.95	0.95
1	Z	0.95	0.95	0.95	0.95	0.95	0.95	0.95

Business Tier Factors

Business Tier	Score Code	BI	PD	UMB	UDB	UMP	CMP	COL
1	5	0.95	0.95	0.95	0.95	0.95	0.95	0.95
1	4	0.95	0.95	0.95	0.95	0.95	0.95	0.95
1	3	0.95	0.95	0.95	0.95	0.95	0.95	0.95
1	2	0.95	0.95	0.95	0.95	0.95	0.95	0.95
1	Y	0.95	0.95	0.95	0.95	0.95	0.95	0.95
1	X	0.95	0.95	0.95	0.95	0.95	0.95	0.95
1	W	0.95	0.95	0.95	0.95	0.95	0.95	0.95
1	V	0.95	0.95	0.95	0.95	0.95	0.95	0.95
1	U	0.95	0.95	0.95	0.95	0.95	0.95	0.95
1	S	0.94	0.94	0.93	0.93	0.94	0.93	0.94
1	R	0.94	0.93	0.90	0.90	0.92	0.91	0.92
1	Q	0.93	0.91	0.88	0.88	0.89	0.87	0.91
1	P	0.92	0.90	0.86	0.86	0.88	0.86	0.90
1	N	0.91	0.89	0.82	0.82	0.86	0.83	0.89
1	M	0.91	0.87	0.77	0.77	0.81	0.79	0.87
1	L	0.90	0.86	0.72	0.72	0.78	0.75	0.86
1	K	0.89	0.83	0.68	0.68	0.75	0.70	0.86
1	J	0.89	0.79	0.64	0.64	0.73	0.67	0.84
1	H	0.88	0.77	0.60	0.60	0.71	0.64	0.81
1	G	0.87	0.75	0.55	0.55	0.68	0.59	0.77
1	F	0.87	0.73	0.50	0.50	0.67	0.57	0.74
1	E	0.86	0.71	0.48	0.48	0.65	0.54	0.70
1	D	0.86	0.69	0.46	0.46	0.64	0.51	0.69
1	C	0.85	0.67	0.43	0.43	0.62	0.48	0.67
1	B	0.85	0.66	0.41	0.41	0.60	0.47	0.67
1	A	0.84	0.64	0.38	0.38	0.58	0.44	0.65
2	T	0.90	0.90	0.90	0.90	0.90	0.90	0.90
2	Z	0.90	0.90	0.90	0.90	0.90	0.90	0.90
2	5	0.90	0.90	0.90	0.90	0.90	0.90	0.90
2	4	0.90	0.90	0.90	0.90	0.90	0.90	0.90
2	3	0.90	0.90	0.90	0.90	0.90	0.90	0.90
2	2	0.90	0.90	0.90	0.90	0.90	0.90	0.90
2	Y	0.90	0.90	0.90	0.90	0.90	0.90	0.90
2	X	0.90	0.90	0.90	0.90	0.90	0.90	0.90
2	W	0.90	0.90	0.90	0.90	0.90	0.90	0.90
2	V	0.90	0.90	0.90	0.90	0.90	0.90	0.90
2	U	0.90	0.90	0.90	0.90	0.90	0.90	0.90
2	S	0.89	0.89	0.88	0.88	0.89	0.88	0.89
2	R	0.89	0.88	0.86	0.86	0.87	0.86	0.87
2	Q	0.88	0.86	0.84	0.84	0.85	0.83	0.86
2	P	0.87	0.86	0.81	0.81	0.84	0.81	0.86
2	N	0.86	0.85	0.77	0.77	0.82	0.78	0.85
2	M	0.86	0.83	0.73	0.73	0.77	0.75	0.83
2	L	0.86	0.81	0.68	0.68	0.74	0.71	0.82
2	K	0.85	0.78	0.65	0.65	0.71	0.67	0.81
2	J	0.85	0.75	0.60	0.60	0.69	0.63	0.79
2	H	0.84	0.73	0.57	0.57	0.68	0.60	0.77
2	G	0.83	0.71	0.52	0.52	0.65	0.56	0.73
2	F	0.83	0.69	0.48	0.48	0.63	0.54	0.70
2	E	0.82	0.68	0.46	0.46	0.61	0.51	0.67
2	D	0.81	0.66	0.43	0.43	0.60	0.49	0.66
2	C	0.80	0.64	0.41	0.41	0.59	0.46	0.64
2	B	0.80	0.62	0.39	0.39	0.57	0.44	0.63
2	A	0.79	0.60	0.36	0.36	0.55	0.41	0.61
3	T	0.85	0.85	0.85	0.85	0.85	0.85	0.85
3	Z	0.85	0.85	0.85	0.85	0.85	0.85	0.85
3	5	0.85	0.85	0.85	0.85	0.85	0.85	0.85

Business Tier Factors

Business Tier	Score Code	BI	PD	UMB	UDB	UMP	CMP	COL
3	4	0.85	0.85	0.85	0.85	0.85	0.85	0.85
3	3	0.85	0.85	0.85	0.85	0.85	0.85	0.85
3	2	0.85	0.85	0.85	0.85	0.85	0.85	0.85
3	Y	0.85	0.85	0.85	0.85	0.85	0.85	0.85
3	X	0.85	0.85	0.85	0.85	0.85	0.85	0.85
3	W	0.85	0.85	0.85	0.85	0.85	0.85	0.85
3	V	0.85	0.85	0.85	0.85	0.85	0.85	0.85
3	U	0.85	0.85	0.85	0.85	0.85	0.85	0.85
3	S	0.84	0.84	0.83	0.83	0.84	0.83	0.84
3	R	0.84	0.83	0.81	0.81	0.82	0.82	0.82
3	Q	0.83	0.82	0.79	0.79	0.80	0.78	0.82
3	P	0.82	0.81	0.77	0.77	0.79	0.77	0.81
3	N	0.82	0.80	0.73	0.73	0.77	0.74	0.80
3	M	0.82	0.78	0.69	0.69	0.72	0.71	0.78
3	L	0.81	0.77	0.65	0.65	0.70	0.67	0.77
3	K	0.80	0.74	0.61	0.61	0.67	0.63	0.77
3	J	0.80	0.71	0.57	0.57	0.65	0.60	0.75
3	H	0.79	0.69	0.54	0.54	0.64	0.57	0.72
3	G	0.78	0.67	0.49	0.49	0.61	0.53	0.69
3	F	0.78	0.65	0.45	0.45	0.60	0.51	0.66
3	E	0.77	0.64	0.43	0.43	0.58	0.48	0.63
3	D	0.77	0.62	0.41	0.41	0.57	0.46	0.62
3	C	0.76	0.60	0.38	0.38	0.55	0.43	0.60
3	B	0.76	0.59	0.37	0.37	0.54	0.42	0.60
3	A	0.75	0.57	0.34	0.34	0.52	0.39	0.58

Vehicle Age Factors

Vehicle Age	BI	PD	CMP	COL
-2	1.00	1.00	1.03	1.02
-1	1.00	1.00	1.03	1.02
0	1.00	1.00	1.00	1.00
1	1.02	1.02	0.95	0.95
2	1.05	1.03	0.91	0.89
3	1.07	1.04	0.86	0.83
4	1.09	1.05	0.84	0.77
5	1.10	1.05	0.82	0.70
6	1.10	1.05	0.81	0.65
7	1.10	1.05	0.80	0.59
8	1.09	1.04	0.80	0.55
9	1.07	1.03	0.80	0.51
10	1.05	1.02	0.79	0.48
11	1.03	1.01	0.76	0.46
12	1.01	0.99	0.74	0.44
13	0.99	0.98	0.68	0.42
14	0.97	0.96	0.66	0.38
15	0.93	0.94	0.66	0.31
16	0.91	0.92	0.61	0.30
17	0.88	0.89	0.61	0.29
18	0.81	0.85	0.39	0.23
19	0.81	0.82	0.39	0.23
20	0.80	0.80	0.39	0.23

Liability Symbol Factors

Liability Symbol	Description	BI	PD	PIP	MP
A	All Others	1.00	1.00	1.00	1.00
C	Convertible	1.03	0.97	1.00	1.00
F	4x4 Truck/Sports Utility	1.00	1.08	1.00	1.00
H	High Performance	1.07	1.08	1.05	1.05
I	Intermediate Performance	1.06	0.99	1.05	1.05
P	Sports Premium	1.10	1.08	1.10	1.10
S	Sports	1.06	0.98	1.10	1.10
T	Truck/Sports Utility	0.94	1.08	1.00	1.00
V	Van/Mini-Van	0.96	1.00	1.00	1.00

Physical Damage Symbol Factors

Physical Damage Vehicle Symbols						
	1990 & AFTER			1989 & PRIOR		
SYMBOL	Original Price New (MSRP)	CMP	COL	Original Price New (MSRP)	CMP	COL
1	$0-6,500	0.77	0.91	$0-1,600	0.35	0.47
2	6,501-8,000	1.00	1.00	1,601-2,100	0.39	0.56
3	8,001-9,000	1.19	1.19	2,101-2,750	0.56	0.68
4	9,001-10,000	1.31	1.27	2,751-3,700	0.67	0.78
5	10,001-11,250	1.48	1.35	3,701-5,000	0.78	0.92
6	11,251-12,500	1.58	1.39	5,001-6,500	1.00	1.00
7	12,501-13,750	1.71	1.48	6,501-8,000	1.23	1.10
8	13,751-15,000	1.77	1.53	8,001-10,000	1.43	1.27
A	15,001-16,250	1.92	1.63	10,001-12,500	1.77	1.45
B	16,251-17,500	1.99	1.68	12,501-15,000	2.12	1.59
C	17,501-18,750	2.14	1.79	15,001-17,500	2.50	1.76
D	18,751-20,000	2.25	1.84	17,501-20,000	2.96	1.92
E	20,001-22,000	2.42	1.96	20,001-24,000	3.47	2.14
F	22,001-24,000	2.58	2.02	24,001-28,000	4.32	2.32
G	24,001-26,000	2.91	2.15	28,001-33,000	5.19	2.57
H	26,001-28,000	3.28	2.22	33,001-39,000	6.21	2.73
I	28,001-30,000	3.64	2.35	39,001-46,000	7.51	2.99
J	30,001-33,000	3.92	2.44	46,001-55,000	8.92	3.17
K	33,001-36,000	4.54	2.55	55,001-65,000	9.99	3.34
L	36,001-40,000	4.92	2.64	65,001 and above	9.99	3.80
M	40,001-45,000	5.70	2.78			
N	45,001-50,000	6.46	2.95			
O	50,000-60,000	7.61	3.02			
P	60,001-70,000	9.58	3.23			
Q	70,001-80,000	11.77	3.48			
R	80,001 and above	13.72	3.63			

(a) Add 1.50 to symbol R relativity for each $10,000 or part thereof above $80,000.
(b) Add 0.50 to symbol R relativity for each $10,000 or part thereof above $80,000.

Limits & Deductibles Factors

BI Limit	Factor
25/50	1.00
50/100	1.23
100/300	1.50

PD Limit	Factor
25000	1.00
50000	1.02
100000	1.04

MP Limit	Factor
250	0.87
500	1.00
1000	1.18
2000	1.29

UMB Limit	Factor
25/50	1.00
50/100	1.50
100/300	2.05

UDB Limit	Factor
25/50	1.00
50/100	1.50
100/300	2.05

UMP Limit	Factor
25000	1.00
50000	1.52
100000	2.27

Personal Injury Protection Limit	Factor
5K Medical Benefits	0.60
Income Disability	0.20
5K Accidental Death	0.20
5K MB + Income Disability	0.80
5K MB + 5K AD	0.80
5K AD + Income Disability	0.40
5K MB + AD + Income Disability	1.00

CMP Ded	Factor
100	1.36
250	1.15
500	1.00
750	0.97
1000	0.82

COL Ded	Factor
100	1.20
250	1.08
500	1.00
750	0.97
1000	0.84

Vehicle Use Factors

Vehicle Use	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
PL	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
BU	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25
NO	0.90	0.90	0.90		0.90	0.90			

Term Factors

Term	Factor
6	1.00
12	2.00

Household Structure Factors

HSClass	Multi-Car	PNI Marital Status	PNI Youthful	Parent /Child Relationship	Homeowner
NMNNN	N	M	N	N	N
NMNNY	N	M	N	N	Y
NMNYN	N	M	N	Y	N
NMNYY	N	M	N	Y	Y
NMYNN	N	M	Y	N	N
NMYNY	N	M	Y	N	Y
NMYYN	N	M	Y	Y	N
NMYYY	N	M	Y	Y	Y
NSNNN	N	S	N	N	N
NSNNY	N	S	N	N	Y
NSNYN	N	S	N	Y	N
NSNYY	N	S	N	Y	Y
NSYNN	N	S	Y	N	N
NSYNY	N	S	Y	N	Y
NSYYN	N	S	Y	Y	N
NSYYY	N	S	Y	Y	Y
YMNNN	Y	M	N	N	N
YMNNY	Y	M	N	N	Y
YMNYN	Y	M	N	Y	N
YMNYY	Y	M	N	Y	Y
YMYNN	Y	M	Y	N	N
YMYNY	Y	M	Y	N	Y
YMYYN	Y	M	Y	Y	N
YMYYY	Y	M	Y	Y	Y
YSNNN	Y	S	N	N	N
YSNNY	Y	S	N	N	Y
YSNYN	Y	S	N	Y	N
YSNYY	Y	S	N	Y	Y
YSYNN	Y	S	Y	N	N
YSYNY	Y	S	Y	N	Y
YSYYN	Y	S	Y	Y	N
YSYYY	Y	S	Y	Y	Y

Household Structure Factors

HSClass	BI	PD	MP	UUB	UXB	UUP	UXP	CMP	COL
NMNNN	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
NMNNY	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
NMNYN	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
NMNYY	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
NMYNN	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15
NMYNY	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15
NMYYN	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15
NMYYY	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15
NSNNN	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
NSNNY	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
NSNYN	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
NSNYY	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
NSYNN	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15
NSYNY	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15
NSYYN	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15
NSYYY	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15
YMNNN	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
YMNNY	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
YMNYN	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
YMNYY	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
YMYNN	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15
YMYNY	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15
YMYYN	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15
YMYYY	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15
YSNNN	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
YSNNY	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
YSNYN	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
YSNYY	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
YSYNN	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15
YSYNY	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15
YSYYN	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15
YSYYY	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15

Distribution Channel Factors

Distribution Channel	Code	BI	PD	MP	UMB	UMP	CMP	COL
Store	DF	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Phone	DP	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Direct Independent	IA	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Web - Direct	WB	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Web - Aggregator	WA	1.10	1.10	1.10	1.10	1.10	1.10	1.10

Vehicle-Driver

Driver/Vehicle	Lookup	BI	PD	MP	UUB	UXB	UUP	UXP	CMP	COL
1 CAR, 1 DRIVER	1-1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1 CAR, 2 DRIVERS	1-2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1 CAR, 3 DRIVERS	1-3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1 CAR, 4+ DRIVERS	1-4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2 CARS, 1 DRIVER	2-1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2 CARS, 2 DRIVERS	2-2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2 CARS, 3 DRIVERS	2-3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2 CARS, 4+ DRIVERS	2-4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3 CARS, 1 DRIVER	3-1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3 CARS, 2 DRIVERS	3-2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3 CARS, 3 DRIVERS	3-3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3 CARS, 4+ DRIVERS	3-4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4+ CARS, 1 DRIVER	4-1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4+ CARS, 2 DRIVERS	4-2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4+ CARS, 3 DRIVERS	4-3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4+ CARS, 4+ DRIVERS	4-4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Discounts

Discount	Code	BI	PD	PIP	MP	CMP	COL
Senior Citizen	SR	0.05	0.05			0.05	0.05
Multi-Car	MC	0.17	0.17	0.15	0.20	0.15	0.15
Safe Driver	SD	0.05	0.05	0.05	0.05	0.05	0.05
College Graduate	CG	0.05	0.05	0.05		0.05	0.05
Welcome Back	WB	0.05	0.05				0.05
Multi-Product	MU	0.03	0.03	0.03		0.03	0.03
Liability Only	LO	0.05	0.05				
Prior Insurance	PI	0.15	0.15	0.15		0.15	0.15

Direct National Insurance Company

Underwriting Rules / Rating Guidelines

State of

Arkansas

ARKANSAS

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RULE 1. BINDING AUTHORITY

1. Agent binding authority is three (3) days. The signed application and required down payment must be received within three (3) working days of when coverage is bound.
2. Backdating of the effective date is not permitted.
3. The application must be fully completed, including the insured's signature(s).
4. When Physical Damage coverage is written, a pre-insurance inspection form must be completed for vehicles in all territories prior to binding. Please note all existing damage. Inspections are not required on renewal policies.
5. Physical damage coverage may not be written or bound in any area where there is a flash flood, hailstorm, hurricane, tornado or tropical storm warning, watch or occurrence.

RULE 2. SR-22 / FINANCIAL RESPONSIBILITY FILING

A $25.00 fee is applied per filing.

RULE 3. UNACCEPTABLE RISKS

DIRECT reserves the right to determine the final acceptability of any risk. The agent in determining the acceptability of the risk should use the following guidelines.

1. Unacceptable Drivers
   a. Operators not possessing valid proof of residence. Acceptable proof includes each of the following:
      1) a lease for an apartment, house, modular unit, or manufactured home with a Arkansas address signed by the applicant;
      2) a current utility bill showing the address of the applicant-payor;
      3) a receipt for personal property taxes paid;
      4) a valid student ID for a Arkansas school or university;
      5) a valid Arkansas vehicle registration;
      6) a valid unexpired Arkansas driver's license;
      7) a receipt for real property taxes paid to a Arkansas locality;
      8) a document similar to that described in #3, issued by the consulate or embassy of another country that would be accepted by the Arkansas Division of Motor Vehicles;
      9) a pay stub with the payee's address;
      10) a monthly or quarterly financial statement from a Arkansas regulated financial institution; or
      11) a valid military ID.

      Risks in which the driver(s) has recently moved to Arkansas will be accepted assuming that he/she provides DIRECT with a copy of at least one of these documents within thirty (30) days of policy inception. Risks not providing this proof of residency will be cancelled.

   b. Persons not residing in Arkansas at least six (6) months of the year.
   c. Members of the armed forces not stationed permanently in Arkansas.
   d. Drivers designated as "Habitual Traffic Offenders" on their MVR.
   e. Drivers who have had a policy cancelled by DIRECT for loss experience or misrepresentation.
   f. Drivers without a verifiable garaging address.
   g. Applicants who have been convicted of insurance fraud.
   h. Households with more than six (6) drivers are not permitted.
2. Unacceptable Vehicles

a. Vehicles used for emergency, racing, delivery messenger, livery, limousine, or taxi service, including vehicles used to haul nursery or school children, migrant workers, hotel/motel guests, and medical/dental/optical patients, food vendors, food/newspaper/mail delivery, towing/repossession, etc.

b. Rental vehicles or short-term leased vehicles (less than 6 months).

c. Any vehicle which is leased or rented by the applicant to other operators or loaned on a regular basis.

d. Vehicles not garaged in Arkansas for at least six (6) months a year.

e. Recreation vehicles designed for off-road use or dune buggies unless a corresponding recreational vehicle endorsement is purchased.

f. Motor homes and travel trailers.

g. Antique vehicles, homebuilt vehicles or kit cars.

h. Any vehicle carrying explosives or flammable substances.

i. Vehicles from more than one (1) household listed on a single policy. **Exception:** Does not apply to acceptable student risks attending school in Arkansas.

j. Vans, pickups and utility vehicles used in business, unless they are used in one (1) of the artisan occupations listed in the VEHICLE USE section of this manual.

k. Flatbed trucks, stake trucks, and dump trucks.

l. Cut-away vans, step vans, and vehicles with right hand steering.

m. Stated value policies.

n. Driver training vehicles or those cars used for driver training.

o. Vehicles titled to any governmental body, estate, receivership, corporation or partnership.

p. Vehicles with logos or advertising on them, whether removable or permanent.

q. Any vehicles with a permit to dismantle.

r. Vehicles modified/altered/restored mechanically or structurally which results in a change in performance or appearance.

s. Vehicles with modified suspensions including all lowered chassis vehicles or vehicles with chassis raised more than six (6) inches above the normal factory height.

t. Any vehicle 1969 model year and prior.

u. Vehicles equipped with cooking equipment or bathrooms.

v. Policy with two (2) or more business use vehicles.

w. Physical damage on any vehicle:

   1) on which DIRECT has previously paid a total loss claim and which is retained by the insured.

   2) 1984 model year and prior.

   3) with a new cost value exceeding $75,000.

RULE 4. NON-OWNER COVERAGE

A Named Operator policy may be written when the insured needs coverage only for his/her personal operation of a vehicle not owned by him/her or a family member.

1. Only Liability BI, PD, PIP, UMB, UDB, UMP and Accidental Death may be written.

2. Permissive operator coverage is not included.

3. Use the vehicle use code “NO’ when rating.

RULE 5. ENDORSEMENTS

1. All premium change endorsements will reflect the rates and rules in force at the inception of the policy period.
2. Premium charges will be calculated pro-rata.
3. Midterm premium adjustments will be made as a result of a change in:
   a. autos insured by the policy;
   b. drivers added to or excluded from the policy;
   c. coverage and deductibles; and
   d. rating territory.
4. Mid-term premium adjustments will not be made as a result of:
   a. driver point changes (unless to recognize adding/deleting a driver); or
   b. attained age of driver.
5. Return premium of $10.00 or less will not be refunded unless requested in writing by the insured.
6. Written Endorsements: The following must be submitted in writing and must have the insured's signature and date signed:
   a. add, delete or change coverage/increase or decrease deductibles.
   b. add or delete vehicles (unless sold or replaced).
   c. driver exclusions.
   d. rejection of PIP, UMB, UDB and UMP.
   e. add or delete operators / SR-22 filings.

RULE 6. CANCELLATIONS

1. DIRECT may cancel the policy for any reason within the first sixty (60) days of the policy period, provided that the date of cancellation is at least twenty (20) days after the date of mailing.
2. After the first sixty (60) days of the policy period, DIRECT may cancel the policy with twenty (20) day written notice provided that the cancellation is for one (1) or more of the following reasons:
   a. Misrepresentation by the insured of any material fact in the procurement or renewal of this policy or in the submission of claims under this policy.
   b. The Named Insured or any driver of the insured vehicle is **<u>convicted</u>** of:
      1) driving while intoxicated;
      2) homicide or assault arising out of the use of a motor vehicle; or
      3) three (3) separate convictions of speeding or reckless driving or combination of the two (2) during the policy period, including (3) months prior to the effective date of the policy.
   c. Non-payment of premium (a written notice of cancellation will be mailed or delivered to the last known mailing address of the named insured and any loss payee at least 10 days prior to the effective date of the cancellation.)
3. In the event a policy has three (3) "losses", where loss is defined as money paid out to an insured or third party in satisfaction of a claim, during a twelve (12) month term the policy will be non-renewed giving at least thirty (30) days advance notice. Claims arising from "natural causes" will not be considered when evaluating the loss history.
4. The mailing of notice of cancellation or non-renewal to the insured's address as shown on the Declarations Page will be proof of cancellation or non-renewal.

5. The insured may cancel the policy by mailing or electronically submitting a signed written request stating the future date that the Insured wishes the cancellation to be effective. The cancellation may not be earlier than the date the request is received unless the request is from the premium finance company. If the request is from the premium finance company, we may elect, at our sole option, to cancel the policy as of the effective date stated in the notice
6. An insufficient down payment will result in a flat cancellation and coverage will be null and void. An insufficient payment or nonpayment of any installment by the due date will result in a cancel notice being sent to the Insured at least ten (10) days in advance of cancellation. If payment is received in our office by the cancel date, the policy will be reinstated.
7. In the event of a total loss, coverage continues until the insured sends a cancellation request to DIRECT.
8. When the cancellation request is due to duplicate coverage and the requested cancellation date is prior to the received date, DIRECT requires proof of duplicate coverage in order to honor the requested cancellation date.
9. DIRECT cannot cancel or non-renew solely because of the administrative revocation or suspension of the driver's license of the owner or operator of the motor vehicle under Arkansas Code 5-65-104.
10. Premium computations for cancellations are as follows:
    a. Requested by insured: Return premium shall be calculated on a short rate basis.
    b. Non-payment of premium: Return premium shall be calculated on a 100% pro-rata basis.
    c. Request of premium finance company: Return premium shall be calculated on a 100% pro-rata basis.
    d. Request of company: Return premium shall be calculated on a 100% pro-rata basis.

RULE 7. MATERIAL MISREPRESENTATIONS OF RISK

1. If statements in the application differ from records of the Department of Motor Vehicles, the proper additional or return premium will be processed without prior notice. Additionally, the company may elect to cancel for undisclosed violations.
2. Among the information most often misrepresented is:
    a. drivers (list or exclude all persons age 14 and older in the household);
    b. driving record;
    c. vehicle type and use;
    d. garaging address; and
    e. state of residency.

RULE 8. RENEWALS

1. A renewal quote will be sent to the insured thirty (30) days prior to expiration, along with instructions to pay DIRECT directly.
2. Payment must be <u>received</u> by DIRECT prior to expiration to ensure continuous coverage.
3. Renewal payments received after the policy expires could result in renewal with a lapse.
4. If the policy had a lapse in coverage in the prior twelve (12) months, renewal will result in business tier "R".
5. Renewal Rate Level Capping:
    a. Renewal premiums will be capped at 10%.

b. The premium is calculated for the renewal term (True Renewal Premium) and compared to the premium from the current term (Current Term Premium). If the True Renewal Premium exceeds the Current Term Premium by more than 10%, the Final Renewal Premium increase will be capped at 10%.

c. If a rating characteristic change is made in the prior term or at the time of renewal, the Current Term Premium will be calculated using the new rating characteristic. It will then be compared to the True Renewal Premium calculated using the same characteristics.

d. To calculate the Final Renewal Premium, a factor is applied to each vehicle and coverage. Factor = (Current Term Premium * 1.10) / True Renewal Premium

e. This factor will be used each time a change is made to the policy for the term of the policy.

f. The factor will be re-calculated at each renewal. **Note:** The Current Term Premium used at the second and subsequent renewal will be calculated using any "Factor" applied in the previous renewal.

RULE 9. LIABILITY COVERAGE

1. Bodily Injury (BI)
   a. The following limits are available:
      1) $25,000 per person/$50,000 per occurrence;
      2) $50,000 per person/$100,000 per occurrence; and
      3) $100,000 per person/$300,000 per occurrence.
   b. Must be written on all vehicles of a multi-vehicle policy.
   c. Limits must be the same for all vehicles.
2. Property Damage (PD)
   a. The following limits are available:
      1) $25,000 per occurrence;
      2) $50,000 per occurrence; and
      3) $100,000 per occurrence.
   b. Must be written on all vehicles of a multi-vehicle policy.
   c. Limits must be the same for all vehicles.
3. Uninsured Motorist (UMB/UMP) / Underinsured Motorist (UDB)
   a. The following limits are available for Uninsured Motorist Bodily Injury (UMB) and Underinsured Motorists Bodily Injury (UDB):
      1) $25,000 per person/$50,000 per occurrence;
      2) $50,000 per person/$100,000 per occurrence; and
      3) $100,000 per person/$300,000 per occurrence.
   b. The following limits are available for Uninsured Motorist Property Damage (UMP):
      1) $25,000 per occurrence;
      2) $50,000 per occurrence; and
      3) $100,000 per occurrence.
   c. If this coverage is not desired, the insured <u>must</u> sign the Uninsured/Underinsured Motorist rejection form. If this signed form does not accompany the application, these coverages will

automatically be added at the Bodily Injury and Property Damage limits and the appropriate premium will be charged.

d. Coverage must be written on all cars of a multi-car policy at the same limits.

e. Uninsured coverage cannot exceed the liability coverage limits.

f. UDB will be offered after UMB is accepted.

4. Personal Injury Protection (PIP)

   a. The following benefits are provided:

      1) $5,000 Medical/Hospital;

      2) Income Disability; and

      3) $5,000 Accidental Death.

   b. If any or all of these options are not desired, the insured must sign the Personal Injury Protection rejection form. If this signed form does not accompany the application, all options will automatically be added and the appropriate premium will be charged.

5. Medical Payments (MP)

   a. Medical Payments is optional.

   b. It can only be written on policies with Liability coverage.

   c. Medical Payments limits must be the same on all vehicles on the policy.

   d. Limits available:

      1) $250;

      2) $500;

      3) $1,000; and

      4) $2,000.

6. Accidental Death (AD)

   a. Accidental Death is an optional coverage, providing $5,000 paid to the Named Insured's estate as specified in the policy.

   b. Semi-annual premium is $10.

RULE 10. PHYSICAL DAMAGE COVERAGE

1. Comprehensive/Collision (CMP/COL)

   a. The following deductibles are available:

      1) $100;

      2) $250;

      3) $500;

      4) $750; and

      5) $1,000.

   b. A $250 deductible applies to lienholders upon repossession with damage.

   c. Both Comprehensive and Collision must be written where Physical Damage coverage is chosen.

   d. The same deductible must be chosen for Collision and Comprehensive.

2. Towing (TVW)
   a. Towing is an optional coverage, providing up to $25 reimbursement per occurrence.
   b. Semi-annual premium is $12 per vehicle.
   c. Coverage may only be written on cars providing Comprehensive and Collision coverages.
3. Rental Car (RTV)
   a. Rental is an optional coverage, providing $10/day reimbursement up to $300.
   b. Semi-annual premium is $25 per vehicle.
   c. It may only be written on cars providing Comprehensive and Collision coverages.

RULE 11. RATING PROCEDURES

1. Annual policies are rated with a factor of 1.90 times the semi-annual rate.
2. The premium for each coverage and vehicle shall be rounded to the nearest dollar. $0.50 and over will be rounded up.
3. Determine Territory code from APPENDIX 1: TERRITORY DEFINITIONS. Do not use "Bureau" definitions. Use the zip code where the vehicle is principally garaged, not the mailing zip code.
4. Vehicle Symbols:
   a. Determine Liability and Physical Damage Vehicle Rating Symbol from APPENDIX 3: VEHICLE SYMBOLS.
   b. Interim rating symbol determination for unlisted vehicles:
      1) 1984 and prior are not listed in APPENDIX 3: VEHICLE SYMBOLS:
         a) Use the liability symbol in the rate tables, which is most descriptive of the vehicle, e.g., T for truck, F for 4x4 trucks, V for van, C for convertible, etc.
         b) Physical Damage coverage is not available; use Physical Damage symbol "Z".
      2) 2004 and subsequent:
         a) If APPENDIX 3: VEHICLE SYMBOLS displays a rating symbol for the prior model year version of the same vehicle, use the prior model year's symbol for the new model year vehicle.
         b) If APPENDIX 3: VEHICLE SYMBOLS does not display a symbol for the prior model year version of the same vehicle, assign a symbol based on the cost new (MSRP) of the auto using the Price/Symbol Chart located in the rate tables.
5. Vehicle Age is determined using the policy effective date year and the vehicle model year.

RULE 12. POLICY FEES

1. Policy Fee: $25.00 earned at inception on each new and renewal policy.
2. SR-22: $25.00 per filing.

RULE 13. DISCOUNTS

1. Safe Driver Discount
   a. A credit applies if all operators are violation and accident free for the preceding twelve (12) months.
   b. This discount applies to both new and renewal business.

c. This discount will apply to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverages.

2. Multi-Car Discount

   a. A credit applies to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverages if carried on each auto.

   b. More than one (1) car must be covered on the same policy.

3. Senior Citizen Discount

   a. A credit applies to Bodily Injury, Property Damage, Comprehensive and Collision coverages.

   b. This discount is available to drivers 55 and older. Applicants must submit a copy of the certificate indicating successful completion of a Motor Vehicle Accident Prevention Course, which has been approved by the State of Arkansas. If previously received by the company, no further proof is required at renewal.

   c. This discount applies only to the driver completing the course.

   d. This discount is valid for thirty-six (36) months following course completion.

   e. Discount does not apply if course is taken as a punishment specified by a court or other governmental entity resulting from a moving violation.

4. College Graduate Discount

   a. A credit applies to Bodily Injury, Property Damage, Personal Injury Protection, Comprehensive and Collision coverages.

   b. Available to drivers under the age of twenty-five (25) who have graduated from a college or university and whose cumulative scholastic records show that the insured attained one (1) of the following:

      1) If letter grades are used, had a grade average of “B” or higher; or

      2) Had at least a 3 point average on a 4 point scale (or equivalent).

   c. A copy of his/her college transcript is required and must accompany the application for the discount to apply. If previously received by the company, no further proof is required at renewal.

5. Welcome Back Discount

   a. A credit applies to Bodily Injury, Property Damage and Collision coverages.

   b. This discount will be available to applicants who have previously purchased a policy with DIRECT.

   c. The previous policy number must be provided in order for the discount to apply. Acceptable verification of the former customer includes:

      1) Applicant can submit a copy of the declarations page, renewal quote or cancellation of the previous policy; or

      2) The previous policy number can be obtained by searching the company database based on the information provided by the applicant.

6. Multi-Product Discount

   a. A credit applies to Bodily Injury, Property Damage, Personal Injury Protection, Comprehensive and Collision coverages.

   b. Discount will be given when an auto policy is accompanied by at least one active Qualifying Additional Product (QAP)

   c. Qualifying Additional Products include:

      1) Automobile Protection Plan

2) Term Life Insurance

7. Liability Only Discount
   a. A credit applies to Bodily Injury and Property Damage when a vehicle has neither Comprehensive nor Collision coverage selected.
   b. This discount does not apply if the Non-owner discount is applied.

8. Prior Insurance Discount
   a. A credit applies to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Under/Uninsured Motorist, Comprehensive, and Collision when a customer has verified prior insurance.
   b. Prior insurance is defined as at least six (6) months of continuous prior liability coverage with no more than seven (7) days of lapse in previous coverage allowed.
   c. The only acceptable verification of prior coverage will be a renewal quote or letter from the prior agent or insurance company.
   d. A photocopy of the acceptable verification listed above must accompany the application for the discount to apply.
   e. Insurance purchased from Direct General Insurance or any of its companies are not valid as prior insurance.
   f. This discount is effective on all policies whose new business effective date is on or after 4/6/2011.

9. Maximum Discount

   The maximum allowable discount is 45% per policy. Discounts are multiplicative not additive, e.g., a 10% discount and a 5% discount is not 15%, but 1-(1-10%) x (1-5%) = 14.5%.

RULE 14. DRIVER CLASSES

1. The highest rated driver is matched to the highest rated vehicle.
2. The driver classification to be used in the rating of DIRECT automobile policies is a combination of gender, marital status and age.
3. Where there are more cars than drivers on a policy, additional cars will be rated with Class 1 with zero (0) points.
4. Report all persons fourteen (14) years of age and older living in the insured's household, whether or not they are licensed. These persons must be included in the rating or must be specifically excluded.
5. Married class includes legally married and residing with spouse.
6. Single class includes persons who are single, divorced, separated, widowed or living together while not married.
7. Roommates must be included in the rating of a policy unless specifically excluded.
8. In the event that DIRECT discovers a previously undeclared operator at any time during the policy period, DIRECT deserves the right to:
   a. void for misrepresentation; or
   b. add the operator to the policy as of the effective date of the policy period and add a violation code of 402. This point surcharge will only be applied to the policy period for which they are added. At renewal the surcharge will be removed. (We will run an MVR at the time the driver is added and add all prior violations to the policy. These will not be removed at renewal.) If the operator is involved in an at-fault-accident, the accident will be added and charged at renewal.

RULE 15. DRIVING RECORD/POINT COUNT PROCEDURES

1. Point values are assessed for all accidents and violations which occur in the thirty-five (35) month period immediately preceding the policy inception date.
2. Multiple Violations: If two (2) or more violations or an accident and a violation result from the same incident, we will charge only for the highest rated violation or accident.
3. Violation Point Class:

Description	Points 1st Occurrence	Points 2nd Occurrence	Points Each Additional Occurrence
AAF – At-Fault Accident	4	6	9
DWI – Driving Under the Influence	2	2	5
IND – No Charge	0	0	0
MAJ – Major Violation	4	4	4
MIN – Minor Violation	2	3	2
NAF – Not-At-Fault	0	0	0
SPD – Speeding	2	1	1

4. Point Assignments:

Description	Violation Code	Violation Point Class
At-Fault Accident	301	AAF
Auto Theft/Felony Motor Vehicle	605	MAJ
Careless/Improper Operation	101	MAJ
Comprehensive Claim	007	IND
Drag Racing	118	MAJ
Drive Under Influence Drugs / Alcohol	602	DWI
Drive while License Revoked / Suspended	302	MIN
Driving without License	303	MIN

Description	Violation Code	Violation Point Class
Failure to Follow Traffic Device / Sign	110	MIN
Failure to Yield	111	MIN
Fleeing from Police	606	MAJ
Following too Close	112	MIN
Foreign Driver's License	401	MAJ
Improper Backing	113	MIN
Improper Passing	114	MIN
Improper Turn	124	MIN
Leaving the Scene	608	MAJ
Minor Moving Violation	115	MIN

Description	Violation Code	Violation Point Class
Not-At-Fault Accident	011	NAF
Open Bottle	116	DWI
Passing a Stopped School Bus	117	MAJ
Reckless Driving	305	MAJ
Speeding	201	SPD
Suspended, Revoked or Cancelled License	404	MAJ

Description	Violation Code	Violation Point Class
Undisclosed Driver	402	MAJ
Unverifiable Driving Record	403	MAJ
Vehicular Homicide	601	MAJ
Without Owner's Consent	603	MAJ
Wrong Way on One-Way Street	107	MIN

5. All accidents will be considered chargeable unless the Named Insured demonstrates (1) one of the following:
   a. Applicant's automobile was lawfully parked.
   b. Judgment or reimbursement was obtained from responsible party.
   c. Struck in rear and not convicted of a moving traffic violation.
   d. Struck by hit-and-run driver and such accident were reported by applicant to proper authorities within twenty-four (24) hours.
   e. Applicant was not convicted of a moving traffic violation in connection with the accident and the other operator of the vehicle involved in such accident was convicted of a moving traffic violation.
   f. Applicant was finally adjudicated not to be liable by a court of competent jurisdiction.
   g. Accidents involving Physical Damage, limited to and caused by flying gravel, missiles, falling objects or by contact with animals or fowl.
   h. Applicant was operating vehicle other than a private passenger auto, motor home or motorcycle at time of accident.
   i. In receipt of a traffic citation which was dismissed or nolle prosequi.
6. If the operator at the time of accident/violation was on duty as a paid or volunteer member of any Police or Fire Department, First-Aid Squad, or any Law Enforcement Agency, the accident/violation is not chargeable.
7. Driver's License Status – Operators not possessing a valid driver's license will be assigned a surcharge. Specific situations are addressed below:
   a. Individuals serving full-time in the military and permanently stationed in Arkansas are not required to obtain an Arkansas license and will not be surcharged.
   b. Foreign and International Driver's Licenses: Drivers who have a valid foreign or international driver's license but not a valid U.S. license will be surcharged. The surcharge will apply until the insured is able to submit proof of a valid U.S. license having been in effect for at least twelve (12) months. Assign the Foreign Driver's License surcharge, i.e. code 401.
   c. Assign Unverifiable Driving Record surcharge, i.e. code 403:
      1) A major violation will be charged on any driver whose driving record cannot be verified by a state's Bureau of Motor Vehicles (not including drivers under 19).

2) The charge will be removed effective the policy inception date if DIRECT receives a valid current MVR (contains at least 12 months of driving history). The MVR must be no more than thirty (30) days old and must be received within sixty (60) days of the policy inception.

3) Drivers with a learner's permit will not be charged for an Unverifiable Driving Record during the first policy term. The Unverifiable Driving Record points will be assessed during the second and subsequent policy terms if an MVR remains unobtainable.

d. Any driver whose license is suspended, revoked or cancelled will be surcharged. Once proof can be provided of the driver's license reinstatement, the surcharge can be removed effective the date of the license reinstatement. To have the surcharge removed, the driver needs to have their license reinstated and be able to show proof of a valid Arkansas license. Assign the Suspended, Revoked or Cancelled License surcharge, i.e. code 404.

e. Note that only one of these above surcharges will apply, i.e. they are mutually exclusive

RULE 16. VEHICLE USE

Vehicle Use Relativity Table	BI	PD	PIP	UMB	UMP	UDB	MP	CMP	COL
Pleasure (PL)	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Business Use (BU)	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25
Non-Owner (NO)	0.90	0.90	0.90	0.90	0.90	0.90	N/A	N/A	N/A

1. Pleasure Use (PL): Includes vehicles driven for pleasure, to and from work or school and for farm/ranch use. There should be no regular business use of the vehicle in connection with the driver's occupation, profession, or business other than commuting to and from work or school.

2. Business Use (BU):

   a. A surcharge will be applied to risks in which the automobile is used regularly in support of the insured's business or profession.

   b. DIRECT will only accept the risk if the vehicle is individually owned.

   c. The following professions are deemed acceptable:

      1) Sales;

      2) Lawyers;

      3) Clergymen;

      4) Realtors; and

      5) Visiting Nurses.

   d. Artisan Risks: Pickups, vans and utility vehicles.

      1) When the business use of these vehicles consists solely of carrying tools and supplies between the Named Insured's home and the job site, DIRECT will accept the risk subject to the following:

         a) the vehicle is individually owned;

         b) the vehicle is operated solely by the Named Insured and family members;

         c) the insured has no more than one (1) vehicle in this category; and

         d) the vehicle is visiting no more than three (3) job sites per day.

      2) The occupations that fall under the category of Artisan are the following:

a) Aluminum Contractors;

b) Air Conditioning/Heating;

c) Bricklayers/Masonry;

d) Cabinet Installers;

e) Carpenters;

f) Concrete Contractors;

g) Electrical Contractors;

h) Fence Installers;

i) Glass Installers;

j) Interior Decorators;

k) Painters;

l) Plaster/Stucco Contractors;

m) Repair – Appliances;

n) Repair – Handyman;

o) Screened Enclosure Erectors;

p) Surveyors;

q) Swimming Pool Installers; and

r) Tree Surgeons.

e. Risks will not be accepted in those instances where there is for-hire pickup and delivery of goods or debris, flammable or explosives are transported or where the vehicle is hauling equipment with a weight in excess of 2,000 pounds or has a GVW of 10,000 pounds or more.

3. Non-Owner (NO): Used when the insured needs coverage only for his/her personal operation of a vehicle not owned by him/her or a family member.

RULE 17. PAYMENT PLANS

1. Paid in Full –The total premium including fees must be paid in full at the time of acceptance. Every applicant has the option to pay his total premium in full.

2. In addition to Paid in Full, the Company may offer one or more of the following installment plan options:

   a. 14/28 Installment Payment Plan (14/28) – A down payment* is due at signing with the balance equally distributed over five payments for semi-annual plans and twelve payments for annual plans. The first payment is due fourteen days from the effective policy date and subsequent payments are due every twenty-eight days thereafter.

   b. 20/27 Installment Payment Plan (20/27) –A down payment* is due at signing with the balance equally distributed over five payments for semi-annual plans and twelve payments for annual plans. The first payment is due twenty days from the effective policy date and subsequent payments due every twenty-seven days thereafter.

   c. Monthly 10 Installment Payment Plan (10 Pay) - A down payment* is due at signing with the balance equally distributed over four payments for semi-annual plans and ten payments for annual plans. The first payment is due one month after the effective policy date and subsequent payments due in monthly intervals thereafter.

d. Monthly 11 Installment Payment Plan (11 Pay) - A down payment* is due at signing with the balance equally distributed over five payments for semi-annual plans and eleven payments for annual plans. The first payment is due one month after the effective policy date and subsequent payments due in monthly intervals thereafter.

3. Flex Day Option – If an installment payment plan is selected, the insured has the option to modify it by selecting the date on which the first payment is due for each of the above payment plans (14/28, 20/27, 10 Pay, 11 Pay). The first payment date must be at least seven days and no more than 30 from the effective date of the policy. The down payment will be adjusted based on the first payment date selected. The subsequent payments will follow the attributes of the applicable pay plan chosen.

4. Down Payments – Where applicable, down payments comply with state minimum requirements. Amounts vary based on the plan chosen, payment date chosen (in the case of Flex Day Payment Plan), and distribution channel. Down payment amounts may also be adjusted based on one or more of the following factors: a territory's loss ratio, applicant's insurance score, total rate charged, previous payment history with the Company or its affiliates, and/or previous loss history.

5. The following fees are assessed on payment plans.

   a. Processing Fee: A fully earned $25.00 installment bill processing fee is due at inception of policy.

   b. Installment Fee: $9.00 per installment, excluding the down payment, due with installment.

   c. Late Fee: A $10.00 will be charged on any installment postmarked or made in person after the installment due date.

   d. NSF Fee: $25.00 for each payment dishonored or returned to DIRECT for insufficient funds.

   e. Reinstatement Fee: $5.00 for each policy where cancellation notice has been issued and the insured desires continuation of coverage.

   f. Cancellation Fee: $15.00 for each policy which is cancelled for non-payment.

   Restrictions/Limitations: The Company reserves the right to limit availability of one or more installment plan options based on one or more of the following factors: territory's loss ratio, applicant's insurance score, total rate charged, previous payment history with the Company or its affiliates, and/or previous loss history. The Company utilizes various sales distribution channels, including local agency store fronts, tele-market and internet. Not all payment plans are available in all distribution channels.

RULE 18. BUSINESS TIERS

Policy Description	Business Tier
New Business – No Prior Insurance	**N**
New and Renewal Business – With Prior Insurance of 25/50 limits	**P**
New and Renewal Business – With Prior Insurance greater than 25/50 limits	**H**
Renewal Business – No Prior Insurance – 12 Months	**1**
Renewal Business – No Prior Insurance – 24 Months	**2**
Renewal Business – No Prior Insurance – 36 Months	**3**
Renewal Business – No Prior Insurance – With lapse in coverage in previous 12 months	**R**

1. The premium will be determined by a combination of Business Tier and Insurance Score.

2. Qualifications for Business Tier "P" ;

a. Applicant must provide verification of at least six (6) months of continuous prior liability coverage, prior limits of 25/50, with no more than seven (7) days of lapse in previous coverage allowed.

1) The only acceptable verification of prior coverage will be a renewal quote or letter from the prior agent or insurance company.

2) A photocopy of the acceptable verification listed above must accompany the application for the discount to apply.

b. A customer who begins in the Business Tier "P" for new business will remain there through all renewal terms.

c. Policies that are currently in Tier 1, Tier 2, Tier 3, or Tier R are not eligible for Tier P at renewal.

3. Qualifications for Business Tier "H";

a. Applicant must provide verification of at least six (6) months of continuous prior liability coverage, prior limits greater than 25/50, with no more than seven (7) days of lapse in previous coverage allowed.

1) The only acceptable verification of prior coverage will be a renewal quote or letter from the prior agent or insurance company.

2) A photocopy of the acceptable verification listed above must accompany the application for the discount to apply.

b. A customer who begins in the Business Tier "H" for new business will remain there through all renewal terms.

c. Policies that are currently in Tier 1, Tier 2, Tier 3, or Tier R are not eligible for Tier H at renewal.

4. Qualifications for Business Tier "R": Contingent upon no Prior Insurance, renewal policies with a lapse in coverage in the previous twelve (12) months.

5. Qualifications for Business Tier "1": Contingent upon no Prior Insurance, first term renewals for annual policies or second and third term renewal for six month policies with no lapse in coverage in the previous twelve (12) months.

6. Qualifications for Business Tier "2": Contingent upon no Prior Insurance, second term renewals for annual policies or fourth and fifth term renewal for six month policies with no lapse in coverage in the previous twelve (12) months.

7. Qualifications for Business Tier "3": Contingent upon no Prior Insurance, third term renewals or greater for annual policies or sixth term or greater for six month policies with no lapse in coverage in the previous twelve (12) months.

8. Qualifications for Business Tier "N": Does not qualify for either Business Tier "P","H", "R", "1", "2" or "3".

RULE 19. HOUSEHOLD STRUCTURE

1. This is developed using multi-car, Primary Named Insured marital status, Youthful Primary Named Insured, Parent/Child relationship and homeowner. See rate pages for matrix and factors.

2. Multi-Car is defined as having more than one car insured on the policy. All coverages will receive this designation. Note that additional motorcycles, trailers, etc. do not count in determining the "Multi-Car" status.

3. Youthful is defined as under 21.

4. Homeowner is defined as owning a house, townhome or condominium.

a. Proof of Home Ownership (i.e., copy of Homeowner's insurance declaration page, property tax assessment or mortgage payment coupon) must be submitted to the company.

b. Proof will be required if the insured changes address during the policy term. The insured's name and property address on the document showing ownership must be the same as the insured's

name and mailing address on our policy. The insured must reside in the home and be a declared operator.

RULE 20. DRIVER VEHICLE MATRIX

1. This rating variable is developed by creating a factor for each combination of rated drivers (1,2,3,4+) and vehicles (1,2,3,4+).
2. See rate pages for factors.

RULE 21. CHANNEL FACTOR

1. Direct uses a channel factor to differentiate acquisition expense across the following marketing channels:
   a. Direct Independent
   b. Phone
   c. Store
   d. Web – Aggregator
   e. Web – Direct.

APPENDIX 1: TERRITORY DEFINITIONS

ZIP Code	System Territory
71601	232
71602	233
71603	170
71611	232
71612	233
71613	170
71630	172
71631	102
71635	173
71638	172
71639	172
71640	172
71642	173
71643	171
71644	150
71646	173
71647	102
71649	298
71651	102
71652	172
71653	172
71654	172
71655	173
71656	173
71657	173
71658	173
71659	150
71660	174
71661	173
71662	172
71663	173
71665	172
71666	172
71667	171
71670	173
71671	102
71674	172
71675	173
71676	173
71677	173
71678	171
71701	103
71711	103
71720	102
71721	107
71722	106
71724	105
71725	104
71726	103
71728	107
71730	105
71731	105

ZIP Code	System Territory
71740	103
71742	102
71743	107
71744	102
71745	102
71747	105
71748	174
71749	105
71750	105
71751	103
71752	103
71753	213
71754	213
71758	105
71759	105
71762	105
71763	104
71764	103
71765	105
71766	102
71768	105
71769	298
71770	213
71772	107
71801	215
71802	215
71820	189
71822	189
71823	190
71825	189
71826	213
71827	103
71828	106
71831	189
71832	190
71833	189
71834	216
71835	107
71836	189
71837	216
71838	189
71839	216
71840	216
71841	190
71842	190
71844	107
71845	213
71846	190
71847	189
71851	189
71852	189
71853	188

ZIP Code	System Territory
71854	216
71855	189
71857	107
71858	214
71859	189
71860	213
71861	213
71862	189
71864	106
71865	189
71866	189
71901	235
71902	235
71903	235
71909	112
71910	112
71913	112
71914	112
71920	193
71921	193
71922	107
71923	108
71929	111
71932	190
71933	192
71935	194
71937	190
71940	193
71941	101
71942	109
71943	193
71944	190
71945	190
71949	112
71950	193
71952	189
71953	190
71956	112
71957	191
71958	189
71959	189
71960	191
71961	191
71962	108
71964	112
71965	191
71968	112
71969	191
71970	191
71971	189
71972	190
71973	190

ZIP Code	System Territory
71998	298
71999	110
72001	115
72002	406
72003	154
72004	152
72005	134
72006	133
72007	161
72010	135
72011	237
72012	163
72013	132
72014	133
72015	235
72016	120
72017	159
72018	235
72020	138
72021	157
72022	236
72023	262
72024	155
72025	116
72026	154
72027	115
72028	136
72029	157
72030	115
72031	136
72032	252
72033	252
72034	252
72035	254
72036	158
72037	225
72038	154
72039	253
72040	159
72041	154
72042	154
72043	143
72044	139
72045	163
72046	225
72047	264
72048	153
72051	140
72052	163
72053	227
72055	154
72057	175

ZIP Code	System Territory
72058	255
72059	133
72060	163
72061	255
72063	115
72064	154
72065	224
72066	159
72067	136
72068	163
72069	157
72070	115
72071	298
72072	226
72073	154
72074	158
72075	143
72076	258
72078	258
72079	149
72080	115
72081	137
72082	163
72083	265
72084	109
72085	163
72086	267
72087	235
72088	132
72089	236
72099	258
72101	133
72102	163
72103	236
72104	400
72105	111
72106	251
72107	120
72108	157
72110	115
72111	264
72112	143
72113	407
72114	228
72115	228
72116	256
72117	268
72118	256
72119	228
72120	258
72121	139
72122	113
72123	133
72124	409

ZIP Code	System Territory
72125	115
72126	115
72127	120
72128	234
72129	234
72130	139
72131	162
72132	149
72133	154
72134	157
72135	250
72136	263
72137	263
72139	135
72140	154
72141	117
72142	266
72143	163
72145	163
72149	163
72150	234
72152	148
72153	132
72156	115
72157	115
72160	154
72164	227
72165	144
72166	153
72167	112
72168	152
72169	143
72170	154
72173	261
72175	152
72176	160
72178	163
72179	139
72180	250
72181	255
72182	152
72183	227
72189	133
72190	408
72198	405
72199	251
72201	229
72202	230
72203	230
72204	231
72205	239
72206	227
72207	239
72209	231

ZIP Code	System Territory
72210	238
72211	240
72212	259
72214	231
72215	239
72216	227
72217	239
72219	231
72221	240
72222	259
72223	257
72225	239
72227	260
72231	268
72260	230
72295	230
72301	186
72303	403
72310	220
72311	180
72312	180
72313	220
72314	298
72315	220
72316	220
72319	220
72320	181
72321	220
72322	182
72324	134
72325	404
72326	182
72327	187
72328	401
72329	220
72330	220
72331	182
72332	182
72333	180
72335	179
72336	402
72338	220
72339	187
72340	178
72341	185
72342	184
72346	179
72347	134
72348	183
72350	220
72351	220
72352	180
72353	180
72354	219

ZIP Code	System Territory
72355	180
72358	220
72359	179
72360	180
72364	186
72365	219
72366	184
72367	156
72368	180
72369	180
72370	220
72372	179
72373	177
72374	184
72376	187
72377	219
72379	151
72381	298
72383	184
72384	187
72386	219
72387	176
72389	180
72390	184
72391	220
72392	178
72394	179
72395	220
72396	176
72401	217
72402	217
72403	217
72404	221
72410	165
72411	221
72412	168
72413	169
72414	221
72415	164
72416	168
72417	222
72419	221
72421	145
72422	169
72424	169
72425	168
72426	220
72427	145
72428	220
72429	134
72430	169
72431	143
72432	218
72433	165

ZIP Code	System Territory
72434	164
72435	169
72436	168
72437	221
72438	220
72439	168
72440	164
72441	169
72442	220
72443	221
72444	169
72445	165
72447	221
72449	169
72450	221
72451	221
72453	169
72454	223
72455	169
72456	169
72457	164
72458	164
72459	164
72460	167
72461	223
72462	169
72464	169
72465	165
72466	164
72467	221
72469	164
72470	169
72471	143
72472	219
72473	143
72474	221
72475	134
72476	165
72478	169
72479	134
72482	146
72501	138
72503	138
72512	146
72513	146
72515	147
72516	298
72517	147
72519	209
72520	147
72521	146
72522	144
72523	139
72524	144

ZIP Code	System Territory
72525	146
72526	139
72527	138
72528	147
72529	146
72530	139
72531	147
72532	146
72533	140
72534	138
72536	147
72537	210
72538	147
72539	146
72540	147
72542	146
72543	136
72544	210
72545	136
72546	139
72550	139
72553	138
72554	146
72555	140
72556	147
72557	298
72560	140
72561	141
72562	144
72564	144
72565	147
72566	147
72567	140
72568	138
72569	166
72571	144
72572	143
72573	141
72575	138
72576	147
72577	146
72578	147
72579	138
72581	139
72583	147
72584	147
72585	147
72587	147
72601	211
72602	211
72610	298
72611	211
72613	195
72615	211

ZIP Code	System Territory
72616	211
72617	210
72619	206
72623	210
72624	208
72626	210
72628	208
72629	136
72630	211
72631	211
72632	195
72633	211
72634	206
72635	210
72636	208
72638	211
72639	136
72640	208
72641	208
72642	210
72644	211
72645	205
72648	208
72650	205
72651	210
72653	210
72654	210
72655	208
72657	140
72658	210
72660	211
72661	206
72662	211
72663	140
72666	208
72668	206
72669	208
72670	208
72672	207
72675	208
72677	207
72679	142
72680	140
72682	207
72683	208
72685	208
72686	203
72687	207
72701	196
72702	196
72703	196
72704	196
72711	198
72712	198

ZIP Code	System Territory
72714	199
72715	199
72716	198
72717	127
72718	242
72719	244
72721	211
72722	245
72727	200
72728	198
72729	127
72730	196
72732	197
72733	197
72734	245
72735	196
72736	245
72737	196
72738	195
72739	245
72740	195
72741	196
72742	211
72744	201
72745	198
72747	245
72749	127
72751	198
72752	211
72753	196
72756	241
72757	241
72758	242
72760	211
72761	245
72762	198
72764	196
72765	196
72766	196
72768	245
72769	243
72770	198
72773	211
72774	196
72776	211
72801	119
72802	119
72811	119
72812	119
72820	119
72821	119
72823	119
72824	116
72826	119

ZIP Code	System Territory
72827	116
72828	116
72829	116
72830	119
72832	119
72833	116
72834	116
72835	119
72837	119
72838	114
72839	119
72840	119
72841	114
72842	116
72843	118
72845	119
72846	119
72847	119
72851	119

ZIP Code	System Territory
72852	212
72853	116
72854	119
72855	119
72856	204
72857	116
72858	119
72860	116
72863	119
72865	119
72901	248
72902	249
72903	249
72904	249
72905	130
72906	249
72908	130
72913	249
72914	249

ZIP Code	System Territory
72916	249
72917	249
72918	130
72919	249
72921	130
72923	130
72924	123
72926	191
72927	125
72928	119
72930	121
72932	130
72933	129
72934	128
72935	130
72936	130
72937	249
72938	124
72940	247

ZIP Code	System Territory
72941	130
72943	119
72944	246
72945	247
72946	128
72947	128
72948	128
72949	126
72950	114
72951	119
72952	131
72955	130
72956	130
72957	130
72958	122
72959	202

APPENDIX 2: PREMIUM CALCULATIONS

Premium Calculations are listed in the rate tables.

APPENDIX 3: VEHICLE SYMBOLS

Vehicle Symbols are listed in the rate tables..

State of Arkansas
Private Passenger Automobile
Direct National Insurance Company (DNIC)
Changes to Rules

Changes to the Underwriting Guidelines

Rule 5.4 (Change)	Midterm premium adjustments may result from change to rating territory

Rule 12

Rule 12.3 (Removed)	Now rule 17.5.e
Rule 12.4 (Removed)	Duplicate of rule 17.5.b
Rule 12.5 (Removed)	Duplicate of rule 17.5.c
Rule 12.6 (Removed)	Duplicate of rule 17.5.d

Rule 13

Rule 13.7 (New)	New discount – Liability Only Discount
Rule 13.8 (New)	New discount – Prior Insurance Discount
Rule 13.9 (Moved)	Formerly rule 13.7

Rule 17

Rule 17.5.b (Change)	Increasing installment payment fee to $9 per installment from $8
Rule 17.5.e (Moved)	Formerly rule 12.3
Rule 17.5.f (New)	Implementing a cancellation for non-payment fee of $15

Rule 18. (Change)	Business Tiers are being redefined
Rule 19. (New)	Household Structure
Rule 20. (New)	Driver Vehicle Matrix
Rule 21. (New)	Channel Factor
Appdx 2. (Removed)	The rate order calculation has been moved to the rules sections

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	A-1 Private Passenger Auto Abstract	Filed	04/26/2011

Comments:

Attachment:

201102-AR-DNIC-PPA-A1-Abstract.pdf

		Item Status:	Status Date:
Satisfied - Item:	APCS-Auto Premium Comparison Survey	Filed	04/26/2011

Comments:

Attachments:

201102-AR-DNIC-PPA-APCS upd 20110405.xls

201102-AR-DNIC-PPA-APCS upd 20110405.pdf

		Item Status:	Status Date:
Satisfied - Item:	NAIC loss cost data entry document	Filed	04/26/2011

Comments:

Please find updated impact by coverage in this document.

Attachment:

201102-AR-DNIC-PPA-RF1- upd 20110323.pdf

		Item Status:	Status Date:
Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	04/26/2011

Bypass Reason: Not involving an advisory organization with this filing.

Comments:

		Item Status:	Status Date:
Satisfied - Item:	Actuarial Support	Filed	04/26/2011

Comments:

Attachment:

201102-AR-DNIC-PPA-Actuarial Support.pdf

		Item Status:	Status Date:
Satisfied - Item:	Justification of Changes	Filed	04/26/2011

Comments:

Attachment:

201102-AR-DNIC-PPA-Revision Justification.pdf

		Item Status:	Status Date:
Satisfied - Item:	Response to Objection - March 21, 2011	Filed	04/26/2011

Comments:

Please find our response to the objections dated March 21, 2011 in this section.

Attachment:

201102-AR-DNIC-PPA-Response to Objections (dated March 21, 2011).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 Direct National Insurance Company
NAIC # (including group #) 23736

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance?
   Yes [X] No
   If yes, list the areas: _____

2. Do you furnish a market for young drivers? [X] Yes [ ] No

3. Do require collateral business to support a youthful driver? [ ] Yes [X] No

4. Do you insure drivers with an international or foreign driver's license? [X] Yes [ ] No

5. Specify the percentage you allow in credit or discounts for the following:

a.	Driver over 55	5%
b.	Good Student Discount (College Graduate Discount)	5%
c.	Multi-car Discount	15% to 17%
d.	Accident Free Discount*	5%
e.	Anti-Theft Discount	N/A
f.	Other (specify)	
	College Graduate	5%
	Welcome Back Discount	5%
	Multi Product Discount	3%
	Liability Only Discount	5%
	Prior Insurance Discount	15%

6. Do you have an installment payment plan for automobile insurance?
   [X] Yes [ ] No
   If so, what is the fee for installment payments?
   $8 per installment (filing $9/ installment)

7. Does your company utilize a tiered rating plan? [X] Yes [ ] No
   If so, list the programs and percentage difference and current volume for each plan:

Program	Percentage Difference	Volume
Tier N (New Business)	+1.3%	$4,364,263
Tier P (Prior w/ Minimum Limits)	-1.1%	$321,003
Tier H (Prior w/ > Minimum Limits)	+7.8%	$35,253

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

Nathan S Succop
Signature
Nathan Succop
Printed Name
Product Manager
Title
615-365-3680
Telephone Number
nathan.succop@directgeneral.com
Email address

Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified August 2005

NAIC Number:	23736
Company Name:	Direct National Insurance Company
Contact Person:	Nathan Succop
Telephone No.:	615-365-3680
Email Address:	nathan.succop@directgeneral.com
Effective Date:	4/20/2011

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	0	%
AUTO/HOMEOWNERS	0	%
GOOD STUDENT	5	%
ANTI-THEFT DEVICE	0	%
Over 55 Defensive Driver Discount	5	%
$250/$500 Deductible Comp./Coll.	0	%

Assumptions to Use:

1. ***Liability -Minimum $25,000 per person***
2. ***Bodily Injury $50,000 per accident***
   $25,000 per accident
3. ***Property Damage $100 deductible per accident***
4. ***Comprehensive & Collision $250 deductible per accident***
5. ***The insured has elected to accept:***
   Uninsured motorist property and bodily injury equal to liability coverage
   Underinsured bodily injury equal to liability coverage
6. ***Personal Injury Protection of $5,000 for medical, loss wages according to statute and $5,000 accidental***
7. ***If male and female rates are different, use the highest of the two***

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

			Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
		Gender	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*
Vehicle	**Coverages**	**Age**	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	*Minimum Liability*		$1,536	$1,748	$620	$610	$1,892	$2,188	$752	$751	$2,501	$2,913	$992	$993	$1,686	$1,938	$681	$674	$2,140	$2,450	$874	$862
	Minimum Liability with Comprehensive and Collision		$2,119	$2,513	$878	$846	$2,907	$3,518	$1,220	$1,173	$3,357	$4,034	$1,379	$1,345	$2,672	$3,223	$1,145	$1,090	$3,027	$3,608	$1,285	$1,232
	100/300/50 Liability with Comprehensive and Collision		$2,527	$2,975	$1,054	$1,018	$3,469	$4,175	$1,457	$1,405	$4,130	$4,947	$1,698	$1,663	$3,182	$3,809	$1,364	$1,303	$3,694	$4,369	$1,573	$1,513
2003 Ford Explorer "XLT" 2WD, 4 door	*Minimum Liability*		$1,606	$1,835	$643	$636	$1,983	$2,304	$783	$785	$2,625	$3,071	$1,033	$1,039	$1,766	$2,038	$706	$704	$2,239	$2,576	$908	$899
	Minimum Liability with Comprehensive and Collision		$2,394	$2,873	$991	$955	$3,353	$4,102	$1,410	$1,352	$3,771	$4,576	$1,549	$1,509	$3,089	$3,770	$1,327	$1,259	$3,427	$4,132	$1,456	$1,392
	100/300/50 Liability with Comprehensive and Collision		$2,821	$3,361	$1,174	$1,134	$3,945	$4,802	$1,656	$1,594	$4,587	$5,546	$1,883	$1,843	$3,623	$4,390	$1,555	$1,482	$4,126	$4,937	$1,754	$1,685
2003 Honda Odyssey "EX"	*Minimum Liability*		$1,564	$1,790	$629	$622	$1,943	$2,262	$769	$771	$2,578	$3,022	$1,016	$1,023	$1,730	$2,001	$695	$692	$2,199	$2,533	$893	$885
	Minimum Liability with Comprehensive and Collision		$2,328	$2,796	$966	$931	$3,269	$4,004	$1,376	$1,319	$3,688	$4,481	$1,518	$1,479	$3,012	$3,678	$1,296	$1,230	$3,350	$4,041	$1,424	$1,364
	100/300/50 Liability with Comprehensive and Collision		$2,758	$3,291	$1,150	$1,111	$3,869	$4,713	$1,624	$1,566	$4,514	$5,466	$1,855	$1,817	$3,553	$4,307	$1,525	$1,455	$4,058	$4,859	$1,726	$1,660
2005 Toyota Camry LE 3.0L 4 door Sedan	*Minimum Liability*		$1,596	$1,832	$639	$634	$1,989	$2,322	$785	$789	$2,643	$3,108	$1,037	$1,047	$1,770	$2,053	$708	$706	$2,249	$2,600	$909	$905
	Minimum Liability with Comprehensive and Collision		$2,575	$3,128	$1,071	$1,028	$3,685	$4,557	$1,557	$1,487	$4,055	$4,968	$1,671	$1,625	$3,403	$4,195	$1,467	$1,387	$3,712	$4,521	$1,580	$1,510
	100/300/50 Liability with Comprehensive and Collision		$3,020	$3,641	$1,259	$1,214	$4,305	$5,295	$1,812	$1,741	$4,911	$5,992	$2,019	$1,974	$3,961	$4,848	$1,702	$1,619	$4,442	$5,369	$1,890	$1,814
2003 Cadillac Seville "STS" 4 door Sedan	*Minimum Liability*		$1,585	$1,818	$636	$630	$1,974	$2,305	$779	$783	$2,624	$3,084	$1,031	$1,040	$1,758	$2,038	$704	$702	$2,234	$2,581	$905	$898
	Minimum Liability with Comprehensive and Collision		$3,234	$3,976	$1,416	$1,326	$5,080	$6,333	$2,313	$2,131	$5,140	$6,351	$2,259	$2,125	$4,909	$6,103	$2,300	$2,093	$4,970	$6,120	$2,271	$2,094
	100/300/50 Liability with Comprehensive and Collision		$3,677	$4,485	$1,604	$1,510	$5,697	$7,065	$2,567	$2,385	$5,989	$7,368	$2,604	$2,472	$5,464	$6,752	$2,534	$2,323	$5,696	$6,962	$2,579	$2,398
1998 Chevrolet Cavalier LS 4D Sedan	*Minimum Liability*		$1,500	$1,710	$607	$599	$1,861	$2,159	$741	$741	$2,469	$2,884	$979	$983	$1,660	$1,912	$671	$665	$2,111	$2,424	$863	$853
	Minimum Liability with Comprehensive and Collision		$2,162	$2,580	$901	$868	$3,020	$3,675	$1,276	$1,222	$3,439	$4,155	$1,420	$1,383	$2,784	$3,381	$1,203	$1,140	$3,119	$3,742	$1,333	$1,274
	100/300/50 Liability with Comprehensive and Collision		$2,577	$3,055	$1,080	$1,042	$3,596	$4,355	$1,517	$1,460	$4,232	$5,097	$1,748	$1,709	$3,304	$3,984	$1,426	$1,359	$3,802	$4,525	$1,627	$1,560

Form RF-1
Rev. 4/96

ARKANSAS INSURANCE DEPARTMENT
RATE FILING ABSTRACT

Insurer Name: Direct National Insurance Company
NAIC Number: 23736
Name of Advisory Organization Whose Filing You are Referencing: N/A
Co. Affiliation to Advisory Organization: Member ____ Subscriber ____ Service Purchaser ____
Reference Filing #: DG-AR-DNIC-007 Proposed Effective Date: 04/06/2011

Contact Person: Nathan Succop
Signature: _____
Telephone No.: (615) 365-3680

			For Loss Costs Only				
(1) Line of Insurance by Coverage	(2) Indicated % Rate Level Change	(3) Requested % Rate Level Change	(4) Expected Loss Ratio	(5) Loss Cost Modification Factor	(6) Selected Loss Cost Multiplier	(7) Expense Cost (if Applicable)	(8) Co. Current Loss Cost Multiplier
Bodily Injury	5.7%	2.7%					
Property Damage	11.8%	9.6%					
Uninsured Motorists - BI	-0.6%	2.8%					
Uninsured Motorists - PD	10.7%	2.0%					
Underinsured Motorists	-0.6%	7.5%					
Personal Injury Protection	20.9%	-2.0%					
Medical Payments	-5.3%	-3.9%					
Comprehensive	-0.6%	-3.7%					
Collision	10.9%	6.5%					
Rental	-11.6%	5.5%					
Towing	-6.0%	-2.7%					
Accidental Death	-5.9%	8.4%					
Total Overall Effect	7.9%	5.0%					

Y Apply Lost Cost Factors to Future Filings? (Y or N)
10.0% Estimated Maximum Rate Increase for any Arkansas Insured (%)
-24.7% Estimated Maximum Rate Decrease for any Arkansas Insured (%)

Corresponds to Question 3 on RF-2 or RF-WC

5 Year History

Year	Policy Count	Rate Chg. %	History Eff. Date	AR Earned Premium (000)	Incurred Losses (000)	Arkansas Loss Ratio	Countrywide Loss Ratio
2005	0	0.0%	N/A	0	0	0%	0%
2006	11,309	1.7%	12/19/2006	2,005	1,303	65%	74%
2007	22,715	0.0%	N/A	8,597	5,353	62%	75%
2008	24,842	0.0%	N/A	10,896	7,856	72%	70%
2009	26,078	3.9%	1/21/2009	9,258	7,354	79%	77%

	Liab	Phys Dam
A. Total Production Exp.	16.0%	16.0%
B. General Expense	3.0%	3.0%
C. Taxes, License & Fees	2.9%	2.9%
D. Underwriting Profit & Contingencies	4.9%	5.0%
E. Other (Fees)	-3.0%	-3.0%
F. TOTAL	23.8%	23.9%

STATE OF ARKANSAS

DIRECT INSURANCE COMPANY
DIRECT NATIONAL INSURANCE COMPANY

EXPLANATORY MEMORANDUM FOR INDICATED CHANGE EXHIBIT

Column	1	Calendar year direct earned premium.
Column	2	Ceded Earned Premiums. Premiums ceded to Resinsurance
Column	3	Onlevel Factor - Factor needed to restate actual premiums at present rate level
Column	4	Basic Limits Earned Premium at Current Rate Level
Column	5	Premium Trend - Projected annual trend of average onlevel premiums
Column	6	Column 4 times one plus column 5
Column	7	Accident year incurred losses for the 2 years combined
Column	8	Allocated Loss Adjustment Expense Incurred for the 2 years combined
Column	9	Losses in excess of reinsurance limits
Column	10	Basic Limit Loss and ALAE: (7)+(8)-(9)
Column	11	Developed (Ultimate) Basic Limit Loss and ALAE
Column	12	Loss Trend - Projected annual loss trend. This is calculated using a combination of internal and external loss trends.
Column	13	Trended Developed Basic Limit Loss and ALAE: (11) x [1 + (12)]
Column	14	(13) including any catastrophe load - This is a load only for the Comprehensive coverage. The estimate used is developed using RMS Risklink
Column	15	Projected Trended Loss and ALAE Loss Ratio: (14) / (6)
Column	16	ULAE %: This % is calculated using the Paid to Paid method and is based on historical ULAE percentages of paid loss.
Column	17	ULAE: Estimated ULAE using the ULAE% (16) times (14)
Column	18	Claim Counts - Incurred claim counts for the two accident years combined
Column	19	Credibility - Based on Direct's analysis of loss cost variance by coverage, various levels are used to determine full credibility by coverage. This level combined with the incurred claim counts in (18) are applied to the square root rule.
Column	20	Projected Trended Loss and LAE Ratio: [(14) + (17)] / (6)
Column	21	Selected Trended Loss and LAE Ratio: Credibility weighted ratio of 2 accident years vs the most recent accident year
Column	22	Permissable Loss Ratio: Based on the expense ratio for Direct National Insurance Company combined with a profit load net of investment income.
Column	23	Projected Indicated Change: Credibility weighted indicated rate change.

Direct General Corp.
Rate Indications 12/31/2010

ARKANSAS
Direct/DNIC

2 Accident Years Combined (Basic Limits)

Coverage	(1) Earned Premium	(2) Increased Limit Earned Premium	(3) Onlevel Factor	(4) Basic Limit Earned Premium at Current Rates	(5) Premium Trend	(6) Basic Limit Trended Earned Premium at Current Rates	(7) Incurred Losses	(8) Allocated Loss Adjustment Expense	(9) Increased Limit and Wind Incurred Losses	(10) Basic Limit Incurred Loss & ALAE	(11) Developed Basic Limit Incurred Loss & ALAE	(12) Loss Trend	(13) Trended Developed Basic Limit Incurred Loss & ALAE	(14) Trended Developed Basic Limit Incurred Loss & ALAE with Cat Load	(15) Projected Trended Incurred Loss & ALAE Ratio	(16) ULAE%	(17) ULAE	(18) Claim Counts	(19) Credibility	(20) Projected Trended Incurred Loss & LAE Ratio	(21) Selected Trended Incurred Loss & LAE Ratio	(22) Permissible Permissable Loss Ratio	(23) Projected Indicated Change
BI	9,440,213	28,905	1.121	10,553,583	-1.0%	10,450,086	6,680,046	128,331	25,000	6,783,377	8,192,885	-6.5%	7,660,260	7,660,260	**73.3%**	14.9%	1,139,241	1,177	0.648	**84.2%**	**83.9%**	76.2%	5.7%
PD	8,586,633	2,126	1.091	9,367,172	-0.8%	9,291,952	6,496,907	47,694	0	6,544,601	6,975,125	1.0%	7,043,368	7,043,368	**75.8%**	14.9%	1,047,496	2,482	0.971	**87.1%**	**85.4%**	76.2%	11.8%
PIP	52,935	0	1.290	68,274	1.0%	68,991	67,995	24	0	68,018	82,961	9.3%	90,678	90,678	**131.4%**	14.9%	13,486	24	0.125	**151.0%**	**156.6%**	76.2%	20.9%
MP	20,840	0	1.054	21,962	2.1%	22,426	11,434	14	0	11,448	13,911	-5.6%	13,125	13,125	**58.5%**	14.9%	1,952	5	0.058	**67.2%**	**67.7%**	76.2%	-5.3%
UMB	491,990	6,359	1.153	560,169	-4.4%	535,586	327,705	5,271	0	332,976	386,731	-6.8%	360,513	360,513	**67.3%**	14.9%	53,616	89	0.193	**77.3%**	**76.1%**	76.2%	-0.6%
UMP	373,570	3,361	1.064	394,000	-2.6%	383,805	277,965	1,275	0	279,241	296,340	5.5%	312,745	312,745	**81.5%**	14.9%	46,512	182	0.250	**93.6%**	**93.1%**	76.2%	10.7%
ADD	304,925	0	1.000	304,925	0.0%	304,925	22,626	14	0	22,639	26,191	0.0%	26,191	26,191	**8.6%**	14.9%	3,895	5	0.067	**9.9%**	**9.8%**	76.2%	-5.9%
CMP	3,092,972	0	0.998	3,087,948	-0.8%	3,061,828	1,726,650	7,161	374,450	1,359,361	1,383,896	13.5%	1,571,014	1,973,301	**64.4%**	14.9%	293,471	801	0.567	**74.0%**	**70.6%**	76.1%	-0.6%
COL	6,789,158	0	1.029	6,983,701	-0.8%	6,930,670	4,837,051	23,943	0	4,860,993	4,933,787	5.5%	5,207,346	5,207,346	**75.1%**	14.9%	774,441	1,708	0.851	**86.3%**	**85.2%**	76.1%	10.9%
CSE	0	0	#DIV/0!	0	0.0%	0	0	0	0	0	0	0.0%	0	0	**0.0%**	14.9%	0	0	0.000	**0.0%**	**0.0%**	76.1%	0.0%
RNT	49,056	0	1.000	49,056	0.0%	49,056	6,285	0	0	6,285	6,370	0.0%	6,370	6,370	**13.0%**	14.9%	947	23	0.143	**14.9%**	**14.5%**	76.1%	-11.6%
TOW	16,315	0	1.000	16,315	0.0%	16,315	125	0	0	125	125	0.0%	125	125	**0.8%**	14.9%	19	4	0.061	**0.9%**	**0.9%**	76.1%	-6.0%
Total	**29,218,609**	**40,751**	**1.076**	**31,407,105**	**-0.9%**	**31,115,640**	**20,454,788**	**213,726**	**399,450**	**20,269,064**	**22,298,322**	**0.0%**	**22,291,737**	**22,694,024**	**72.9%**	**14.9%**	**3,375,076**	**6,500**	**1.000**	**83.8%**	**82.6%**	**76.1%**	**7.9%**
Liability	19,271,107	40,751	1.106	21,270,084	-1.0%	21,057,771	13,884,677	182,622	25,000	14,042,299	15,974,143	-2.9%	15,506,881	15,506,881	**73.6%**	**14.9%**	2,306,198	3,964	1.000	**84.6%**	**83.7%**	76.2%	**8.2%**
Phys Dam	9,947,502	0	1.019	10,137,021	-0.8%	10,057,869	6,570,111	31,104	374,450	6,226,765	6,324,179	7.3%	6,784,855	7,187,143	**71.5%**	**14.9%**	1,068,878	2,536	1.000	**82.1%**	**80.3%**	76.1%	**7.3%**
Total	**29,218,609**	**40,751**	**1.076**	**31,407,105**	**-0.9%**	**31,115,640**	**20,454,788**	**213,726**	**399,450**	**20,269,064**	**22,298,322**	**0.0%**	**22,291,737**	**22,694,024**	**72.9%**	**14.9%**	**3,375,076**	**6,500**	**1.000**	**83.8%**	**82.6%**	**76.1%**	**7.9%**

State of Arkansas
Private Passenger Automobile
Direct National Insurance Company (DNIC)
Filing Justification

1. Implementation of new rating variables:
   1.1. Household Structure: Implementing increased rates on Primary Named Insured Youthful segment. See justification below.

Primary Named Insured Youthful													
	2008-2010 Loss Results												
	EP (000)	L/R	Freq	Paid Sev	PP	Avg EP	Cred	Cred L/R	Cred Freq	Cred Sev	Cred PP	Cred Avg EP	Credibility Weighted Avg EP/PP
Named Insured Youthful	2,956,169	94.1%	11.2%	$3,744	$313	$361	0.52	88.3%	10.6%	3,679	289	355	0.81
Youthful - Other	2,344,188	66.7%	8.4%	$3,393	$206	$333	0.41	75.7%	9.3%	3,519	240	342	0.70
Total	**5,300,357**	**82.0%**	**9.9%**	**$3,609**	**$264**	**$348**	**0.67**	**82.0%**	**9.9%**	**3,609**	**264**	**348**	
											Suggested Difference		16%
											Selected Increase		15%

   1.2. Driver/Vehicle Matrix: Implementing base table only. It will have no effect on rating as all factors will be set to 1.00.
   1.3. Channel Factor: Implementing a table that allows pricing to be adjusted to address the higher acquisition costs of aggregator distribution channels.

2. Introduction of new discounts:
   2.1. Prior Insurance Discount: This discount is being introduced and replaces the previous Prior Insurance discount which had been built into the P and H tiers.
   2.2. Liability Only Discount: This discount is being introduced to address the discrepancy of the liability loss experience between policies without full coverage and policies with full coverage. See justification below.

Liability Only Discount													
	2009-2010 Loss Results (New Business Only)												
	EP (000)	L/R	Freq	Paid Sev	PP	Avg EP	Cred	Cred L/R	Cred Freq	Cred Sev	Cred PP	Cred Avg EP	Credibility Weighted Avg EP/PP
Full Coverage - Liability	5,012,889	82.3%	5.3%	$3,400	$132	$179	0.64	81.3%	5.4%	3,337	133	183	0.72
Liability Only - Liability	6,141,887	77.4%	5.8%	$3,084	$139	$203	0.71	78.1%	5.8%	3,125	138	200	0.69
Total	**11,154,777**	**79.6%**	**5.6%**	**$3,225**	**$135**	**$192**	**0.96**	**79.6%**	**5.6%**	**3,225**	**135**	**192**	
											Suggested Difference		5%
											Selected Increase		5%

3. Redefinition of Business Tiers
   3.1. Customers will no longer transition out of the P (Prior Insurance – Minimum Limits) or H (Prior Insurance – > Minimum Limits) tier at any renewal period. They will remain in this tier for as long as their policy remains in force. The Prior Insurance discount is being implemented in conjunction with this.
   3.2. Decreasing Renewal Discount – Our renewal discount is not loss cost justified. We will reduce the discounts to the amounts in the rate tables. See justification below.

New Business vs. Renewal Business												
	2009-2010 Loss Results (DNIC)											
	EP (000)	L/R	Freq	Paid Sev	PP	Avg EP	Cred	Cred L/R	Cred Freq	Cred Sev	Cred PP	Cred Avg EP
New Business	16,172,884	77.8%	7.1%	$3,092	$155	$218	1.00	77.8%	7.1%	3,092	155	218
Renewal Business	9,325,578	86.9%	5.5%	$3,223	$126	$161	1.00	86.9%	5.5%	3,223	126	161
Total	**25,498,462**	**81.2%**	**6.4%**	**$3,140**	**$143**	**$193**	**1.00**	**81.2%**	**6.4%**	**3,140**	**143**	**193**

4. Adjusting Territory Factors: Making additional base rate changes to territories representing Washington and Benton counties (Fort Smith DMA), all territories in the Shreveport DMA, and a grouping of territories within the Little Rock DMA. This is based on loss experience. See justification below.

Washington/Benton County Territory Adjustment

	2010 Loss Results (DNIC)												
	EP (000)	L/R	Freq	Paid Sev	PP	Avg EP	Cred	Cred L/R	Cred Freq	Cred Sev	Cred PP	Cred Avg EP	Cred Wgt L/R
Washington/Benton Cour	920,655	56.9%	5.2%	$3,173	$109	$222	0.24	72.3%	7.0%	2,980	149	241	72.3%
Rest of State	11,491,067	78.7%	7.8%	$2,926	$168	$249	1.00	78.7%	7.8%	2,926	168	249	78.7%
Total	**12,411,722**	**77.1%**	**7.5%**	**$2,920**	**$162**	**$246**	**1.00**	**77.1%**	**7.5%**	**2,920**	**162**	**246**	
											Suggested Difference		-8%
											Territory Impact		-7.6%

Shreveport Territory Adjustment

	2010 Loss Results (DNIC)												
	EP (000)	L/R	Freq	Paid Sev	PP	Avg EP	Cred	Cred L/R	Cred Freq	Cred Sev	Cred PP	Cred Avg EP	Cred Wgt L/R
Shreveport DMA	584,940	103.4%	8.8%	$2,707	$189	$212	0.27	84.2%	7.9%	2,840	169	236	84.2%
Rest of State	12,066,074	75.9%	7.5%	$2,900	$161	$246	1.00	75.9%	7.5%	2,900	161	246	75.9%
Total	**12,651,015**	**77.2%**	**7.6%**	**$2,888**	**$162**	**$245**	**1.00**	**77.2%**	**7.6%**	**2,888**	**162**	**245**	
											Suggested Difference		11%
											Territory Impact		3.5%

Little Rock (Selected Territories) Territory Adjustment

	2010 Loss Results												
	EP (000)	L/R	Freq	Paid Sev	PP	Avg EP	Cred	Cred L/R	Cred Freq	Cred Sev	Cred PP	Cred Avg EP	Cred Wgt L/R
Little Rock Terrs	3,075,422	90.1%	9.9%	$2,830	$209	$276	0.55	84.3%	8.9%	2,856	188	262	84.3%
Rest of State	9,575,593	73.1%	6.9%	$2,909	$149	$236	0.90	73.5%	7.0%	2,907	151	237	73.5%
Total	**12,651,015**	**77.2%**	**7.6%**	**$2,888**	**$162**	**$245**	**1.00**	**77.2%**	**7.6%**	**2,888**	**162**	**245**	
											Suggested Difference		15%
											Territory Impact		4.0%

5. Increasing installment fee to $9: See justification below.

Company IB Fee Comparison

DG	DG Proposed	Sagamore	Alfa	Viking
$ 8	$ 9	$ 9	$ 8	$ 8

IB Fees from most recent filing public filings as of 12/31/2010

6. Implementing cancellation fee of $15: See justification below.

Company Cancellation Fee Comparison

DG	DG Proposed	Sagamore	21st Century
$ -	$ 15	$ 25	$ 5

Cancellation Fees from most recent filing public filings as of 12/31/2010

7. Setting the rate cap to 10%.

State of Arkansas
Private Passenger Automobile
Direct National Insurance Company (DNIC)
Response to Objections (dated 3/21/2011)

1) Please define aggregator distribution channels.

   For our purposes, a web aggregator is a web site that collects a customer's information and provides auto insurance quotes from multiple companies. Currently, we have this arrangement with CarInsurance.com. We are exploring the possibility of forming business relationships with other companies with a similar distribution structure.

   As a follow up, I am attaching an updated version of the UW guidelines to add RULE 21 which describes the Channel Factor variable. Also, I am adjusting page 99 of the rate pages to replace individual web aggregators with the channel 'Web – Aggregator'.

2) Why is the Shreveport territory adjustment included in the filing as it is in Louisiana not Arkansas.

   Please replace any reference to Shreveport with the Arkansas portion of the Shreveport DMA or AR rating territories 188, 189, 290, 213, 215, and 216. When completing analysis at a high level, we often use DMAs (Designated Marketing Areas) for a high level roll up of analysis. The Shreveport DMA spills over into eight counties in SW Arkansas. This region has had consistently poor loss experience which has resulted in our deciding to increase rates for these six territories.

3) The filing has been reviewed with the Commissioner and he will not allow the requested increase but would agree to a 5 percent overall increase.

   In the initial filing, we, mistakenly, did not apply the rate cap to the renewal book for the impact. I have corrected this and updated the impact and form RF-1. The updated filing has an overall impact of 5.0%.

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)
03/03/2011	Rate and Rule	DNIC Rates	03/23/2011	201102-AR-DNIC-PPA-Rates-1.pdf 201102-AR-DNIC-PPA-Rates-2.pdf (Superceded)
03/23/2011	Rate and Rule	DNIC Rules	04/05/2011	201102-AR-DNIC-PPA-Rules upd 20110321.pdf (Superceded)
03/07/2011	Rate and Rule	DNIC Rules	03/23/2011	201102-AR-DNIC-PPA-Rules.pdf (Superceded) 201102-AR-DNIC-PPA-Rules (Redlined).pdf (Superceded)
03/07/2011	Rate and Rule	Rule Changes Memo	03/23/2011	201102-AR-DNIC-PPA-Rule Changes.pdf (Superceded)
03/01/2011	Supporting Document	APCS-Auto Premium Comparison Survey	04/05/2011	201102-AR-DNIC-PPA-APCS.pdf (Superceded) 201102-AR-DNIC-PPA-APCS.xls (Superceded)
03/01/2011	Supporting Document	NAIC loss cost data entry document	03/23/2011	201102-AR-DNIC-PPA-RF1.pdf (Superceded)

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
FS90	02	2.44	2.09	0.82	0.82	0.95	0.95	0.98	0.57	2.13
FS90	03	2.71	2.22	0.89	0.89	0.95	0.95	0.98	0.70	2.21
FS90	04	2.84	2.33	0.90	0.90	0.95	0.95	0.98	0.83	2.25
FS90	05	3.00	2.92	0.97	0.97	0.95	0.95	0.98	0.90	2.59
FS90	06	3.19	3.02	1.03	1.03	0.95	0.95	0.98	1.09	2.89
FS90	07	3.32	3.44	1.07	1.07	0.95	0.95	0.98	1.16	3.13
FS90	08	3.65	3.73	1.20	1.20	0.95	0.95	0.98	1.21	3.62
FS90	09	3.92	3.95	1.33	1.33	0.95	0.95	0.98	1.26	3.70
FS90	10	4.02	4.16	1.42	1.42	0.95	0.95	0.98	1.36	3.93
FS90	11	4.12	4.30	1.53	1.53	0.95	0.95	0.98	1.49	4.06
FS90	12	4.22	4.44	1.63	1.63	0.95	0.95	0.98	1.61	4.20
FS91	00	2.11	1.69	0.76	0.76	0.95	0.95	0.98	0.37	1.46
FS91	01	2.28	1.99	0.76	0.76	0.95	0.95	0.98	0.48	1.76
FS91	02	2.47	2.11	0.88	0.88	0.95	0.95	0.98	0.58	2.15
FS91	03	2.74	2.24	0.95	0.95	0.95	0.95	0.98	0.70	2.23
FS91	04	2.87	2.35	0.96	0.96	0.95	0.95	0.98	0.83	2.27
FS91	05	3.03	2.95	1.03	1.03	0.95	0.95	0.98	0.91	2.61
FS91	06	3.22	3.04	1.09	1.09	0.95	0.95	0.98	1.10	2.91
FS91	07	3.35	3.47	1.13	1.13	0.95	0.95	0.98	1.16	3.15
FS91	08	3.68	3.75	1.26	1.26	0.95	0.95	0.98	1.21	3.64
FS91	09	3.95	3.97	1.39	1.39	0.95	0.95	0.98	1.26	3.72
FS91	10	4.05	4.19	1.48	1.48	0.95	0.95	0.98	1.36	3.95
FS91	11	4.15	4.33	1.59	1.59	0.95	0.95	0.98	1.49	4.08
FS91	12	4.25	4.47	1.69	1.69	0.95	0.95	0.98	1.62	4.22
FS92	00	2.11	1.69	0.76	0.76	0.95	0.95	0.98	0.37	1.46
FS92	01	2.28	1.99	0.76	0.76	0.95	0.95	0.98	0.48	1.76
FS92	02	2.47	2.11	0.88	0.88	0.95	0.95	0.98	0.58	2.15
FS92	03	2.74	2.24	0.95	0.95	0.95	0.95	0.98	0.70	2.23
FS92	04	2.87	2.35	0.96	0.96	0.95	0.95	0.98	0.83	2.27
FS92	05	3.03	2.95	1.03	1.03	0.95	0.95	0.98	0.91	2.61
FS92	06	3.22	3.04	1.09	1.09	0.95	0.95	0.98	1.10	2.91
FS92	07	3.35	3.47	1.13	1.13	0.95	0.95	0.98	1.16	3.15
FS92	08	3.68	3.75	1.26	1.26	0.95	0.95	0.98	1.21	3.64
FS92	09	3.95	3.97	1.39	1.39	0.95	0.95	0.98	1.26	3.72
FS92	10	4.05	4.19	1.48	1.48	0.95	0.95	0.98	1.36	3.95
FS92	11	4.15	4.33	1.59	1.59	0.95	0.95	0.98	1.49	4.08
FS92	12	4.25	4.47	1.69	1.69	0.95	0.95	0.98	1.62	4.22
FS93	00	2.11	1.69	0.76	0.76	0.95	0.95	0.98	0.37	1.46
FS93	01	2.28	1.99	0.76	0.76	0.95	0.95	0.98	0.48	1.76
FS93	02	2.47	2.11	0.88	0.88	0.95	0.95	0.98	0.58	2.15
FS93	03	2.74	2.24	0.95	0.95	0.95	0.95	0.98	0.70	2.23
FS93	04	2.87	2.35	0.96	0.96	0.95	0.95	0.98	0.83	2.27
FS93	05	3.03	2.95	1.03	1.03	0.95	0.95	0.98	0.91	2.61
FS93	06	3.22	3.04	1.09	1.09	0.95	0.95	0.98	1.10	2.91
FS93	07	3.35	3.47	1.13	1.13	0.95	0.95	0.98	1.16	3.15
FS93	08	3.68	3.75	1.26	1.26	0.95	0.95	0.98	1.21	3.64
FS93	09	3.95	3.97	1.39	1.39	0.95	0.95	0.98	1.26	3.72
FS93	10	4.05	4.19	1.48	1.48	0.95	0.95	0.98	1.36	3.95
FS93	11	4.15	4.33	1.59	1.59	0.95	0.95	0.98	1.49	4.08
FS93	12	4.25	4.47	1.69	1.69	0.95	0.95	0.98	1.62	4.22
FS94	00	2.11	1.69	0.76	0.76	0.95	0.95	0.98	0.37	1.46
FS94	01	2.28	1.99	0.76	0.76	0.95	0.95	0.98	0.48	1.76
FS94	02	2.47	2.11	0.88	0.88	0.95	0.95	0.98	0.58	2.15
FS94	03	2.74	2.24	0.95	0.95	0.95	0.95	0.98	0.70	2.23
FS94	04	2.87	2.35	0.96	0.96	0.95	0.95	0.98	0.83	2.27
FS94	05	3.03	2.95	1.03	1.03	0.95	0.95	0.98	0.91	2.61
FS94	06	3.22	3.04	1.09	1.09	0.95	0.95	0.98	1.10	2.91

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
FS94	07	3.35	3.47	1.13	1.13	0.95	0.95	0.98	1.16	3.15
FS94	08	3.68	3.75	1.26	1.26	0.95	0.95	0.98	1.21	3.64
FS94	09	3.95	3.97	1.39	1.39	0.95	0.95	0.98	1.26	3.72
FS94	10	4.05	4.19	1.48	1.48	0.95	0.95	0.98	1.36	3.95
FS94	11	4.15	4.33	1.59	1.59	0.95	0.95	0.98	1.49	4.08
FS94	12	4.25	4.47	1.69	1.69	0.95	0.95	0.98	1.62	4.22
FS95	00	2.11	1.69	0.76	0.76	0.95	0.95	0.98	0.37	1.46
FS95	01	2.28	1.99	0.76	0.76	0.95	0.95	0.98	0.48	1.76
FS95	02	2.47	2.11	0.88	0.88	0.95	0.95	0.98	0.58	2.15
FS95	03	2.74	2.24	0.95	0.95	0.95	0.95	0.98	0.70	2.23
FS95	04	2.87	2.35	0.96	0.96	0.95	0.95	0.98	0.83	2.27
FS95	05	3.03	2.95	1.03	1.03	0.95	0.95	0.98	0.91	2.61
FS95	06	3.22	3.04	1.09	1.09	0.95	0.95	0.98	1.10	2.91
FS95	07	3.35	3.47	1.13	1.13	0.95	0.95	0.98	1.16	3.15
FS95	08	3.68	3.75	1.26	1.26	0.95	0.95	0.98	1.21	3.64
FS95	09	3.95	3.97	1.39	1.39	0.95	0.95	0.98	1.26	3.72
FS95	10	4.05	4.19	1.48	1.48	0.95	0.95	0.98	1.36	3.95
FS95	11	4.15	4.33	1.59	1.59	0.95	0.95	0.98	1.49	4.08
FS95	12	4.25	4.47	1.69	1.69	0.95	0.95	0.98	1.62	4.22
FS96	00	2.11	1.69	0.76	0.76	0.95	0.95	0.98	0.37	1.46
FS96	01	2.28	1.99	0.76	0.76	0.95	0.95	0.98	0.48	1.76
FS96	02	2.47	2.11	0.88	0.88	0.95	0.95	0.98	0.58	2.15
FS96	03	2.74	2.24	0.95	0.95	0.95	0.95	0.98	0.70	2.23
FS96	04	2.87	2.35	0.96	0.96	0.95	0.95	0.98	0.83	2.27
FS96	05	3.03	2.95	1.03	1.03	0.95	0.95	0.98	0.91	2.61
FS96	06	3.22	3.04	1.09	1.09	0.95	0.95	0.98	1.10	2.91
FS96	07	3.35	3.47	1.13	1.13	0.95	0.95	0.98	1.16	3.15
FS96	08	3.68	3.75	1.26	1.26	0.95	0.95	0.98	1.21	3.64
FS96	09	3.95	3.97	1.39	1.39	0.95	0.95	0.98	1.26	3.72
FS96	10	4.05	4.19	1.48	1.48	0.95	0.95	0.98	1.36	3.95
FS96	11	4.15	4.33	1.59	1.59	0.95	0.95	0.98	1.49	4.08
FS96	12	4.25	4.47	1.69	1.69	0.95	0.95	0.98	1.62	4.22
FS97	00	2.11	1.69	0.76	0.76	0.95	0.95	0.98	0.37	1.46
FS97	01	2.28	1.99	0.76	0.76	0.95	0.95	0.98	0.48	1.76
FS97	02	2.47	2.11	0.88	0.88	0.95	0.95	0.98	0.58	2.15
FS97	03	2.74	2.24	0.95	0.95	0.95	0.95	0.98	0.70	2.23
FS97	04	2.87	2.35	0.96	0.96	0.95	0.95	0.98	0.83	2.27
FS97	05	3.03	2.95	1.03	1.03	0.95	0.95	0.98	0.91	2.61
FS97	06	3.22	3.04	1.09	1.09	0.95	0.95	0.98	1.10	2.91
FS97	07	3.35	3.47	1.13	1.13	0.95	0.95	0.98	1.16	3.15
FS97	08	3.68	3.75	1.26	1.26	0.95	0.95	0.98	1.21	3.64
FS97	09	3.95	3.97	1.39	1.39	0.95	0.95	0.98	1.26	3.72
FS97	10	4.05	4.19	1.48	1.48	0.95	0.95	0.98	1.36	3.95
FS97	11	4.15	4.33	1.59	1.59	0.95	0.95	0.98	1.49	4.08
FS97	12	4.25	4.47	1.69	1.69	0.95	0.95	0.98	1.62	4.22
FS98	00	2.11	1.69	0.76	0.76	0.95	0.95	0.98	0.37	1.46
FS98	01	2.28	1.99	0.76	0.76	0.95	0.95	0.98	0.48	1.76
FS98	02	2.47	2.11	0.88	0.88	0.95	0.95	0.98	0.58	2.15
FS98	03	2.74	2.24	0.95	0.95	0.95	0.95	0.98	0.70	2.23
FS98	04	2.87	2.35	0.96	0.96	0.95	0.95	0.98	0.83	2.27
FS98	05	3.03	2.95	1.03	1.03	0.95	0.95	0.98	0.91	2.61
FS98	06	3.22	3.04	1.09	1.09	0.95	0.95	0.98	1.10	2.91
FS98	07	3.35	3.47	1.13	1.13	0.95	0.95	0.98	1.16	3.15
FS98	08	3.68	3.75	1.26	1.26	0.95	0.95	0.98	1.21	3.64
FS98	09	3.95	3.97	1.39	1.39	0.95	0.95	0.98	1.26	3.72
FS98	10	4.05	4.19	1.48	1.48	0.95	0.95	0.98	1.36	3.95
FS98	11	4.15	4.33	1.59	1.59	0.95	0.95	0.98	1.49	4.08

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
FS98	12	4.25	4.47	1.69	1.69	0.95	0.95	0.98	1.62	4.22
FS99	00	2.11	1.69	0.76	0.76	0.95	0.95	0.98	0.37	1.46
FS99	01	2.28	1.99	0.76	0.76	0.95	0.95	0.98	0.48	1.76
FS99	02	2.47	2.11	0.88	0.88	0.95	0.95	0.98	0.58	2.15
FS99	03	2.74	2.24	0.95	0.95	0.95	0.95	0.98	0.70	2.23
FS99	04	2.87	2.35	0.96	0.96	0.95	0.95	0.98	0.83	2.27
FS99	05	3.03	2.95	1.03	1.03	0.95	0.95	0.98	0.91	2.61
FS99	06	3.22	3.04	1.09	1.09	0.95	0.95	0.98	1.10	2.91
FS99	07	3.35	3.47	1.13	1.13	0.95	0.95	0.98	1.16	3.15
FS99	08	3.68	3.75	1.26	1.26	0.95	0.95	0.98	1.21	3.64
FS99	09	3.95	3.97	1.39	1.39	0.95	0.95	0.98	1.26	3.72
FS99	10	4.05	4.19	1.48	1.48	0.95	0.95	0.98	1.36	3.95
FS99	11	4.15	4.33	1.59	1.59	0.95	0.95	0.98	1.49	4.08
FS99	12	4.25	4.47	1.69	1.69	0.95	0.95	0.98	1.62	4.22
MM14	00	2.44	2.19	1.72	1.72	1.20	1.20	1.38	1.35	1.62
MM14	01	2.61	2.38	1.72	1.72	1.20	1.20	1.38	1.45	1.91
MM14	02	2.80	2.50	1.84	1.84	1.20	1.20	1.38	1.55	2.31
MM14	03	3.07	2.63	1.91	1.91	1.20	1.20	1.38	1.68	2.39
MM14	04	3.20	2.85	1.92	1.92	1.20	1.20	1.38	1.81	2.50
MM14	05	3.36	3.33	1.99	1.99	1.20	1.20	1.38	1.88	2.77
MM14	06	3.55	3.43	2.05	2.05	1.20	1.20	1.38	2.07	3.07
MM14	07	3.68	3.86	2.09	2.09	1.20	1.20	1.38	2.14	3.31
MM14	08	4.01	4.14	2.22	2.22	1.20	1.20	1.38	2.19	3.80
MM14	09	4.28	4.36	2.36	2.36	1.20	1.20	1.38	2.24	3.88
MM14	10	4.38	4.57	2.45	2.45	1.20	1.20	1.38	2.34	4.11
MM14	11	4.48	4.71	2.55	2.55	1.20	1.20	1.38	2.47	4.24
MM14	12	4.58	4.86	2.65	2.65	1.20	1.20	1.38	2.60	4.38
MM15	00	2.44	2.19	1.72	1.72	1.20	1.20	1.38	1.35	1.62
MM15	01	2.61	2.38	1.72	1.72	1.20	1.20	1.38	1.45	1.91
MM15	02	2.80	2.50	1.84	1.84	1.20	1.20	1.38	1.55	2.31
MM15	03	3.07	2.63	1.91	1.91	1.20	1.20	1.38	1.68	2.39
MM15	04	3.20	2.85	1.92	1.92	1.20	1.20	1.38	1.81	2.50
MM15	05	3.36	3.33	1.99	1.99	1.20	1.20	1.38	1.88	2.77
MM15	06	3.55	3.43	2.05	2.05	1.20	1.20	1.38	2.07	3.07
MM15	07	3.68	3.86	2.09	2.09	1.20	1.20	1.38	2.14	3.31
MM15	08	4.01	4.14	2.22	2.22	1.20	1.20	1.38	2.19	3.80
MM15	09	4.28	4.36	2.36	2.36	1.20	1.20	1.38	2.24	3.88
MM15	10	4.38	4.57	2.45	2.45	1.20	1.20	1.38	2.34	4.11
MM15	11	4.48	4.71	2.55	2.55	1.20	1.20	1.38	2.47	4.24
MM15	12	4.58	4.86	2.65	2.65	1.20	1.20	1.38	2.60	4.38
MM16	00	2.44	2.19	1.72	1.72	1.20	1.20	1.38	1.35	1.62
MM16	01	2.61	2.38	1.72	1.72	1.20	1.20	1.38	1.45	1.91
MM16	02	2.80	2.50	1.84	1.84	1.20	1.20	1.38	1.55	2.31
MM16	03	3.07	2.63	1.91	1.91	1.20	1.20	1.38	1.68	2.39
MM16	04	3.20	2.85	1.92	1.92	1.20	1.20	1.38	1.81	2.50
MM16	05	3.36	3.33	1.99	1.99	1.20	1.20	1.38	1.88	2.77
MM16	06	3.55	3.43	2.05	2.05	1.20	1.20	1.38	2.07	3.07
MM16	07	3.68	3.86	2.09	2.09	1.20	1.20	1.38	2.14	3.31
MM16	08	4.01	4.14	2.22	2.22	1.20	1.20	1.38	2.19	3.80
MM16	09	4.28	4.36	2.36	2.36	1.20	1.20	1.38	2.24	3.88
MM16	10	4.38	4.57	2.45	2.45	1.20	1.20	1.38	2.34	4.11
MM16	11	4.48	4.71	2.55	2.55	1.20	1.20	1.38	2.47	4.24
MM16	12	4.58	4.86	2.65	2.65	1.20	1.20	1.38	2.60	4.38
MM17	00	2.44	2.19	1.72	1.72	1.20	1.20	1.38	1.35	1.62
MM17	01	2.61	2.38	1.72	1.72	1.20	1.20	1.38	1.45	1.91
MM17	02	2.80	2.50	1.84	1.84	1.20	1.20	1.38	1.55	2.31
MM17	03	3.07	2.63	1.91	1.91	1.20	1.20	1.38	1.68	2.39

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MM17	04	3.20	2.85	1.92	1.92	1.20	1.20	1.38	1.81	2.50
MM17	05	3.36	3.33	1.99	1.99	1.20	1.20	1.38	1.88	2.77
MM17	06	3.55	3.43	2.05	2.05	1.20	1.20	1.38	2.07	3.07
MM17	07	3.68	3.86	2.09	2.09	1.20	1.20	1.38	2.14	3.31
MM17	08	4.01	4.14	2.22	2.22	1.20	1.20	1.38	2.19	3.80
MM17	09	4.28	4.36	2.36	2.36	1.20	1.20	1.38	2.24	3.88
MM17	10	4.38	4.57	2.45	2.45	1.20	1.20	1.38	2.34	4.11
MM17	11	4.48	4.71	2.55	2.55	1.20	1.20	1.38	2.47	4.24
MM17	12	4.58	4.86	2.65	2.65	1.20	1.20	1.38	2.60	4.38
MM18	00	2.44	2.19	1.72	1.72	1.20	1.20	1.38	1.35	1.62
MM18	01	2.61	2.38	1.72	1.72	1.20	1.20	1.38	1.45	1.91
MM18	02	2.80	2.50	1.84	1.84	1.20	1.20	1.38	1.55	2.31
MM18	03	3.07	2.63	1.91	1.91	1.20	1.20	1.38	1.68	2.39
MM18	04	3.20	2.85	1.92	1.92	1.20	1.20	1.38	1.81	2.50
MM18	05	3.36	3.33	1.99	1.99	1.20	1.20	1.38	1.88	2.77
MM18	06	3.55	3.43	2.05	2.05	1.20	1.20	1.38	2.07	3.07
MM18	07	3.68	3.86	2.09	2.09	1.20	1.20	1.38	2.14	3.31
MM18	08	4.01	4.14	2.22	2.22	1.20	1.20	1.38	2.19	3.80
MM18	09	4.28	4.36	2.36	2.36	1.20	1.20	1.38	2.24	3.88
MM18	10	4.38	4.57	2.45	2.45	1.20	1.20	1.38	2.34	4.11
MM18	11	4.48	4.71	2.55	2.55	1.20	1.20	1.38	2.47	4.24
MM18	12	4.58	4.86	2.65	2.65	1.20	1.20	1.38	2.60	4.38
MM19	00	1.77	1.47	1.29	1.29	1.18	1.18	1.35	1.35	1.50
MM19	01	1.93	1.77	1.29	1.29	1.18	1.18	1.35	1.45	1.79
MM19	02	2.12	1.89	1.41	1.41	1.18	1.18	1.35	1.55	2.19
MM19	03	2.39	2.02	1.48	1.48	1.18	1.18	1.35	1.68	2.27
MM19	04	2.52	2.13	1.49	1.49	1.18	1.18	1.35	1.81	2.31
MM19	05	2.68	2.72	1.57	1.57	1.18	1.18	1.35	1.88	2.65
MM19	06	2.87	2.82	1.63	1.63	1.18	1.18	1.35	2.07	2.94
MM19	07	3.00	3.25	1.67	1.67	1.18	1.18	1.35	2.14	3.19
MM19	08	3.33	3.53	1.80	1.80	1.18	1.18	1.35	2.19	3.67
MM19	09	3.60	3.75	1.93	1.93	1.18	1.18	1.35	2.24	3.75
MM19	10	3.70	3.96	2.02	2.02	1.18	1.18	1.35	2.34	3.98
MM19	11	3.80	4.10	2.12	2.12	1.18	1.18	1.35	2.47	4.12
MM19	12	3.90	4.25	2.22	2.22	1.18	1.18	1.35	2.59	4.25
MM20	00	1.77	1.39	1.20	1.20	1.17	1.17	1.33	1.35	1.50
MM20	01	1.93	1.69	1.20	1.20	1.17	1.17	1.33	1.45	1.79
MM20	02	2.12	1.81	1.32	1.32	1.17	1.17	1.33	1.55	2.19
MM20	03	2.39	1.94	1.39	1.39	1.17	1.17	1.33	1.68	2.27
MM20	04	2.52	2.05	1.40	1.40	1.17	1.17	1.33	1.81	2.31
MM20	05	2.68	2.64	1.47	1.47	1.17	1.17	1.33	1.88	2.65
MM20	06	2.87	2.74	1.54	1.54	1.17	1.17	1.33	2.07	2.94
MM20	07	3.00	3.17	1.58	1.58	1.17	1.17	1.33	2.14	3.19
MM20	08	3.33	3.45	1.71	1.71	1.17	1.17	1.33	2.19	3.67
MM20	09	3.60	3.67	1.84	1.84	1.17	1.17	1.33	2.24	3.75
MM20	10	3.70	3.88	1.93	1.93	1.17	1.17	1.33	2.34	3.98
MM20	11	3.80	4.02	2.03	2.03	1.17	1.17	1.33	2.47	4.12
MM20	12	3.90	4.17	2.13	2.13	1.17	1.17	1.33	2.59	4.25
MM21	00	1.49	1.32	1.23	1.23	1.16	1.16	1.32	1.21	1.43
MM21	01	1.66	1.62	1.23	1.23	1.16	1.16	1.32	1.31	1.72
MM21	02	1.85	1.74	1.35	1.35	1.16	1.16	1.32	1.41	2.12
MM21	03	2.12	1.87	1.42	1.42	1.16	1.16	1.32	1.54	2.20
MM21	04	2.25	1.98	1.43	1.43	1.16	1.16	1.32	1.66	2.24
MM21	05	2.41	2.57	1.51	1.51	1.16	1.16	1.32	1.74	2.58
MM21	06	2.60	2.67	1.57	1.57	1.16	1.16	1.32	1.93	2.87
MM21	07	2.73	3.09	1.61	1.61	1.16	1.16	1.32	1.99	3.12
MM21	08	3.06	3.38	1.74	1.74	1.16	1.16	1.32	2.04	3.60

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MM21	09	3.33	3.60	1.87	1.87	1.16	1.16	1.32	2.09	3.68
MM21	10	3.43	3.81	1.96	1.96	1.16	1.16	1.32	2.19	3.91
MM21	11	3.53	3.95	2.06	2.06	1.16	1.16	1.32	2.32	4.05
MM21	12	3.63	4.09	2.16	2.16	1.16	1.16	1.32	2.45	4.18
MM22	00	1.49	1.26	1.15	1.15	1.15	1.15	1.30	1.21	1.43
MM22	01	1.66	1.55	1.15	1.15	1.15	1.15	1.30	1.31	1.72
MM22	02	1.85	1.68	1.27	1.27	1.15	1.15	1.30	1.41	2.12
MM22	03	2.12	1.81	1.34	1.34	1.15	1.15	1.30	1.54	2.20
MM22	04	2.25	1.92	1.35	1.35	1.15	1.15	1.30	1.66	2.24
MM22	05	2.41	2.51	1.42	1.42	1.15	1.15	1.30	1.74	2.58
MM22	06	2.60	2.61	1.48	1.48	1.15	1.15	1.30	1.93	2.87
MM22	07	2.73	3.03	1.53	1.53	1.15	1.15	1.30	1.99	3.12
MM22	08	3.06	3.31	1.66	1.66	1.15	1.15	1.30	2.04	3.60
MM22	09	3.33	3.54	1.79	1.79	1.15	1.15	1.30	2.09	3.68
MM22	10	3.43	3.75	1.88	1.88	1.15	1.15	1.30	2.19	3.91
MM22	11	3.53	3.89	1.98	1.98	1.15	1.15	1.30	2.32	4.05
MM22	12	3.63	4.03	2.08	2.08	1.15	1.15	1.30	2.45	4.18
MM23	00	1.32	1.20	0.99	0.99	1.14	1.14	1.28	1.20	1.30
MM23	01	1.49	1.50	0.99	0.99	1.14	1.14	1.28	1.30	1.60
MM23	02	1.68	1.62	1.11	1.11	1.14	1.14	1.28	1.40	1.99
MM23	03	1.95	1.75	1.18	1.18	1.14	1.14	1.28	1.53	2.07
MM23	04	2.08	1.86	1.19	1.19	1.14	1.14	1.28	1.66	2.11
MM23	05	2.24	2.46	1.26	1.26	1.14	1.14	1.28	1.73	2.45
MM23	06	2.43	2.55	1.32	1.32	1.14	1.14	1.28	1.92	2.75
MM23	07	2.56	2.98	1.36	1.36	1.14	1.14	1.28	1.98	2.99
MM23	08	2.89	3.26	1.49	1.49	1.14	1.14	1.28	2.04	3.48
MM23	09	3.16	3.48	1.63	1.63	1.14	1.14	1.28	2.09	3.56
MM23	10	3.26	3.70	1.72	1.72	1.14	1.14	1.28	2.19	3.79
MM23	11	3.36	3.84	1.82	1.82	1.14	1.14	1.28	2.31	3.92
MM23	12	3.46	3.98	1.92	1.92	1.14	1.14	1.28	2.44	4.06
MM24	00	1.32	1.15	1.02	1.02	1.13	1.13	1.26	1.20	1.30
MM24	01	1.49	1.45	1.02	1.02	1.13	1.13	1.26	1.30	1.60
MM24	02	1.68	1.58	1.14	1.14	1.13	1.13	1.26	1.40	1.99
MM24	03	1.95	1.70	1.21	1.21	1.13	1.13	1.26	1.53	2.07
MM24	04	2.08	1.82	1.22	1.22	1.13	1.13	1.26	1.66	2.11
MM24	05	2.24	2.41	1.29	1.29	1.13	1.13	1.26	1.73	2.45
MM24	06	2.43	2.51	1.35	1.35	1.13	1.13	1.26	1.92	2.75
MM24	07	2.56	2.93	1.39	1.39	1.13	1.13	1.26	1.98	2.99
MM24	08	2.89	3.21	1.53	1.53	1.13	1.13	1.26	2.04	3.48
MM24	09	3.16	3.44	1.66	1.66	1.13	1.13	1.26	2.09	3.56
MM24	10	3.26	3.65	1.75	1.75	1.13	1.13	1.26	2.19	3.79
MM24	11	3.36	3.79	1.85	1.85	1.13	1.13	1.26	2.31	3.92
MM24	12	3.46	3.93	1.95	1.95	1.13	1.13	1.26	2.44	4.06
MM25	00	1.18	1.04	1.03	1.03	1.12	1.12	1.22	1.13	1.23
MM25	01	1.34	1.34	1.03	1.03	1.12	1.12	1.22	1.24	1.52
MM25	02	1.53	1.47	1.15	1.15	1.12	1.12	1.22	1.34	1.92
MM25	03	1.80	1.59	1.22	1.22	1.12	1.12	1.22	1.46	2.00
MM25	04	1.93	1.71	1.23	1.23	1.12	1.12	1.22	1.59	2.04
MM25	05	2.09	2.30	1.30	1.30	1.12	1.12	1.22	1.67	2.37
MM25	06	2.28	2.40	1.36	1.36	1.12	1.12	1.22	1.86	2.67
MM25	07	2.41	2.82	1.40	1.40	1.12	1.12	1.22	1.92	2.92
MM25	08	2.74	3.10	1.54	1.54	1.12	1.12	1.22	1.97	3.40
MM25	09	3.01	3.33	1.67	1.67	1.12	1.12	1.22	2.02	3.48
MM25	10	3.11	3.54	1.76	1.76	1.12	1.12	1.22	2.12	3.71
MM25	11	3.21	3.68	1.86	1.86	1.12	1.12	1.22	2.25	3.85
MM25	12	3.31	3.82	1.96	1.96	1.12	1.12	1.22	2.38	3.98
MM26	00	1.18	1.04	1.03	1.03	1.12	1.12	1.22	1.13	1.23

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MM26	01	1.34	1.34	1.03	1.03	1.12	1.12	1.22	1.24	1.52
MM26	02	1.53	1.47	1.15	1.15	1.12	1.12	1.22	1.34	1.92
MM26	03	1.80	1.59	1.22	1.22	1.12	1.12	1.22	1.46	2.00
MM26	04	1.93	1.71	1.23	1.23	1.12	1.12	1.22	1.59	2.04
MM26	05	2.09	2.30	1.30	1.30	1.12	1.12	1.22	1.67	2.37
MM26	06	2.28	2.40	1.36	1.36	1.12	1.12	1.22	1.86	2.67
MM26	07	2.41	2.82	1.40	1.40	1.12	1.12	1.22	1.92	2.92
MM26	08	2.74	3.10	1.54	1.54	1.12	1.12	1.22	1.97	3.40
MM26	09	3.01	3.33	1.67	1.67	1.12	1.12	1.22	2.02	3.48
MM26	10	3.11	3.54	1.76	1.76	1.12	1.12	1.22	2.12	3.71
MM26	11	3.21	3.68	1.86	1.86	1.12	1.12	1.22	2.25	3.85
MM26	12	3.31	3.82	1.96	1.96	1.12	1.12	1.22	2.38	3.98
MM27	00	1.18	1.04	1.03	1.03	1.12	1.12	1.22	1.13	1.23
MM27	01	1.34	1.34	1.03	1.03	1.12	1.12	1.22	1.24	1.52
MM27	02	1.53	1.47	1.15	1.15	1.12	1.12	1.22	1.34	1.92
MM27	03	1.80	1.59	1.22	1.22	1.12	1.12	1.22	1.46	2.00
MM27	04	1.93	1.71	1.23	1.23	1.12	1.12	1.22	1.59	2.04
MM27	05	2.09	2.30	1.30	1.30	1.12	1.12	1.22	1.67	2.37
MM27	06	2.28	2.40	1.36	1.36	1.12	1.12	1.22	1.86	2.67
MM27	07	2.41	2.82	1.40	1.40	1.12	1.12	1.22	1.92	2.92
MM27	08	2.74	3.10	1.54	1.54	1.12	1.12	1.22	1.97	3.40
MM27	09	3.01	3.33	1.67	1.67	1.12	1.12	1.22	2.02	3.48
MM27	10	3.11	3.54	1.76	1.76	1.12	1.12	1.22	2.12	3.71
MM27	11	3.21	3.68	1.86	1.86	1.12	1.12	1.22	2.25	3.85
MM27	12	3.31	3.82	1.96	1.96	1.12	1.12	1.22	2.38	3.98
MM28	00	1.18	1.04	1.03	1.03	1.12	1.12	1.22	1.13	1.23
MM28	01	1.34	1.34	1.03	1.03	1.12	1.12	1.22	1.24	1.52
MM28	02	1.53	1.47	1.15	1.15	1.12	1.12	1.22	1.34	1.92
MM28	03	1.80	1.59	1.22	1.22	1.12	1.12	1.22	1.46	2.00
MM28	04	1.93	1.71	1.23	1.23	1.12	1.12	1.22	1.59	2.04
MM28	05	2.09	2.30	1.30	1.30	1.12	1.12	1.22	1.67	2.37
MM28	06	2.28	2.40	1.36	1.36	1.12	1.12	1.22	1.86	2.67
MM28	07	2.41	2.82	1.40	1.40	1.12	1.12	1.22	1.92	2.92
MM28	08	2.74	3.10	1.54	1.54	1.12	1.12	1.22	1.97	3.40
MM28	09	3.01	3.33	1.67	1.67	1.12	1.12	1.22	2.02	3.48
MM28	10	3.11	3.54	1.76	1.76	1.12	1.12	1.22	2.12	3.71
MM28	11	3.21	3.68	1.86	1.86	1.12	1.12	1.22	2.25	3.85
MM28	12	3.31	3.82	1.96	1.96	1.12	1.12	1.22	2.38	3.98
MM29	00	1.18	1.04	1.03	1.03	1.12	1.12	1.22	1.13	1.23
MM29	01	1.34	1.34	1.03	1.03	1.12	1.12	1.22	1.24	1.52
MM29	02	1.53	1.47	1.15	1.15	1.12	1.12	1.22	1.34	1.92
MM29	03	1.80	1.59	1.22	1.22	1.12	1.12	1.22	1.46	2.00
MM29	04	1.93	1.71	1.23	1.23	1.12	1.12	1.22	1.59	2.04
MM29	05	2.09	2.30	1.30	1.30	1.12	1.12	1.22	1.67	2.37
MM29	06	2.28	2.40	1.36	1.36	1.12	1.12	1.22	1.86	2.67
MM29	07	2.41	2.82	1.40	1.40	1.12	1.12	1.22	1.92	2.92
MM29	08	2.74	3.10	1.54	1.54	1.12	1.12	1.22	1.97	3.40
MM29	09	3.01	3.33	1.67	1.67	1.12	1.12	1.22	2.02	3.48
MM29	10	3.11	3.54	1.76	1.76	1.12	1.12	1.22	2.12	3.71
MM29	11	3.21	3.68	1.86	1.86	1.12	1.12	1.22	2.25	3.85
MM29	12	3.31	3.82	1.96	1.96	1.12	1.12	1.22	2.38	3.98
MM30	00	1.10	0.95	0.94	0.94	1.08	1.08	1.14	1.10	1.14
MM30	01	1.27	1.25	0.94	0.94	1.08	1.08	1.14	1.20	1.43
MM30	02	1.46	1.38	1.06	1.06	1.08	1.08	1.14	1.31	1.83
MM30	03	1.73	1.50	1.13	1.13	1.08	1.08	1.14	1.43	1.91
MM30	04	1.86	1.61	1.14	1.14	1.08	1.08	1.14	1.56	1.95
MM30	05	2.02	2.21	1.21	1.21	1.08	1.08	1.14	1.63	2.28

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MM30	06	2.21	2.31	1.27	1.27	1.08	1.08	1.14	1.82	2.58
MM30	07	2.34	2.73	1.31	1.31	1.08	1.08	1.14	1.89	2.83
MM30	08	2.67	3.01	1.44	1.44	1.08	1.08	1.14	1.94	3.31
MM30	09	2.94	3.23	1.58	1.58	1.08	1.08	1.14	1.99	3.39
MM30	10	3.04	3.45	1.67	1.67	1.08	1.08	1.14	2.09	3.62
MM30	11	3.14	3.59	1.77	1.77	1.08	1.08	1.14	2.22	3.76
MM30	12	3.24	3.73	1.87	1.87	1.08	1.08	1.14	2.34	3.89
MM31	00	1.10	0.95	0.94	0.94	1.08	1.08	1.14	1.10	1.14
MM31	01	1.27	1.25	0.94	0.94	1.08	1.08	1.14	1.20	1.43
MM31	02	1.46	1.38	1.06	1.06	1.08	1.08	1.14	1.31	1.83
MM31	03	1.73	1.50	1.13	1.13	1.08	1.08	1.14	1.43	1.91
MM31	04	1.86	1.61	1.14	1.14	1.08	1.08	1.14	1.56	1.95
MM31	05	2.02	2.21	1.21	1.21	1.08	1.08	1.14	1.63	2.28
MM31	06	2.21	2.31	1.27	1.27	1.08	1.08	1.14	1.82	2.58
MM31	07	2.34	2.73	1.31	1.31	1.08	1.08	1.14	1.89	2.83
MM31	08	2.67	3.01	1.44	1.44	1.08	1.08	1.14	1.94	3.31
MM31	09	2.94	3.23	1.58	1.58	1.08	1.08	1.14	1.99	3.39
MM31	10	3.04	3.45	1.67	1.67	1.08	1.08	1.14	2.09	3.62
MM31	11	3.14	3.59	1.77	1.77	1.08	1.08	1.14	2.22	3.76
MM31	12	3.24	3.73	1.87	1.87	1.08	1.08	1.14	2.34	3.89
MM32	00	1.10	0.95	0.94	0.94	1.08	1.08	1.14	1.10	1.14
MM32	01	1.27	1.25	0.94	0.94	1.08	1.08	1.14	1.20	1.43
MM32	02	1.46	1.38	1.06	1.06	1.08	1.08	1.14	1.31	1.83
MM32	03	1.73	1.50	1.13	1.13	1.08	1.08	1.14	1.43	1.91
MM32	04	1.86	1.61	1.14	1.14	1.08	1.08	1.14	1.56	1.95
MM32	05	2.02	2.21	1.21	1.21	1.08	1.08	1.14	1.63	2.28
MM32	06	2.21	2.31	1.27	1.27	1.08	1.08	1.14	1.82	2.58
MM32	07	2.34	2.73	1.31	1.31	1.08	1.08	1.14	1.89	2.83
MM32	08	2.67	3.01	1.44	1.44	1.08	1.08	1.14	1.94	3.31
MM32	09	2.94	3.23	1.58	1.58	1.08	1.08	1.14	1.99	3.39
MM32	10	3.04	3.45	1.67	1.67	1.08	1.08	1.14	2.09	3.62
MM32	11	3.14	3.59	1.77	1.77	1.08	1.08	1.14	2.22	3.76
MM32	12	3.24	3.73	1.87	1.87	1.08	1.08	1.14	2.34	3.89
MM33	00	1.10	0.95	0.94	0.94	1.08	1.08	1.14	1.10	1.14
MM33	01	1.27	1.25	0.94	0.94	1.08	1.08	1.14	1.20	1.43
MM33	02	1.46	1.38	1.06	1.06	1.08	1.08	1.14	1.31	1.83
MM33	03	1.73	1.50	1.13	1.13	1.08	1.08	1.14	1.43	1.91
MM33	04	1.86	1.61	1.14	1.14	1.08	1.08	1.14	1.56	1.95
MM33	05	2.02	2.21	1.21	1.21	1.08	1.08	1.14	1.63	2.28
MM33	06	2.21	2.31	1.27	1.27	1.08	1.08	1.14	1.82	2.58
MM33	07	2.34	2.73	1.31	1.31	1.08	1.08	1.14	1.89	2.83
MM33	08	2.67	3.01	1.44	1.44	1.08	1.08	1.14	1.94	3.31
MM33	09	2.94	3.23	1.58	1.58	1.08	1.08	1.14	1.99	3.39
MM33	10	3.04	3.45	1.67	1.67	1.08	1.08	1.14	2.09	3.62
MM33	11	3.14	3.59	1.77	1.77	1.08	1.08	1.14	2.22	3.76
MM33	12	3.24	3.73	1.87	1.87	1.08	1.08	1.14	2.34	3.89
MM34	00	1.10	0.95	0.94	0.94	1.08	1.08	1.14	1.10	1.14
MM34	01	1.27	1.25	0.94	0.94	1.08	1.08	1.14	1.20	1.43
MM34	02	1.46	1.38	1.06	1.06	1.08	1.08	1.14	1.31	1.83
MM34	03	1.73	1.50	1.13	1.13	1.08	1.08	1.14	1.43	1.91
MM34	04	1.86	1.61	1.14	1.14	1.08	1.08	1.14	1.56	1.95
MM34	05	2.02	2.21	1.21	1.21	1.08	1.08	1.14	1.63	2.28
MM34	06	2.21	2.31	1.27	1.27	1.08	1.08	1.14	1.82	2.58
MM34	07	2.34	2.73	1.31	1.31	1.08	1.08	1.14	1.89	2.83
MM34	08	2.67	3.01	1.44	1.44	1.08	1.08	1.14	1.94	3.31
MM34	09	2.94	3.23	1.58	1.58	1.08	1.08	1.14	1.99	3.39
MM34	10	3.04	3.45	1.67	1.67	1.08	1.08	1.14	2.09	3.62

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MM34	11	3.14	3.59	1.77	1.77	1.08	1.08	1.14	2.22	3.76
MM34	12	3.24	3.73	1.87	1.87	1.08	1.08	1.14	2.34	3.89
MM35	00	1.06	0.98	1.34	1.34	1.04	1.04	1.07	1.02	1.06
MM35	01	1.23	1.27	1.34	1.34	1.04	1.04	1.07	1.12	1.36
MM35	02	1.42	1.40	1.46	1.46	1.04	1.04	1.07	1.22	1.75
MM35	03	1.69	1.53	1.54	1.54	1.04	1.04	1.07	1.35	1.83
MM35	04	1.82	1.64	1.55	1.55	1.04	1.04	1.07	1.48	1.87
MM35	05	1.98	2.23	1.62	1.62	1.04	1.04	1.07	1.55	2.21
MM35	06	2.17	2.33	1.68	1.68	1.04	1.04	1.07	1.74	2.51
MM35	07	2.30	2.75	1.72	1.72	1.04	1.04	1.07	1.80	2.75
MM35	08	2.63	3.03	1.85	1.85	1.04	1.04	1.07	1.85	3.24
MM35	09	2.90	3.26	1.98	1.98	1.04	1.04	1.07	1.91	3.32
MM35	10	3.00	3.47	2.07	2.07	1.04	1.04	1.07	2.01	3.55
MM35	11	3.10	3.61	2.17	2.17	1.04	1.04	1.07	2.13	3.69
MM35	12	3.20	3.75	2.27	2.27	1.04	1.04	1.07	2.26	3.82
MM36	00	1.06	0.98	1.34	1.34	1.04	1.04	1.07	1.02	1.06
MM36	01	1.23	1.27	1.34	1.34	1.04	1.04	1.07	1.12	1.36
MM36	02	1.42	1.40	1.46	1.46	1.04	1.04	1.07	1.22	1.75
MM36	03	1.69	1.53	1.54	1.54	1.04	1.04	1.07	1.35	1.83
MM36	04	1.82	1.64	1.55	1.55	1.04	1.04	1.07	1.48	1.87
MM36	05	1.98	2.23	1.62	1.62	1.04	1.04	1.07	1.55	2.21
MM36	06	2.17	2.33	1.68	1.68	1.04	1.04	1.07	1.74	2.51
MM36	07	2.30	2.75	1.72	1.72	1.04	1.04	1.07	1.80	2.75
MM36	08	2.63	3.03	1.85	1.85	1.04	1.04	1.07	1.85	3.24
MM36	09	2.90	3.26	1.98	1.98	1.04	1.04	1.07	1.91	3.32
MM36	10	3.00	3.47	2.07	2.07	1.04	1.04	1.07	2.01	3.55
MM36	11	3.10	3.61	2.17	2.17	1.04	1.04	1.07	2.13	3.69
MM36	12	3.20	3.75	2.27	2.27	1.04	1.04	1.07	2.26	3.82
MM37	00	1.06	0.98	1.34	1.34	1.04	1.04	1.07	1.02	1.06
MM37	01	1.23	1.27	1.34	1.34	1.04	1.04	1.07	1.12	1.36
MM37	02	1.42	1.40	1.46	1.46	1.04	1.04	1.07	1.22	1.75
MM37	03	1.69	1.53	1.54	1.54	1.04	1.04	1.07	1.35	1.83
MM37	04	1.82	1.64	1.55	1.55	1.04	1.04	1.07	1.48	1.87
MM37	05	1.98	2.23	1.62	1.62	1.04	1.04	1.07	1.55	2.21
MM37	06	2.17	2.33	1.68	1.68	1.04	1.04	1.07	1.74	2.51
MM37	07	2.30	2.75	1.72	1.72	1.04	1.04	1.07	1.80	2.75
MM37	08	2.63	3.03	1.85	1.85	1.04	1.04	1.07	1.85	3.24
MM37	09	2.90	3.26	1.98	1.98	1.04	1.04	1.07	1.91	3.32
MM37	10	3.00	3.47	2.07	2.07	1.04	1.04	1.07	2.01	3.55
MM37	11	3.10	3.61	2.17	2.17	1.04	1.04	1.07	2.13	3.69
MM37	12	3.20	3.75	2.27	2.27	1.04	1.04	1.07	2.26	3.82
MM38	00	1.06	0.98	1.34	1.34	1.04	1.04	1.07	1.02	1.06
MM38	01	1.23	1.27	1.34	1.34	1.04	1.04	1.07	1.12	1.36
MM38	02	1.42	1.40	1.46	1.46	1.04	1.04	1.07	1.22	1.75
MM38	03	1.69	1.53	1.54	1.54	1.04	1.04	1.07	1.35	1.83
MM38	04	1.82	1.64	1.55	1.55	1.04	1.04	1.07	1.48	1.87
MM38	05	1.98	2.23	1.62	1.62	1.04	1.04	1.07	1.55	2.21
MM38	06	2.17	2.33	1.68	1.68	1.04	1.04	1.07	1.74	2.51
MM38	07	2.30	2.75	1.72	1.72	1.04	1.04	1.07	1.80	2.75
MM38	08	2.63	3.03	1.85	1.85	1.04	1.04	1.07	1.85	3.24
MM38	09	2.90	3.26	1.98	1.98	1.04	1.04	1.07	1.91	3.32
MM38	10	3.00	3.47	2.07	2.07	1.04	1.04	1.07	2.01	3.55
MM38	11	3.10	3.61	2.17	2.17	1.04	1.04	1.07	2.13	3.69
MM38	12	3.20	3.75	2.27	2.27	1.04	1.04	1.07	2.26	3.82
MM39	00	1.06	0.98	1.34	1.34	1.04	1.04	1.07	1.02	1.06
MM39	01	1.23	1.27	1.34	1.34	1.04	1.04	1.07	1.12	1.36
MM39	02	1.42	1.40	1.46	1.46	1.04	1.04	1.07	1.22	1.75

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MM39	03	1.69	1.53	1.54	1.54	1.04	1.04	1.07	1.35	1.83
MM39	04	1.82	1.64	1.55	1.55	1.04	1.04	1.07	1.48	1.87
MM39	05	1.98	2.23	1.62	1.62	1.04	1.04	1.07	1.55	2.21
MM39	06	2.17	2.33	1.68	1.68	1.04	1.04	1.07	1.74	2.51
MM39	07	2.30	2.75	1.72	1.72	1.04	1.04	1.07	1.80	2.75
MM39	08	2.63	3.03	1.85	1.85	1.04	1.04	1.07	1.85	3.24
MM39	09	2.90	3.26	1.98	1.98	1.04	1.04	1.07	1.91	3.32
MM39	10	3.00	3.47	2.07	2.07	1.04	1.04	1.07	2.01	3.55
MM39	11	3.10	3.61	2.17	2.17	1.04	1.04	1.07	2.13	3.69
MM39	12	3.20	3.75	2.27	2.27	1.04	1.04	1.07	2.26	3.82
MM40	00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
MM40	01	1.17	1.30	1.00	1.00	1.00	1.00	1.00	1.10	1.30
MM40	02	1.36	1.42	1.12	1.12	1.00	1.00	1.00	1.20	1.69
MM40	03	1.63	1.55	1.19	1.19	1.00	1.00	1.00	1.33	1.77
MM40	04	1.76	1.66	1.20	1.20	1.00	1.00	1.00	1.46	1.81
MM40	05	1.92	2.25	1.27	1.27	1.00	1.00	1.00	1.53	2.15
MM40	06	2.11	2.35	1.33	1.33	1.00	1.00	1.00	1.72	2.45
MM40	07	2.24	2.77	1.37	1.37	1.00	1.00	1.00	1.78	2.69
MM40	08	2.57	3.06	1.51	1.51	1.00	1.00	1.00	1.84	3.18
MM40	09	2.84	3.28	1.64	1.64	1.00	1.00	1.00	1.89	3.26
MM40	10	2.94	3.49	1.73	1.73	1.00	1.00	1.00	1.99	3.49
MM40	11	3.04	3.63	1.83	1.83	1.00	1.00	1.00	2.11	3.62
MM40	12	3.14	3.77	1.93	1.93	1.00	1.00	1.00	2.24	3.76
MM41	00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
MM41	01	1.17	1.30	1.00	1.00	1.00	1.00	1.00	1.10	1.30
MM41	02	1.36	1.42	1.12	1.12	1.00	1.00	1.00	1.20	1.69
MM41	03	1.63	1.55	1.19	1.19	1.00	1.00	1.00	1.33	1.77
MM41	04	1.76	1.66	1.20	1.20	1.00	1.00	1.00	1.46	1.81
MM41	05	1.92	2.25	1.27	1.27	1.00	1.00	1.00	1.53	2.15
MM41	06	2.11	2.35	1.33	1.33	1.00	1.00	1.00	1.72	2.45
MM41	07	2.24	2.77	1.37	1.37	1.00	1.00	1.00	1.78	2.69
MM41	08	2.57	3.06	1.51	1.51	1.00	1.00	1.00	1.84	3.18
MM41	09	2.84	3.28	1.64	1.64	1.00	1.00	1.00	1.89	3.26
MM41	10	2.94	3.49	1.73	1.73	1.00	1.00	1.00	1.99	3.49
MM41	11	3.04	3.63	1.83	1.83	1.00	1.00	1.00	2.11	3.62
MM41	12	3.14	3.77	1.93	1.93	1.00	1.00	1.00	2.24	3.76
MM42	00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
MM42	01	1.17	1.30	1.00	1.00	1.00	1.00	1.00	1.10	1.30
MM42	02	1.36	1.42	1.12	1.12	1.00	1.00	1.00	1.20	1.69
MM42	03	1.63	1.55	1.19	1.19	1.00	1.00	1.00	1.33	1.77
MM42	04	1.76	1.66	1.20	1.20	1.00	1.00	1.00	1.46	1.81
MM42	05	1.92	2.25	1.27	1.27	1.00	1.00	1.00	1.53	2.15
MM42	06	2.11	2.35	1.33	1.33	1.00	1.00	1.00	1.72	2.45
MM42	07	2.24	2.77	1.37	1.37	1.00	1.00	1.00	1.78	2.69
MM42	08	2.57	3.06	1.51	1.51	1.00	1.00	1.00	1.84	3.18
MM42	09	2.84	3.28	1.64	1.64	1.00	1.00	1.00	1.89	3.26
MM42	10	2.94	3.49	1.73	1.73	1.00	1.00	1.00	1.99	3.49
MM42	11	3.04	3.63	1.83	1.83	1.00	1.00	1.00	2.11	3.62
MM42	12	3.14	3.77	1.93	1.93	1.00	1.00	1.00	2.24	3.76
MM43	00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
MM43	01	1.17	1.30	1.00	1.00	1.00	1.00	1.00	1.10	1.30
MM43	02	1.36	1.42	1.12	1.12	1.00	1.00	1.00	1.20	1.69
MM43	03	1.63	1.55	1.19	1.19	1.00	1.00	1.00	1.33	1.77
MM43	04	1.76	1.66	1.20	1.20	1.00	1.00	1.00	1.46	1.81
MM43	05	1.92	2.25	1.27	1.27	1.00	1.00	1.00	1.53	2.15
MM43	06	2.11	2.35	1.33	1.33	1.00	1.00	1.00	1.72	2.45
MM43	07	2.24	2.77	1.37	1.37	1.00	1.00	1.00	1.78	2.69

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MM43	08	2.57	3.06	1.51	1.51	1.00	1.00	1.00	1.84	3.18
MM43	09	2.84	3.28	1.64	1.64	1.00	1.00	1.00	1.89	3.26
MM43	10	2.94	3.49	1.73	1.73	1.00	1.00	1.00	1.99	3.49
MM43	11	3.04	3.63	1.83	1.83	1.00	1.00	1.00	2.11	3.62
MM43	12	3.14	3.77	1.93	1.93	1.00	1.00	1.00	2.24	3.76
MM44	00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
MM44	01	1.17	1.30	1.00	1.00	1.00	1.00	1.00	1.10	1.30
MM44	02	1.36	1.42	1.12	1.12	1.00	1.00	1.00	1.20	1.69
MM44	03	1.63	1.55	1.19	1.19	1.00	1.00	1.00	1.33	1.77
MM44	04	1.76	1.66	1.20	1.20	1.00	1.00	1.00	1.46	1.81
MM44	05	1.92	2.25	1.27	1.27	1.00	1.00	1.00	1.53	2.15
MM44	06	2.11	2.35	1.33	1.33	1.00	1.00	1.00	1.72	2.45
MM44	07	2.24	2.77	1.37	1.37	1.00	1.00	1.00	1.78	2.69
MM44	08	2.57	3.06	1.51	1.51	1.00	1.00	1.00	1.84	3.18
MM44	09	2.84	3.28	1.64	1.64	1.00	1.00	1.00	1.89	3.26
MM44	10	2.94	3.49	1.73	1.73	1.00	1.00	1.00	1.99	3.49
MM44	11	3.04	3.63	1.83	1.83	1.00	1.00	1.00	2.11	3.62
MM44	12	3.14	3.77	1.93	1.93	1.00	1.00	1.00	2.24	3.76
MM45	00	0.94	1.00	1.00	1.00	0.96	0.96	0.94	0.95	1.02
MM45	01	1.11	1.30	1.00	1.00	0.96	0.96	0.94	1.05	1.32
MM45	02	1.30	1.42	1.12	1.12	0.96	0.96	0.94	1.15	1.71
MM45	03	1.57	1.55	1.19	1.19	0.96	0.96	0.94	1.28	1.79
MM45	04	1.70	1.66	1.20	1.20	0.96	0.96	0.94	1.41	1.83
MM45	05	1.86	2.25	1.27	1.27	0.96	0.96	0.94	1.48	2.17
MM45	06	2.05	2.35	1.33	1.33	0.96	0.96	0.94	1.67	2.47
MM45	07	2.18	2.77	1.37	1.37	0.96	0.96	0.94	1.74	2.71
MM45	08	2.51	3.06	1.51	1.51	0.96	0.96	0.94	1.79	3.20
MM45	09	2.78	3.28	1.64	1.64	0.96	0.96	0.94	1.84	3.28
MM45	10	2.88	3.49	1.73	1.73	0.96	0.96	0.94	1.94	3.51
MM45	11	2.98	3.63	1.83	1.83	0.96	0.96	0.94	2.06	3.64
MM45	12	3.08	3.77	1.93	1.93	0.96	0.96	0.94	2.19	3.78
MM46	00	0.94	1.00	1.00	1.00	0.96	0.96	0.94	0.95	1.02
MM46	01	1.11	1.30	1.00	1.00	0.96	0.96	0.94	1.05	1.32
MM46	02	1.30	1.42	1.12	1.12	0.96	0.96	0.94	1.15	1.71
MM46	03	1.57	1.55	1.19	1.19	0.96	0.96	0.94	1.28	1.79
MM46	04	1.70	1.66	1.20	1.20	0.96	0.96	0.94	1.41	1.83
MM46	05	1.86	2.25	1.27	1.27	0.96	0.96	0.94	1.48	2.17
MM46	06	2.05	2.35	1.33	1.33	0.96	0.96	0.94	1.67	2.47
MM46	07	2.18	2.77	1.37	1.37	0.96	0.96	0.94	1.74	2.71
MM46	08	2.51	3.06	1.51	1.51	0.96	0.96	0.94	1.79	3.20
MM46	09	2.78	3.28	1.64	1.64	0.96	0.96	0.94	1.84	3.28
MM46	10	2.88	3.49	1.73	1.73	0.96	0.96	0.94	1.94	3.51
MM46	11	2.98	3.63	1.83	1.83	0.96	0.96	0.94	2.06	3.64
MM46	12	3.08	3.77	1.93	1.93	0.96	0.96	0.94	2.19	3.78
MM47	00	0.94	1.00	1.00	1.00	0.96	0.96	0.94	0.95	1.02
MM47	01	1.11	1.30	1.00	1.00	0.96	0.96	0.94	1.05	1.32
MM47	02	1.30	1.42	1.12	1.12	0.96	0.96	0.94	1.15	1.71
MM47	03	1.57	1.55	1.19	1.19	0.96	0.96	0.94	1.28	1.79
MM47	04	1.70	1.66	1.20	1.20	0.96	0.96	0.94	1.41	1.83
MM47	05	1.86	2.25	1.27	1.27	0.96	0.96	0.94	1.48	2.17
MM47	06	2.05	2.35	1.33	1.33	0.96	0.96	0.94	1.67	2.47
MM47	07	2.18	2.77	1.37	1.37	0.96	0.96	0.94	1.74	2.71
MM47	08	2.51	3.06	1.51	1.51	0.96	0.96	0.94	1.79	3.20
MM47	09	2.78	3.28	1.64	1.64	0.96	0.96	0.94	1.84	3.28
MM47	10	2.88	3.49	1.73	1.73	0.96	0.96	0.94	1.94	3.51
MM47	11	2.98	3.63	1.83	1.83	0.96	0.96	0.94	2.06	3.64
MM47	12	3.08	3.77	1.93	1.93	0.96	0.96	0.94	2.19	3.78

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MM48	00	0.94	1.00	1.00	1.00	0.96	0.96	0.94	0.95	1.02
MM48	01	1.11	1.30	1.00	1.00	0.96	0.96	0.94	1.05	1.32
MM48	02	1.30	1.42	1.12	1.12	0.96	0.96	0.94	1.15	1.71
MM48	03	1.57	1.55	1.19	1.19	0.96	0.96	0.94	1.28	1.79
MM48	04	1.70	1.66	1.20	1.20	0.96	0.96	0.94	1.41	1.83
MM48	05	1.86	2.25	1.27	1.27	0.96	0.96	0.94	1.48	2.17
MM48	06	2.05	2.35	1.33	1.33	0.96	0.96	0.94	1.67	2.47
MM48	07	2.18	2.77	1.37	1.37	0.96	0.96	0.94	1.74	2.71
MM48	08	2.51	3.06	1.51	1.51	0.96	0.96	0.94	1.79	3.20
MM48	09	2.78	3.28	1.64	1.64	0.96	0.96	0.94	1.84	3.28
MM48	10	2.88	3.49	1.73	1.73	0.96	0.96	0.94	1.94	3.51
MM48	11	2.98	3.63	1.83	1.83	0.96	0.96	0.94	2.06	3.64
MM48	12	3.08	3.77	1.93	1.93	0.96	0.96	0.94	2.19	3.78
MM49	00	0.94	1.00	1.00	1.00	0.96	0.96	0.94	0.95	1.02
MM49	01	1.11	1.30	1.00	1.00	0.96	0.96	0.94	1.05	1.32
MM49	02	1.30	1.42	1.12	1.12	0.96	0.96	0.94	1.15	1.71
MM49	03	1.57	1.55	1.19	1.19	0.96	0.96	0.94	1.28	1.79
MM49	04	1.70	1.66	1.20	1.20	0.96	0.96	0.94	1.41	1.83
MM49	05	1.86	2.25	1.27	1.27	0.96	0.96	0.94	1.48	2.17
MM49	06	2.05	2.35	1.33	1.33	0.96	0.96	0.94	1.67	2.47
MM49	07	2.18	2.77	1.37	1.37	0.96	0.96	0.94	1.74	2.71
MM49	08	2.51	3.06	1.51	1.51	0.96	0.96	0.94	1.79	3.20
MM49	09	2.78	3.28	1.64	1.64	0.96	0.96	0.94	1.84	3.28
MM49	10	2.88	3.49	1.73	1.73	0.96	0.96	0.94	1.94	3.51
MM49	11	2.98	3.63	1.83	1.83	0.96	0.96	0.94	2.06	3.64
MM49	12	3.08	3.77	1.93	1.93	0.96	0.96	0.94	2.19	3.78
MM50	00	0.90	0.86	0.90	0.90	0.92	0.92	0.88	0.89	0.98
MM50	01	1.06	1.15	0.90	0.90	0.92	0.92	0.88	0.99	1.28
MM50	02	1.25	1.28	1.02	1.02	0.92	0.92	0.88	1.10	1.67
MM50	03	1.52	1.41	1.09	1.09	0.92	0.92	0.88	1.22	1.75
MM50	04	1.65	1.52	1.10	1.10	0.92	0.92	0.88	1.35	1.79
MM50	05	1.81	2.11	1.17	1.17	0.92	0.92	0.88	1.42	2.13
MM50	06	2.00	2.21	1.23	1.23	0.92	0.92	0.88	1.61	2.43
MM50	07	2.13	2.63	1.27	1.27	0.92	0.92	0.88	1.68	2.67
MM50	08	2.46	2.91	1.40	1.40	0.92	0.92	0.88	1.73	3.16
MM50	09	2.73	3.14	1.54	1.54	0.92	0.92	0.88	1.78	3.24
MM50	10	2.83	3.35	1.63	1.63	0.92	0.92	0.88	1.88	3.47
MM50	11	2.93	3.49	1.73	1.73	0.92	0.92	0.88	2.01	3.60
MM50	12	3.03	3.63	1.83	1.83	0.92	0.92	0.88	2.13	3.74
MM51	00	0.90	0.86	0.90	0.90	0.92	0.92	0.88	0.89	0.98
MM51	01	1.06	1.15	0.90	0.90	0.92	0.92	0.88	0.99	1.28
MM51	02	1.25	1.28	1.02	1.02	0.92	0.92	0.88	1.10	1.67
MM51	03	1.52	1.41	1.09	1.09	0.92	0.92	0.88	1.22	1.75
MM51	04	1.65	1.52	1.10	1.10	0.92	0.92	0.88	1.35	1.79
MM51	05	1.81	2.11	1.17	1.17	0.92	0.92	0.88	1.42	2.13
MM51	06	2.00	2.21	1.23	1.23	0.92	0.92	0.88	1.61	2.43
MM51	07	2.13	2.63	1.27	1.27	0.92	0.92	0.88	1.68	2.67
MM51	08	2.46	2.91	1.40	1.40	0.92	0.92	0.88	1.73	3.16
MM51	09	2.73	3.14	1.54	1.54	0.92	0.92	0.88	1.78	3.24
MM51	10	2.83	3.35	1.63	1.63	0.92	0.92	0.88	1.88	3.47
MM51	11	2.93	3.49	1.73	1.73	0.92	0.92	0.88	2.01	3.60
MM51	12	3.03	3.63	1.83	1.83	0.92	0.92	0.88	2.13	3.74
MM52	00	0.90	0.86	0.90	0.90	0.92	0.92	0.88	0.89	0.98
MM52	01	1.06	1.15	0.90	0.90	0.92	0.92	0.88	0.99	1.28
MM52	02	1.25	1.28	1.02	1.02	0.92	0.92	0.88	1.10	1.67
MM52	03	1.52	1.41	1.09	1.09	0.92	0.92	0.88	1.22	1.75
MM52	04	1.65	1.52	1.10	1.10	0.92	0.92	0.88	1.35	1.79

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MM52	05	1.81	2.11	1.17	1.17	0.92	0.92	0.88	1.42	2.13
MM52	06	2.00	2.21	1.23	1.23	0.92	0.92	0.88	1.61	2.43
MM52	07	2.13	2.63	1.27	1.27	0.92	0.92	0.88	1.68	2.67
MM52	08	2.46	2.91	1.40	1.40	0.92	0.92	0.88	1.73	3.16
MM52	09	2.73	3.14	1.54	1.54	0.92	0.92	0.88	1.78	3.24
MM52	10	2.83	3.35	1.63	1.63	0.92	0.92	0.88	1.88	3.47
MM52	11	2.93	3.49	1.73	1.73	0.92	0.92	0.88	2.01	3.60
MM52	12	3.03	3.63	1.83	1.83	0.92	0.92	0.88	2.13	3.74
MM53	00	0.90	0.86	0.90	0.90	0.92	0.92	0.88	0.89	0.98
MM53	01	1.06	1.15	0.90	0.90	0.92	0.92	0.88	0.99	1.28
MM53	02	1.25	1.28	1.02	1.02	0.92	0.92	0.88	1.10	1.67
MM53	03	1.52	1.41	1.09	1.09	0.92	0.92	0.88	1.22	1.75
MM53	04	1.65	1.52	1.10	1.10	0.92	0.92	0.88	1.35	1.79
MM53	05	1.81	2.11	1.17	1.17	0.92	0.92	0.88	1.42	2.13
MM53	06	2.00	2.21	1.23	1.23	0.92	0.92	0.88	1.61	2.43
MM53	07	2.13	2.63	1.27	1.27	0.92	0.92	0.88	1.68	2.67
MM53	08	2.46	2.91	1.40	1.40	0.92	0.92	0.88	1.73	3.16
MM53	09	2.73	3.14	1.54	1.54	0.92	0.92	0.88	1.78	3.24
MM53	10	2.83	3.35	1.63	1.63	0.92	0.92	0.88	1.88	3.47
MM53	11	2.93	3.49	1.73	1.73	0.92	0.92	0.88	2.01	3.60
MM53	12	3.03	3.63	1.83	1.83	0.92	0.92	0.88	2.13	3.74
MM54	00	0.90	0.86	0.90	0.90	0.92	0.92	0.88	0.89	0.98
MM54	01	1.06	1.15	0.90	0.90	0.92	0.92	0.88	0.99	1.28
MM54	02	1.25	1.28	1.02	1.02	0.92	0.92	0.88	1.10	1.67
MM54	03	1.52	1.41	1.09	1.09	0.92	0.92	0.88	1.22	1.75
MM54	04	1.65	1.52	1.10	1.10	0.92	0.92	0.88	1.35	1.79
MM54	05	1.81	2.11	1.17	1.17	0.92	0.92	0.88	1.42	2.13
MM54	06	2.00	2.21	1.23	1.23	0.92	0.92	0.88	1.61	2.43
MM54	07	2.13	2.63	1.27	1.27	0.92	0.92	0.88	1.68	2.67
MM54	08	2.46	2.91	1.40	1.40	0.92	0.92	0.88	1.73	3.16
MM54	09	2.73	3.14	1.54	1.54	0.92	0.92	0.88	1.78	3.24
MM54	10	2.83	3.35	1.63	1.63	0.92	0.92	0.88	1.88	3.47
MM54	11	2.93	3.49	1.73	1.73	0.92	0.92	0.88	2.01	3.60
MM54	12	3.03	3.63	1.83	1.83	0.92	0.92	0.88	2.13	3.74
MM55	00	0.94	0.95	0.81	0.81	0.89	0.89	0.80	0.80	1.03
MM55	01	1.10	1.24	0.81	0.81	0.89	0.89	0.80	0.90	1.33
MM55	02	1.29	1.37	0.93	0.93	0.89	0.89	0.80	1.00	1.72
MM55	03	1.56	1.50	1.00	1.00	0.89	0.89	0.80	1.13	1.80
MM55	04	1.69	1.61	1.01	1.01	0.89	0.89	0.80	1.26	1.84
MM55	05	1.85	2.20	1.08	1.08	0.89	0.89	0.80	1.33	2.18
MM55	06	2.04	2.30	1.14	1.14	0.89	0.89	0.80	1.52	2.48
MM55	07	2.17	2.72	1.18	1.18	0.89	0.89	0.80	1.59	2.72
MM55	08	2.50	3.00	1.31	1.31	0.89	0.89	0.80	1.64	3.21
MM55	09	2.77	3.23	1.44	1.44	0.89	0.89	0.80	1.69	3.29
MM55	10	2.87	3.44	1.54	1.54	0.89	0.89	0.80	1.79	3.52
MM55	11	2.97	3.58	1.64	1.64	0.89	0.89	0.80	1.92	3.65
MM55	12	3.07	3.72	1.74	1.74	0.89	0.89	0.80	2.04	3.79
MM56	00	0.94	0.95	0.81	0.81	0.89	0.89	0.80	0.80	1.03
MM56	01	1.10	1.24	0.81	0.81	0.89	0.89	0.80	0.90	1.33
MM56	02	1.29	1.37	0.93	0.93	0.89	0.89	0.80	1.00	1.72
MM56	03	1.56	1.50	1.00	1.00	0.89	0.89	0.80	1.13	1.80
MM56	04	1.69	1.61	1.01	1.01	0.89	0.89	0.80	1.26	1.84
MM56	05	1.85	2.20	1.08	1.08	0.89	0.89	0.80	1.33	2.18
MM56	06	2.04	2.30	1.14	1.14	0.89	0.89	0.80	1.52	2.48
MM56	07	2.17	2.72	1.18	1.18	0.89	0.89	0.80	1.59	2.72
MM56	08	2.50	3.00	1.31	1.31	0.89	0.89	0.80	1.64	3.21
MM56	09	2.77	3.23	1.44	1.44	0.89	0.89	0.80	1.69	3.29

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MM56	10	2.87	3.44	1.54	1.54	0.89	0.89	0.80	1.79	3.52
MM56	11	2.97	3.58	1.64	1.64	0.89	0.89	0.80	1.92	3.65
MM56	12	3.07	3.72	1.74	1.74	0.89	0.89	0.80	2.04	3.79
MM57	00	0.94	0.95	0.81	0.81	0.89	0.89	0.80	0.80	1.03
MM57	01	1.10	1.24	0.81	0.81	0.89	0.89	0.80	0.90	1.33
MM57	02	1.29	1.37	0.93	0.93	0.89	0.89	0.80	1.00	1.72
MM57	03	1.56	1.50	1.00	1.00	0.89	0.89	0.80	1.13	1.80
MM57	04	1.69	1.61	1.01	1.01	0.89	0.89	0.80	1.26	1.84
MM57	05	1.85	2.20	1.08	1.08	0.89	0.89	0.80	1.33	2.18
MM57	06	2.04	2.30	1.14	1.14	0.89	0.89	0.80	1.52	2.48
MM57	07	2.17	2.72	1.18	1.18	0.89	0.89	0.80	1.59	2.72
MM57	08	2.50	3.00	1.31	1.31	0.89	0.89	0.80	1.64	3.21
MM57	09	2.77	3.23	1.44	1.44	0.89	0.89	0.80	1.69	3.29
MM57	10	2.87	3.44	1.54	1.54	0.89	0.89	0.80	1.79	3.52
MM57	11	2.97	3.58	1.64	1.64	0.89	0.89	0.80	1.92	3.65
MM57	12	3.07	3.72	1.74	1.74	0.89	0.89	0.80	2.04	3.79
MM58	00	0.94	0.95	0.81	0.81	0.89	0.89	0.80	0.80	1.03
MM58	01	1.10	1.24	0.81	0.81	0.89	0.89	0.80	0.90	1.33
MM58	02	1.29	1.37	0.93	0.93	0.89	0.89	0.80	1.00	1.72
MM58	03	1.56	1.50	1.00	1.00	0.89	0.89	0.80	1.13	1.80
MM58	04	1.69	1.61	1.01	1.01	0.89	0.89	0.80	1.26	1.84
MM58	05	1.85	2.20	1.08	1.08	0.89	0.89	0.80	1.33	2.18
MM58	06	2.04	2.30	1.14	1.14	0.89	0.89	0.80	1.52	2.48
MM58	07	2.17	2.72	1.18	1.18	0.89	0.89	0.80	1.59	2.72
MM58	08	2.50	3.00	1.31	1.31	0.89	0.89	0.80	1.64	3.21
MM58	09	2.77	3.23	1.44	1.44	0.89	0.89	0.80	1.69	3.29
MM58	10	2.87	3.44	1.54	1.54	0.89	0.89	0.80	1.79	3.52
MM58	11	2.97	3.58	1.64	1.64	0.89	0.89	0.80	1.92	3.65
MM58	12	3.07	3.72	1.74	1.74	0.89	0.89	0.80	2.04	3.79
MM59	00	0.94	0.95	0.81	0.81	0.89	0.89	0.80	0.80	1.03
MM59	01	1.10	1.24	0.81	0.81	0.89	0.89	0.80	0.90	1.33
MM59	02	1.29	1.37	0.93	0.93	0.89	0.89	0.80	1.00	1.72
MM59	03	1.56	1.50	1.00	1.00	0.89	0.89	0.80	1.13	1.80
MM59	04	1.69	1.61	1.01	1.01	0.89	0.89	0.80	1.26	1.84
MM59	05	1.85	2.20	1.08	1.08	0.89	0.89	0.80	1.33	2.18
MM59	06	2.04	2.30	1.14	1.14	0.89	0.89	0.80	1.52	2.48
MM59	07	2.17	2.72	1.18	1.18	0.89	0.89	0.80	1.59	2.72
MM59	08	2.50	3.00	1.31	1.31	0.89	0.89	0.80	1.64	3.21
MM59	09	2.77	3.23	1.44	1.44	0.89	0.89	0.80	1.69	3.29
MM59	10	2.87	3.44	1.54	1.54	0.89	0.89	0.80	1.79	3.52
MM59	11	2.97	3.58	1.64	1.64	0.89	0.89	0.80	1.92	3.65
MM59	12	3.07	3.72	1.74	1.74	0.89	0.89	0.80	2.04	3.79
MM60	00	0.94	0.95	0.81	0.81	0.89	0.89	0.80	0.80	1.03
MM60	01	1.10	1.24	0.81	0.81	0.89	0.89	0.80	0.90	1.33
MM60	02	1.29	1.37	0.93	0.93	0.89	0.89	0.80	1.00	1.72
MM60	03	1.56	1.50	1.00	1.00	0.89	0.89	0.80	1.13	1.80
MM60	04	1.69	1.61	1.01	1.01	0.89	0.89	0.80	1.26	1.84
MM60	05	1.85	2.20	1.08	1.08	0.89	0.89	0.80	1.33	2.18
MM60	06	2.04	2.30	1.14	1.14	0.89	0.89	0.80	1.52	2.48
MM60	07	2.17	2.72	1.18	1.18	0.89	0.89	0.80	1.59	2.72
MM60	08	2.50	3.00	1.31	1.31	0.89	0.89	0.80	1.64	3.21
MM60	09	2.77	3.23	1.44	1.44	0.89	0.89	0.80	1.69	3.29
MM60	10	2.87	3.44	1.54	1.54	0.89	0.89	0.80	1.79	3.52
MM60	11	2.97	3.58	1.64	1.64	0.89	0.89	0.80	1.92	3.65
MM60	12	3.07	3.72	1.74	1.74	0.89	0.89	0.80	2.04	3.79
MM61	00	0.94	0.95	0.81	0.81	0.89	0.89	0.80	0.80	1.03
MM61	01	1.10	1.24	0.81	0.81	0.89	0.89	0.80	0.90	1.33

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MM61	02	1.29	1.37	0.93	0.93	0.89	0.89	0.80	1.00	1.72
MM61	03	1.56	1.50	1.00	1.00	0.89	0.89	0.80	1.13	1.80
MM61	04	1.69	1.61	1.01	1.01	0.89	0.89	0.80	1.26	1.84
MM61	05	1.85	2.20	1.08	1.08	0.89	0.89	0.80	1.33	2.18
MM61	06	2.04	2.30	1.14	1.14	0.89	0.89	0.80	1.52	2.48
MM61	07	2.17	2.72	1.18	1.18	0.89	0.89	0.80	1.59	2.72
MM61	08	2.50	3.00	1.31	1.31	0.89	0.89	0.80	1.64	3.21
MM61	09	2.77	3.23	1.44	1.44	0.89	0.89	0.80	1.69	3.29
MM61	10	2.87	3.44	1.54	1.54	0.89	0.89	0.80	1.79	3.52
MM61	11	2.97	3.58	1.64	1.64	0.89	0.89	0.80	1.92	3.65
MM61	12	3.07	3.72	1.74	1.74	0.89	0.89	0.80	2.04	3.79
MM62	00	0.94	0.95	0.81	0.81	0.89	0.89	0.80	0.80	1.03
MM62	01	1.10	1.24	0.81	0.81	0.89	0.89	0.80	0.90	1.33
MM62	02	1.29	1.37	0.93	0.93	0.89	0.89	0.80	1.00	1.72
MM62	03	1.56	1.50	1.00	1.00	0.89	0.89	0.80	1.13	1.80
MM62	04	1.69	1.61	1.01	1.01	0.89	0.89	0.80	1.26	1.84
MM62	05	1.85	2.20	1.08	1.08	0.89	0.89	0.80	1.33	2.18
MM62	06	2.04	2.30	1.14	1.14	0.89	0.89	0.80	1.52	2.48
MM62	07	2.17	2.72	1.18	1.18	0.89	0.89	0.80	1.59	2.72
MM62	08	2.50	3.00	1.31	1.31	0.89	0.89	0.80	1.64	3.21
MM62	09	2.77	3.23	1.44	1.44	0.89	0.89	0.80	1.69	3.29
MM62	10	2.87	3.44	1.54	1.54	0.89	0.89	0.80	1.79	3.52
MM62	11	2.97	3.58	1.64	1.64	0.89	0.89	0.80	1.92	3.65
MM62	12	3.07	3.72	1.74	1.74	0.89	0.89	0.80	2.04	3.79
MM63	00	0.94	0.95	0.81	0.81	0.89	0.89	0.80	0.80	1.03
MM63	01	1.10	1.24	0.81	0.81	0.89	0.89	0.80	0.90	1.33
MM63	02	1.29	1.37	0.93	0.93	0.89	0.89	0.80	1.00	1.72
MM63	03	1.56	1.50	1.00	1.00	0.89	0.89	0.80	1.13	1.80
MM63	04	1.69	1.61	1.01	1.01	0.89	0.89	0.80	1.26	1.84
MM63	05	1.85	2.20	1.08	1.08	0.89	0.89	0.80	1.33	2.18
MM63	06	2.04	2.30	1.14	1.14	0.89	0.89	0.80	1.52	2.48
MM63	07	2.17	2.72	1.18	1.18	0.89	0.89	0.80	1.59	2.72
MM63	08	2.50	3.00	1.31	1.31	0.89	0.89	0.80	1.64	3.21
MM63	09	2.77	3.23	1.44	1.44	0.89	0.89	0.80	1.69	3.29
MM63	10	2.87	3.44	1.54	1.54	0.89	0.89	0.80	1.79	3.52
MM63	11	2.97	3.58	1.64	1.64	0.89	0.89	0.80	1.92	3.65
MM63	12	3.07	3.72	1.74	1.74	0.89	0.89	0.80	2.04	3.79
MM64	00	0.94	0.95	0.81	0.81	0.89	0.89	0.80	0.80	1.03
MM64	01	1.10	1.24	0.81	0.81	0.89	0.89	0.80	0.90	1.33
MM64	02	1.29	1.37	0.93	0.93	0.89	0.89	0.80	1.00	1.72
MM64	03	1.56	1.50	1.00	1.00	0.89	0.89	0.80	1.13	1.80
MM64	04	1.69	1.61	1.01	1.01	0.89	0.89	0.80	1.26	1.84
MM64	05	1.85	2.20	1.08	1.08	0.89	0.89	0.80	1.33	2.18
MM64	06	2.04	2.30	1.14	1.14	0.89	0.89	0.80	1.52	2.48
MM64	07	2.17	2.72	1.18	1.18	0.89	0.89	0.80	1.59	2.72
MM64	08	2.50	3.00	1.31	1.31	0.89	0.89	0.80	1.64	3.21
MM64	09	2.77	3.23	1.44	1.44	0.89	0.89	0.80	1.69	3.29
MM64	10	2.87	3.44	1.54	1.54	0.89	0.89	0.80	1.79	3.52
MM64	11	2.97	3.58	1.64	1.64	0.89	0.89	0.80	1.92	3.65
MM64	12	3.07	3.72	1.74	1.74	0.89	0.89	0.80	2.04	3.79
MM65	00	1.11	1.01	0.82	0.82	0.82	0.82	0.74	0.81	1.03
MM65	01	1.28	1.31	0.82	0.82	0.82	0.82	0.74	0.91	1.32
MM65	02	1.47	1.43	0.94	0.94	0.82	0.82	0.74	1.01	1.72
MM65	03	1.74	1.56	1.01	1.01	0.82	0.82	0.74	1.13	1.80
MM65	04	1.87	1.67	1.02	1.02	0.82	0.82	0.74	1.26	1.84
MM65	05	2.03	2.26	1.09	1.09	0.82	0.82	0.74	1.34	2.17
MM65	06	2.22	2.36	1.15	1.15	0.82	0.82	0.74	1.53	2.47

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MM65	07	2.35	2.78	1.19	1.19	0.82	0.82	0.74	1.59	2.72
MM65	08	2.68	3.07	1.32	1.32	0.82	0.82	0.74	1.64	3.20
MM65	09	2.95	3.29	1.45	1.45	0.82	0.82	0.74	1.69	3.28
MM65	10	3.05	3.50	1.55	1.55	0.82	0.82	0.74	1.79	3.51
MM65	11	3.15	3.64	1.65	1.65	0.82	0.82	0.74	1.92	3.65
MM65	12	3.25	3.78	1.75	1.75	0.82	0.82	0.74	2.05	3.78
MM66	00	1.21	1.07	0.88	0.88	0.82	0.82	0.73	0.87	0.98
MM66	01	1.38	1.36	0.88	0.88	0.82	0.82	0.73	0.97	1.27
MM66	02	1.57	1.49	1.00	1.00	0.82	0.82	0.73	1.07	1.67
MM66	03	1.84	1.62	1.07	1.07	0.82	0.82	0.73	1.20	1.75
MM66	04	1.97	1.73	1.08	1.08	0.82	0.82	0.73	1.33	1.79
MM66	05	2.13	2.32	1.15	1.15	0.82	0.82	0.73	1.40	2.13
MM66	06	2.32	2.42	1.21	1.21	0.82	0.82	0.73	1.59	2.42
MM66	07	2.45	2.84	1.25	1.25	0.82	0.82	0.73	1.65	2.67
MM66	08	2.78	3.12	1.38	1.38	0.82	0.82	0.73	1.71	3.15
MM66	09	3.05	3.35	1.52	1.52	0.82	0.82	0.73	1.76	3.23
MM66	10	3.15	3.56	1.61	1.61	0.82	0.82	0.73	1.86	3.46
MM66	11	3.25	3.70	1.71	1.71	0.82	0.82	0.73	1.98	3.60
MM66	12	3.35	3.84	1.81	1.81	0.82	0.82	0.73	2.11	3.73
MM67	00	1.26	1.09	0.82	0.82	0.81	0.81	0.72	0.83	0.98
MM67	01	1.43	1.39	0.82	0.82	0.81	0.81	0.72	0.93	1.28
MM67	02	1.62	1.52	0.94	0.94	0.81	0.81	0.72	1.03	1.67
MM67	03	1.89	1.64	1.01	1.01	0.81	0.81	0.72	1.16	1.75
MM67	04	2.02	1.76	1.02	1.02	0.81	0.81	0.72	1.29	1.79
MM67	05	2.18	2.35	1.09	1.09	0.81	0.81	0.72	1.36	2.13
MM67	06	2.37	2.45	1.15	1.15	0.81	0.81	0.72	1.55	2.43
MM67	07	2.50	2.87	1.19	1.19	0.81	0.81	0.72	1.62	2.67
MM67	08	2.83	3.15	1.32	1.32	0.81	0.81	0.72	1.67	3.16
MM67	09	3.10	3.38	1.45	1.45	0.81	0.81	0.72	1.72	3.24
MM67	10	3.20	3.59	1.55	1.55	0.81	0.81	0.72	1.82	3.47
MM67	11	3.30	3.73	1.65	1.65	0.81	0.81	0.72	1.94	3.60
MM67	12	3.40	3.87	1.75	1.75	0.81	0.81	0.72	2.07	3.74
MM68	00	1.28	1.13	0.84	0.84	0.80	0.80	0.71	0.80	1.02
MM68	01	1.45	1.43	0.84	0.84	0.80	0.80	0.71	0.91	1.32
MM68	02	1.64	1.56	0.96	0.96	0.80	0.80	0.71	1.01	1.71
MM68	03	1.91	1.68	1.03	1.03	0.80	0.80	0.71	1.13	1.79
MM68	04	2.04	1.80	1.04	1.04	0.80	0.80	0.71	1.26	1.83
MM68	05	2.20	2.39	1.11	1.11	0.80	0.80	0.71	1.34	2.17
MM68	06	2.39	2.49	1.17	1.17	0.80	0.80	0.71	1.53	2.47
MM68	07	2.52	2.91	1.21	1.21	0.80	0.80	0.71	1.59	2.71
MM68	08	2.85	3.19	1.34	1.34	0.80	0.80	0.71	1.64	3.20
MM68	09	3.12	3.42	1.47	1.47	0.80	0.80	0.71	1.69	3.28
MM68	10	3.22	3.63	1.57	1.57	0.80	0.80	0.71	1.79	3.51
MM68	11	3.32	3.77	1.67	1.67	0.80	0.80	0.71	1.92	3.64
MM68	12	3.42	3.91	1.77	1.77	0.80	0.80	0.71	2.04	3.78
MM69	00	1.31	1.15	0.86	0.86	0.80	0.80	0.70	0.82	1.01
MM69	01	1.48	1.44	0.86	0.86	0.80	0.80	0.70	0.92	1.31
MM69	02	1.67	1.57	0.98	0.98	0.80	0.80	0.70	1.03	1.70
MM69	03	1.94	1.70	1.05	1.05	0.80	0.80	0.70	1.15	1.78
MM69	04	2.07	1.81	1.06	1.06	0.80	0.80	0.70	1.28	1.83
MM69	05	2.23	2.40	1.13	1.13	0.80	0.80	0.70	1.35	2.16
MM69	06	2.42	2.50	1.19	1.19	0.80	0.80	0.70	1.54	2.46
MM69	07	2.55	2.92	1.23	1.23	0.80	0.80	0.70	1.61	2.70
MM69	08	2.88	3.21	1.36	1.36	0.80	0.80	0.70	1.66	3.19
MM69	09	3.15	3.43	1.49	1.49	0.80	0.80	0.70	1.71	3.27
MM69	10	3.25	3.64	1.59	1.59	0.80	0.80	0.70	1.81	3.50
MM69	11	3.35	3.78	1.69	1.69	0.80	0.80	0.70	1.94	3.64

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MM69	12	3.45	3.92	1.79	1.79	0.80	0.80	0.70	2.06	3.77
MM70	00	1.36	1.20	0.81	0.81	0.79	0.79	0.69	0.80	1.02
MM70	01	1.53	1.49	0.81	0.81	0.79	0.79	0.69	0.90	1.32
MM70	02	1.72	1.62	0.93	0.93	0.79	0.79	0.69	1.00	1.71
MM70	03	1.99	1.75	1.00	1.00	0.79	0.79	0.69	1.12	1.79
MM70	04	2.12	1.86	1.01	1.01	0.79	0.79	0.69	1.25	1.83
MM70	05	2.28	2.45	1.08	1.08	0.79	0.79	0.69	1.33	2.17
MM70	06	2.47	2.55	1.14	1.14	0.79	0.79	0.69	1.52	2.46
MM70	07	2.60	2.97	1.18	1.18	0.79	0.79	0.69	1.58	2.71
MM70	08	2.93	3.25	1.31	1.31	0.79	0.79	0.69	1.63	3.19
MM70	09	3.20	3.48	1.44	1.44	0.79	0.79	0.69	1.68	3.27
MM70	10	3.30	3.69	1.54	1.54	0.79	0.79	0.69	1.78	3.50
MM70	11	3.40	3.83	1.64	1.64	0.79	0.79	0.69	1.91	3.64
MM70	12	3.50	3.97	1.74	1.74	0.79	0.79	0.69	2.04	3.77
MM71	00	1.41	1.22	0.91	0.91	0.79	0.79	0.69	0.76	1.05
MM71	01	1.57	1.52	0.91	0.91	0.79	0.79	0.69	0.86	1.35
MM71	02	1.76	1.65	1.03	1.03	0.79	0.79	0.69	0.96	1.74
MM71	03	2.03	1.77	1.10	1.10	0.79	0.79	0.69	1.09	1.82
MM71	04	2.16	1.89	1.11	1.11	0.79	0.79	0.69	1.22	1.86
MM71	05	2.32	2.48	1.18	1.18	0.79	0.79	0.69	1.29	2.20
MM71	06	2.51	2.58	1.24	1.24	0.79	0.79	0.69	1.48	2.50
MM71	07	2.64	3.00	1.28	1.28	0.79	0.79	0.69	1.55	2.74
MM71	08	2.97	3.28	1.41	1.41	0.79	0.79	0.69	1.60	3.23
MM71	09	3.24	3.51	1.55	1.55	0.79	0.79	0.69	1.65	3.31
MM71	10	3.34	3.72	1.64	1.64	0.79	0.79	0.69	1.75	3.54
MM71	11	3.44	3.86	1.74	1.74	0.79	0.79	0.69	1.88	3.68
MM71	12	3.54	4.00	1.84	1.84	0.79	0.79	0.69	2.00	3.81
MM72	00	1.41	1.25	0.85	0.85	0.79	0.79	0.69	0.76	1.09
MM72	01	1.57	1.55	0.85	0.85	0.79	0.79	0.69	0.86	1.38
MM72	02	1.76	1.68	0.97	0.97	0.79	0.79	0.69	0.96	1.77
MM72	03	2.03	1.80	1.04	1.04	0.79	0.79	0.69	1.09	1.86
MM72	04	2.16	1.91	1.05	1.05	0.79	0.79	0.69	1.22	1.90
MM72	05	2.32	2.51	1.12	1.12	0.79	0.79	0.69	1.29	2.23
MM72	06	2.51	2.60	1.18	1.18	0.79	0.79	0.69	1.48	2.53
MM72	07	2.64	3.03	1.22	1.22	0.79	0.79	0.69	1.54	2.77
MM72	08	2.97	3.31	1.35	1.35	0.79	0.79	0.69	1.60	3.26
MM72	09	3.24	3.53	1.48	1.48	0.79	0.79	0.69	1.65	3.34
MM72	10	3.34	3.75	1.58	1.58	0.79	0.79	0.69	1.75	3.57
MM72	11	3.44	3.89	1.68	1.68	0.79	0.79	0.69	1.87	3.71
MM72	12	3.54	4.03	1.78	1.78	0.79	0.79	0.69	2.00	3.84
MM73	00	1.43	1.27	0.84	0.84	0.79	0.79	0.69	0.75	1.08
MM73	01	1.60	1.57	0.84	0.84	0.79	0.79	0.69	0.86	1.38
MM73	02	1.79	1.70	0.96	0.96	0.79	0.79	0.69	0.96	1.77
MM73	03	2.06	1.82	1.03	1.03	0.79	0.79	0.69	1.08	1.85
MM73	04	2.19	1.94	1.04	1.04	0.79	0.79	0.69	1.21	1.89
MM73	05	2.35	2.53	1.11	1.11	0.79	0.79	0.69	1.29	2.23
MM73	06	2.54	2.63	1.17	1.17	0.79	0.79	0.69	1.48	2.53
MM73	07	2.67	3.05	1.21	1.21	0.79	0.79	0.69	1.54	2.77
MM73	08	3.00	3.33	1.34	1.34	0.79	0.79	0.69	1.59	3.26
MM73	09	3.27	3.55	1.47	1.47	0.79	0.79	0.69	1.64	3.34
MM73	10	3.37	3.77	1.57	1.57	0.79	0.79	0.69	1.74	3.57
MM73	11	3.47	3.91	1.67	1.67	0.79	0.79	0.69	1.87	3.71
MM73	12	3.57	4.05	1.77	1.77	0.79	0.79	0.69	2.00	3.84
MM74	00	1.48	1.30	0.87	0.87	0.79	0.79	0.69	0.71	1.14
MM74	01	1.65	1.59	0.87	0.87	0.79	0.79	0.69	0.81	1.44
MM74	02	1.84	1.72	0.99	0.99	0.79	0.79	0.69	0.91	1.83
MM74	03	2.11	1.85	1.06	1.06	0.79	0.79	0.69	1.04	1.91

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MM74	04	2.24	1.96	1.07	1.07	0.79	0.79	0.69	1.16	1.95
MM74	05	2.40	2.55	1.14	1.14	0.79	0.79	0.69	1.24	2.29
MM74	06	2.59	2.65	1.20	1.20	0.79	0.79	0.69	1.43	2.59
MM74	07	2.72	3.07	1.24	1.24	0.79	0.79	0.69	1.49	2.83
MM74	08	3.05	3.35	1.37	1.37	0.79	0.79	0.69	1.54	3.32
MM74	09	3.32	3.58	1.51	1.51	0.79	0.79	0.69	1.59	3.40
MM74	10	3.41	3.79	1.60	1.60	0.79	0.79	0.69	1.70	3.63
MM74	11	3.52	3.93	1.70	1.70	0.79	0.79	0.69	1.82	3.76
MM74	12	3.62	4.07	1.80	1.80	0.79	0.79	0.69	1.95	3.90
MM75	00	1.91	1.54	0.87	0.87	0.79	0.79	0.69	0.58	1.35
MM75	01	2.07	1.83	0.87	0.87	0.79	0.79	0.69	0.68	1.64
MM75	02	2.26	1.96	0.99	0.99	0.79	0.79	0.69	0.78	2.03
MM75	03	2.53	2.09	1.06	1.06	0.79	0.79	0.69	0.91	2.12
MM75	04	2.66	2.20	1.07	1.07	0.79	0.79	0.69	1.03	2.16
MM75	05	2.82	2.79	1.14	1.14	0.79	0.79	0.69	1.11	2.49
MM75	06	3.01	2.89	1.20	1.20	0.79	0.79	0.69	1.30	2.79
MM75	07	3.14	3.31	1.24	1.24	0.79	0.79	0.69	1.36	3.03
MM75	08	3.47	3.59	1.37	1.37	0.79	0.79	0.69	1.41	3.52
MM75	09	3.74	3.82	1.51	1.51	0.79	0.79	0.69	1.46	3.60
MM75	10	3.84	4.03	1.60	1.60	0.79	0.79	0.69	1.57	3.83
MM75	11	3.94	4.17	1.70	1.70	0.79	0.79	0.69	1.69	3.97
MM75	12	4.04	4.31	1.80	1.80	0.79	0.79	0.69	1.82	4.10
MM76	00	1.91	1.54	0.87	0.87	0.79	0.79	0.69	0.58	1.35
MM76	01	2.07	1.83	0.87	0.87	0.79	0.79	0.69	0.68	1.64
MM76	02	2.26	1.96	0.99	0.99	0.79	0.79	0.69	0.78	2.03
MM76	03	2.53	2.09	1.06	1.06	0.79	0.79	0.69	0.91	2.12
MM76	04	2.66	2.20	1.07	1.07	0.79	0.79	0.69	1.03	2.16
MM76	05	2.82	2.79	1.14	1.14	0.79	0.79	0.69	1.11	2.49
MM76	06	3.01	2.89	1.20	1.20	0.79	0.79	0.69	1.30	2.79
MM76	07	3.14	3.31	1.24	1.24	0.79	0.79	0.69	1.36	3.03
MM76	08	3.47	3.59	1.37	1.37	0.79	0.79	0.69	1.41	3.52
MM76	09	3.74	3.82	1.51	1.51	0.79	0.79	0.69	1.46	3.60
MM76	10	3.84	4.03	1.60	1.60	0.79	0.79	0.69	1.57	3.83
MM76	11	3.94	4.17	1.70	1.70	0.79	0.79	0.69	1.69	3.97
MM76	12	4.04	4.31	1.80	1.80	0.79	0.79	0.69	1.82	4.10
MM77	00	2.02	1.59	0.87	0.87	0.79	0.79	0.69	0.56	1.40
MM77	01	2.19	1.88	0.87	0.87	0.79	0.79	0.69	0.67	1.69
MM77	02	2.38	2.01	0.99	0.99	0.79	0.79	0.69	0.77	2.09
MM77	03	2.65	2.14	1.06	1.06	0.79	0.79	0.69	0.89	2.17
MM77	04	2.78	2.25	1.07	1.07	0.79	0.79	0.69	1.02	2.21
MM77	05	2.94	2.84	1.14	1.14	0.79	0.79	0.69	1.10	2.55
MM77	06	3.13	2.94	1.20	1.20	0.79	0.79	0.69	1.29	2.84
MM77	07	3.26	3.36	1.24	1.24	0.79	0.79	0.69	1.35	3.09
MM77	08	3.59	3.64	1.37	1.37	0.79	0.79	0.69	1.40	3.57
MM77	09	3.86	3.87	1.51	1.51	0.79	0.79	0.69	1.45	3.65
MM77	10	3.96	4.08	1.60	1.60	0.79	0.79	0.69	1.55	3.88
MM77	11	4.06	4.22	1.70	1.70	0.79	0.79	0.69	1.68	4.02
MM77	12	4.16	4.36	1.80	1.80	0.79	0.79	0.69	1.81	4.15
MM78	00	2.02	1.59	0.87	0.87	0.79	0.79	0.69	0.56	1.40
MM78	01	2.19	1.88	0.87	0.87	0.79	0.79	0.69	0.67	1.69
MM78	02	2.38	2.01	0.99	0.99	0.79	0.79	0.69	0.77	2.09
MM78	03	2.65	2.14	1.06	1.06	0.79	0.79	0.69	0.89	2.17
MM78	04	2.78	2.25	1.07	1.07	0.79	0.79	0.69	1.02	2.21
MM78	05	2.94	2.84	1.14	1.14	0.79	0.79	0.69	1.10	2.55
MM78	06	3.13	2.94	1.20	1.20	0.79	0.79	0.69	1.29	2.84
MM78	07	3.26	3.36	1.24	1.24	0.79	0.79	0.69	1.35	3.09
MM78	08	3.59	3.64	1.37	1.37	0.79	0.79	0.69	1.40	3.57

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MM78	09	3.86	3.87	1.51	1.51	0.79	0.79	0.69	1.45	3.65
MM78	10	3.96	4.08	1.60	1.60	0.79	0.79	0.69	1.55	3.88
MM78	11	4.06	4.22	1.70	1.70	0.79	0.79	0.69	1.68	4.02
MM78	12	4.16	4.36	1.80	1.80	0.79	0.79	0.69	1.81	4.15
MM79	00	2.12	1.68	0.85	0.85	0.79	0.79	0.69	0.55	1.45
MM79	01	2.29	1.98	0.85	0.85	0.79	0.79	0.69	0.65	1.75
MM79	02	2.48	2.11	0.97	0.97	0.79	0.79	0.69	0.76	2.14
MM79	03	2.75	2.23	1.04	1.04	0.79	0.79	0.69	0.88	2.22
MM79	04	2.88	2.35	1.05	1.05	0.79	0.79	0.69	1.01	2.26
MM79	05	3.04	2.94	1.12	1.12	0.79	0.79	0.69	1.09	2.60
MM79	06	3.23	3.04	1.18	1.18	0.79	0.79	0.69	1.28	2.90
MM79	07	3.36	3.46	1.22	1.22	0.79	0.79	0.69	1.34	3.14
MM79	08	3.69	3.74	1.35	1.35	0.79	0.79	0.69	1.39	3.63
MM79	09	3.96	3.97	1.48	1.48	0.79	0.79	0.69	1.44	3.71
MM79	10	4.06	4.18	1.58	1.58	0.79	0.79	0.69	1.54	3.94
MM79	11	4.16	4.32	1.68	1.68	0.79	0.79	0.69	1.67	4.07
MM79	12	4.26	4.46	1.78	1.78	0.79	0.79	0.69	1.79	4.21
MM80	00	2.12	1.68	0.85	0.85	0.79	0.79	0.69	0.55	1.45
MM80	01	2.29	1.98	0.85	0.85	0.79	0.79	0.69	0.65	1.75
MM80	02	2.48	2.11	0.97	0.97	0.79	0.79	0.69	0.76	2.14
MM80	03	2.75	2.23	1.04	1.04	0.79	0.79	0.69	0.88	2.22
MM80	04	2.88	2.35	1.05	1.05	0.79	0.79	0.69	1.01	2.26
MM80	05	3.04	2.94	1.12	1.12	0.79	0.79	0.69	1.09	2.60
MM80	06	3.23	3.04	1.18	1.18	0.79	0.79	0.69	1.28	2.90
MM80	07	3.36	3.46	1.22	1.22	0.79	0.79	0.69	1.34	3.14
MM80	08	3.69	3.74	1.35	1.35	0.79	0.79	0.69	1.39	3.63
MM80	09	3.96	3.97	1.48	1.48	0.79	0.79	0.69	1.44	3.71
MM80	10	4.06	4.18	1.58	1.58	0.79	0.79	0.69	1.54	3.94
MM80	11	4.16	4.32	1.68	1.68	0.79	0.79	0.69	1.67	4.07
MM80	12	4.26	4.46	1.78	1.78	0.79	0.79	0.69	1.79	4.21
MM81	00	2.17	1.76	0.91	0.91	0.79	0.79	0.69	0.53	1.52
MM81	01	2.34	2.06	0.91	0.91	0.79	0.79	0.69	0.63	1.82
MM81	02	2.53	2.19	1.03	1.03	0.79	0.79	0.69	0.73	2.21
MM81	03	2.80	2.31	1.10	1.10	0.79	0.79	0.69	0.86	2.29
MM81	04	2.93	2.42	1.11	1.11	0.79	0.79	0.69	0.99	2.33
MM81	05	3.09	3.02	1.18	1.18	0.79	0.79	0.69	1.06	2.67
MM81	06	3.28	3.12	1.24	1.24	0.79	0.79	0.69	1.25	2.97
MM81	07	3.41	3.54	1.28	1.28	0.79	0.79	0.69	1.32	3.21
MM81	08	3.74	3.82	1.41	1.41	0.79	0.79	0.69	1.37	3.70
MM81	09	4.01	4.04	1.55	1.55	0.79	0.79	0.69	1.42	3.78
MM81	10	4.11	4.26	1.64	1.64	0.79	0.79	0.69	1.52	4.01
MM81	11	4.21	4.40	1.74	1.74	0.79	0.79	0.69	1.64	4.14
MM81	12	4.31	4.54	1.84	1.84	0.79	0.79	0.69	1.77	4.28
MM82	00	2.17	1.76	0.91	0.91	0.79	0.79	0.69	0.53	1.52
MM82	01	2.34	2.06	0.91	0.91	0.79	0.79	0.69	0.63	1.82
MM82	02	2.53	2.19	1.03	1.03	0.79	0.79	0.69	0.73	2.21
MM82	03	2.80	2.31	1.10	1.10	0.79	0.79	0.69	0.86	2.29
MM82	04	2.93	2.42	1.11	1.11	0.79	0.79	0.69	0.99	2.33
MM82	05	3.09	3.02	1.18	1.18	0.79	0.79	0.69	1.06	2.67
MM82	06	3.28	3.12	1.24	1.24	0.79	0.79	0.69	1.25	2.97
MM82	07	3.41	3.54	1.28	1.28	0.79	0.79	0.69	1.32	3.21
MM82	08	3.74	3.82	1.41	1.41	0.79	0.79	0.69	1.37	3.70
MM82	09	4.01	4.04	1.55	1.55	0.79	0.79	0.69	1.42	3.78
MM82	10	4.11	4.26	1.64	1.64	0.79	0.79	0.69	1.52	4.01
MM82	11	4.21	4.40	1.74	1.74	0.79	0.79	0.69	1.64	4.14
MM82	12	4.31	4.54	1.84	1.84	0.79	0.79	0.69	1.77	4.28
MM83	00	2.25	1.83	0.85	0.85	0.79	0.79	0.69	0.49	1.57

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MM83	01	2.42	2.12	0.85	0.85	0.79	0.79	0.69	0.59	1.87
MM83	02	2.61	2.25	0.97	0.97	0.79	0.79	0.69	0.70	2.26
MM83	03	2.88	2.37	1.04	1.04	0.79	0.79	0.69	0.82	2.34
MM83	04	3.01	2.49	1.05	1.05	0.79	0.79	0.69	0.95	2.38
MM83	05	3.17	3.08	1.12	1.12	0.79	0.79	0.69	1.02	2.72
MM83	06	3.36	3.18	1.18	1.18	0.79	0.79	0.69	1.21	3.02
MM83	07	3.49	3.60	1.22	1.22	0.79	0.79	0.69	1.28	3.26
MM83	08	3.82	3.88	1.35	1.35	0.79	0.79	0.69	1.33	3.75
MM83	09	4.09	4.11	1.48	1.48	0.79	0.79	0.69	1.38	3.83
MM83	10	4.19	4.32	1.58	1.58	0.79	0.79	0.69	1.48	4.06
MM83	11	4.29	4.46	1.68	1.68	0.79	0.79	0.69	1.61	4.19
MM83	12	4.39	4.60	1.78	1.78	0.79	0.79	0.69	1.73	4.33
MM84	00	2.25	1.83	0.85	0.85	0.79	0.79	0.69	0.49	1.57
MM84	01	2.42	2.12	0.85	0.85	0.79	0.79	0.69	0.59	1.87
MM84	02	2.61	2.25	0.97	0.97	0.79	0.79	0.69	0.70	2.26
MM84	03	2.88	2.37	1.04	1.04	0.79	0.79	0.69	0.82	2.34
MM84	04	3.01	2.49	1.05	1.05	0.79	0.79	0.69	0.95	2.38
MM84	05	3.17	3.08	1.12	1.12	0.79	0.79	0.69	1.02	2.72
MM84	06	3.36	3.18	1.18	1.18	0.79	0.79	0.69	1.21	3.02
MM84	07	3.49	3.60	1.22	1.22	0.79	0.79	0.69	1.28	3.26
MM84	08	3.82	3.88	1.35	1.35	0.79	0.79	0.69	1.33	3.75
MM84	09	4.09	4.11	1.48	1.48	0.79	0.79	0.69	1.38	3.83
MM84	10	4.19	4.32	1.58	1.58	0.79	0.79	0.69	1.48	4.06
MM84	11	4.29	4.46	1.68	1.68	0.79	0.79	0.69	1.61	4.19
MM84	12	4.39	4.60	1.78	1.78	0.79	0.79	0.69	1.73	4.33
MM85	00	2.38	1.89	0.86	0.86	0.79	0.79	0.69	0.49	1.64
MM85	01	2.55	2.19	0.86	0.86	0.79	0.79	0.69	0.59	1.94
MM85	02	2.74	2.31	0.98	0.98	0.79	0.79	0.69	0.69	2.33
MM85	03	3.01	2.44	1.05	1.05	0.79	0.79	0.69	0.82	2.41
MM85	04	3.14	2.55	1.06	1.06	0.79	0.79	0.69	0.94	2.45
MM85	05	3.30	3.14	1.13	1.13	0.79	0.79	0.69	1.02	2.79
MM85	06	3.49	3.24	1.19	1.19	0.79	0.79	0.69	1.21	3.08
MM85	07	3.62	3.67	1.23	1.23	0.79	0.79	0.69	1.27	3.33
MM85	08	3.95	3.95	1.36	1.36	0.79	0.79	0.69	1.32	3.81
MM85	09	4.22	4.17	1.49	1.49	0.79	0.79	0.69	1.37	3.90
MM85	10	4.32	4.38	1.59	1.59	0.79	0.79	0.69	1.47	4.13
MM85	11	4.42	4.52	1.69	1.69	0.79	0.79	0.69	1.60	4.26
MM85	12	4.52	4.67	1.79	1.79	0.79	0.79	0.69	1.73	4.40
MM86	00	2.38	1.89	0.86	0.86	0.79	0.79	0.69	0.49	1.64
MM86	01	2.55	2.19	0.86	0.86	0.79	0.79	0.69	0.59	1.94
MM86	02	2.74	2.31	0.98	0.98	0.79	0.79	0.69	0.69	2.33
MM86	03	3.01	2.44	1.05	1.05	0.79	0.79	0.69	0.82	2.41
MM86	04	3.14	2.55	1.06	1.06	0.79	0.79	0.69	0.94	2.45
MM86	05	3.30	3.14	1.13	1.13	0.79	0.79	0.69	1.02	2.79
MM86	06	3.49	3.24	1.19	1.19	0.79	0.79	0.69	1.21	3.08
MM86	07	3.62	3.67	1.23	1.23	0.79	0.79	0.69	1.27	3.33
MM86	08	3.95	3.95	1.36	1.36	0.79	0.79	0.69	1.32	3.81
MM86	09	4.22	4.17	1.49	1.49	0.79	0.79	0.69	1.37	3.90
MM86	10	4.32	4.38	1.59	1.59	0.79	0.79	0.69	1.47	4.13
MM86	11	4.42	4.52	1.69	1.69	0.79	0.79	0.69	1.60	4.26
MM86	12	4.52	4.67	1.79	1.79	0.79	0.79	0.69	1.73	4.40
MM87	00	2.45	1.99	0.86	0.86	0.79	0.79	0.69	0.48	1.65
MM87	01	2.62	2.28	0.86	0.86	0.79	0.79	0.69	0.58	1.95
MM87	02	2.81	2.41	0.98	0.98	0.79	0.79	0.69	0.68	2.34
MM87	03	3.08	2.53	1.05	1.05	0.79	0.79	0.69	0.81	2.42
MM87	04	3.21	2.65	1.06	1.06	0.79	0.79	0.69	0.94	2.46
MM87	05	3.37	3.24	1.13	1.13	0.79	0.79	0.69	1.01	2.80

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MM87	06	3.56	3.34	1.19	1.19	0.79	0.79	0.69	1.20	3.09
MM87	07	3.69	3.76	1.23	1.23	0.79	0.79	0.69	1.27	3.34
MM87	08	4.02	4.04	1.36	1.36	0.79	0.79	0.69	1.32	3.82
MM87	09	4.29	4.27	1.49	1.49	0.79	0.79	0.69	1.37	3.91
MM87	10	4.39	4.48	1.59	1.59	0.79	0.79	0.69	1.47	4.13
MM87	11	4.49	4.62	1.69	1.69	0.79	0.79	0.69	1.60	4.27
MM87	12	4.59	4.76	1.79	1.79	0.79	0.79	0.69	1.72	4.41
MM88	00	2.45	1.99	0.86	0.86	0.79	0.79	0.69	0.48	1.65
MM88	01	2.62	2.28	0.86	0.86	0.79	0.79	0.69	0.58	1.95
MM88	02	2.81	2.41	0.98	0.98	0.79	0.79	0.69	0.68	2.34
MM88	03	3.08	2.53	1.05	1.05	0.79	0.79	0.69	0.81	2.42
MM88	04	3.21	2.65	1.06	1.06	0.79	0.79	0.69	0.94	2.46
MM88	05	3.37	3.24	1.13	1.13	0.79	0.79	0.69	1.01	2.80
MM88	06	3.56	3.34	1.19	1.19	0.79	0.79	0.69	1.20	3.09
MM88	07	3.69	3.76	1.23	1.23	0.79	0.79	0.69	1.27	3.34
MM88	08	4.02	4.04	1.36	1.36	0.79	0.79	0.69	1.32	3.82
MM88	09	4.29	4.27	1.49	1.49	0.79	0.79	0.69	1.37	3.91
MM88	10	4.39	4.48	1.59	1.59	0.79	0.79	0.69	1.47	4.13
MM88	11	4.49	4.62	1.69	1.69	0.79	0.79	0.69	1.60	4.27
MM88	12	4.59	4.76	1.79	1.79	0.79	0.79	0.69	1.72	4.41
MM89	00	2.53	2.03	0.87	0.87	0.79	0.79	0.69	0.46	1.70
MM89	01	2.70	2.33	0.87	0.87	0.79	0.79	0.69	0.56	1.99
MM89	02	2.89	2.46	0.99	0.99	0.79	0.79	0.69	0.66	2.39
MM89	03	3.16	2.58	1.06	1.06	0.79	0.79	0.69	0.79	2.47
MM89	04	3.29	2.70	1.07	1.07	0.79	0.79	0.69	0.92	2.51
MM89	05	3.45	3.29	1.14	1.14	0.79	0.79	0.69	0.99	2.85
MM89	06	3.64	3.39	1.20	1.20	0.79	0.79	0.69	1.18	3.14
MM89	07	3.77	3.81	1.24	1.24	0.79	0.79	0.69	1.25	3.39
MM89	08	4.10	4.09	1.37	1.37	0.79	0.79	0.69	1.30	3.87
MM89	09	4.37	4.31	1.51	1.51	0.79	0.79	0.69	1.35	3.95
MM89	10	4.47	4.53	1.60	1.60	0.79	0.79	0.69	1.45	4.18
MM89	11	4.57	4.67	1.70	1.70	0.79	0.79	0.69	1.57	4.32
MM89	12	4.67	4.81	1.80	1.80	0.79	0.79	0.69	1.70	4.45
MM90	00	2.53	2.03	0.87	0.87	0.79	0.79	0.69	0.46	1.70
MM90	01	2.70	2.33	0.87	0.87	0.79	0.79	0.69	0.56	1.99
MM90	02	2.89	2.46	0.99	0.99	0.79	0.79	0.69	0.66	2.39
MM90	03	3.16	2.58	1.06	1.06	0.79	0.79	0.69	0.79	2.47
MM90	04	3.29	2.70	1.07	1.07	0.79	0.79	0.69	0.92	2.51
MM90	05	3.45	3.29	1.14	1.14	0.79	0.79	0.69	0.99	2.85
MM90	06	3.64	3.39	1.20	1.20	0.79	0.79	0.69	1.18	3.14
MM90	07	3.77	3.81	1.24	1.24	0.79	0.79	0.69	1.25	3.39
MM90	08	4.10	4.09	1.37	1.37	0.79	0.79	0.69	1.30	3.87
MM90	09	4.37	4.31	1.51	1.51	0.79	0.79	0.69	1.35	3.95
MM90	10	4.47	4.53	1.60	1.60	0.79	0.79	0.69	1.45	4.18
MM90	11	4.57	4.67	1.70	1.70	0.79	0.79	0.69	1.57	4.32
MM90	12	4.67	4.81	1.80	1.80	0.79	0.79	0.69	1.70	4.45
MM91	00	2.55	2.11	0.98	0.98	0.79	0.79	0.69	0.46	2.09
MM91	01	2.71	2.40	0.98	0.98	0.79	0.79	0.69	0.56	2.39
MM91	02	2.90	2.53	1.10	1.10	0.79	0.79	0.69	0.66	2.78
MM91	03	3.17	2.66	1.17	1.17	0.79	0.79	0.69	0.78	2.86
MM91	04	3.30	2.77	1.18	1.18	0.79	0.79	0.69	0.91	2.90
MM91	05	3.46	3.36	1.25	1.25	0.79	0.79	0.69	0.99	3.24
MM91	06	3.65	3.46	1.31	1.31	0.79	0.79	0.69	1.18	3.54
MM91	07	3.78	3.88	1.35	1.35	0.79	0.79	0.69	1.24	3.78
MM91	08	4.11	4.16	1.48	1.48	0.79	0.79	0.69	1.29	4.27
MM91	09	4.38	4.39	1.62	1.62	0.79	0.79	0.69	1.34	4.35
MM91	10	4.48	4.60	1.71	1.71	0.79	0.79	0.69	1.44	4.58

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MM91	11	4.58	4.74	1.81	1.81	0.79	0.79	0.69	1.57	4.71
MM91	12	4.68	4.88	1.91	1.91	0.79	0.79	0.69	1.70	4.85
MM92	00	2.55	2.11	0.98	0.98	0.79	0.79	0.69	0.46	2.09
MM92	01	2.71	2.40	0.98	0.98	0.79	0.79	0.69	0.56	2.39
MM92	02	2.90	2.53	1.10	1.10	0.79	0.79	0.69	0.66	2.78
MM92	03	3.17	2.66	1.17	1.17	0.79	0.79	0.69	0.78	2.86
MM92	04	3.30	2.77	1.18	1.18	0.79	0.79	0.69	0.91	2.90
MM92	05	3.46	3.36	1.25	1.25	0.79	0.79	0.69	0.99	3.24
MM92	06	3.65	3.46	1.31	1.31	0.79	0.79	0.69	1.18	3.54
MM92	07	3.78	3.88	1.35	1.35	0.79	0.79	0.69	1.24	3.78
MM92	08	4.11	4.16	1.48	1.48	0.79	0.79	0.69	1.29	4.27
MM92	09	4.38	4.39	1.62	1.62	0.79	0.79	0.69	1.34	4.35
MM92	10	4.48	4.60	1.71	1.71	0.79	0.79	0.69	1.44	4.58
MM92	11	4.58	4.74	1.81	1.81	0.79	0.79	0.69	1.57	4.71
MM92	12	4.68	4.88	1.91	1.91	0.79	0.79	0.69	1.70	4.85
MM93	00	2.55	2.11	0.98	0.98	0.79	0.79	0.69	0.46	2.09
MM93	01	2.71	2.40	0.98	0.98	0.79	0.79	0.69	0.56	2.39
MM93	02	2.90	2.53	1.10	1.10	0.79	0.79	0.69	0.66	2.78
MM93	03	3.17	2.66	1.17	1.17	0.79	0.79	0.69	0.78	2.86
MM93	04	3.30	2.77	1.18	1.18	0.79	0.79	0.69	0.91	2.90
MM93	05	3.46	3.36	1.25	1.25	0.79	0.79	0.69	0.99	3.24
MM93	06	3.65	3.46	1.31	1.31	0.79	0.79	0.69	1.18	3.54
MM93	07	3.78	3.88	1.35	1.35	0.79	0.79	0.69	1.24	3.78
MM93	08	4.11	4.16	1.48	1.48	0.79	0.79	0.69	1.29	4.27
MM93	09	4.38	4.39	1.62	1.62	0.79	0.79	0.69	1.34	4.35
MM93	10	4.48	4.60	1.71	1.71	0.79	0.79	0.69	1.44	4.58
MM93	11	4.58	4.74	1.81	1.81	0.79	0.79	0.69	1.57	4.71
MM93	12	4.68	4.88	1.91	1.91	0.79	0.79	0.69	1.70	4.85
MM94	00	2.55	2.11	0.98	0.98	0.79	0.79	0.69	0.46	2.09
MM94	01	2.71	2.40	0.98	0.98	0.79	0.79	0.69	0.56	2.39
MM94	02	2.90	2.53	1.10	1.10	0.79	0.79	0.69	0.66	2.78
MM94	03	3.17	2.66	1.17	1.17	0.79	0.79	0.69	0.78	2.86
MM94	04	3.30	2.77	1.18	1.18	0.79	0.79	0.69	0.91	2.90
MM94	05	3.46	3.36	1.25	1.25	0.79	0.79	0.69	0.99	3.24
MM94	06	3.65	3.46	1.31	1.31	0.79	0.79	0.69	1.18	3.54
MM94	07	3.78	3.88	1.35	1.35	0.79	0.79	0.69	1.24	3.78
MM94	08	4.11	4.16	1.48	1.48	0.79	0.79	0.69	1.29	4.27
MM94	09	4.38	4.39	1.62	1.62	0.79	0.79	0.69	1.34	4.35
MM94	10	4.48	4.60	1.71	1.71	0.79	0.79	0.69	1.44	4.58
MM94	11	4.58	4.74	1.81	1.81	0.79	0.79	0.69	1.57	4.71
MM94	12	4.68	4.88	1.91	1.91	0.79	0.79	0.69	1.70	4.85
MM95	00	2.55	2.11	0.98	0.98	0.79	0.79	0.69	0.46	2.09
MM95	01	2.71	2.40	0.98	0.98	0.79	0.79	0.69	0.56	2.39
MM95	02	2.90	2.53	1.10	1.10	0.79	0.79	0.69	0.66	2.78
MM95	03	3.17	2.66	1.17	1.17	0.79	0.79	0.69	0.78	2.86
MM95	04	3.30	2.77	1.18	1.18	0.79	0.79	0.69	0.91	2.90
MM95	05	3.46	3.36	1.25	1.25	0.79	0.79	0.69	0.99	3.24
MM95	06	3.65	3.46	1.31	1.31	0.79	0.79	0.69	1.18	3.54
MM95	07	3.78	3.88	1.35	1.35	0.79	0.79	0.69	1.24	3.78
MM95	08	4.11	4.16	1.48	1.48	0.79	0.79	0.69	1.29	4.27
MM95	09	4.38	4.39	1.62	1.62	0.79	0.79	0.69	1.34	4.35
MM95	10	4.48	4.60	1.71	1.71	0.79	0.79	0.69	1.44	4.58
MM95	11	4.58	4.74	1.81	1.81	0.79	0.79	0.69	1.57	4.71
MM95	12	4.68	4.88	1.91	1.91	0.79	0.79	0.69	1.70	4.85
MM96	00	2.55	2.11	0.98	0.98	0.79	0.79	0.69	0.46	2.09
MM96	01	2.71	2.40	0.98	0.98	0.79	0.79	0.69	0.56	2.39
MM96	02	2.90	2.53	1.10	1.10	0.79	0.79	0.69	0.66	2.78

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MM96	03	3.17	2.66	1.17	1.17	0.79	0.79	0.69	0.78	2.86
MM96	04	3.30	2.77	1.18	1.18	0.79	0.79	0.69	0.91	2.90
MM96	05	3.46	3.36	1.25	1.25	0.79	0.79	0.69	0.99	3.24
MM96	06	3.65	3.46	1.31	1.31	0.79	0.79	0.69	1.18	3.54
MM96	07	3.78	3.88	1.35	1.35	0.79	0.79	0.69	1.24	3.78
MM96	08	4.11	4.16	1.48	1.48	0.79	0.79	0.69	1.29	4.27
MM96	09	4.38	4.39	1.62	1.62	0.79	0.79	0.69	1.34	4.35
MM96	10	4.48	4.60	1.71	1.71	0.79	0.79	0.69	1.44	4.58
MM96	11	4.58	4.74	1.81	1.81	0.79	0.79	0.69	1.57	4.71
MM96	12	4.68	4.88	1.91	1.91	0.79	0.79	0.69	1.70	4.85
MM97	00	2.55	2.11	0.98	0.98	0.79	0.79	0.69	0.46	2.09
MM97	01	2.71	2.40	0.98	0.98	0.79	0.79	0.69	0.56	2.39
MM97	02	2.90	2.53	1.10	1.10	0.79	0.79	0.69	0.66	2.78
MM97	03	3.17	2.66	1.17	1.17	0.79	0.79	0.69	0.78	2.86
MM97	04	3.30	2.77	1.18	1.18	0.79	0.79	0.69	0.91	2.90
MM97	05	3.46	3.36	1.25	1.25	0.79	0.79	0.69	0.99	3.24
MM97	06	3.65	3.46	1.31	1.31	0.79	0.79	0.69	1.18	3.54
MM97	07	3.78	3.88	1.35	1.35	0.79	0.79	0.69	1.24	3.78
MM97	08	4.11	4.16	1.48	1.48	0.79	0.79	0.69	1.29	4.27
MM97	09	4.38	4.39	1.62	1.62	0.79	0.79	0.69	1.34	4.35
MM97	10	4.48	4.60	1.71	1.71	0.79	0.79	0.69	1.44	4.58
MM97	11	4.58	4.74	1.81	1.81	0.79	0.79	0.69	1.57	4.71
MM97	12	4.68	4.88	1.91	1.91	0.79	0.79	0.69	1.70	4.85
MM98	00	2.55	2.11	0.98	0.98	0.79	0.79	0.69	0.46	2.09
MM98	01	2.71	2.40	0.98	0.98	0.79	0.79	0.69	0.56	2.39
MM98	02	2.90	2.53	1.10	1.10	0.79	0.79	0.69	0.66	2.78
MM98	03	3.17	2.66	1.17	1.17	0.79	0.79	0.69	0.78	2.86
MM98	04	3.30	2.77	1.18	1.18	0.79	0.79	0.69	0.91	2.90
MM98	05	3.46	3.36	1.25	1.25	0.79	0.79	0.69	0.99	3.24
MM98	06	3.65	3.46	1.31	1.31	0.79	0.79	0.69	1.18	3.54
MM98	07	3.78	3.88	1.35	1.35	0.79	0.79	0.69	1.24	3.78
MM98	08	4.11	4.16	1.48	1.48	0.79	0.79	0.69	1.29	4.27
MM98	09	4.38	4.39	1.62	1.62	0.79	0.79	0.69	1.34	4.35
MM98	10	4.48	4.60	1.71	1.71	0.79	0.79	0.69	1.44	4.58
MM98	11	4.58	4.74	1.81	1.81	0.79	0.79	0.69	1.57	4.71
MM98	12	4.68	4.88	1.91	1.91	0.79	0.79	0.69	1.70	4.85
MM99	00	2.55	2.11	0.98	0.98	0.79	0.79	0.69	0.46	2.09
MM99	01	2.71	2.40	0.98	0.98	0.79	0.79	0.69	0.56	2.39
MM99	02	2.90	2.53	1.10	1.10	0.79	0.79	0.69	0.66	2.78
MM99	03	3.17	2.66	1.17	1.17	0.79	0.79	0.69	0.78	2.86
MM99	04	3.30	2.77	1.18	1.18	0.79	0.79	0.69	0.91	2.90
MM99	05	3.46	3.36	1.25	1.25	0.79	0.79	0.69	0.99	3.24
MM99	06	3.65	3.46	1.31	1.31	0.79	0.79	0.69	1.18	3.54
MM99	07	3.78	3.88	1.35	1.35	0.79	0.79	0.69	1.24	3.78
MM99	08	4.11	4.16	1.48	1.48	0.79	0.79	0.69	1.29	4.27
MM99	09	4.38	4.39	1.62	1.62	0.79	0.79	0.69	1.34	4.35
MM99	10	4.48	4.60	1.71	1.71	0.79	0.79	0.69	1.44	4.58
MM99	11	4.58	4.74	1.81	1.81	0.79	0.79	0.69	1.57	4.71
MM99	12	4.68	4.88	1.91	1.91	0.79	0.79	0.69	1.70	4.85
MS14	00	3.55	2.87	1.47	1.47	1.15	1.15	1.58	1.78	2.83
MS14	01	3.74	3.16	1.47	1.47	1.15	1.15	1.58	1.89	3.14
MS14	02	3.95	3.20	1.60	1.60	1.15	1.15	1.58	1.98	3.53
MS14	03	4.25	3.49	1.67	1.67	1.15	1.15	1.58	2.12	3.61
MS14	04	4.39	3.51	1.68	1.68	1.15	1.15	1.58	2.24	3.70
MS14	05	4.57	4.19	1.75	1.75	1.15	1.15	1.58	2.32	3.99
MS14	06	4.77	4.18	1.81	1.81	1.15	1.15	1.58	2.51	4.29
MS14	07	4.92	4.71	1.85	1.85	1.15	1.15	1.58	2.57	4.53

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MS14	08	5.28	5.01	1.98	1.98	1.15	1.15	1.58	2.62	5.02
MS14	09	5.58	5.22	2.11	2.11	1.15	1.15	1.58	2.67	5.10
MS14	10	5.69	5.44	2.20	2.20	1.15	1.15	1.58	2.77	5.33
MS14	11	5.80	5.57	2.30	2.30	1.15	1.15	1.58	2.90	5.46
MS14	12	5.91	5.71	2.40	2.40	1.15	1.15	1.58	3.03	5.60
MS15	00	3.55	2.87	1.47	1.47	1.15	1.15	1.58	1.78	2.83
MS15	01	3.74	3.16	1.47	1.47	1.15	1.15	1.58	1.89	3.14
MS15	02	3.95	3.20	1.60	1.60	1.15	1.15	1.58	1.98	3.53
MS15	03	4.25	3.49	1.67	1.67	1.15	1.15	1.58	2.12	3.61
MS15	04	4.39	3.51	1.68	1.68	1.15	1.15	1.58	2.24	3.70
MS15	05	4.57	4.19	1.75	1.75	1.15	1.15	1.58	2.32	3.99
MS15	06	4.77	4.18	1.81	1.81	1.15	1.15	1.58	2.51	4.29
MS15	07	4.92	4.71	1.85	1.85	1.15	1.15	1.58	2.57	4.53
MS15	08	5.28	5.01	1.98	1.98	1.15	1.15	1.58	2.62	5.02
MS15	09	5.58	5.22	2.11	2.11	1.15	1.15	1.58	2.67	5.10
MS15	10	5.69	5.44	2.20	2.20	1.15	1.15	1.58	2.77	5.33
MS15	11	5.80	5.57	2.30	2.30	1.15	1.15	1.58	2.90	5.46
MS15	12	5.91	5.71	2.40	2.40	1.15	1.15	1.58	3.03	5.60
MS16	00	3.55	2.87	1.47	1.47	1.15	1.15	1.58	1.78	2.83
MS16	01	3.74	3.16	1.47	1.47	1.15	1.15	1.58	1.89	3.14
MS16	02	3.95	3.20	1.60	1.60	1.15	1.15	1.58	1.98	3.53
MS16	03	4.25	3.49	1.67	1.67	1.15	1.15	1.58	2.12	3.61
MS16	04	4.39	3.51	1.68	1.68	1.15	1.15	1.58	2.24	3.70
MS16	05	4.57	4.19	1.75	1.75	1.15	1.15	1.58	2.32	3.99
MS16	06	4.77	4.18	1.81	1.81	1.15	1.15	1.58	2.51	4.29
MS16	07	4.92	4.71	1.85	1.85	1.15	1.15	1.58	2.57	4.53
MS16	08	5.28	5.01	1.98	1.98	1.15	1.15	1.58	2.62	5.02
MS16	09	5.58	5.22	2.11	2.11	1.15	1.15	1.58	2.67	5.10
MS16	10	5.69	5.44	2.20	2.20	1.15	1.15	1.58	2.77	5.33
MS16	11	5.80	5.57	2.30	2.30	1.15	1.15	1.58	2.90	5.46
MS16	12	5.91	5.71	2.40	2.40	1.15	1.15	1.58	3.03	5.60
MS17	00	3.55	2.87	1.47	1.47	1.15	1.15	1.58	1.78	2.83
MS17	01	3.74	3.16	1.47	1.47	1.15	1.15	1.58	1.89	3.14
MS17	02	3.95	3.20	1.60	1.60	1.15	1.15	1.58	1.98	3.53
MS17	03	4.25	3.49	1.67	1.67	1.15	1.15	1.58	2.12	3.61
MS17	04	4.39	3.51	1.68	1.68	1.15	1.15	1.58	2.24	3.70
MS17	05	4.57	4.19	1.75	1.75	1.15	1.15	1.58	2.32	3.99
MS17	06	4.77	4.18	1.81	1.81	1.15	1.15	1.58	2.51	4.29
MS17	07	4.92	4.71	1.85	1.85	1.15	1.15	1.58	2.57	4.53
MS17	08	5.28	5.01	1.98	1.98	1.15	1.15	1.58	2.62	5.02
MS17	09	5.58	5.22	2.11	2.11	1.15	1.15	1.58	2.67	5.10
MS17	10	5.69	5.44	2.20	2.20	1.15	1.15	1.58	2.77	5.33
MS17	11	5.80	5.57	2.30	2.30	1.15	1.15	1.58	2.90	5.46
MS17	12	5.91	5.71	2.40	2.40	1.15	1.15	1.58	3.03	5.60
MS18	00	3.55	2.87	1.47	1.47	1.15	1.15	1.58	1.78	2.83
MS18	01	3.74	3.16	1.47	1.47	1.15	1.15	1.58	1.89	3.14
MS18	02	3.95	3.20	1.60	1.60	1.15	1.15	1.58	1.98	3.53
MS18	03	4.25	3.49	1.67	1.67	1.15	1.15	1.58	2.12	3.61
MS18	04	4.39	3.51	1.68	1.68	1.15	1.15	1.58	2.24	3.70
MS18	05	4.57	4.19	1.75	1.75	1.15	1.15	1.58	2.32	3.99
MS18	06	4.77	4.18	1.81	1.81	1.15	1.15	1.58	2.51	4.29
MS18	07	4.92	4.71	1.85	1.85	1.15	1.15	1.58	2.57	4.53
MS18	08	5.28	5.01	1.98	1.98	1.15	1.15	1.58	2.62	5.02
MS18	09	5.58	5.22	2.11	2.11	1.15	1.15	1.58	2.67	5.10
MS18	10	5.69	5.44	2.20	2.20	1.15	1.15	1.58	2.77	5.33
MS18	11	5.80	5.57	2.30	2.30	1.15	1.15	1.58	2.90	5.46
MS18	12	5.91	5.71	2.40	2.40	1.15	1.15	1.58	3.03	5.60

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MS19	00	2.61	2.16	1.24	1.24	1.13	1.13	1.54	1.78	2.50
MS19	01	2.79	2.45	1.24	1.24	1.13	1.13	1.54	1.88	2.80
MS19	02	3.00	2.58	1.36	1.36	1.13	1.13	1.54	1.99	3.19
MS19	03	3.30	2.71	1.43	1.43	1.13	1.13	1.54	2.11	3.27
MS19	04	3.44	2.82	1.44	1.44	1.13	1.13	1.54	2.24	3.31
MS19	05	3.62	3.41	1.52	1.52	1.13	1.13	1.54	2.31	3.65
MS19	06	3.83	3.51	1.58	1.58	1.13	1.13	1.54	2.50	3.95
MS19	07	3.97	3.93	1.62	1.62	1.13	1.13	1.54	2.57	4.19
MS19	08	4.33	4.21	1.75	1.75	1.13	1.13	1.54	2.62	4.68
MS19	09	4.63	4.44	1.88	1.88	1.13	1.13	1.54	2.67	4.76
MS19	10	4.74	4.65	1.97	1.97	1.13	1.13	1.54	2.77	4.99
MS19	11	4.85	4.79	2.07	2.07	1.13	1.13	1.54	2.90	5.12
MS19	12	4.96	4.93	2.17	2.17	1.13	1.13	1.54	3.02	5.26
MS20	00	2.61	1.96	1.06	1.06	1.13	1.13	1.52	1.78	2.50
MS20	01	2.79	2.26	1.06	1.06	1.13	1.13	1.52	1.88	2.80
MS20	02	3.00	2.39	1.18	1.18	1.13	1.13	1.52	1.99	3.19
MS20	03	3.30	2.51	1.25	1.25	1.13	1.13	1.52	2.11	3.27
MS20	04	3.44	2.63	1.26	1.26	1.13	1.13	1.52	2.24	3.31
MS20	05	3.62	3.22	1.33	1.33	1.13	1.13	1.52	2.31	3.65
MS20	06	3.83	3.32	1.39	1.39	1.13	1.13	1.52	2.50	3.95
MS20	07	3.97	3.74	1.43	1.43	1.13	1.13	1.52	2.57	4.19
MS20	08	4.33	4.02	1.57	1.57	1.13	1.13	1.52	2.62	4.68
MS20	09	4.63	4.24	1.70	1.70	1.13	1.13	1.52	2.67	4.76
MS20	10	4.74	4.46	1.79	1.79	1.13	1.13	1.52	2.77	4.99
MS20	11	4.85	4.60	1.89	1.89	1.13	1.13	1.52	2.90	5.12
MS20	12	4.96	4.74	1.99	1.99	1.13	1.13	1.52	3.02	5.26
MS21	00	1.98	1.80	1.08	1.08	1.12	1.12	1.50	1.59	2.27
MS21	01	2.15	2.10	1.08	1.08	1.12	1.12	1.50	1.69	2.57
MS21	02	2.34	2.22	1.20	1.20	1.12	1.12	1.50	1.79	2.96
MS21	03	2.61	2.35	1.27	1.27	1.12	1.12	1.50	1.92	3.04
MS21	04	2.74	2.46	1.28	1.28	1.12	1.12	1.50	2.05	3.08
MS21	05	2.90	3.05	1.35	1.35	1.12	1.12	1.50	2.12	3.42
MS21	06	3.09	3.15	1.41	1.41	1.12	1.12	1.50	2.31	3.72
MS21	07	3.22	3.58	1.45	1.45	1.12	1.12	1.50	2.38	3.96
MS21	08	3.55	3.86	1.59	1.59	1.12	1.12	1.50	2.43	4.45
MS21	09	3.82	4.08	1.72	1.72	1.12	1.12	1.50	2.48	4.53
MS21	10	3.92	4.29	1.81	1.81	1.12	1.12	1.50	2.58	4.76
MS21	11	4.02	4.43	1.91	1.91	1.12	1.12	1.50	2.71	4.89
MS21	12	4.12	4.58	2.01	2.01	1.12	1.12	1.50	2.83	5.03
MS22	00	1.98	1.66	1.04	1.04	1.11	1.11	1.48	1.59	2.27
MS22	01	2.15	1.96	1.04	1.04	1.11	1.11	1.48	1.69	2.57
MS22	02	2.34	2.09	1.16	1.16	1.11	1.11	1.48	1.79	2.96
MS22	03	2.61	2.21	1.23	1.23	1.11	1.11	1.48	1.92	3.04
MS22	04	2.74	2.33	1.24	1.24	1.11	1.11	1.48	2.05	3.08
MS22	05	2.90	2.92	1.31	1.31	1.11	1.11	1.48	2.12	3.42
MS22	06	3.09	3.02	1.37	1.37	1.11	1.11	1.48	2.31	3.72
MS22	07	3.22	3.44	1.41	1.41	1.11	1.11	1.48	2.38	3.96
MS22	08	3.55	3.72	1.55	1.55	1.11	1.11	1.48	2.43	4.45
MS22	09	3.82	3.95	1.68	1.68	1.11	1.11	1.48	2.48	4.53
MS22	10	3.92	4.16	1.77	1.77	1.11	1.11	1.48	2.58	4.76
MS22	11	4.02	4.30	1.87	1.87	1.11	1.11	1.48	2.71	4.89
MS22	12	4.12	4.44	1.97	1.97	1.11	1.11	1.48	2.83	5.03
MS23	00	1.75	1.55	0.92	0.92	1.10	1.10	1.46	1.58	1.98
MS23	01	1.92	1.84	0.92	0.92	1.10	1.10	1.46	1.68	2.27
MS23	02	2.11	1.97	1.04	1.04	1.10	1.10	1.46	1.78	2.67
MS23	03	2.38	2.10	1.11	1.11	1.10	1.10	1.46	1.91	2.75
MS23	04	2.51	2.21	1.12	1.12	1.10	1.10	1.46	2.04	2.79

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MS23	05	2.67	2.80	1.19	1.19	1.10	1.10	1.46	2.11	3.13
MS23	06	2.86	2.90	1.25	1.25	1.10	1.10	1.46	2.30	3.42
MS23	07	2.99	3.32	1.29	1.29	1.10	1.10	1.46	2.37	3.67
MS23	08	3.32	3.60	1.42	1.42	1.10	1.10	1.46	2.42	4.15
MS23	09	3.59	3.83	1.56	1.56	1.10	1.10	1.46	2.47	4.23
MS23	10	3.69	4.04	1.65	1.65	1.10	1.10	1.46	2.57	4.46
MS23	11	3.79	4.18	1.75	1.75	1.10	1.10	1.46	2.70	4.60
MS23	12	3.89	4.32	1.85	1.85	1.10	1.10	1.46	2.82	4.73
MS24	00	1.75	1.45	0.85	0.85	1.09	1.09	1.44	1.58	1.98
MS24	01	1.92	1.75	0.85	0.85	1.09	1.09	1.44	1.68	2.27
MS24	02	2.11	1.87	0.97	0.97	1.09	1.09	1.44	1.78	2.67
MS24	03	2.38	2.00	1.04	1.04	1.09	1.09	1.44	1.91	2.75
MS24	04	2.51	2.11	1.05	1.05	1.09	1.09	1.44	2.04	2.79
MS24	05	2.67	2.70	1.12	1.12	1.09	1.09	1.44	2.11	3.13
MS24	06	2.86	2.80	1.18	1.18	1.09	1.09	1.44	2.30	3.42
MS24	07	2.99	3.23	1.22	1.22	1.09	1.09	1.44	2.37	3.67
MS24	08	3.32	3.51	1.35	1.35	1.09	1.09	1.44	2.42	4.15
MS24	09	3.59	3.73	1.48	1.48	1.09	1.09	1.44	2.47	4.23
MS24	10	3.69	3.94	1.58	1.58	1.09	1.09	1.44	2.57	4.46
MS24	11	3.79	4.09	1.68	1.68	1.09	1.09	1.44	2.70	4.60
MS24	12	3.89	4.23	1.78	1.78	1.09	1.09	1.44	2.82	4.73
MS25	00	1.56	1.18	1.07	1.07	1.08	1.08	1.39	1.50	1.78
MS25	01	1.73	1.47	1.07	1.07	1.08	1.08	1.39	1.60	2.08
MS25	02	1.92	1.60	1.19	1.19	1.08	1.08	1.39	1.70	2.47
MS25	03	2.19	1.73	1.26	1.26	1.08	1.08	1.39	1.83	2.55
MS25	04	2.32	1.84	1.27	1.27	1.08	1.08	1.39	1.95	2.59
MS25	05	2.48	2.43	1.34	1.34	1.08	1.08	1.39	2.03	2.93
MS25	06	2.67	2.53	1.40	1.40	1.08	1.08	1.39	2.22	3.23
MS25	07	2.80	2.95	1.44	1.44	1.08	1.08	1.39	2.28	3.47
MS25	08	3.13	3.24	1.58	1.58	1.08	1.08	1.39	2.33	3.96
MS25	09	3.40	3.46	1.71	1.71	1.08	1.08	1.39	2.38	4.04
MS25	10	3.50	3.67	1.80	1.80	1.08	1.08	1.39	2.48	4.27
MS25	11	3.60	3.81	1.90	1.90	1.08	1.08	1.39	2.61	4.40
MS25	12	3.70	3.95	2.00	2.00	1.08	1.08	1.39	2.74	4.54
MS26	00	1.56	1.18	1.07	1.07	1.08	1.08	1.39	1.50	1.78
MS26	01	1.73	1.47	1.07	1.07	1.08	1.08	1.39	1.60	2.08
MS26	02	1.92	1.60	1.19	1.19	1.08	1.08	1.39	1.70	2.47
MS26	03	2.19	1.73	1.26	1.26	1.08	1.08	1.39	1.83	2.55
MS26	04	2.32	1.84	1.27	1.27	1.08	1.08	1.39	1.95	2.59
MS26	05	2.48	2.43	1.34	1.34	1.08	1.08	1.39	2.03	2.93
MS26	06	2.67	2.53	1.40	1.40	1.08	1.08	1.39	2.22	3.23
MS26	07	2.80	2.95	1.44	1.44	1.08	1.08	1.39	2.28	3.47
MS26	08	3.13	3.24	1.58	1.58	1.08	1.08	1.39	2.33	3.96
MS26	09	3.40	3.46	1.71	1.71	1.08	1.08	1.39	2.38	4.04
MS26	10	3.50	3.67	1.80	1.80	1.08	1.08	1.39	2.48	4.27
MS26	11	3.60	3.81	1.90	1.90	1.08	1.08	1.39	2.61	4.40
MS26	12	3.70	3.95	2.00	2.00	1.08	1.08	1.39	2.74	4.54
MS27	00	1.56	1.18	1.07	1.07	1.08	1.08	1.39	1.50	1.78
MS27	01	1.73	1.47	1.07	1.07	1.08	1.08	1.39	1.60	2.08
MS27	02	1.92	1.60	1.19	1.19	1.08	1.08	1.39	1.70	2.47
MS27	03	2.19	1.73	1.26	1.26	1.08	1.08	1.39	1.83	2.55
MS27	04	2.32	1.84	1.27	1.27	1.08	1.08	1.39	1.95	2.59
MS27	05	2.48	2.43	1.34	1.34	1.08	1.08	1.39	2.03	2.93
MS27	06	2.67	2.53	1.40	1.40	1.08	1.08	1.39	2.22	3.23
MS27	07	2.80	2.95	1.44	1.44	1.08	1.08	1.39	2.28	3.47
MS27	08	3.13	3.24	1.58	1.58	1.08	1.08	1.39	2.33	3.96
MS27	09	3.40	3.46	1.71	1.71	1.08	1.08	1.39	2.38	4.04

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MS27	10	3.50	3.67	1.80	1.80	1.08	1.08	1.39	2.48	4.27
MS27	11	3.60	3.81	1.90	1.90	1.08	1.08	1.39	2.61	4.40
MS27	12	3.70	3.95	2.00	2.00	1.08	1.08	1.39	2.74	4.54
MS28	00	1.56	1.18	1.07	1.07	1.08	1.08	1.39	1.50	1.78
MS28	01	1.73	1.47	1.07	1.07	1.08	1.08	1.39	1.60	2.08
MS28	02	1.92	1.60	1.19	1.19	1.08	1.08	1.39	1.70	2.47
MS28	03	2.19	1.73	1.26	1.26	1.08	1.08	1.39	1.83	2.55
MS28	04	2.32	1.84	1.27	1.27	1.08	1.08	1.39	1.95	2.59
MS28	05	2.48	2.43	1.34	1.34	1.08	1.08	1.39	2.03	2.93
MS28	06	2.67	2.53	1.40	1.40	1.08	1.08	1.39	2.22	3.23
MS28	07	2.80	2.95	1.44	1.44	1.08	1.08	1.39	2.28	3.47
MS28	08	3.13	3.24	1.58	1.58	1.08	1.08	1.39	2.33	3.96
MS28	09	3.40	3.46	1.71	1.71	1.08	1.08	1.39	2.38	4.04
MS28	10	3.50	3.67	1.80	1.80	1.08	1.08	1.39	2.48	4.27
MS28	11	3.60	3.81	1.90	1.90	1.08	1.08	1.39	2.61	4.40
MS28	12	3.70	3.95	2.00	2.00	1.08	1.08	1.39	2.74	4.54
MS29	00	1.56	1.18	1.07	1.07	1.08	1.08	1.39	1.50	1.78
MS29	01	1.73	1.47	1.07	1.07	1.08	1.08	1.39	1.60	2.08
MS29	02	1.92	1.60	1.19	1.19	1.08	1.08	1.39	1.70	2.47
MS29	03	2.19	1.73	1.26	1.26	1.08	1.08	1.39	1.83	2.55
MS29	04	2.32	1.84	1.27	1.27	1.08	1.08	1.39	1.95	2.59
MS29	05	2.48	2.43	1.34	1.34	1.08	1.08	1.39	2.03	2.93
MS29	06	2.67	2.53	1.40	1.40	1.08	1.08	1.39	2.22	3.23
MS29	07	2.80	2.95	1.44	1.44	1.08	1.08	1.39	2.28	3.47
MS29	08	3.13	3.24	1.58	1.58	1.08	1.08	1.39	2.33	3.96
MS29	09	3.40	3.46	1.71	1.71	1.08	1.08	1.39	2.38	4.04
MS29	10	3.50	3.67	1.80	1.80	1.08	1.08	1.39	2.48	4.27
MS29	11	3.60	3.81	1.90	1.90	1.08	1.08	1.39	2.61	4.40
MS29	12	3.70	3.95	2.00	2.00	1.08	1.08	1.39	2.74	4.54
MS30	00	1.45	1.14	1.14	1.14	1.04	1.04	1.30	1.45	1.54
MS30	01	1.62	1.43	1.14	1.14	1.04	1.04	1.30	1.56	1.84
MS30	02	1.81	1.56	1.26	1.26	1.04	1.04	1.30	1.66	2.23
MS30	03	2.08	1.69	1.33	1.33	1.04	1.04	1.30	1.78	2.31
MS30	04	2.21	1.80	1.34	1.34	1.04	1.04	1.30	1.91	2.35
MS30	05	2.37	2.39	1.41	1.41	1.04	1.04	1.30	1.99	2.69
MS30	06	2.56	2.49	1.47	1.47	1.04	1.04	1.30	2.18	2.98
MS30	07	2.69	2.91	1.52	1.52	1.04	1.04	1.30	2.24	3.23
MS30	08	3.02	3.19	1.65	1.65	1.04	1.04	1.30	2.29	3.71
MS30	09	3.29	3.42	1.78	1.78	1.04	1.04	1.30	2.34	3.80
MS30	10	3.39	3.63	1.87	1.87	1.04	1.04	1.30	2.44	4.02
MS30	11	3.49	3.77	1.97	1.97	1.04	1.04	1.30	2.57	4.16
MS30	12	3.59	3.91	2.07	2.07	1.04	1.04	1.30	2.70	4.30
MS31	00	1.45	1.14	1.14	1.14	1.04	1.04	1.30	1.45	1.54
MS31	01	1.62	1.43	1.14	1.14	1.04	1.04	1.30	1.56	1.84
MS31	02	1.81	1.56	1.26	1.26	1.04	1.04	1.30	1.66	2.23
MS31	03	2.08	1.69	1.33	1.33	1.04	1.04	1.30	1.78	2.31
MS31	04	2.21	1.80	1.34	1.34	1.04	1.04	1.30	1.91	2.35
MS31	05	2.37	2.39	1.41	1.41	1.04	1.04	1.30	1.99	2.69
MS31	06	2.56	2.49	1.47	1.47	1.04	1.04	1.30	2.18	2.98
MS31	07	2.69	2.91	1.52	1.52	1.04	1.04	1.30	2.24	3.23
MS31	08	3.02	3.19	1.65	1.65	1.04	1.04	1.30	2.29	3.71
MS31	09	3.29	3.42	1.78	1.78	1.04	1.04	1.30	2.34	3.80
MS31	10	3.39	3.63	1.87	1.87	1.04	1.04	1.30	2.44	4.02
MS31	11	3.49	3.77	1.97	1.97	1.04	1.04	1.30	2.57	4.16
MS31	12	3.59	3.91	2.07	2.07	1.04	1.04	1.30	2.70	4.30
MS32	00	1.45	1.14	1.14	1.14	1.04	1.04	1.30	1.45	1.54
MS32	01	1.62	1.43	1.14	1.14	1.04	1.04	1.30	1.56	1.84

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MS32	02	1.81	1.56	1.26	1.26	1.04	1.04	1.30	1.66	2.23
MS32	03	2.08	1.69	1.33	1.33	1.04	1.04	1.30	1.78	2.31
MS32	04	2.21	1.80	1.34	1.34	1.04	1.04	1.30	1.91	2.35
MS32	05	2.37	2.39	1.41	1.41	1.04	1.04	1.30	1.99	2.69
MS32	06	2.56	2.49	1.47	1.47	1.04	1.04	1.30	2.18	2.98
MS32	07	2.69	2.91	1.52	1.52	1.04	1.04	1.30	2.24	3.23
MS32	08	3.02	3.19	1.65	1.65	1.04	1.04	1.30	2.29	3.71
MS32	09	3.29	3.42	1.78	1.78	1.04	1.04	1.30	2.34	3.80
MS32	10	3.39	3.63	1.87	1.87	1.04	1.04	1.30	2.44	4.02
MS32	11	3.49	3.77	1.97	1.97	1.04	1.04	1.30	2.57	4.16
MS32	12	3.59	3.91	2.07	2.07	1.04	1.04	1.30	2.70	4.30
MS33	00	1.45	1.14	1.14	1.14	1.04	1.04	1.30	1.45	1.54
MS33	01	1.62	1.43	1.14	1.14	1.04	1.04	1.30	1.56	1.84
MS33	02	1.81	1.56	1.26	1.26	1.04	1.04	1.30	1.66	2.23
MS33	03	2.08	1.69	1.33	1.33	1.04	1.04	1.30	1.78	2.31
MS33	04	2.21	1.80	1.34	1.34	1.04	1.04	1.30	1.91	2.35
MS33	05	2.37	2.39	1.41	1.41	1.04	1.04	1.30	1.99	2.69
MS33	06	2.56	2.49	1.47	1.47	1.04	1.04	1.30	2.18	2.98
MS33	07	2.69	2.91	1.52	1.52	1.04	1.04	1.30	2.24	3.23
MS33	08	3.02	3.19	1.65	1.65	1.04	1.04	1.30	2.29	3.71
MS33	09	3.29	3.42	1.78	1.78	1.04	1.04	1.30	2.34	3.80
MS33	10	3.39	3.63	1.87	1.87	1.04	1.04	1.30	2.44	4.02
MS33	11	3.49	3.77	1.97	1.97	1.04	1.04	1.30	2.57	4.16
MS33	12	3.59	3.91	2.07	2.07	1.04	1.04	1.30	2.70	4.30
MS34	00	1.45	1.14	1.14	1.14	1.04	1.04	1.30	1.45	1.54
MS34	01	1.62	1.43	1.14	1.14	1.04	1.04	1.30	1.56	1.84
MS34	02	1.81	1.56	1.26	1.26	1.04	1.04	1.30	1.66	2.23
MS34	03	2.08	1.69	1.33	1.33	1.04	1.04	1.30	1.78	2.31
MS34	04	2.21	1.80	1.34	1.34	1.04	1.04	1.30	1.91	2.35
MS34	05	2.37	2.39	1.41	1.41	1.04	1.04	1.30	1.99	2.69
MS34	06	2.56	2.49	1.47	1.47	1.04	1.04	1.30	2.18	2.98
MS34	07	2.69	2.91	1.52	1.52	1.04	1.04	1.30	2.24	3.23
MS34	08	3.02	3.19	1.65	1.65	1.04	1.04	1.30	2.29	3.71
MS34	09	3.29	3.42	1.78	1.78	1.04	1.04	1.30	2.34	3.80
MS34	10	3.39	3.63	1.87	1.87	1.04	1.04	1.30	2.44	4.02
MS34	11	3.49	3.77	1.97	1.97	1.04	1.04	1.30	2.57	4.16
MS34	12	3.59	3.91	2.07	2.07	1.04	1.04	1.30	2.70	4.30
MS35	00	1.40	1.12	1.09	1.09	1.00	1.00	1.22	1.34	1.36
MS35	01	1.57	1.41	1.09	1.09	1.00	1.00	1.22	1.45	1.66
MS35	02	1.76	1.54	1.21	1.21	1.00	1.00	1.22	1.55	2.05
MS35	03	2.03	1.67	1.28	1.28	1.00	1.00	1.22	1.67	2.13
MS35	04	2.16	1.78	1.29	1.29	1.00	1.00	1.22	1.80	2.17
MS35	05	2.32	2.37	1.36	1.36	1.00	1.00	1.22	1.88	2.51
MS35	06	2.51	2.47	1.42	1.42	1.00	1.00	1.22	2.07	2.80
MS35	07	2.64	2.89	1.46	1.46	1.00	1.00	1.22	2.13	3.05
MS35	08	2.97	3.17	1.60	1.60	1.00	1.00	1.22	2.18	3.53
MS35	09	3.24	3.40	1.73	1.73	1.00	1.00	1.22	2.23	3.61
MS35	10	3.34	3.61	1.82	1.82	1.00	1.00	1.22	2.33	3.84
MS35	11	3.44	3.75	1.92	1.92	1.00	1.00	1.22	2.46	3.98
MS35	12	3.54	3.89	2.02	2.02	1.00	1.00	1.22	2.58	4.11
MS36	00	1.40	1.12	1.09	1.09	1.00	1.00	1.22	1.34	1.36
MS36	01	1.57	1.41	1.09	1.09	1.00	1.00	1.22	1.45	1.66
MS36	02	1.76	1.54	1.21	1.21	1.00	1.00	1.22	1.55	2.05
MS36	03	2.03	1.67	1.28	1.28	1.00	1.00	1.22	1.67	2.13
MS36	04	2.16	1.78	1.29	1.29	1.00	1.00	1.22	1.80	2.17
MS36	05	2.32	2.37	1.36	1.36	1.00	1.00	1.22	1.88	2.51
MS36	06	2.51	2.47	1.42	1.42	1.00	1.00	1.22	2.07	2.80

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MS36	07	2.64	2.89	1.46	1.46	1.00	1.00	1.22	2.13	3.05
MS36	08	2.97	3.17	1.60	1.60	1.00	1.00	1.22	2.18	3.53
MS36	09	3.24	3.40	1.73	1.73	1.00	1.00	1.22	2.23	3.61
MS36	10	3.34	3.61	1.82	1.82	1.00	1.00	1.22	2.33	3.84
MS36	11	3.44	3.75	1.92	1.92	1.00	1.00	1.22	2.46	3.98
MS36	12	3.54	3.89	2.02	2.02	1.00	1.00	1.22	2.58	4.11
MS37	00	1.40	1.12	1.09	1.09	1.00	1.00	1.22	1.34	1.36
MS37	01	1.57	1.41	1.09	1.09	1.00	1.00	1.22	1.45	1.66
MS37	02	1.76	1.54	1.21	1.21	1.00	1.00	1.22	1.55	2.05
MS37	03	2.03	1.67	1.28	1.28	1.00	1.00	1.22	1.67	2.13
MS37	04	2.16	1.78	1.29	1.29	1.00	1.00	1.22	1.80	2.17
MS37	05	2.32	2.37	1.36	1.36	1.00	1.00	1.22	1.88	2.51
MS37	06	2.51	2.47	1.42	1.42	1.00	1.00	1.22	2.07	2.80
MS37	07	2.64	2.89	1.46	1.46	1.00	1.00	1.22	2.13	3.05
MS37	08	2.97	3.17	1.60	1.60	1.00	1.00	1.22	2.18	3.53
MS37	09	3.24	3.40	1.73	1.73	1.00	1.00	1.22	2.23	3.61
MS37	10	3.34	3.61	1.82	1.82	1.00	1.00	1.22	2.33	3.84
MS37	11	3.44	3.75	1.92	1.92	1.00	1.00	1.22	2.46	3.98
MS37	12	3.54	3.89	2.02	2.02	1.00	1.00	1.22	2.58	4.11
MS38	00	1.40	1.12	1.09	1.09	1.00	1.00	1.22	1.34	1.36
MS38	01	1.57	1.41	1.09	1.09	1.00	1.00	1.22	1.45	1.66
MS38	02	1.76	1.54	1.21	1.21	1.00	1.00	1.22	1.55	2.05
MS38	03	2.03	1.67	1.28	1.28	1.00	1.00	1.22	1.67	2.13
MS38	04	2.16	1.78	1.29	1.29	1.00	1.00	1.22	1.80	2.17
MS38	05	2.32	2.37	1.36	1.36	1.00	1.00	1.22	1.88	2.51
MS38	06	2.51	2.47	1.42	1.42	1.00	1.00	1.22	2.07	2.80
MS38	07	2.64	2.89	1.46	1.46	1.00	1.00	1.22	2.13	3.05
MS38	08	2.97	3.17	1.60	1.60	1.00	1.00	1.22	2.18	3.53
MS38	09	3.24	3.40	1.73	1.73	1.00	1.00	1.22	2.23	3.61
MS38	10	3.34	3.61	1.82	1.82	1.00	1.00	1.22	2.33	3.84
MS38	11	3.44	3.75	1.92	1.92	1.00	1.00	1.22	2.46	3.98
MS38	12	3.54	3.89	2.02	2.02	1.00	1.00	1.22	2.58	4.11
MS39	00	1.40	1.12	1.09	1.09	1.00	1.00	1.22	1.34	1.36
MS39	01	1.57	1.41	1.09	1.09	1.00	1.00	1.22	1.45	1.66
MS39	02	1.76	1.54	1.21	1.21	1.00	1.00	1.22	1.55	2.05
MS39	03	2.03	1.67	1.28	1.28	1.00	1.00	1.22	1.67	2.13
MS39	04	2.16	1.78	1.29	1.29	1.00	1.00	1.22	1.80	2.17
MS39	05	2.32	2.37	1.36	1.36	1.00	1.00	1.22	1.88	2.51
MS39	06	2.51	2.47	1.42	1.42	1.00	1.00	1.22	2.07	2.80
MS39	07	2.64	2.89	1.46	1.46	1.00	1.00	1.22	2.13	3.05
MS39	08	2.97	3.17	1.60	1.60	1.00	1.00	1.22	2.18	3.53
MS39	09	3.24	3.40	1.73	1.73	1.00	1.00	1.22	2.23	3.61
MS39	10	3.34	3.61	1.82	1.82	1.00	1.00	1.22	2.33	3.84
MS39	11	3.44	3.75	1.92	1.92	1.00	1.00	1.22	2.46	3.98
MS39	12	3.54	3.89	2.02	2.02	1.00	1.00	1.22	2.58	4.11
MS40	00	1.32	1.12	0.96	0.96	0.96	0.96	1.14	1.32	1.23
MS40	01	1.49	1.41	0.96	0.96	0.96	0.96	1.14	1.42	1.52
MS40	02	1.68	1.54	1.08	1.08	0.96	0.96	1.14	1.52	1.92
MS40	03	1.95	1.67	1.15	1.15	0.96	0.96	1.14	1.65	2.00
MS40	04	2.08	1.78	1.16	1.16	0.96	0.96	1.14	1.77	2.04
MS40	05	2.24	2.37	1.23	1.23	0.96	0.96	1.14	1.85	2.38
MS40	06	2.43	2.47	1.29	1.29	0.96	0.96	1.14	2.04	2.67
MS40	07	2.56	2.89	1.33	1.33	0.96	0.96	1.14	2.10	2.92
MS40	08	2.89	3.17	1.46	1.46	0.96	0.96	1.14	2.15	3.40
MS40	09	3.16	3.40	1.60	1.60	0.96	0.96	1.14	2.20	3.48
MS40	10	3.26	3.61	1.69	1.69	0.96	0.96	1.14	2.31	3.71
MS40	11	3.36	3.75	1.79	1.79	0.96	0.96	1.14	2.43	3.85

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MS40	12	3.46	3.89	1.89	1.89	0.96	0.96	1.14	2.56	3.98
MS41	00	1.32	1.12	0.96	0.96	0.96	0.96	1.14	1.32	1.23
MS41	01	1.49	1.41	0.96	0.96	0.96	0.96	1.14	1.42	1.52
MS41	02	1.68	1.54	1.08	1.08	0.96	0.96	1.14	1.52	1.92
MS41	03	1.95	1.67	1.15	1.15	0.96	0.96	1.14	1.65	2.00
MS41	04	2.08	1.78	1.16	1.16	0.96	0.96	1.14	1.77	2.04
MS41	05	2.24	2.37	1.23	1.23	0.96	0.96	1.14	1.85	2.38
MS41	06	2.43	2.47	1.29	1.29	0.96	0.96	1.14	2.04	2.67
MS41	07	2.56	2.89	1.33	1.33	0.96	0.96	1.14	2.10	2.92
MS41	08	2.89	3.17	1.46	1.46	0.96	0.96	1.14	2.15	3.40
MS41	09	3.16	3.40	1.60	1.60	0.96	0.96	1.14	2.20	3.48
MS41	10	3.26	3.61	1.69	1.69	0.96	0.96	1.14	2.31	3.71
MS41	11	3.36	3.75	1.79	1.79	0.96	0.96	1.14	2.43	3.85
MS41	12	3.46	3.89	1.89	1.89	0.96	0.96	1.14	2.56	3.98
MS42	00	1.32	1.12	0.96	0.96	0.96	0.96	1.14	1.32	1.23
MS42	01	1.49	1.41	0.96	0.96	0.96	0.96	1.14	1.42	1.52
MS42	02	1.68	1.54	1.08	1.08	0.96	0.96	1.14	1.52	1.92
MS42	03	1.95	1.67	1.15	1.15	0.96	0.96	1.14	1.65	2.00
MS42	04	2.08	1.78	1.16	1.16	0.96	0.96	1.14	1.77	2.04
MS42	05	2.24	2.37	1.23	1.23	0.96	0.96	1.14	1.85	2.38
MS42	06	2.43	2.47	1.29	1.29	0.96	0.96	1.14	2.04	2.67
MS42	07	2.56	2.89	1.33	1.33	0.96	0.96	1.14	2.10	2.92
MS42	08	2.89	3.17	1.46	1.46	0.96	0.96	1.14	2.15	3.40
MS42	09	3.16	3.40	1.60	1.60	0.96	0.96	1.14	2.20	3.48
MS42	10	3.26	3.61	1.69	1.69	0.96	0.96	1.14	2.31	3.71
MS42	11	3.36	3.75	1.79	1.79	0.96	0.96	1.14	2.43	3.85
MS42	12	3.46	3.89	1.89	1.89	0.96	0.96	1.14	2.56	3.98
MS43	00	1.32	1.12	0.96	0.96	0.96	0.96	1.14	1.32	1.23
MS43	01	1.49	1.41	0.96	0.96	0.96	0.96	1.14	1.42	1.52
MS43	02	1.68	1.54	1.08	1.08	0.96	0.96	1.14	1.52	1.92
MS43	03	1.95	1.67	1.15	1.15	0.96	0.96	1.14	1.65	2.00
MS43	04	2.08	1.78	1.16	1.16	0.96	0.96	1.14	1.77	2.04
MS43	05	2.24	2.37	1.23	1.23	0.96	0.96	1.14	1.85	2.38
MS43	06	2.43	2.47	1.29	1.29	0.96	0.96	1.14	2.04	2.67
MS43	07	2.56	2.89	1.33	1.33	0.96	0.96	1.14	2.10	2.92
MS43	08	2.89	3.17	1.46	1.46	0.96	0.96	1.14	2.15	3.40
MS43	09	3.16	3.40	1.60	1.60	0.96	0.96	1.14	2.20	3.48
MS43	10	3.26	3.61	1.69	1.69	0.96	0.96	1.14	2.31	3.71
MS43	11	3.36	3.75	1.79	1.79	0.96	0.96	1.14	2.43	3.85
MS43	12	3.46	3.89	1.89	1.89	0.96	0.96	1.14	2.56	3.98
MS44	00	1.32	1.12	0.96	0.96	0.96	0.96	1.14	1.32	1.23
MS44	01	1.49	1.41	0.96	0.96	0.96	0.96	1.14	1.42	1.52
MS44	02	1.68	1.54	1.08	1.08	0.96	0.96	1.14	1.52	1.92
MS44	03	1.95	1.67	1.15	1.15	0.96	0.96	1.14	1.65	2.00
MS44	04	2.08	1.78	1.16	1.16	0.96	0.96	1.14	1.77	2.04
MS44	05	2.24	2.37	1.23	1.23	0.96	0.96	1.14	1.85	2.38
MS44	06	2.43	2.47	1.29	1.29	0.96	0.96	1.14	2.04	2.67
MS44	07	2.56	2.89	1.33	1.33	0.96	0.96	1.14	2.10	2.92
MS44	08	2.89	3.17	1.46	1.46	0.96	0.96	1.14	2.15	3.40
MS44	09	3.16	3.40	1.60	1.60	0.96	0.96	1.14	2.20	3.48
MS44	10	3.26	3.61	1.69	1.69	0.96	0.96	1.14	2.31	3.71
MS44	11	3.36	3.75	1.79	1.79	0.96	0.96	1.14	2.43	3.85
MS44	12	3.46	3.89	1.89	1.89	0.96	0.96	1.14	2.56	3.98
MS45	00	1.24	1.12	0.96	0.96	0.93	0.93	1.07	1.25	1.22
MS45	01	1.41	1.41	0.96	0.96	0.93	0.93	1.07	1.35	1.52
MS45	02	1.60	1.54	1.08	1.08	0.93	0.93	1.07	1.46	1.91
MS45	03	1.87	1.67	1.15	1.15	0.93	0.93	1.07	1.58	2.00

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MS45	04	2.00	1.78	1.16	1.16	0.93	0.93	1.07	1.71	2.04
MS45	05	2.16	2.37	1.23	1.23	0.93	0.93	1.07	1.79	2.37
MS45	06	2.35	2.47	1.29	1.29	0.93	0.93	1.07	1.98	2.67
MS45	07	2.48	2.89	1.33	1.33	0.93	0.93	1.07	2.04	2.91
MS45	08	2.81	3.17	1.46	1.46	0.93	0.93	1.07	2.09	3.40
MS45	09	3.08	3.40	1.60	1.60	0.93	0.93	1.07	2.14	3.48
MS45	10	3.18	3.61	1.69	1.69	0.93	0.93	1.07	2.24	3.71
MS45	11	3.28	3.75	1.79	1.79	0.93	0.93	1.07	2.37	3.85
MS45	12	3.38	3.89	1.89	1.89	0.93	0.93	1.07	2.49	3.98
MS46	00	1.24	1.12	0.96	0.96	0.93	0.93	1.07	1.25	1.22
MS46	01	1.41	1.41	0.96	0.96	0.93	0.93	1.07	1.35	1.52
MS46	02	1.60	1.54	1.08	1.08	0.93	0.93	1.07	1.46	1.91
MS46	03	1.87	1.67	1.15	1.15	0.93	0.93	1.07	1.58	2.00
MS46	04	2.00	1.78	1.16	1.16	0.93	0.93	1.07	1.71	2.04
MS46	05	2.16	2.37	1.23	1.23	0.93	0.93	1.07	1.79	2.37
MS46	06	2.35	2.47	1.29	1.29	0.93	0.93	1.07	1.98	2.67
MS46	07	2.48	2.89	1.33	1.33	0.93	0.93	1.07	2.04	2.91
MS46	08	2.81	3.17	1.46	1.46	0.93	0.93	1.07	2.09	3.40
MS46	09	3.08	3.40	1.60	1.60	0.93	0.93	1.07	2.14	3.48
MS46	10	3.18	3.61	1.69	1.69	0.93	0.93	1.07	2.24	3.71
MS46	11	3.28	3.75	1.79	1.79	0.93	0.93	1.07	2.37	3.85
MS46	12	3.38	3.89	1.89	1.89	0.93	0.93	1.07	2.49	3.98
MS47	00	1.24	1.12	0.96	0.96	0.93	0.93	1.07	1.25	1.22
MS47	01	1.41	1.41	0.96	0.96	0.93	0.93	1.07	1.35	1.52
MS47	02	1.60	1.54	1.08	1.08	0.93	0.93	1.07	1.46	1.91
MS47	03	1.87	1.67	1.15	1.15	0.93	0.93	1.07	1.58	2.00
MS47	04	2.00	1.78	1.16	1.16	0.93	0.93	1.07	1.71	2.04
MS47	05	2.16	2.37	1.23	1.23	0.93	0.93	1.07	1.79	2.37
MS47	06	2.35	2.47	1.29	1.29	0.93	0.93	1.07	1.98	2.67
MS47	07	2.48	2.89	1.33	1.33	0.93	0.93	1.07	2.04	2.91
MS47	08	2.81	3.17	1.46	1.46	0.93	0.93	1.07	2.09	3.40
MS47	09	3.08	3.40	1.60	1.60	0.93	0.93	1.07	2.14	3.48
MS47	10	3.18	3.61	1.69	1.69	0.93	0.93	1.07	2.24	3.71
MS47	11	3.28	3.75	1.79	1.79	0.93	0.93	1.07	2.37	3.85
MS47	12	3.38	3.89	1.89	1.89	0.93	0.93	1.07	2.49	3.98
MS48	00	1.24	1.12	0.96	0.96	0.93	0.93	1.07	1.25	1.22
MS48	01	1.41	1.41	0.96	0.96	0.93	0.93	1.07	1.35	1.52
MS48	02	1.60	1.54	1.08	1.08	0.93	0.93	1.07	1.46	1.91
MS48	03	1.87	1.67	1.15	1.15	0.93	0.93	1.07	1.58	2.00
MS48	04	2.00	1.78	1.16	1.16	0.93	0.93	1.07	1.71	2.04
MS48	05	2.16	2.37	1.23	1.23	0.93	0.93	1.07	1.79	2.37
MS48	06	2.35	2.47	1.29	1.29	0.93	0.93	1.07	1.98	2.67
MS48	07	2.48	2.89	1.33	1.33	0.93	0.93	1.07	2.04	2.91
MS48	08	2.81	3.17	1.46	1.46	0.93	0.93	1.07	2.09	3.40
MS48	09	3.08	3.40	1.60	1.60	0.93	0.93	1.07	2.14	3.48
MS48	10	3.18	3.61	1.69	1.69	0.93	0.93	1.07	2.24	3.71
MS48	11	3.28	3.75	1.79	1.79	0.93	0.93	1.07	2.37	3.85
MS48	12	3.38	3.89	1.89	1.89	0.93	0.93	1.07	2.49	3.98
MS49	00	1.24	1.12	0.96	0.96	0.93	0.93	1.07	1.25	1.22
MS49	01	1.41	1.41	0.96	0.96	0.93	0.93	1.07	1.35	1.52
MS49	02	1.60	1.54	1.08	1.08	0.93	0.93	1.07	1.46	1.91
MS49	03	1.87	1.67	1.15	1.15	0.93	0.93	1.07	1.58	2.00
MS49	04	2.00	1.78	1.16	1.16	0.93	0.93	1.07	1.71	2.04
MS49	05	2.16	2.37	1.23	1.23	0.93	0.93	1.07	1.79	2.37
MS49	06	2.35	2.47	1.29	1.29	0.93	0.93	1.07	1.98	2.67
MS49	07	2.48	2.89	1.33	1.33	0.93	0.93	1.07	2.04	2.91
MS49	08	2.81	3.17	1.46	1.46	0.93	0.93	1.07	2.09	3.40

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MS49	09	3.08	3.40	1.60	1.60	0.93	0.93	1.07	2.14	3.48
MS49	10	3.18	3.61	1.69	1.69	0.93	0.93	1.07	2.24	3.71
MS49	11	3.28	3.75	1.79	1.79	0.93	0.93	1.07	2.37	3.85
MS49	12	3.38	3.89	1.89	1.89	0.93	0.93	1.07	2.49	3.98
MS50	00	1.19	1.02	0.80	0.80	0.89	0.89	1.00	1.18	1.17
MS50	01	1.35	1.32	0.80	0.80	0.89	0.89	1.00	1.28	1.47
MS50	02	1.54	1.44	0.92	0.92	0.89	0.89	1.00	1.38	1.86
MS50	03	1.81	1.57	0.99	0.99	0.89	0.89	1.00	1.51	1.94
MS50	04	1.94	1.68	1.00	1.00	0.89	0.89	1.00	1.63	1.98
MS50	05	2.10	2.27	1.07	1.07	0.89	0.89	1.00	1.71	2.32
MS50	06	2.29	2.37	1.13	1.13	0.89	0.89	1.00	1.90	2.62
MS50	07	2.42	2.80	1.17	1.17	0.89	0.89	1.00	1.96	2.86
MS50	08	2.75	3.08	1.30	1.30	0.89	0.89	1.00	2.01	3.35
MS50	09	3.02	3.30	1.43	1.43	0.89	0.89	1.00	2.06	3.43
MS50	10	3.12	3.51	1.53	1.53	0.89	0.89	1.00	2.16	3.66
MS50	11	3.22	3.66	1.63	1.63	0.89	0.89	1.00	2.29	3.79
MS50	12	3.32	3.80	1.73	1.73	0.89	0.89	1.00	2.42	3.93
MS51	00	1.19	1.02	0.80	0.80	0.89	0.89	1.00	1.18	1.17
MS51	01	1.35	1.32	0.80	0.80	0.89	0.89	1.00	1.28	1.47
MS51	02	1.54	1.44	0.92	0.92	0.89	0.89	1.00	1.38	1.86
MS51	03	1.81	1.57	0.99	0.99	0.89	0.89	1.00	1.51	1.94
MS51	04	1.94	1.68	1.00	1.00	0.89	0.89	1.00	1.63	1.98
MS51	05	2.10	2.27	1.07	1.07	0.89	0.89	1.00	1.71	2.32
MS51	06	2.29	2.37	1.13	1.13	0.89	0.89	1.00	1.90	2.62
MS51	07	2.42	2.80	1.17	1.17	0.89	0.89	1.00	1.96	2.86
MS51	08	2.75	3.08	1.30	1.30	0.89	0.89	1.00	2.01	3.35
MS51	09	3.02	3.30	1.43	1.43	0.89	0.89	1.00	2.06	3.43
MS51	10	3.12	3.51	1.53	1.53	0.89	0.89	1.00	2.16	3.66
MS51	11	3.22	3.66	1.63	1.63	0.89	0.89	1.00	2.29	3.79
MS51	12	3.32	3.80	1.73	1.73	0.89	0.89	1.00	2.42	3.93
MS52	00	1.19	1.02	0.80	0.80	0.89	0.89	1.00	1.18	1.17
MS52	01	1.35	1.32	0.80	0.80	0.89	0.89	1.00	1.28	1.47
MS52	02	1.54	1.44	0.92	0.92	0.89	0.89	1.00	1.38	1.86
MS52	03	1.81	1.57	0.99	0.99	0.89	0.89	1.00	1.51	1.94
MS52	04	1.94	1.68	1.00	1.00	0.89	0.89	1.00	1.63	1.98
MS52	05	2.10	2.27	1.07	1.07	0.89	0.89	1.00	1.71	2.32
MS52	06	2.29	2.37	1.13	1.13	0.89	0.89	1.00	1.90	2.62
MS52	07	2.42	2.80	1.17	1.17	0.89	0.89	1.00	1.96	2.86
MS52	08	2.75	3.08	1.30	1.30	0.89	0.89	1.00	2.01	3.35
MS52	09	3.02	3.30	1.43	1.43	0.89	0.89	1.00	2.06	3.43
MS52	10	3.12	3.51	1.53	1.53	0.89	0.89	1.00	2.16	3.66
MS52	11	3.22	3.66	1.63	1.63	0.89	0.89	1.00	2.29	3.79
MS52	12	3.32	3.80	1.73	1.73	0.89	0.89	1.00	2.42	3.93
MS53	00	1.19	1.02	0.80	0.80	0.89	0.89	1.00	1.18	1.17
MS53	01	1.35	1.32	0.80	0.80	0.89	0.89	1.00	1.28	1.47
MS53	02	1.54	1.44	0.92	0.92	0.89	0.89	1.00	1.38	1.86
MS53	03	1.81	1.57	0.99	0.99	0.89	0.89	1.00	1.51	1.94
MS53	04	1.94	1.68	1.00	1.00	0.89	0.89	1.00	1.63	1.98
MS53	05	2.10	2.27	1.07	1.07	0.89	0.89	1.00	1.71	2.32
MS53	06	2.29	2.37	1.13	1.13	0.89	0.89	1.00	1.90	2.62
MS53	07	2.42	2.80	1.17	1.17	0.89	0.89	1.00	1.96	2.86
MS53	08	2.75	3.08	1.30	1.30	0.89	0.89	1.00	2.01	3.35
MS53	09	3.02	3.30	1.43	1.43	0.89	0.89	1.00	2.06	3.43
MS53	10	3.12	3.51	1.53	1.53	0.89	0.89	1.00	2.16	3.66
MS53	11	3.22	3.66	1.63	1.63	0.89	0.89	1.00	2.29	3.79
MS53	12	3.32	3.80	1.73	1.73	0.89	0.89	1.00	2.42	3.93
MS54	00	1.19	1.02	0.80	0.80	0.89	0.89	1.00	1.18	1.17

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MS54	01	1.35	1.32	0.80	0.80	0.89	0.89	1.00	1.28	1.47
MS54	02	1.54	1.44	0.92	0.92	0.89	0.89	1.00	1.38	1.86
MS54	03	1.81	1.57	0.99	0.99	0.89	0.89	1.00	1.51	1.94
MS54	04	1.94	1.68	1.00	1.00	0.89	0.89	1.00	1.63	1.98
MS54	05	2.10	2.27	1.07	1.07	0.89	0.89	1.00	1.71	2.32
MS54	06	2.29	2.37	1.13	1.13	0.89	0.89	1.00	1.90	2.62
MS54	07	2.42	2.80	1.17	1.17	0.89	0.89	1.00	1.96	2.86
MS54	08	2.75	3.08	1.30	1.30	0.89	0.89	1.00	2.01	3.35
MS54	09	3.02	3.30	1.43	1.43	0.89	0.89	1.00	2.06	3.43
MS54	10	3.12	3.51	1.53	1.53	0.89	0.89	1.00	2.16	3.66
MS54	11	3.22	3.66	1.63	1.63	0.89	0.89	1.00	2.29	3.79
MS54	12	3.32	3.80	1.73	1.73	0.89	0.89	1.00	2.42	3.93
MS55	00	1.24	1.18	0.74	0.74	0.86	0.86	0.92	1.06	1.30
MS55	01	1.41	1.47	0.74	0.74	0.86	0.86	0.92	1.16	1.60
MS55	02	1.60	1.60	0.86	0.86	0.86	0.86	0.92	1.26	1.99
MS55	03	1.87	1.73	0.93	0.93	0.86	0.86	0.92	1.39	2.07
MS55	04	2.00	1.84	0.94	0.94	0.86	0.86	0.92	1.51	2.11
MS55	05	2.16	2.43	1.01	1.01	0.86	0.86	0.92	1.59	2.45
MS55	06	2.35	2.53	1.07	1.07	0.86	0.86	0.92	1.78	2.75
MS55	07	2.48	2.95	1.11	1.11	0.86	0.86	0.92	1.84	2.99
MS55	08	2.81	3.23	1.24	1.24	0.86	0.86	0.92	1.89	3.48
MS55	09	3.08	3.46	1.37	1.37	0.86	0.86	0.92	1.94	3.56
MS55	10	3.18	3.67	1.46	1.46	0.86	0.86	0.92	2.04	3.79
MS55	11	3.28	3.81	1.57	1.57	0.86	0.86	0.92	2.17	3.92
MS55	12	3.38	3.95	1.67	1.67	0.86	0.86	0.92	2.30	4.06
MS56	00	1.24	1.18	0.74	0.74	0.86	0.86	0.92	1.06	1.30
MS56	01	1.41	1.47	0.74	0.74	0.86	0.86	0.92	1.16	1.60
MS56	02	1.60	1.60	0.86	0.86	0.86	0.86	0.92	1.26	1.99
MS56	03	1.87	1.73	0.93	0.93	0.86	0.86	0.92	1.39	2.07
MS56	04	2.00	1.84	0.94	0.94	0.86	0.86	0.92	1.51	2.11
MS56	05	2.16	2.43	1.01	1.01	0.86	0.86	0.92	1.59	2.45
MS56	06	2.35	2.53	1.07	1.07	0.86	0.86	0.92	1.78	2.75
MS56	07	2.48	2.95	1.11	1.11	0.86	0.86	0.92	1.84	2.99
MS56	08	2.81	3.23	1.24	1.24	0.86	0.86	0.92	1.89	3.48
MS56	09	3.08	3.46	1.37	1.37	0.86	0.86	0.92	1.94	3.56
MS56	10	3.18	3.67	1.46	1.46	0.86	0.86	0.92	2.04	3.79
MS56	11	3.28	3.81	1.57	1.57	0.86	0.86	0.92	2.17	3.92
MS56	12	3.38	3.95	1.67	1.67	0.86	0.86	0.92	2.30	4.06
MS57	00	1.24	1.18	0.74	0.74	0.86	0.86	0.92	1.06	1.30
MS57	01	1.41	1.47	0.74	0.74	0.86	0.86	0.92	1.16	1.60
MS57	02	1.60	1.60	0.86	0.86	0.86	0.86	0.92	1.26	1.99
MS57	03	1.87	1.73	0.93	0.93	0.86	0.86	0.92	1.39	2.07
MS57	04	2.00	1.84	0.94	0.94	0.86	0.86	0.92	1.51	2.11
MS57	05	2.16	2.43	1.01	1.01	0.86	0.86	0.92	1.59	2.45
MS57	06	2.35	2.53	1.07	1.07	0.86	0.86	0.92	1.78	2.75
MS57	07	2.48	2.95	1.11	1.11	0.86	0.86	0.92	1.84	2.99
MS57	08	2.81	3.23	1.24	1.24	0.86	0.86	0.92	1.89	3.48
MS57	09	3.08	3.46	1.37	1.37	0.86	0.86	0.92	1.94	3.56
MS57	10	3.18	3.67	1.46	1.46	0.86	0.86	0.92	2.04	3.79
MS57	11	3.28	3.81	1.57	1.57	0.86	0.86	0.92	2.17	3.92
MS57	12	3.38	3.95	1.67	1.67	0.86	0.86	0.92	2.30	4.06
MS58	00	1.24	1.18	0.74	0.74	0.86	0.86	0.92	1.06	1.30
MS58	01	1.41	1.47	0.74	0.74	0.86	0.86	0.92	1.16	1.60
MS58	02	1.60	1.60	0.86	0.86	0.86	0.86	0.92	1.26	1.99
MS58	03	1.87	1.73	0.93	0.93	0.86	0.86	0.92	1.39	2.07
MS58	04	2.00	1.84	0.94	0.94	0.86	0.86	0.92	1.51	2.11
MS58	05	2.16	2.43	1.01	1.01	0.86	0.86	0.92	1.59	2.45

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MS58	06	2.35	2.53	1.07	1.07	0.86	0.86	0.92	1.78	2.75
MS58	07	2.48	2.95	1.11	1.11	0.86	0.86	0.92	1.84	2.99
MS58	08	2.81	3.23	1.24	1.24	0.86	0.86	0.92	1.89	3.48
MS58	09	3.08	3.46	1.37	1.37	0.86	0.86	0.92	1.94	3.56
MS58	10	3.18	3.67	1.46	1.46	0.86	0.86	0.92	2.04	3.79
MS58	11	3.28	3.81	1.57	1.57	0.86	0.86	0.92	2.17	3.92
MS58	12	3.38	3.95	1.67	1.67	0.86	0.86	0.92	2.30	4.06
MS59	00	1.24	1.18	0.74	0.74	0.86	0.86	0.92	1.06	1.30
MS59	01	1.41	1.47	0.74	0.74	0.86	0.86	0.92	1.16	1.60
MS59	02	1.60	1.60	0.86	0.86	0.86	0.86	0.92	1.26	1.99
MS59	03	1.87	1.73	0.93	0.93	0.86	0.86	0.92	1.39	2.07
MS59	04	2.00	1.84	0.94	0.94	0.86	0.86	0.92	1.51	2.11
MS59	05	2.16	2.43	1.01	1.01	0.86	0.86	0.92	1.59	2.45
MS59	06	2.35	2.53	1.07	1.07	0.86	0.86	0.92	1.78	2.75
MS59	07	2.48	2.95	1.11	1.11	0.86	0.86	0.92	1.84	2.99
MS59	08	2.81	3.23	1.24	1.24	0.86	0.86	0.92	1.89	3.48
MS59	09	3.08	3.46	1.37	1.37	0.86	0.86	0.92	1.94	3.56
MS59	10	3.18	3.67	1.46	1.46	0.86	0.86	0.92	2.04	3.79
MS59	11	3.28	3.81	1.57	1.57	0.86	0.86	0.92	2.17	3.92
MS59	12	3.38	3.95	1.67	1.67	0.86	0.86	0.92	2.30	4.06
MS60	00	1.24	1.18	0.74	0.74	0.86	0.86	0.92	1.06	1.30
MS60	01	1.41	1.47	0.74	0.74	0.86	0.86	0.92	1.16	1.60
MS60	02	1.60	1.60	0.86	0.86	0.86	0.86	0.92	1.26	1.99
MS60	03	1.87	1.73	0.93	0.93	0.86	0.86	0.92	1.39	2.07
MS60	04	2.00	1.84	0.94	0.94	0.86	0.86	0.92	1.51	2.11
MS60	05	2.16	2.43	1.01	1.01	0.86	0.86	0.92	1.59	2.45
MS60	06	2.35	2.53	1.07	1.07	0.86	0.86	0.92	1.78	2.75
MS60	07	2.48	2.95	1.11	1.11	0.86	0.86	0.92	1.84	2.99
MS60	08	2.81	3.23	1.24	1.24	0.86	0.86	0.92	1.89	3.48
MS60	09	3.08	3.46	1.37	1.37	0.86	0.86	0.92	1.94	3.56
MS60	10	3.18	3.67	1.46	1.46	0.86	0.86	0.92	2.04	3.79
MS60	11	3.28	3.81	1.57	1.57	0.86	0.86	0.92	2.17	3.92
MS60	12	3.38	3.95	1.67	1.67	0.86	0.86	0.92	2.30	4.06
MS61	00	1.24	1.18	0.74	0.74	0.86	0.86	0.92	1.06	1.30
MS61	01	1.41	1.47	0.74	0.74	0.86	0.86	0.92	1.16	1.60
MS61	02	1.60	1.60	0.86	0.86	0.86	0.86	0.92	1.26	1.99
MS61	03	1.87	1.73	0.93	0.93	0.86	0.86	0.92	1.39	2.07
MS61	04	2.00	1.84	0.94	0.94	0.86	0.86	0.92	1.51	2.11
MS61	05	2.16	2.43	1.01	1.01	0.86	0.86	0.92	1.59	2.45
MS61	06	2.35	2.53	1.07	1.07	0.86	0.86	0.92	1.78	2.75
MS61	07	2.48	2.95	1.11	1.11	0.86	0.86	0.92	1.84	2.99
MS61	08	2.81	3.23	1.24	1.24	0.86	0.86	0.92	1.89	3.48
MS61	09	3.08	3.46	1.37	1.37	0.86	0.86	0.92	1.94	3.56
MS61	10	3.18	3.67	1.46	1.46	0.86	0.86	0.92	2.04	3.79
MS61	11	3.28	3.81	1.57	1.57	0.86	0.86	0.92	2.17	3.92
MS61	12	3.38	3.95	1.67	1.67	0.86	0.86	0.92	2.30	4.06
MS62	00	1.24	1.18	0.74	0.74	0.86	0.86	0.92	1.06	1.30
MS62	01	1.41	1.47	0.74	0.74	0.86	0.86	0.92	1.16	1.60
MS62	02	1.60	1.60	0.86	0.86	0.86	0.86	0.92	1.26	1.99
MS62	03	1.87	1.73	0.93	0.93	0.86	0.86	0.92	1.39	2.07
MS62	04	2.00	1.84	0.94	0.94	0.86	0.86	0.92	1.51	2.11
MS62	05	2.16	2.43	1.01	1.01	0.86	0.86	0.92	1.59	2.45
MS62	06	2.35	2.53	1.07	1.07	0.86	0.86	0.92	1.78	2.75
MS62	07	2.48	2.95	1.11	1.11	0.86	0.86	0.92	1.84	2.99
MS62	08	2.81	3.23	1.24	1.24	0.86	0.86	0.92	1.89	3.48
MS62	09	3.08	3.46	1.37	1.37	0.86	0.86	0.92	1.94	3.56
MS62	10	3.18	3.67	1.46	1.46	0.86	0.86	0.92	2.04	3.79

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MS62	11	3.28	3.81	1.57	1.57	0.86	0.86	0.92	2.17	3.92
MS62	12	3.38	3.95	1.67	1.67	0.86	0.86	0.92	2.30	4.06
MS63	00	1.24	1.18	0.74	0.74	0.86	0.86	0.92	1.06	1.30
MS63	01	1.41	1.47	0.74	0.74	0.86	0.86	0.92	1.16	1.60
MS63	02	1.60	1.60	0.86	0.86	0.86	0.86	0.92	1.26	1.99
MS63	03	1.87	1.73	0.93	0.93	0.86	0.86	0.92	1.39	2.07
MS63	04	2.00	1.84	0.94	0.94	0.86	0.86	0.92	1.51	2.11
MS63	05	2.16	2.43	1.01	1.01	0.86	0.86	0.92	1.59	2.45
MS63	06	2.35	2.53	1.07	1.07	0.86	0.86	0.92	1.78	2.75
MS63	07	2.48	2.95	1.11	1.11	0.86	0.86	0.92	1.84	2.99
MS63	08	2.81	3.23	1.24	1.24	0.86	0.86	0.92	1.89	3.48
MS63	09	3.08	3.46	1.37	1.37	0.86	0.86	0.92	1.94	3.56
MS63	10	3.18	3.67	1.46	1.46	0.86	0.86	0.92	2.04	3.79
MS63	11	3.28	3.81	1.57	1.57	0.86	0.86	0.92	2.17	3.92
MS63	12	3.38	3.95	1.67	1.67	0.86	0.86	0.92	2.30	4.06
MS64	00	1.24	1.18	0.74	0.74	0.86	0.86	0.92	1.06	1.30
MS64	01	1.41	1.47	0.74	0.74	0.86	0.86	0.92	1.16	1.60
MS64	02	1.60	1.60	0.86	0.86	0.86	0.86	0.92	1.26	1.99
MS64	03	1.87	1.73	0.93	0.93	0.86	0.86	0.92	1.39	2.07
MS64	04	2.00	1.84	0.94	0.94	0.86	0.86	0.92	1.51	2.11
MS64	05	2.16	2.43	1.01	1.01	0.86	0.86	0.92	1.59	2.45
MS64	06	2.35	2.53	1.07	1.07	0.86	0.86	0.92	1.78	2.75
MS64	07	2.48	2.95	1.11	1.11	0.86	0.86	0.92	1.84	2.99
MS64	08	2.81	3.23	1.24	1.24	0.86	0.86	0.92	1.89	3.48
MS64	09	3.08	3.46	1.37	1.37	0.86	0.86	0.92	1.94	3.56
MS64	10	3.18	3.67	1.46	1.46	0.86	0.86	0.92	2.04	3.79
MS64	11	3.28	3.81	1.57	1.57	0.86	0.86	0.92	2.17	3.92
MS64	12	3.38	3.95	1.67	1.67	0.86	0.86	0.92	2.30	4.06
MS65	00	1.47	1.18	0.89	0.89	0.79	0.79	0.84	1.06	1.30
MS65	01	1.64	1.47	0.89	0.89	0.79	0.79	0.84	1.16	1.60
MS65	02	1.83	1.60	1.01	1.01	0.79	0.79	0.84	1.26	1.99
MS65	03	2.10	1.73	1.08	1.08	0.79	0.79	0.84	1.39	2.07
MS65	04	2.23	1.84	1.09	1.09	0.79	0.79	0.84	1.52	2.11
MS65	05	2.39	2.43	1.16	1.16	0.79	0.79	0.84	1.59	2.45
MS65	06	2.58	2.53	1.22	1.22	0.79	0.79	0.84	1.78	2.75
MS65	07	2.71	2.95	1.26	1.26	0.79	0.79	0.84	1.85	2.99
MS65	08	3.04	3.23	1.39	1.39	0.79	0.79	0.84	1.90	3.48
MS65	09	3.31	3.46	1.53	1.53	0.79	0.79	0.84	1.95	3.56
MS65	10	3.41	3.67	1.62	1.62	0.79	0.79	0.84	2.05	3.79
MS65	11	3.51	3.81	1.72	1.72	0.79	0.79	0.84	2.18	3.92
MS65	12	3.61	3.95	1.82	1.82	0.79	0.79	0.84	2.30	4.06
MS66	00	1.53	1.33	0.91	0.91	0.79	0.79	0.83	0.92	1.31
MS66	01	1.70	1.63	0.91	0.91	0.79	0.79	0.83	1.03	1.61
MS66	02	1.89	1.76	1.03	1.03	0.79	0.79	0.83	1.13	2.00
MS66	03	2.16	1.88	1.10	1.10	0.79	0.79	0.83	1.25	2.08
MS66	04	2.29	1.99	1.11	1.11	0.79	0.79	0.83	1.38	2.12
MS66	05	2.45	2.59	1.18	1.18	0.79	0.79	0.83	1.46	2.46
MS66	06	2.64	2.68	1.24	1.24	0.79	0.79	0.83	1.65	2.76
MS66	07	2.77	3.11	1.28	1.28	0.79	0.79	0.83	1.71	3.00
MS66	08	3.10	3.39	1.41	1.41	0.79	0.79	0.83	1.76	3.49
MS66	09	3.37	3.61	1.55	1.55	0.79	0.79	0.83	1.81	3.57
MS66	10	3.47	3.83	1.64	1.64	0.79	0.79	0.83	1.91	3.80
MS66	11	3.57	3.97	1.74	1.74	0.79	0.79	0.83	2.04	3.93
MS66	12	3.67	4.11	1.84	1.84	0.79	0.79	0.83	2.17	4.07
MS67	00	1.56	1.42	0.85	0.85	0.78	0.78	0.82	0.89	1.36
MS67	01	1.73	1.72	0.85	0.85	0.78	0.78	0.82	0.99	1.66
MS67	02	1.91	1.84	0.97	0.97	0.78	0.78	0.82	1.10	2.05

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MS67	03	2.19	1.97	1.04	1.04	0.78	0.78	0.82	1.22	2.13
MS67	04	2.31	2.08	1.05	1.05	0.78	0.78	0.82	1.35	2.17
MS67	05	2.47	2.68	1.12	1.12	0.78	0.78	0.82	1.42	2.51
MS67	06	2.67	2.77	1.18	1.18	0.78	0.78	0.82	1.61	2.81
MS67	07	2.79	3.20	1.22	1.22	0.78	0.78	0.82	1.68	3.05
MS67	08	3.13	3.48	1.35	1.35	0.78	0.78	0.82	1.73	3.54
MS67	09	3.39	3.70	1.48	1.48	0.78	0.78	0.82	1.78	3.62
MS67	10	3.49	3.91	1.58	1.58	0.78	0.78	0.82	1.88	3.85
MS67	11	3.59	4.06	1.68	1.68	0.78	0.78	0.82	2.01	3.98
MS67	12	3.69	4.20	1.78	1.78	0.78	0.78	0.82	2.13	4.12
MS68	00	1.59	1.42	0.86	0.86	0.77	0.77	0.81	0.89	1.39
MS68	01	1.76	1.71	0.86	0.86	0.77	0.77	0.81	0.99	1.69
MS68	02	1.95	1.84	0.98	0.98	0.77	0.77	0.81	1.10	2.08
MS68	03	2.22	1.97	1.05	1.05	0.77	0.77	0.81	1.22	2.16
MS68	04	2.35	2.08	1.06	1.06	0.77	0.77	0.81	1.35	2.20
MS68	05	2.51	2.67	1.13	1.13	0.77	0.77	0.81	1.42	2.54
MS68	06	2.70	2.77	1.19	1.19	0.77	0.77	0.81	1.61	2.84
MS68	07	2.83	3.19	1.23	1.23	0.77	0.77	0.81	1.68	3.08
MS68	08	3.16	3.47	1.36	1.36	0.77	0.77	0.81	1.73	3.57
MS68	09	3.43	3.70	1.49	1.49	0.77	0.77	0.81	1.78	3.65
MS68	10	3.53	3.91	1.59	1.59	0.77	0.77	0.81	1.88	3.88
MS68	11	3.63	4.05	1.69	1.69	0.77	0.77	0.81	2.01	4.01
MS68	12	3.73	4.19	1.79	1.79	0.77	0.77	0.81	2.13	4.15
MS69	00	1.66	1.49	0.85	0.85	0.77	0.77	0.80	0.91	1.44
MS69	01	1.83	1.79	0.85	0.85	0.77	0.77	0.80	1.01	1.74
MS69	02	2.02	1.92	0.97	0.97	0.77	0.77	0.80	1.11	2.13
MS69	03	2.29	2.04	1.04	1.04	0.77	0.77	0.80	1.24	2.21
MS69	04	2.42	2.15	1.05	1.05	0.77	0.77	0.80	1.36	2.25
MS69	05	2.58	2.75	1.12	1.12	0.77	0.77	0.80	1.44	2.59
MS69	06	2.77	2.84	1.18	1.18	0.77	0.77	0.80	1.63	2.89
MS69	07	2.90	3.27	1.22	1.22	0.77	0.77	0.80	1.69	3.13
MS69	08	3.23	3.55	1.35	1.35	0.77	0.77	0.80	1.74	3.62
MS69	09	3.50	3.77	1.48	1.48	0.77	0.77	0.80	1.79	3.70
MS69	10	3.60	3.99	1.58	1.58	0.77	0.77	0.80	1.90	3.93
MS69	11	3.70	4.13	1.68	1.68	0.77	0.77	0.80	2.02	4.06
MS69	12	3.80	4.27	1.78	1.78	0.77	0.77	0.80	2.15	4.20
MS70	00	1.69	1.50	0.85	0.85	0.76	0.76	0.79	0.90	1.48
MS70	01	1.86	1.79	0.85	0.85	0.76	0.76	0.79	1.00	1.78
MS70	02	2.05	1.92	0.97	0.97	0.76	0.76	0.79	1.10	2.17
MS70	03	2.32	2.05	1.04	1.04	0.76	0.76	0.79	1.22	2.25
MS70	04	2.45	2.16	1.05	1.05	0.76	0.76	0.79	1.35	2.30
MS70	05	2.61	2.75	1.12	1.12	0.76	0.76	0.79	1.43	2.63
MS70	06	2.80	2.85	1.18	1.18	0.76	0.76	0.79	1.62	2.93
MS70	07	2.93	3.27	1.22	1.22	0.76	0.76	0.79	1.68	3.17
MS70	08	3.26	3.56	1.35	1.35	0.76	0.76	0.79	1.73	3.66
MS70	09	3.53	3.78	1.48	1.48	0.76	0.76	0.79	1.78	3.74
MS70	10	3.63	3.99	1.58	1.58	0.76	0.76	0.79	1.88	3.97
MS70	11	3.73	4.13	1.68	1.68	0.76	0.76	0.79	2.01	4.11
MS70	12	3.83	4.27	1.78	1.78	0.76	0.76	0.79	2.14	4.24
MS71	00	1.73	1.54	0.89	0.89	0.76	0.76	0.79	0.89	1.52
MS71	01	1.90	1.84	0.89	0.89	0.76	0.76	0.79	0.99	1.82
MS71	02	2.09	1.97	1.01	1.01	0.76	0.76	0.79	1.09	2.21
MS71	03	2.36	2.09	1.08	1.08	0.76	0.76	0.79	1.22	2.29
MS71	04	2.49	2.21	1.09	1.09	0.76	0.76	0.79	1.35	2.33
MS71	05	2.65	2.80	1.16	1.16	0.76	0.76	0.79	1.42	2.67
MS71	06	2.84	2.90	1.22	1.22	0.76	0.76	0.79	1.61	2.97
MS71	07	2.97	3.32	1.26	1.26	0.76	0.76	0.79	1.68	3.21

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MS71	08	3.30	3.60	1.39	1.39	0.76	0.76	0.79	1.73	3.70
MS71	09	3.57	3.83	1.53	1.53	0.76	0.76	0.79	1.78	3.78
MS71	10	3.67	4.04	1.62	1.62	0.76	0.76	0.79	1.88	4.01
MS71	11	3.77	4.18	1.72	1.72	0.76	0.76	0.79	2.00	4.15
MS71	12	3.87	4.32	1.82	1.82	0.76	0.76	0.79	2.13	4.28
MS72	00	1.75	1.57	0.88	0.88	0.76	0.76	0.79	0.84	1.63
MS72	01	1.92	1.87	0.88	0.88	0.76	0.76	0.79	0.94	1.93
MS72	02	2.11	2.00	1.00	1.00	0.76	0.76	0.79	1.05	2.32
MS72	03	2.38	2.12	1.07	1.07	0.76	0.76	0.79	1.17	2.40
MS72	04	2.51	2.24	1.08	1.08	0.76	0.76	0.79	1.30	2.44
MS72	05	2.67	2.83	1.15	1.15	0.76	0.76	0.79	1.37	2.78
MS72	06	2.86	2.93	1.21	1.21	0.76	0.76	0.79	1.56	3.08
MS72	07	2.99	3.35	1.25	1.25	0.76	0.76	0.79	1.63	3.32
MS72	08	3.32	3.63	1.38	1.38	0.76	0.76	0.79	1.68	3.81
MS72	09	3.59	3.86	1.52	1.52	0.76	0.76	0.79	1.73	3.89
MS72	10	3.69	4.07	1.61	1.61	0.76	0.76	0.79	1.83	4.12
MS72	11	3.79	4.21	1.71	1.71	0.76	0.76	0.79	1.96	4.25
MS72	12	3.89	4.35	1.81	1.81	0.76	0.76	0.79	2.08	4.39
MS73	00	1.84	1.61	0.87	0.87	0.76	0.76	0.79	0.83	1.63
MS73	01	2.01	1.91	0.87	0.87	0.76	0.76	0.79	0.93	1.93
MS73	02	2.20	2.04	0.99	0.99	0.76	0.76	0.79	1.03	2.32
MS73	03	2.47	2.16	1.06	1.06	0.76	0.76	0.79	1.16	2.40
MS73	04	2.60	2.28	1.07	1.07	0.76	0.76	0.79	1.29	2.44
MS73	05	2.76	2.87	1.14	1.14	0.76	0.76	0.79	1.36	2.78
MS73	06	2.95	2.97	1.20	1.20	0.76	0.76	0.79	1.55	3.07
MS73	07	3.08	3.39	1.24	1.24	0.76	0.76	0.79	1.61	3.32
MS73	08	3.41	3.67	1.37	1.37	0.76	0.76	0.79	1.67	3.80
MS73	09	3.68	3.90	1.51	1.51	0.76	0.76	0.79	1.72	3.89
MS73	10	3.78	4.11	1.60	1.60	0.76	0.76	0.79	1.82	4.12
MS73	11	3.88	4.25	1.70	1.70	0.76	0.76	0.79	1.94	4.25
MS73	12	3.98	4.39	1.80	1.80	0.76	0.76	0.79	2.07	4.39
MS74	00	1.87	1.67	0.88	0.88	0.76	0.76	0.79	0.83	1.72
MS74	01	2.04	1.97	0.88	0.88	0.76	0.76	0.79	0.93	2.01
MS74	02	2.23	2.09	1.00	1.00	0.76	0.76	0.79	1.03	2.41
MS74	03	2.50	2.22	1.07	1.07	0.76	0.76	0.79	1.16	2.49
MS74	04	2.63	2.33	1.08	1.08	0.76	0.76	0.79	1.29	2.53
MS74	05	2.79	2.92	1.15	1.15	0.76	0.76	0.79	1.36	2.87
MS74	06	2.98	3.02	1.21	1.21	0.76	0.76	0.79	1.55	3.16
MS74	07	3.11	3.45	1.25	1.25	0.76	0.76	0.79	1.61	3.41
MS74	08	3.44	3.73	1.38	1.38	0.76	0.76	0.79	1.67	3.89
MS74	09	3.71	3.95	1.52	1.52	0.76	0.76	0.79	1.72	3.97
MS74	10	3.81	4.16	1.61	1.61	0.76	0.76	0.79	1.82	4.20
MS74	11	3.91	4.30	1.71	1.71	0.76	0.76	0.79	1.94	4.34
MS74	12	4.01	4.45	1.81	1.81	0.76	0.76	0.79	2.07	4.47
MS75	00	2.53	2.13	0.85	0.85	0.76	0.76	0.79	0.70	2.08
MS75	01	2.70	2.42	0.85	0.85	0.76	0.76	0.79	0.80	2.38
MS75	02	2.89	2.55	0.97	0.97	0.76	0.76	0.79	0.90	2.77
MS75	03	3.16	2.68	1.04	1.04	0.76	0.76	0.79	1.02	2.85
MS75	04	3.29	2.79	1.05	1.05	0.76	0.76	0.79	1.15	2.89
MS75	05	3.45	3.38	1.12	1.12	0.76	0.76	0.79	1.23	3.23
MS75	06	3.64	3.48	1.18	1.18	0.76	0.76	0.79	1.42	3.53
MS75	07	3.77	3.90	1.22	1.22	0.76	0.76	0.79	1.48	3.77
MS75	08	4.10	4.19	1.35	1.35	0.76	0.76	0.79	1.53	4.26
MS75	09	4.37	4.41	1.48	1.48	0.76	0.76	0.79	1.58	4.34
MS75	10	4.47	4.62	1.58	1.58	0.76	0.76	0.79	1.68	4.57
MS75	11	4.57	4.76	1.68	1.68	0.76	0.76	0.79	1.81	4.70
MS75	12	4.67	4.90	1.78	1.78	0.76	0.76	0.79	1.94	4.84

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MS76	00	2.53	2.13	0.85	0.85	0.76	0.76	0.79	0.70	2.08
MS76	01	2.70	2.42	0.85	0.85	0.76	0.76	0.79	0.80	2.38
MS76	02	2.89	2.55	0.97	0.97	0.76	0.76	0.79	0.90	2.77
MS76	03	3.16	2.68	1.04	1.04	0.76	0.76	0.79	1.02	2.85
MS76	04	3.29	2.79	1.05	1.05	0.76	0.76	0.79	1.15	2.89
MS76	05	3.45	3.38	1.12	1.12	0.76	0.76	0.79	1.23	3.23
MS76	06	3.64	3.48	1.18	1.18	0.76	0.76	0.79	1.42	3.53
MS76	07	3.77	3.90	1.22	1.22	0.76	0.76	0.79	1.48	3.77
MS76	08	4.10	4.19	1.35	1.35	0.76	0.76	0.79	1.53	4.26
MS76	09	4.37	4.41	1.48	1.48	0.76	0.76	0.79	1.58	4.34
MS76	10	4.47	4.62	1.58	1.58	0.76	0.76	0.79	1.68	4.57
MS76	11	4.57	4.76	1.68	1.68	0.76	0.76	0.79	1.81	4.70
MS76	12	4.67	4.90	1.78	1.78	0.76	0.76	0.79	1.94	4.84
MS77	00	2.70	2.26	0.88	0.88	0.76	0.76	0.79	0.64	2.16
MS77	01	2.87	2.55	0.88	0.88	0.76	0.76	0.79	0.74	2.46
MS77	02	3.06	2.68	1.00	1.00	0.76	0.76	0.79	0.84	2.85
MS77	03	3.33	2.80	1.07	1.07	0.76	0.76	0.79	0.97	2.93
MS77	04	3.46	2.92	1.08	1.08	0.76	0.76	0.79	1.09	2.97
MS77	05	3.62	3.51	1.15	1.15	0.76	0.76	0.79	1.17	3.31
MS77	06	3.81	3.61	1.21	1.21	0.76	0.76	0.79	1.36	3.60
MS77	07	3.94	4.03	1.25	1.25	0.76	0.76	0.79	1.42	3.85
MS77	08	4.27	4.31	1.38	1.38	0.76	0.76	0.79	1.47	4.33
MS77	09	4.54	4.54	1.52	1.52	0.76	0.76	0.79	1.52	4.41
MS77	10	4.64	4.75	1.61	1.61	0.76	0.76	0.79	1.62	4.64
MS77	11	4.74	4.89	1.71	1.71	0.76	0.76	0.79	1.75	4.78
MS77	12	4.84	5.03	1.81	1.81	0.76	0.76	0.79	1.88	4.91
MS78	00	2.70	2.26	0.88	0.88	0.76	0.76	0.79	0.64	2.16
MS78	01	2.87	2.55	0.88	0.88	0.76	0.76	0.79	0.74	2.46
MS78	02	3.06	2.68	1.00	1.00	0.76	0.76	0.79	0.84	2.85
MS78	03	3.33	2.80	1.07	1.07	0.76	0.76	0.79	0.97	2.93
MS78	04	3.46	2.92	1.08	1.08	0.76	0.76	0.79	1.09	2.97
MS78	05	3.62	3.51	1.15	1.15	0.76	0.76	0.79	1.17	3.31
MS78	06	3.81	3.61	1.21	1.21	0.76	0.76	0.79	1.36	3.60
MS78	07	3.94	4.03	1.25	1.25	0.76	0.76	0.79	1.42	3.85
MS78	08	4.27	4.31	1.38	1.38	0.76	0.76	0.79	1.47	4.33
MS78	09	4.54	4.54	1.52	1.52	0.76	0.76	0.79	1.52	4.41
MS78	10	4.64	4.75	1.61	1.61	0.76	0.76	0.79	1.62	4.64
MS78	11	4.74	4.89	1.71	1.71	0.76	0.76	0.79	1.75	4.78
MS78	12	4.84	5.03	1.81	1.81	0.76	0.76	0.79	1.88	4.91
MS79	00	2.78	2.32	0.88	0.88	0.76	0.76	0.79	0.61	2.21
MS79	01	2.94	2.61	0.88	0.88	0.76	0.76	0.79	0.71	2.51
MS79	02	3.13	2.74	1.00	1.00	0.76	0.76	0.79	0.81	2.90
MS79	03	3.40	2.86	1.07	1.07	0.76	0.76	0.79	0.94	2.98
MS79	04	3.53	2.98	1.08	1.08	0.76	0.76	0.79	1.07	3.02
MS79	05	3.69	3.57	1.15	1.15	0.76	0.76	0.79	1.14	3.36
MS79	06	3.88	3.67	1.21	1.21	0.76	0.76	0.79	1.33	3.66
MS79	07	4.01	4.09	1.25	1.25	0.76	0.76	0.79	1.40	3.90
MS79	08	4.34	4.37	1.38	1.38	0.76	0.76	0.79	1.45	4.39
MS79	09	4.61	4.60	1.52	1.52	0.76	0.76	0.79	1.50	4.47
MS79	10	4.71	4.81	1.61	1.61	0.76	0.76	0.79	1.60	4.70
MS79	11	4.81	4.95	1.71	1.71	0.76	0.76	0.79	1.73	4.84
MS79	12	4.91	5.09	1.81	1.81	0.76	0.76	0.79	1.85	4.97
MS80	00	2.78	2.32	0.88	0.88	0.76	0.76	0.79	0.61	2.21
MS80	01	2.94	2.61	0.88	0.88	0.76	0.76	0.79	0.71	2.51
MS80	02	3.13	2.74	1.00	1.00	0.76	0.76	0.79	0.81	2.90
MS80	03	3.40	2.86	1.07	1.07	0.76	0.76	0.79	0.94	2.98
MS80	04	3.53	2.98	1.08	1.08	0.76	0.76	0.79	1.07	3.02

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MS80	05	3.69	3.57	1.15	1.15	0.76	0.76	0.79	1.14	3.36
MS80	06	3.88	3.67	1.21	1.21	0.76	0.76	0.79	1.33	3.66
MS80	07	4.01	4.09	1.25	1.25	0.76	0.76	0.79	1.40	3.90
MS80	08	4.34	4.37	1.38	1.38	0.76	0.76	0.79	1.45	4.39
MS80	09	4.61	4.60	1.52	1.52	0.76	0.76	0.79	1.50	4.47
MS80	10	4.71	4.81	1.61	1.61	0.76	0.76	0.79	1.60	4.70
MS80	11	4.81	4.95	1.71	1.71	0.76	0.76	0.79	1.73	4.84
MS80	12	4.91	5.09	1.81	1.81	0.76	0.76	0.79	1.85	4.97
MS81	00	2.81	2.38	0.84	0.84	0.76	0.76	0.79	0.59	2.24
MS81	01	2.98	2.68	0.84	0.84	0.76	0.76	0.79	0.69	2.54
MS81	02	3.17	2.81	0.96	0.96	0.76	0.76	0.79	0.79	2.93
MS81	03	3.44	2.93	1.03	1.03	0.76	0.76	0.79	0.92	3.01
MS81	04	3.57	3.05	1.04	1.04	0.76	0.76	0.79	1.05	3.05
MS81	05	3.73	3.64	1.11	1.11	0.76	0.76	0.79	1.12	3.39
MS81	06	3.92	3.74	1.17	1.17	0.76	0.76	0.79	1.31	3.68
MS81	07	4.05	4.16	1.21	1.21	0.76	0.76	0.79	1.37	3.93
MS81	08	4.38	4.44	1.34	1.34	0.76	0.76	0.79	1.43	4.41
MS81	09	4.65	4.67	1.47	1.47	0.76	0.76	0.79	1.48	4.50
MS81	10	4.75	4.88	1.57	1.57	0.76	0.76	0.79	1.58	4.72
MS81	11	4.85	5.02	1.67	1.67	0.76	0.76	0.79	1.70	4.86
MS81	12	4.95	5.16	1.77	1.77	0.76	0.76	0.79	1.83	5.00
MS82	00	2.81	2.38	0.84	0.84	0.76	0.76	0.79	0.59	2.24
MS82	01	2.98	2.68	0.84	0.84	0.76	0.76	0.79	0.69	2.54
MS82	02	3.17	2.81	0.96	0.96	0.76	0.76	0.79	0.79	2.93
MS82	03	3.44	2.93	1.03	1.03	0.76	0.76	0.79	0.92	3.01
MS82	04	3.57	3.05	1.04	1.04	0.76	0.76	0.79	1.05	3.05
MS82	05	3.73	3.64	1.11	1.11	0.76	0.76	0.79	1.12	3.39
MS82	06	3.92	3.74	1.17	1.17	0.76	0.76	0.79	1.31	3.68
MS82	07	4.05	4.16	1.21	1.21	0.76	0.76	0.79	1.37	3.93
MS82	08	4.38	4.44	1.34	1.34	0.76	0.76	0.79	1.43	4.41
MS82	09	4.65	4.67	1.47	1.47	0.76	0.76	0.79	1.48	4.50
MS82	10	4.75	4.88	1.57	1.57	0.76	0.76	0.79	1.58	4.72
MS82	11	4.85	5.02	1.67	1.67	0.76	0.76	0.79	1.70	4.86
MS82	12	4.95	5.16	1.77	1.77	0.76	0.76	0.79	1.83	5.00
MS83	00	3.07	2.55	0.94	0.94	0.76	0.76	0.79	0.59	2.27
MS83	01	3.24	2.85	0.94	0.94	0.76	0.76	0.79	0.69	2.57
MS83	02	3.43	2.97	1.06	1.06	0.76	0.76	0.79	0.80	2.96
MS83	03	3.70	3.10	1.13	1.13	0.76	0.76	0.79	0.92	3.04
MS83	04	3.83	3.21	1.14	1.14	0.76	0.76	0.79	1.05	3.08
MS83	05	3.99	3.80	1.21	1.21	0.76	0.76	0.79	1.13	3.42
MS83	06	4.18	3.90	1.27	1.27	0.76	0.76	0.79	1.32	3.72
MS83	07	4.31	4.32	1.31	1.31	0.76	0.76	0.79	1.38	3.96
MS83	08	4.64	4.61	1.44	1.44	0.76	0.76	0.79	1.43	4.45
MS83	09	4.91	4.83	1.58	1.58	0.76	0.76	0.79	1.48	4.53
MS83	10	5.01	5.04	1.67	1.67	0.76	0.76	0.79	1.58	4.76
MS83	11	5.11	5.18	1.77	1.77	0.76	0.76	0.79	1.71	4.89
MS83	12	5.21	5.32	1.87	1.87	0.76	0.76	0.79	1.83	5.03
MS84	00	3.07	2.55	0.94	0.94	0.76	0.76	0.79	0.59	2.27
MS84	01	3.24	2.85	0.94	0.94	0.76	0.76	0.79	0.69	2.57
MS84	02	3.43	2.97	1.06	1.06	0.76	0.76	0.79	0.80	2.96
MS84	03	3.70	3.10	1.13	1.13	0.76	0.76	0.79	0.92	3.04
MS84	04	3.83	3.21	1.14	1.14	0.76	0.76	0.79	1.05	3.08
MS84	05	3.99	3.80	1.21	1.21	0.76	0.76	0.79	1.13	3.42
MS84	06	4.18	3.90	1.27	1.27	0.76	0.76	0.79	1.32	3.72
MS84	07	4.31	4.32	1.31	1.31	0.76	0.76	0.79	1.38	3.96
MS84	08	4.64	4.61	1.44	1.44	0.76	0.76	0.79	1.43	4.45
MS84	09	4.91	4.83	1.58	1.58	0.76	0.76	0.79	1.48	4.53

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MS84	10	5.01	5.04	1.67	1.67	0.76	0.76	0.79	1.58	4.76
MS84	11	5.11	5.18	1.77	1.77	0.76	0.76	0.79	1.71	4.89
MS84	12	5.21	5.32	1.87	1.87	0.76	0.76	0.79	1.83	5.03
MS85	00	3.07	2.55	0.88	0.88	0.76	0.76	0.79	0.58	2.33
MS85	01	3.24	2.85	0.88	0.88	0.76	0.76	0.79	0.68	2.62
MS85	02	3.43	2.98	1.00	1.00	0.76	0.76	0.79	0.78	3.01
MS85	03	3.70	3.10	1.07	1.07	0.76	0.76	0.79	0.91	3.10
MS85	04	3.83	3.22	1.08	1.08	0.76	0.76	0.79	1.03	3.14
MS85	05	3.99	3.81	1.15	1.15	0.76	0.76	0.79	1.11	3.47
MS85	06	4.18	3.91	1.21	1.21	0.76	0.76	0.79	1.30	3.77
MS85	07	4.31	4.33	1.25	1.25	0.76	0.76	0.79	1.36	4.01
MS85	08	4.64	4.61	1.38	1.38	0.76	0.76	0.79	1.41	4.50
MS85	09	4.91	4.83	1.52	1.52	0.76	0.76	0.79	1.46	4.58
MS85	10	5.01	5.05	1.61	1.61	0.76	0.76	0.79	1.57	4.81
MS85	11	5.11	5.19	1.71	1.71	0.76	0.76	0.79	1.69	4.95
MS85	12	5.21	5.33	1.81	1.81	0.76	0.76	0.79	1.82	5.08
MS86	00	3.07	2.55	0.88	0.88	0.76	0.76	0.79	0.58	2.33
MS86	01	3.24	2.85	0.88	0.88	0.76	0.76	0.79	0.68	2.62
MS86	02	3.43	2.98	1.00	1.00	0.76	0.76	0.79	0.78	3.01
MS86	03	3.70	3.10	1.07	1.07	0.76	0.76	0.79	0.91	3.10
MS86	04	3.83	3.22	1.08	1.08	0.76	0.76	0.79	1.03	3.14
MS86	05	3.99	3.81	1.15	1.15	0.76	0.76	0.79	1.11	3.47
MS86	06	4.18	3.91	1.21	1.21	0.76	0.76	0.79	1.30	3.77
MS86	07	4.31	4.33	1.25	1.25	0.76	0.76	0.79	1.36	4.01
MS86	08	4.64	4.61	1.38	1.38	0.76	0.76	0.79	1.41	4.50
MS86	09	4.91	4.83	1.52	1.52	0.76	0.76	0.79	1.46	4.58
MS86	10	5.01	5.05	1.61	1.61	0.76	0.76	0.79	1.57	4.81
MS86	11	5.11	5.19	1.71	1.71	0.76	0.76	0.79	1.69	4.95
MS86	12	5.21	5.33	1.81	1.81	0.76	0.76	0.79	1.82	5.08
MS87	00	3.13	2.59	0.86	0.86	0.76	0.76	0.79	0.57	2.40
MS87	01	3.30	2.88	0.86	0.86	0.76	0.76	0.79	0.67	2.70
MS87	02	3.49	3.01	0.98	0.98	0.76	0.76	0.79	0.77	3.09
MS87	03	3.76	3.14	1.05	1.05	0.76	0.76	0.79	0.90	3.17
MS87	04	3.89	3.25	1.06	1.06	0.76	0.76	0.79	1.02	3.21
MS87	05	4.05	3.84	1.13	1.13	0.76	0.76	0.79	1.10	3.55
MS87	06	4.24	3.94	1.19	1.19	0.76	0.76	0.79	1.29	3.85
MS87	07	4.37	4.36	1.23	1.23	0.76	0.76	0.79	1.35	4.09
MS87	08	4.70	4.64	1.36	1.36	0.76	0.76	0.79	1.40	4.58
MS87	09	4.97	4.87	1.49	1.49	0.76	0.76	0.79	1.45	4.66
MS87	10	5.07	5.08	1.59	1.59	0.76	0.76	0.79	1.55	4.89
MS87	11	5.17	5.22	1.69	1.69	0.76	0.76	0.79	1.68	5.02
MS87	12	5.27	5.36	1.79	1.79	0.76	0.76	0.79	1.81	5.16
MS88	00	3.13	2.59	0.86	0.86	0.76	0.76	0.79	0.57	2.40
MS88	01	3.30	2.88	0.86	0.86	0.76	0.76	0.79	0.67	2.70
MS88	02	3.49	3.01	0.98	0.98	0.76	0.76	0.79	0.77	3.09
MS88	03	3.76	3.14	1.05	1.05	0.76	0.76	0.79	0.90	3.17
MS88	04	3.89	3.25	1.06	1.06	0.76	0.76	0.79	1.02	3.21
MS88	05	4.05	3.84	1.13	1.13	0.76	0.76	0.79	1.10	3.55
MS88	06	4.24	3.94	1.19	1.19	0.76	0.76	0.79	1.29	3.85
MS88	07	4.37	4.36	1.23	1.23	0.76	0.76	0.79	1.35	4.09
MS88	08	4.70	4.64	1.36	1.36	0.76	0.76	0.79	1.40	4.58
MS88	09	4.97	4.87	1.49	1.49	0.76	0.76	0.79	1.45	4.66
MS88	10	5.07	5.08	1.59	1.59	0.76	0.76	0.79	1.55	4.89
MS88	11	5.17	5.22	1.69	1.69	0.76	0.76	0.79	1.68	5.02
MS88	12	5.27	5.36	1.79	1.79	0.76	0.76	0.79	1.81	5.16
MS89	00	3.22	2.68	0.88	0.88	0.76	0.76	0.79	0.55	2.40
MS89	01	3.39	2.98	0.88	0.88	0.76	0.76	0.79	0.65	2.70

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MS89	02	3.58	3.11	1.00	1.00	0.76	0.76	0.79	0.75	3.09
MS89	03	3.85	3.23	1.07	1.07	0.76	0.76	0.79	0.87	3.17
MS89	04	3.98	3.35	1.08	1.08	0.76	0.76	0.79	1.00	3.21
MS89	05	4.14	3.94	1.15	1.15	0.76	0.76	0.79	1.08	3.55
MS89	06	4.33	4.04	1.21	1.21	0.76	0.76	0.79	1.27	3.85
MS89	07	4.46	4.46	1.25	1.25	0.76	0.76	0.79	1.33	4.09
MS89	08	4.79	4.74	1.38	1.38	0.76	0.76	0.79	1.38	4.58
MS89	09	5.06	4.97	1.52	1.52	0.76	0.76	0.79	1.43	4.66
MS89	10	5.16	5.18	1.61	1.61	0.76	0.76	0.79	1.53	4.89
MS89	11	5.26	5.32	1.71	1.71	0.76	0.76	0.79	1.66	5.02
MS89	12	5.36	5.46	1.81	1.81	0.76	0.76	0.79	1.79	5.16
MS90	00	3.22	2.68	0.88	0.88	0.76	0.76	0.79	0.55	2.40
MS90	01	3.39	2.98	0.88	0.88	0.76	0.76	0.79	0.65	2.70
MS90	02	3.58	3.11	1.00	1.00	0.76	0.76	0.79	0.75	3.09
MS90	03	3.85	3.23	1.07	1.07	0.76	0.76	0.79	0.87	3.17
MS90	04	3.98	3.35	1.08	1.08	0.76	0.76	0.79	1.00	3.21
MS90	05	4.14	3.94	1.15	1.15	0.76	0.76	0.79	1.08	3.55
MS90	06	4.33	4.04	1.21	1.21	0.76	0.76	0.79	1.27	3.85
MS90	07	4.46	4.46	1.25	1.25	0.76	0.76	0.79	1.33	4.09
MS90	08	4.79	4.74	1.38	1.38	0.76	0.76	0.79	1.38	4.58
MS90	09	5.06	4.97	1.52	1.52	0.76	0.76	0.79	1.43	4.66
MS90	10	5.16	5.18	1.61	1.61	0.76	0.76	0.79	1.53	4.89
MS90	11	5.26	5.32	1.71	1.71	0.76	0.76	0.79	1.66	5.02
MS90	12	5.36	5.46	1.81	1.81	0.76	0.76	0.79	1.79	5.16
MS91	00	3.35	2.87	0.85	0.85	0.76	0.76	0.79	0.53	2.47
MS91	01	3.52	3.17	0.85	0.85	0.76	0.76	0.79	0.64	2.77
MS91	02	3.71	3.30	0.97	0.97	0.76	0.76	0.79	0.74	3.16
MS91	03	3.98	3.42	1.04	1.04	0.76	0.76	0.79	0.86	3.24
MS91	04	4.11	3.54	1.05	1.05	0.76	0.76	0.79	0.99	3.28
MS91	05	4.27	4.13	1.12	1.12	0.76	0.76	0.79	1.07	3.62
MS91	06	4.46	4.23	1.18	1.18	0.76	0.76	0.79	1.26	3.91
MS91	07	4.59	4.65	1.22	1.22	0.76	0.76	0.79	1.32	4.16
MS91	08	4.92	4.93	1.35	1.35	0.76	0.76	0.79	1.37	4.64
MS91	09	5.19	5.16	1.48	1.48	0.76	0.76	0.79	1.42	4.73
MS91	10	5.29	5.37	1.58	1.58	0.76	0.76	0.79	1.52	4.95
MS91	11	5.39	5.51	1.68	1.68	0.76	0.76	0.79	1.65	5.09
MS91	12	5.49	5.65	1.78	1.78	0.76	0.76	0.79	1.78	5.23
MS92	00	3.35	2.87	0.85	0.85	0.76	0.76	0.79	0.53	2.47
MS92	01	3.52	3.17	0.85	0.85	0.76	0.76	0.79	0.64	2.77
MS92	02	3.71	3.30	0.97	0.97	0.76	0.76	0.79	0.74	3.16
MS92	03	3.98	3.42	1.04	1.04	0.76	0.76	0.79	0.86	3.24
MS92	04	4.11	3.54	1.05	1.05	0.76	0.76	0.79	0.99	3.28
MS92	05	4.27	4.13	1.12	1.12	0.76	0.76	0.79	1.07	3.62
MS92	06	4.46	4.23	1.18	1.18	0.76	0.76	0.79	1.26	3.91
MS92	07	4.59	4.65	1.22	1.22	0.76	0.76	0.79	1.32	4.16
MS92	08	4.92	4.93	1.35	1.35	0.76	0.76	0.79	1.37	4.64
MS92	09	5.19	5.16	1.48	1.48	0.76	0.76	0.79	1.42	4.73
MS92	10	5.29	5.37	1.58	1.58	0.76	0.76	0.79	1.52	4.95
MS92	11	5.39	5.51	1.68	1.68	0.76	0.76	0.79	1.65	5.09
MS92	12	5.49	5.65	1.78	1.78	0.76	0.76	0.79	1.78	5.23
MS93	00	3.35	2.87	0.85	0.85	0.76	0.76	0.79	0.53	2.47
MS93	01	3.52	3.17	0.85	0.85	0.76	0.76	0.79	0.64	2.77
MS93	02	3.71	3.30	0.97	0.97	0.76	0.76	0.79	0.74	3.16
MS93	03	3.98	3.42	1.04	1.04	0.76	0.76	0.79	0.86	3.24
MS93	04	4.11	3.54	1.05	1.05	0.76	0.76	0.79	0.99	3.28
MS93	05	4.27	4.13	1.12	1.12	0.76	0.76	0.79	1.07	3.62
MS93	06	4.46	4.23	1.18	1.18	0.76	0.76	0.79	1.26	3.91

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MS93	07	4.59	4.65	1.22	1.22	0.76	0.76	0.79	1.32	4.16
MS93	08	4.92	4.93	1.35	1.35	0.76	0.76	0.79	1.37	4.64
MS93	09	5.19	5.16	1.48	1.48	0.76	0.76	0.79	1.42	4.73
MS93	10	5.29	5.37	1.58	1.58	0.76	0.76	0.79	1.52	4.95
MS93	11	5.39	5.51	1.68	1.68	0.76	0.76	0.79	1.65	5.09
MS93	12	5.49	5.65	1.78	1.78	0.76	0.76	0.79	1.78	5.23
MS94	00	3.35	2.87	0.85	0.85	0.76	0.76	0.79	0.53	2.47
MS94	01	3.52	3.17	0.85	0.85	0.76	0.76	0.79	0.64	2.77
MS94	02	3.71	3.30	0.97	0.97	0.76	0.76	0.79	0.74	3.16
MS94	03	3.98	3.42	1.04	1.04	0.76	0.76	0.79	0.86	3.24
MS94	04	4.11	3.54	1.05	1.05	0.76	0.76	0.79	0.99	3.28
MS94	05	4.27	4.13	1.12	1.12	0.76	0.76	0.79	1.07	3.62
MS94	06	4.46	4.23	1.18	1.18	0.76	0.76	0.79	1.26	3.91
MS94	07	4.59	4.65	1.22	1.22	0.76	0.76	0.79	1.32	4.16
MS94	08	4.92	4.93	1.35	1.35	0.76	0.76	0.79	1.37	4.64
MS94	09	5.19	5.16	1.48	1.48	0.76	0.76	0.79	1.42	4.73
MS94	10	5.29	5.37	1.58	1.58	0.76	0.76	0.79	1.52	4.95
MS94	11	5.39	5.51	1.68	1.68	0.76	0.76	0.79	1.65	5.09
MS94	12	5.49	5.65	1.78	1.78	0.76	0.76	0.79	1.78	5.23
MS95	00	3.35	2.87	0.85	0.85	0.76	0.76	0.79	0.53	2.47
MS95	01	3.52	3.17	0.85	0.85	0.76	0.76	0.79	0.64	2.77
MS95	02	3.71	3.30	0.97	0.97	0.76	0.76	0.79	0.74	3.16
MS95	03	3.98	3.42	1.04	1.04	0.76	0.76	0.79	0.86	3.24
MS95	04	4.11	3.54	1.05	1.05	0.76	0.76	0.79	0.99	3.28
MS95	05	4.27	4.13	1.12	1.12	0.76	0.76	0.79	1.07	3.62
MS95	06	4.46	4.23	1.18	1.18	0.76	0.76	0.79	1.26	3.91
MS95	07	4.59	4.65	1.22	1.22	0.76	0.76	0.79	1.32	4.16
MS95	08	4.92	4.93	1.35	1.35	0.76	0.76	0.79	1.37	4.64
MS95	09	5.19	5.16	1.48	1.48	0.76	0.76	0.79	1.42	4.73
MS95	10	5.29	5.37	1.58	1.58	0.76	0.76	0.79	1.52	4.95
MS95	11	5.39	5.51	1.68	1.68	0.76	0.76	0.79	1.65	5.09
MS95	12	5.49	5.65	1.78	1.78	0.76	0.76	0.79	1.78	5.23
MS96	00	3.35	2.87	0.85	0.85	0.76	0.76	0.79	0.53	2.47
MS96	01	3.52	3.17	0.85	0.85	0.76	0.76	0.79	0.64	2.77
MS96	02	3.71	3.30	0.97	0.97	0.76	0.76	0.79	0.74	3.16
MS96	03	3.98	3.42	1.04	1.04	0.76	0.76	0.79	0.86	3.24
MS96	04	4.11	3.54	1.05	1.05	0.76	0.76	0.79	0.99	3.28
MS96	05	4.27	4.13	1.12	1.12	0.76	0.76	0.79	1.07	3.62
MS96	06	4.46	4.23	1.18	1.18	0.76	0.76	0.79	1.26	3.91
MS96	07	4.59	4.65	1.22	1.22	0.76	0.76	0.79	1.32	4.16
MS96	08	4.92	4.93	1.35	1.35	0.76	0.76	0.79	1.37	4.64
MS96	09	5.19	5.16	1.48	1.48	0.76	0.76	0.79	1.42	4.73
MS96	10	5.29	5.37	1.58	1.58	0.76	0.76	0.79	1.52	4.95
MS96	11	5.39	5.51	1.68	1.68	0.76	0.76	0.79	1.65	5.09
MS96	12	5.49	5.65	1.78	1.78	0.76	0.76	0.79	1.78	5.23
MS97	00	3.35	2.87	0.85	0.85	0.76	0.76	0.79	0.53	2.47
MS97	01	3.52	3.17	0.85	0.85	0.76	0.76	0.79	0.64	2.77
MS97	02	3.71	3.30	0.97	0.97	0.76	0.76	0.79	0.74	3.16
MS97	03	3.98	3.42	1.04	1.04	0.76	0.76	0.79	0.86	3.24
MS97	04	4.11	3.54	1.05	1.05	0.76	0.76	0.79	0.99	3.28
MS97	05	4.27	4.13	1.12	1.12	0.76	0.76	0.79	1.07	3.62
MS97	06	4.46	4.23	1.18	1.18	0.76	0.76	0.79	1.26	3.91
MS97	07	4.59	4.65	1.22	1.22	0.76	0.76	0.79	1.32	4.16
MS97	08	4.92	4.93	1.35	1.35	0.76	0.76	0.79	1.37	4.64
MS97	09	5.19	5.16	1.48	1.48	0.76	0.76	0.79	1.42	4.73
MS97	10	5.29	5.37	1.58	1.58	0.76	0.76	0.79	1.52	4.95
MS97	11	5.39	5.51	1.68	1.68	0.76	0.76	0.79	1.65	5.09

Class Point Factors

Class	Points	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
MS97	12	5.49	5.65	1.78	1.78	0.76	0.76	0.79	1.78	5.23
MS98	00	3.35	2.87	0.85	0.85	0.76	0.76	0.79	0.53	2.47
MS98	01	3.52	3.17	0.85	0.85	0.76	0.76	0.79	0.64	2.77
MS98	02	3.71	3.30	0.97	0.97	0.76	0.76	0.79	0.74	3.16
MS98	03	3.98	3.42	1.04	1.04	0.76	0.76	0.79	0.86	3.24
MS98	04	4.11	3.54	1.05	1.05	0.76	0.76	0.79	0.99	3.28
MS98	05	4.27	4.13	1.12	1.12	0.76	0.76	0.79	1.07	3.62
MS98	06	4.46	4.23	1.18	1.18	0.76	0.76	0.79	1.26	3.91
MS98	07	4.59	4.65	1.22	1.22	0.76	0.76	0.79	1.32	4.16
MS98	08	4.92	4.93	1.35	1.35	0.76	0.76	0.79	1.37	4.64
MS98	09	5.19	5.16	1.48	1.48	0.76	0.76	0.79	1.42	4.73
MS98	10	5.29	5.37	1.58	1.58	0.76	0.76	0.79	1.52	4.95
MS98	11	5.39	5.51	1.68	1.68	0.76	0.76	0.79	1.65	5.09
MS98	12	5.49	5.65	1.78	1.78	0.76	0.76	0.79	1.78	5.23
MS99	00	3.35	2.87	0.85	0.85	0.76	0.76	0.79	0.53	2.47
MS99	01	3.52	3.17	0.85	0.85	0.76	0.76	0.79	0.64	2.77
MS99	02	3.71	3.30	0.97	0.97	0.76	0.76	0.79	0.74	3.16
MS99	03	3.98	3.42	1.04	1.04	0.76	0.76	0.79	0.86	3.24
MS99	04	4.11	3.54	1.05	1.05	0.76	0.76	0.79	0.99	3.28
MS99	05	4.27	4.13	1.12	1.12	0.76	0.76	0.79	1.07	3.62
MS99	06	4.46	4.23	1.18	1.18	0.76	0.76	0.79	1.26	3.91
MS99	07	4.59	4.65	1.22	1.22	0.76	0.76	0.79	1.32	4.16
MS99	08	4.92	4.93	1.35	1.35	0.76	0.76	0.79	1.37	4.64
MS99	09	5.19	5.16	1.48	1.48	0.76	0.76	0.79	1.42	4.73
MS99	10	5.29	5.37	1.58	1.58	0.76	0.76	0.79	1.52	4.95
MS99	11	5.39	5.51	1.68	1.68	0.76	0.76	0.79	1.65	5.09
MS99	12	5.49	5.65	1.78	1.78	0.76	0.76	0.79	1.78	5.23
Extra Point Factor:		0.15	0.15	0.05	0.05	0.05	0.05	0.05	0.06	0.10

Additional Points
(((Points-12)*extrapointfactor)+12 point factor

Class 1 = ExtraCar

Business Tier Factors

Business Tier	Score Code	BI	PD	UMB	UDB	UMP	CMP	COL
N	T	1.00	1.00	1.00	1.00	1.00	1.00	1.00
N	Z	1.00	1.00	1.00	1.00	1.00	1.00	1.00
N	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00
N	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00
N	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00
N	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00
N	Y	1.00	1.00	1.00	1.00	1.00	1.00	1.00
N	X	1.00	1.00	1.00	1.00	1.00	1.00	1.00
N	W	1.00	1.00	1.00	1.00	1.00	1.00	1.00
N	V	1.00	1.00	1.00	1.00	1.00	1.00	1.00
N	U	1.00	1.00	1.00	1.00	1.00	1.00	1.00
N	S	0.99	0.99	0.98	0.98	0.99	0.98	0.99
N	R	0.99	0.98	0.95	0.95	0.97	0.96	0.97
N	Q	0.98	0.96	0.93	0.93	0.94	0.92	0.96
N	P	0.97	0.95	0.90	0.90	0.93	0.90	0.95
N	N	0.96	0.94	0.86	0.86	0.91	0.87	0.94
N	M	0.96	0.92	0.81	0.81	0.85	0.83	0.92
N	L	0.95	0.90	0.76	0.76	0.82	0.79	0.91
N	K	0.94	0.87	0.72	0.72	0.79	0.74	0.90
N	J	0.94	0.83	0.67	0.67	0.77	0.70	0.88
N	H	0.93	0.81	0.63	0.63	0.75	0.67	0.85
N	G	0.92	0.79	0.58	0.58	0.72	0.62	0.81
N	F	0.92	0.77	0.53	0.53	0.70	0.60	0.78
N	E	0.91	0.75	0.51	0.51	0.68	0.57	0.74
N	D	0.90	0.73	0.48	0.48	0.67	0.54	0.73
N	C	0.89	0.71	0.45	0.45	0.65	0.51	0.71
N	B	0.89	0.69	0.43	0.43	0.63	0.49	0.70
N	A	0.88	0.67	0.40	0.40	0.61	0.46	0.68
P	T	1.00	1.00	1.00	1.00	1.00	1.00	1.00
P	Z	1.00	1.00	1.00	1.00	1.00	1.00	1.00
P	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00
P	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00
P	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00
P	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00
P	Y	1.00	1.00	1.00	1.00	1.00	1.00	1.00
P	X	1.00	1.00	1.00	1.00	1.00	1.00	1.00
P	W	1.00	1.00	1.00	1.00	1.00	1.00	1.00
P	V	1.00	1.00	1.00	1.00	1.00	1.00	1.00
P	U	1.00	1.00	1.00	1.00	1.00	1.00	1.00
P	S	0.99	0.99	0.98	0.98	0.99	0.98	0.99
P	R	0.99	0.98	0.95	0.95	0.97	0.96	0.97
P	Q	0.98	0.96	0.93	0.93	0.94	0.92	0.96
P	P	0.97	0.95	0.90	0.90	0.93	0.90	0.95
P	N	0.96	0.94	0.86	0.86	0.91	0.87	0.94
P	M	0.96	0.92	0.81	0.81	0.85	0.83	0.92
P	L	0.95	0.90	0.76	0.76	0.82	0.79	0.91
P	K	0.94	0.87	0.72	0.72	0.79	0.74	0.90
P	J	0.94	0.83	0.67	0.67	0.77	0.70	0.88
P	H	0.93	0.81	0.63	0.63	0.75	0.67	0.85
P	G	0.92	0.79	0.58	0.58	0.72	0.62	0.81
P	F	0.92	0.77	0.53	0.53	0.70	0.60	0.78
P	E	0.91	0.75	0.51	0.51	0.68	0.57	0.74
P	D	0.90	0.73	0.48	0.48	0.67	0.54	0.73
P	C	0.89	0.71	0.45	0.45	0.65	0.51	0.71
P	B	0.89	0.69	0.43	0.43	0.63	0.49	0.70
P	A	0.88	0.67	0.40	0.40	0.61	0.46	0.68
H	T	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Business Tier Factors

Business Tier	Score Code	BI	PD	UMB	UDB	UMP	CMP	COL
H	Z	1.00	1.00	1.00	1.00	1.00	1.00	1.00
H	5	1.00	1.00	1.00	1.00	1.00	1.00	1.00
H	4	1.00	1.00	1.00	1.00	1.00	1.00	1.00
H	3	1.00	1.00	1.00	1.00	1.00	1.00	1.00
H	2	1.00	1.00	1.00	1.00	1.00	1.00	1.00
H	Y	1.00	1.00	1.00	1.00	1.00	1.00	1.00
H	X	1.00	1.00	1.00	1.00	1.00	1.00	1.00
H	W	1.00	1.00	1.00	1.00	1.00	1.00	1.00
H	V	1.00	1.00	1.00	1.00	1.00	1.00	1.00
H	U	1.00	1.00	1.00	1.00	1.00	1.00	1.00
H	S	0.99	0.99	0.98	0.98	0.99	0.98	0.99
H	R	0.99	0.98	0.95	0.95	0.97	0.96	0.97
H	Q	0.98	0.96	0.93	0.93	0.94	0.92	0.96
H	P	0.97	0.95	0.90	0.90	0.93	0.90	0.95
H	N	0.96	0.94	0.86	0.86	0.91	0.87	0.94
H	M	0.96	0.92	0.81	0.81	0.85	0.83	0.92
H	L	0.95	0.90	0.76	0.76	0.82	0.79	0.91
H	K	0.94	0.87	0.72	0.72	0.79	0.74	0.90
H	J	0.94	0.83	0.67	0.67	0.77	0.70	0.88
H	H	0.93	0.81	0.63	0.63	0.75	0.67	0.85
H	G	0.92	0.79	0.58	0.58	0.72	0.62	0.81
H	F	0.92	0.77	0.53	0.53	0.70	0.60	0.78
H	E	0.91	0.75	0.51	0.51	0.68	0.57	0.74
H	D	0.90	0.73	0.48	0.48	0.67	0.54	0.73
H	C	0.89	0.71	0.45	0.45	0.65	0.51	0.71
H	B	0.89	0.69	0.43	0.43	0.63	0.49	0.70
H	A	0.88	0.67	0.40	0.40	0.61	0.46	0.68
R	T	0.95	0.95	0.95	0.95	0.95	0.95	0.95
R	Z	0.95	0.95	0.95	0.95	0.95	0.95	0.95
R	5	0.95	0.95	0.95	0.95	0.95	0.95	0.95
R	4	0.95	0.95	0.95	0.95	0.95	0.95	0.95
R	3	0.95	0.95	0.95	0.95	0.95	0.95	0.95
R	2	0.95	0.95	0.95	0.95	0.95	0.95	0.95
R	Y	0.95	0.95	0.95	0.95	0.95	0.95	0.95
R	X	0.95	0.95	0.95	0.95	0.95	0.95	0.95
R	W	0.95	0.95	0.95	0.95	0.95	0.95	0.95
R	V	0.95	0.95	0.95	0.95	0.95	0.95	0.95
R	U	0.95	0.95	0.95	0.95	0.95	0.95	0.95
R	S	0.94	0.94	0.93	0.93	0.94	0.93	0.94
R	R	0.94	0.93	0.90	0.90	0.92	0.91	0.92
R	Q	0.93	0.91	0.88	0.88	0.89	0.87	0.91
R	P	0.92	0.90	0.86	0.86	0.88	0.86	0.90
R	N	0.91	0.89	0.82	0.82	0.86	0.83	0.89
R	M	0.91	0.87	0.77	0.77	0.81	0.79	0.87
R	L	0.90	0.86	0.72	0.72	0.78	0.75	0.86
R	K	0.89	0.83	0.68	0.68	0.75	0.70	0.86
R	J	0.89	0.79	0.64	0.64	0.73	0.67	0.84
R	H	0.88	0.77	0.60	0.60	0.71	0.64	0.81
R	G	0.87	0.75	0.55	0.55	0.68	0.59	0.77
R	F	0.87	0.73	0.50	0.50	0.67	0.57	0.74
R	E	0.86	0.71	0.48	0.48	0.65	0.54	0.70
R	D	0.86	0.69	0.46	0.46	0.64	0.51	0.69
R	C	0.85	0.67	0.43	0.43	0.62	0.48	0.67
R	B	0.85	0.66	0.41	0.41	0.60	0.47	0.67
R	A	0.84	0.64	0.38	0.38	0.58	0.44	0.65
1	T	0.95	0.95	0.95	0.95	0.95	0.95	0.95
1	Z	0.95	0.95	0.95	0.95	0.95	0.95	0.95

Business Tier Factors

Business Tier	Score Code	BI	PD	UMB	UDB	UMP	CMP	COL
1	5	0.95	0.95	0.95	0.95	0.95	0.95	0.95
1	4	0.95	0.95	0.95	0.95	0.95	0.95	0.95
1	3	0.95	0.95	0.95	0.95	0.95	0.95	0.95
1	2	0.95	0.95	0.95	0.95	0.95	0.95	0.95
1	Y	0.95	0.95	0.95	0.95	0.95	0.95	0.95
1	X	0.95	0.95	0.95	0.95	0.95	0.95	0.95
1	W	0.95	0.95	0.95	0.95	0.95	0.95	0.95
1	V	0.95	0.95	0.95	0.95	0.95	0.95	0.95
1	U	0.95	0.95	0.95	0.95	0.95	0.95	0.95
1	S	0.94	0.94	0.93	0.93	0.94	0.93	0.94
1	R	0.94	0.93	0.90	0.90	0.92	0.91	0.92
1	Q	0.93	0.91	0.88	0.88	0.89	0.87	0.91
1	P	0.92	0.90	0.86	0.86	0.88	0.86	0.90
1	N	0.91	0.89	0.82	0.82	0.86	0.83	0.89
1	M	0.91	0.87	0.77	0.77	0.81	0.79	0.87
1	L	0.90	0.86	0.72	0.72	0.78	0.75	0.86
1	K	0.89	0.83	0.68	0.68	0.75	0.70	0.86
1	J	0.89	0.79	0.64	0.64	0.73	0.67	0.84
1	H	0.88	0.77	0.60	0.60	0.71	0.64	0.81
1	G	0.87	0.75	0.55	0.55	0.68	0.59	0.77
1	F	0.87	0.73	0.50	0.50	0.67	0.57	0.74
1	E	0.86	0.71	0.48	0.48	0.65	0.54	0.70
1	D	0.86	0.69	0.46	0.46	0.64	0.51	0.69
1	C	0.85	0.67	0.43	0.43	0.62	0.48	0.67
1	B	0.85	0.66	0.41	0.41	0.60	0.47	0.67
1	A	0.84	0.64	0.38	0.38	0.58	0.44	0.65
2	T	0.90	0.90	0.90	0.90	0.90	0.90	0.90
2	Z	0.90	0.90	0.90	0.90	0.90	0.90	0.90
2	5	0.90	0.90	0.90	0.90	0.90	0.90	0.90
2	4	0.90	0.90	0.90	0.90	0.90	0.90	0.90
2	3	0.90	0.90	0.90	0.90	0.90	0.90	0.90
2	2	0.90	0.90	0.90	0.90	0.90	0.90	0.90
2	Y	0.90	0.90	0.90	0.90	0.90	0.90	0.90
2	X	0.90	0.90	0.90	0.90	0.90	0.90	0.90
2	W	0.90	0.90	0.90	0.90	0.90	0.90	0.90
2	V	0.90	0.90	0.90	0.90	0.90	0.90	0.90
2	U	0.90	0.90	0.90	0.90	0.90	0.90	0.90
2	S	0.89	0.89	0.88	0.88	0.89	0.88	0.89
2	R	0.89	0.88	0.86	0.86	0.87	0.86	0.87
2	Q	0.88	0.86	0.84	0.84	0.85	0.83	0.86
2	P	0.87	0.86	0.81	0.81	0.84	0.81	0.86
2	N	0.86	0.85	0.77	0.77	0.82	0.78	0.85
2	M	0.86	0.83	0.73	0.73	0.77	0.75	0.83
2	L	0.86	0.81	0.68	0.68	0.74	0.71	0.82
2	K	0.85	0.78	0.65	0.65	0.71	0.67	0.81
2	J	0.85	0.75	0.60	0.60	0.69	0.63	0.79
2	H	0.84	0.73	0.57	0.57	0.68	0.60	0.77
2	G	0.83	0.71	0.52	0.52	0.65	0.56	0.73
2	F	0.83	0.69	0.48	0.48	0.63	0.54	0.70
2	E	0.82	0.68	0.46	0.46	0.61	0.51	0.67
2	D	0.81	0.66	0.43	0.43	0.60	0.49	0.66
2	C	0.80	0.64	0.41	0.41	0.59	0.46	0.64
2	B	0.80	0.62	0.39	0.39	0.57	0.44	0.63
2	A	0.79	0.60	0.36	0.36	0.55	0.41	0.61
3	T	0.85	0.85	0.85	0.85	0.85	0.85	0.85
3	Z	0.85	0.85	0.85	0.85	0.85	0.85	0.85
3	5	0.85	0.85	0.85	0.85	0.85	0.85	0.85

Business Tier Factors

Business Tier	Score Code	BI	PD	UMB	UDB	UMP	CMP	COL
3	4	0.85	0.85	0.85	0.85	0.85	0.85	0.85
3	3	0.85	0.85	0.85	0.85	0.85	0.85	0.85
3	2	0.85	0.85	0.85	0.85	0.85	0.85	0.85
3	Y	0.85	0.85	0.85	0.85	0.85	0.85	0.85
3	X	0.85	0.85	0.85	0.85	0.85	0.85	0.85
3	W	0.85	0.85	0.85	0.85	0.85	0.85	0.85
3	V	0.85	0.85	0.85	0.85	0.85	0.85	0.85
3	U	0.85	0.85	0.85	0.85	0.85	0.85	0.85
3	S	0.84	0.84	0.83	0.83	0.84	0.83	0.84
3	R	0.84	0.83	0.81	0.81	0.82	0.82	0.82
3	Q	0.83	0.82	0.79	0.79	0.80	0.78	0.82
3	P	0.82	0.81	0.77	0.77	0.79	0.77	0.81
3	N	0.82	0.80	0.73	0.73	0.77	0.74	0.80
3	M	0.82	0.78	0.69	0.69	0.72	0.71	0.78
3	L	0.81	0.77	0.65	0.65	0.70	0.67	0.77
3	K	0.80	0.74	0.61	0.61	0.67	0.63	0.77
3	J	0.80	0.71	0.57	0.57	0.65	0.60	0.75
3	H	0.79	0.69	0.54	0.54	0.64	0.57	0.72
3	G	0.78	0.67	0.49	0.49	0.61	0.53	0.69
3	F	0.78	0.65	0.45	0.45	0.60	0.51	0.66
3	E	0.77	0.64	0.43	0.43	0.58	0.48	0.63
3	D	0.77	0.62	0.41	0.41	0.57	0.46	0.62
3	C	0.76	0.60	0.38	0.38	0.55	0.43	0.60
3	B	0.76	0.59	0.37	0.37	0.54	0.42	0.60
3	A	0.75	0.57	0.34	0.34	0.52	0.39	0.58

Vehicle Age Factors

Vehicle Age	BI	PD	CMP	COL
-2	1.00	1.00	1.03	1.02
-1	1.00	1.00	1.03	1.02
0	1.00	1.00	1.00	1.00
1	1.02	1.02	0.95	0.95
2	1.05	1.03	0.91	0.89
3	1.07	1.04	0.86	0.83
4	1.09	1.05	0.84	0.77
5	1.10	1.05	0.82	0.70
6	1.10	1.05	0.81	0.65
7	1.10	1.05	0.80	0.59
8	1.09	1.04	0.80	0.55
9	1.07	1.03	0.80	0.51
10	1.05	1.02	0.79	0.48
11	1.03	1.01	0.76	0.46
12	1.01	0.99	0.74	0.44
13	0.99	0.98	0.68	0.42
14	0.97	0.96	0.66	0.38
15	0.93	0.94	0.66	0.31
16	0.91	0.92	0.61	0.30
17	0.88	0.89	0.61	0.29
18	0.81	0.85	0.39	0.23
19	0.81	0.82	0.39	0.23
20	0.80	0.80	0.39	0.23

Liability Symbol Factors

Liability Symbol	Description	BI	PD	PIP	MP
A	All Others	1.00	1.00	1.00	1.00
C	Convertible	1.03	0.97	1.00	1.00
F	4x4 Truck/Sports Utility	1.00	1.08	1.00	1.00
H	High Performance	1.07	1.08	1.05	1.05
I	Intermediate Performance	1.06	0.99	1.05	1.05
P	Sports Premium	1.10	1.08	1.10	1.10
S	Sports	1.06	0.98	1.10	1.10
T	Truck/Sports Utility	0.94	1.08	1.00	1.00
V	Van/Mini-Van	0.96	1.00	1.00	1.00

Physical Damage Symbol Factors

Physical Damage Vehicle Symbols						
	1990 & AFTER			1989 & PRIOR		
SYMBOL	Original Price New (MSRP)	CMP	COL	Original Price New (MSRP)	CMP	COL
1	$0-6,500	0.77	0.91	$0-1,600	0.35	0.47
2	6,501-8,000	1.00	1.00	1,601-2,100	0.39	0.56
3	8,001-9,000	1.19	1.19	2,101-2,750	0.56	0.68
4	9,001-10,000	1.31	1.27	2,751-3,700	0.67	0.78
5	10,001-11,250	1.48	1.35	3,701-5,000	0.78	0.92
6	11,251-12,500	1.58	1.39	5,001-6,500	1.00	1.00
7	12,501-13,750	1.71	1.48	6,501-8,000	1.23	1.10
8	13,751-15,000	1.77	1.53	8,001-10,000	1.43	1.27
A	15,001-16,250	1.92	1.63	10,001-12,500	1.77	1.45
B	16,251-17,500	1.99	1.68	12,501-15,000	2.12	1.59
C	17,501-18,750	2.14	1.79	15,001-17,500	2.50	1.76
D	18,751-20,000	2.25	1.84	17,501-20,000	2.96	1.92
E	20,001-22,000	2.42	1.96	20,001-24,000	3.47	2.14
F	22,001-24,000	2.58	2.02	24,001-28,000	4.32	2.32
G	24,001-26,000	2.91	2.15	28,001-33,000	5.19	2.57
H	26,001-28,000	3.28	2.22	33,001-39,000	6.21	2.73
I	28,001-30,000	3.64	2.35	39,001-46,000	7.51	2.99
J	30,001-33,000	3.92	2.44	46,001-55,000	8.92	3.17
K	33,001-36,000	4.54	2.55	55,001-65,000	9.99	3.34
L	36,001-40,000	4.92	2.64	65,001 and above	9.99	3.80
M	40,001-45,000	5.70	2.78			
N	45,001-50,000	6.46	2.95			
O	50,000-60,000	7.61	3.02			
P	60,001-70,000	9.58	3.23			
Q	70,001-80,000	11.77	3.48			
R	80,001 and above	13.72	3.63			

(a) Add 1.50 to symbol R relativity for each $10,000 or part thereof above $80,000.
(b) Add 0.50 to symbol R relativity for each $10,000 or part thereof above $80,000.

Limits & Deductibles Factors

BI Limit	Factor
25/50	1.00
50/100	1.23
100/300	1.50

PD Limit	Factor
25000	1.00
50000	1.02
100000	1.04

MP Limit	Factor
250	0.87
500	1.00
1000	1.18
2000	1.29

UMB Limit	Factor
25/50	1.00
50/100	1.50
100/300	2.05

UDB Limit	Factor
25/50	1.00
50/100	1.50
100/300	2.05

UMP Limit	Factor
25000	1.00
50000	1.52
100000	2.27

Personal Injury Protection Limit	Factor
5K Medical Benefits	0.60
Income Disability	0.20
5K Accidental Death	0.20
5K MB + Income Disability	0.80
5K MB + 5K AD	0.80
5K AD + Income Disability	0.40
5K MB + AD + Income Disability	1.00

CMP Ded	Factor
100	1.36
250	1.15
500	1.00
750	0.97
1000	0.82

COL Ded	Factor
100	1.20
250	1.08
500	1.00
750	0.97
1000	0.84

Vehicle Use Factors

Vehicle Use	BI	PD	PIP	MP	UMB	UDB	UMP	CMP	COL
PL	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
BU	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25
NO	0.90	0.90	0.90		0.90	0.90			

Term Factors

Term	Factor
6	1.00
12	2.00

Household Structure Factors

HSClass	Multi-Car	PNI Marital Status	PNI Youthful	Parent /Child Relationship	Homeowner
NMNNN	N	M	N	N	N
NMNNY	N	M	N	N	Y
NMNYN	N	M	N	Y	N
NMNYY	N	M	N	Y	Y
NMYNN	N	M	Y	N	N
NMYNY	N	M	Y	N	Y
NMYYN	N	M	Y	Y	N
NMYYY	N	M	Y	Y	Y
NSNNN	N	S	N	N	N
NSNNY	N	S	N	N	Y
NSNYN	N	S	N	Y	N
NSNYY	N	S	N	Y	Y
NSYNN	N	S	Y	N	N
NSYNY	N	S	Y	N	Y
NSYYN	N	S	Y	Y	N
NSYYY	N	S	Y	Y	Y
YMNNN	Y	M	N	N	N
YMNNY	Y	M	N	N	Y
YMNYN	Y	M	N	Y	N
YMNYY	Y	M	N	Y	Y
YMYNN	Y	M	Y	N	N
YMYNY	Y	M	Y	N	Y
YMYYN	Y	M	Y	Y	N
YMYYY	Y	M	Y	Y	Y
YSNNN	Y	S	N	N	N
YSNNY	Y	S	N	N	Y
YSNYN	Y	S	N	Y	N
YSNYY	Y	S	N	Y	Y
YSYNN	Y	S	Y	N	N
YSYNY	Y	S	Y	N	Y
YSYYN	Y	S	Y	Y	N
YSYYY	Y	S	Y	Y	Y

Household Structure Factors

HSClass	BI	PD	MP	UUB	UXB	UUP	UXP	CMP	COL
NMNNN	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
NMNNY	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
NMNYN	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
NMNYY	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
NMYNN	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15
NMYNY	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15
NMYYN	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15
NMYYY	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15
NSNNN	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
NSNNY	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
NSNYN	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
NSNYY	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
NSYNN	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15
NSYNY	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15
NSYYN	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15
NSYYY	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15
YMNNN	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
YMNNY	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
YMNYN	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
YMNYY	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
YMYNN	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15
YMYNY	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15
YMYYN	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15
YMYYY	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15
YSNNN	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
YSNNY	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
YSNYN	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
YSNYY	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
YSYNN	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15
YSYNY	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15
YSYYN	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15
YSYYY	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15

Distribution Channel Factors

Distribution Channel	Code	BI	PD	MP	UMB	UMP	CMP	COL
Store	DF	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Phone	DP	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Direct Independent	IA	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Web - Direct	WB	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Answer Financial	AF	1.10	1.10	1.10	1.10	1.10	1.10	1.10
Car Insurance.com	CI	1.10	1.10	1.10	1.10	1.10	1.10	1.10

Vehicle-Driver

Driver/Vehicle	Lookup	BI	PD	MP	UUB	UXB	UUP	UXP	CMP	COL
1 CAR, 1 DRIVER	1-1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1 CAR, 2 DRIVERS	1-2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1 CAR, 3 DRIVERS	1-3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1 CAR, 4+ DRIVERS	1-4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2 CARS, 1 DRIVER	2-1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2 CARS, 2 DRIVERS	2-2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2 CARS, 3 DRIVERS	2-3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2 CARS, 4+ DRIVERS	2-4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3 CARS, 1 DRIVER	3-1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3 CARS, 2 DRIVERS	3-2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3 CARS, 3 DRIVERS	3-3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
3 CARS, 4+ DRIVERS	3-4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4+ CARS, 1 DRIVER	4-1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4+ CARS, 2 DRIVERS	4-2	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4+ CARS, 3 DRIVERS	4-3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
4+ CARS, 4+ DRIVERS	4-4	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Discounts

Discount	Code	BI	PD	PIP	MP	CMP	COL
Senior Citizen	SR	0.05	0.05			0.05	0.05
Multi-Car	MC	0.17	0.17	0.15	0.20	0.15	0.15
Safe Driver	SD	0.05	0.05	0.05	0.05	0.05	0.05
College Graduate	CG	0.05	0.05	0.05		0.05	0.05
Welcome Back	WB	0.05	0.05				0.05
Multi-Product	MU	0.03	0.03	0.03		0.03	0.03
Liability Only	LO	0.05	0.05				
Prior Insurance	PI	0.15	0.15	0.15		0.15	0.15

Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified August 2005

NAIC Number:	23736
Company Name:	Direct National Insurance Company
Contact Person:	Nathan Succop
Telephone No.:	615-365-3680
Email Address:	nathan.succop@directgeneral.com
Effective Date:	4/6/2011

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	0	%
AUTO/HOMEOWNERS	0	%
GOOD STUDENT	5	%
ANTI-THEFT DEVICE	0	%
Over 55 Defensive Driver Discount	5	%
$250/$500 Deductible Comp./Coll.	0	%

Assumptions to Use:

1. ***Liability -Minimum $25,000 per person***
2. ***Bodily Injury $50,000 per accident***
   $25,000 per accident
3. ***Property Damage $100 deductible per accident***
4. ***Comprehensive & Collision $250 deductible per accident***
5. ***The insured has elected to accept:***
   Uninsured motorist property and bodily injury equal to liability coverage
   Underinsured bodily injury equal to liability coverage
6. ***Personal Injury Protection of $5,000 for medical, loss wages according to statute and $5,000 accidental***
7. ***If male and female rates are different, use the highest of the two***

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

			Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
		Gender	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*
Vehicle	**Coverages**	**Age**	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	*Minimum Liability*		$1,536	$1,748	$620	$610	$1,892	$2,188	$752	$751	$2,501	$2,913	$992	$993	$1,686	$1,938	$681	$674	$2,140	$2,450	$874	$862
	Minimum Liability with Comprehensive and Collision		$2,119	$2,513	$878	$846	$2,907	$3,518	$1,220	$1,173	$3,357	$4,034	$1,379	$1,345	$2,672	$3,223	$1,145	$1,090	$3,027	$3,608	$1,285	$1,232
	100/300/50 Liability with Comprehensive and Collision		$2,527	$2,975	$1,054	$1,018	$3,469	$4,175	$1,457	$1,405	$4,130	$4,947	$1,698	$1,663	$3,182	$3,809	$1,364	$1,303	$3,694	$4,369	$1,573	$1,513
2003 Ford Explorer "XLT" 2WD, 4 door	*Minimum Liability*		$1,606	$1,835	$643	$636	$1,983	$2,304	$783	$785	$2,625	$3,071	$1,033	$1,039	$1,766	$2,038	$706	$704	$2,239	$2,576	$908	$899
	Minimum Liability with Comprehensive and Collision		$2,394	$2,873	$991	$955	$3,353	$4,102	$1,410	$1,352	$3,771	$4,576	$1,549	$1,509	$3,089	$3,770	$1,327	$1,259	$3,427	$4,132	$1,456	$1,392
	100/300/50 Liability with Comprehensive and Collision		$2,821	$3,361	$1,174	$1,134	$3,945	$4,802	$1,656	$1,594	$4,587	$5,546	$1,883	$1,843	$3,623	$4,390	$1,555	$1,482	$4,126	$4,937	$1,754	$1,685
2003 Honda Odyssey "EX"	*Minimum Liability*		$1,564	$1,790	$629	$622	$1,943	$2,262	$769	$771	$2,578	$3,022	$1,016	$1,023	$1,730	$2,001	$695	$692	$2,199	$2,533	$893	$885
	Minimum Liability with Comprehensive and Collision		$2,328	$2,796	$966	$931	$3,269	$4,004	$1,376	$1,319	$3,688	$4,481	$1,518	$1,479	$3,012	$3,678	$1,296	$1,230	$3,350	$4,041	$1,424	$1,364
	100/300/50 Liability with Comprehensive and Collision		$2,758	$3,291	$1,150	$1,111	$3,869	$4,713	$1,624	$1,566	$4,514	$5,466	$1,855	$1,817	$3,553	$4,307	$1,525	$1,455	$4,058	$4,859	$1,726	$1,660
2005 Toyota Camry LE 3.0L 4 door Sedan	*Minimum Liability*		$1,596	$1,832	$639	$634	$1,989	$2,322	$785	$789	$2,643	$3,108	$1,037	$1,047	$1,770	$2,053	$708	$706	$2,249	$2,600	$909	$905
	Minimum Liability with Comprehensive and Collision		$2,575	$3,128	$1,071	$1,028	$3,685	$4,557	$1,557	$1,487	$4,055	$4,968	$1,671	$1,625	$3,403	$4,195	$1,467	$1,387	$3,712	$4,521	$1,580	$1,510
	100/300/50 Liability with Comprehensive and Collision		$3,020	$3,641	$1,259	$1,214	$4,305	$5,295	$1,812	$1,741	$4,911	$5,992	$2,019	$1,974	$3,961	$4,848	$1,702	$1,619	$4,442	$5,369	$1,890	$1,814
2003 Cadillac Seville "STS" 4 door Sedan	*Minimum Liability*		$1,585	$1,818	$636	$630	$1,974	$2,305	$779	$783	$2,624	$3,084	$1,031	$1,040	$1,758	$2,038	$704	$702	$2,234	$2,581	$905	$898
	Minimum Liability with Comprehensive and Collision		$3,234	$3,976	$1,416	$1,326	$5,080	$6,333	$2,313	$2,131	$5,140	$6,351	$2,259	$2,125	$4,909	$6,103	$2,300	$2,093	$4,970	$6,120	$2,271	$2,094
	100/300/50 Liability with Comprehensive and Collision		$3,677	$4,485	$1,604	$1,510	$5,697	$7,065	$2,567	$2,385	$5,989	$7,368	$2,604	$2,472	$5,464	$6,752	$2,534	$2,323	$5,696	$6,962	$2,579	$2,398
1998 Chevrolet Cavalier LS 4D Sedan	*Minimum Liability*		$1,500	$1,710	$607	$599	$1,861	$2,159	$741	$741	$2,469	$2,884	$979	$983	$1,660	$1,912	$671	$665	$2,111	$2,424	$863	$853
	Minimum Liability with Comprehensive and Collision		$2,162	$2,580	$901	$868	$3,020	$3,675	$1,276	$1,222	$3,439	$4,155	$1,420	$1,383	$2,784	$3,381	$1,203	$1,140	$3,119	$3,742	$1,333	$1,274
	100/300/50 Liability with Comprehensive and Collision		$2,577	$3,055	$1,080	$1,042	$3,596	$4,355	$1,517	$1,460	$4,232	$5,097	$1,748	$1,709	$3,304	$3,984	$1,426	$1,359	$3,802	$4,525	$1,627	$1,560

Attachment "201102-AR-DNIC-PPA-APCS.xls" is not a PDF document and cannot be reproduced here.

Direct National Insurance Company

Underwriting Rules / Rating Guidelines

State of

Arkansas

ARKANSAS

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RULE 1. BINDING AUTHORITY

1. Agent binding authority is three (3) days. The signed application and required down payment must be received within three (3) working days of when coverage is bound.
2. Backdating of the effective date is not permitted.
3. The application must be fully completed, including the insured's signature(s).
4. When Physical Damage coverage is written, a pre-insurance inspection form must be completed for vehicles in all territories prior to binding. Please note all existing damage. Inspections are not required on renewal policies.
5. Physical damage coverage may not be written or bound in any area where there is a flash flood, hailstorm, hurricane, tornado or tropical storm warning, watch or occurrence.

RULE 2. SR-22 / FINANCIAL RESPONSIBILITY FILING

A $25.00 fee is applied per filing.

RULE 3. UNACCEPTABLE RISKS

DIRECT reserves the right to determine the final acceptability of any risk. The agent in determining the acceptability of the risk should use the following guidelines.

1. Unacceptable Drivers
   a. Operators not possessing valid proof of residence. Acceptable proof includes each of the following:
      1) a lease for an apartment, house, modular unit, or manufactured home with a Arkansas address signed by the applicant;
      2) a current utility bill showing the address of the applicant-payor;
      3) a receipt for personal property taxes paid;
      4) a valid student ID for a Arkansas school or university;
      5) a valid Arkansas vehicle registration;
      6) a valid unexpired Arkansas driver's license;
      7) a receipt for real property taxes paid to a Arkansas locality;
      8) a document similar to that described in #3, issued by the consulate or embassy of another country that would be accepted by the Arkansas Division of Motor Vehicles;
      9) a pay stub with the payee's address;
      10) a monthly or quarterly financial statement from a Arkansas regulated financial institution; or
      11) a valid military ID.

      Risks in which the driver(s) has recently moved to Arkansas will be accepted assuming that he/she provides DIRECT with a copy of at least one of these documents within thirty (30) days of policy inception. Risks not providing this proof of residency will be cancelled.

   b. Persons not residing in Arkansas at least six (6) months of the year.
   c. Members of the armed forces not stationed permanently in Arkansas.
   d. Drivers designated as "Habitual Traffic Offenders" on their MVR.
   e. Drivers who have had a policy cancelled by DIRECT for loss experience or misrepresentation.
   f. Drivers without a verifiable garaging address.
   g. Applicants who have been convicted of insurance fraud.
   h. Households with more than six (6) drivers are not permitted.
2. Unacceptable Vehicles

a. Vehicles used for emergency, racing, delivery messenger, livery, limousine, or taxi service, including vehicles used to haul nursery or school children, migrant workers, hotel/motel guests, and medical/dental/optical patients, food vendors, food/newspaper/mail delivery, towing/repossession, etc.

b. Rental vehicles or short-term leased vehicles (less than 6 months).

c. Any vehicle which is leased or rented by the applicant to other operators or loaned on a regular basis.

d. Vehicles not garaged in Arkansas for at least six (6) months a year.

e. Recreation vehicles designed for off-road use or dune buggies unless a corresponding recreational vehicle endorsement is purchased.

f. Motor homes and travel trailers.

g. Antique vehicles, homebuilt vehicles or kit cars.

h. Any vehicle carrying explosives or flammable substances.

i. Vehicles from more than one (1) household listed on a single policy. **Exception:** Does not apply to acceptable student risks attending school in Arkansas.

j. Vans, pickups and utility vehicles used in business, unless they are used in one (1) of the artisan occupations listed in the VEHICLE USE section of this manual.

k. Flatbed trucks, stake trucks, and dump trucks.

l. Cut-away vans, step vans, and vehicles with right hand steering.

m. Stated value policies.

n. Driver training vehicles or those cars used for driver training.

o. Vehicles titled to any governmental body, estate, receivership, corporation or partnership.

p. Vehicles with logos or advertising on them, whether removable or permanent.

q. Any vehicles with a permit to dismantle.

r. Vehicles modified/altered/restored mechanically or structurally which results in a change in performance or appearance.

s. Vehicles with modified suspensions including all lowered chassis vehicles or vehicles with chassis raised more than six (6) inches above the normal factory height.

t. Any vehicle 1969 model year and prior.

u. Vehicles equipped with cooking equipment or bathrooms.

v. Policy with two (2) or more business use vehicles.

w. Physical damage on any vehicle:

   1) on which DIRECT has previously paid a total loss claim and which is retained by the insured.

   2) 1984 model year and prior.

   3) with a new cost value exceeding $75,000.

RULE 4. NON-OWNER COVERAGE

A Named Operator policy may be written when the insured needs coverage only for his/her personal operation of a vehicle not owned by him/her or a family member.

1. Only Liability BI, PD, PIP, UMB, UDB, UMP and Accidental Death may be written.

2. Permissive operator coverage is not included.

3. Use the vehicle use code “NO’ when rating.

RULE 5. ENDORSEMENTS

1. All premium change endorsements will reflect the rates and rules in force at the inception of the policy period.
2. Premium charges will be calculated pro-rata.
3. Midterm premium adjustments will be made as a result of a change in:
   a. autos insured by the policy;
   b. drivers added to or excluded from the policy;
   c. coverage and deductibles; and
   d. rating territory.
4. Mid-term premium adjustments will not be made as a result of:
   a. driver point changes (unless to recognize adding/deleting a driver); or
   b. attained age of driver.
5. Return premium of $10.00 or less will not be refunded unless requested in writing by the insured.
6. Written Endorsements: The following must be submitted in writing and must have the insured's signature and date signed:
   a. add, delete or change coverage/increase or decrease deductibles.
   b. add or delete vehicles (unless sold or replaced).
   c. driver exclusions.
   d. rejection of PIP, UMB, UDB and UMP.
   e. add or delete operators / SR-22 filings.

RULE 6. CANCELLATIONS

1. DIRECT may cancel the policy for any reason within the first sixty (60) days of the policy period, provided that the date of cancellation is at least twenty (20) days after the date of mailing.
2. After the first sixty (60) days of the policy period, DIRECT may cancel the policy with twenty (20) day written notice provided that the cancellation is for one (1) or more of the following reasons:
   a. Misrepresentation by the insured of any material fact in the procurement or renewal of this policy or in the submission of claims under this policy.
   b. The Named Insured or any driver of the insured vehicle is **<u>convicted</u>** of:
      1) driving while intoxicated;
      2) homicide or assault arising out of the use of a motor vehicle; or
      3) three (3) separate convictions of speeding or reckless driving or combination of the two (2) during the policy period, including (3) months prior to the effective date of the policy.
   c. Non-payment of premium (a written notice of cancellation will be mailed or delivered to the last known mailing address of the named insured and any loss payee at least 10 days prior to the effective date of the cancellation.)
3. In the event a policy has three (3) "losses", where loss is defined as money paid out to an insured or third party in satisfaction of a claim, during a twelve (12) month term the policy will be non-renewed giving at least thirty (30) days advance notice. Claims arising from "natural causes" will not be considered when evaluating the loss history.
4. The mailing of notice of cancellation or non-renewal to the insured's address as shown on the Declarations Page will be proof of cancellation or non-renewal.

5. The insured may cancel the policy by mailing or electronically submitting a signed written request stating the future date that the Insured wishes the cancellation to be effective. The cancellation may not be earlier than the date the request is received unless the request is from the premium finance company. If the request is from the premium finance company, we may elect, at our sole option, to cancel the policy as of the effective date stated in the notice
6. An insufficient down payment will result in a flat cancellation and coverage will be null and void. An insufficient payment or nonpayment of any installment by the due date will result in a cancel notice being sent to the Insured at least ten (10) days in advance of cancellation. If payment is received in our office by the cancel date, the policy will be reinstated.
7. In the event of a total loss, coverage continues until the insured sends a cancellation request to DIRECT.
8. When the cancellation request is due to duplicate coverage and the requested cancellation date is prior to the received date, DIRECT requires proof of duplicate coverage in order to honor the requested cancellation date.
9. DIRECT cannot cancel or non-renew solely because of the administrative revocation or suspension of the driver's license of the owner or operator of the motor vehicle under Arkansas Code 5-65-104.
10. Premium computations for cancellations are as follows:
    a. Requested by insured: Return premium shall be calculated on a short rate basis.
    b. Non-payment of premium: Return premium shall be calculated on a 100% pro-rata basis.
    c. Request of premium finance company: Return premium shall be calculated on a 100% pro-rata basis.
    d. Request of company: Return premium shall be calculated on a 100% pro-rata basis.

RULE 7. MATERIAL MISREPRESENTATIONS OF RISK

1. If statements in the application differ from records of the Department of Motor Vehicles, the proper additional or return premium will be processed without prior notice. Additionally, the company may elect to cancel for undisclosed violations.
2. Among the information most often misrepresented is:
    a. drivers (list or exclude all persons age 14 and older in the household);
    b. driving record;
    c. vehicle type and use;
    d. garaging address; and
    e. state of residency.

RULE 8. RENEWALS

1. A renewal quote will be sent to the insured thirty (30) days prior to expiration, along with instructions to pay DIRECT directly.
2. Payment must be <u>received</u> by DIRECT prior to expiration to ensure continuous coverage.
3. Renewal payments received after the policy expires could result in renewal with a lapse.
4. If the policy had a lapse in coverage in the prior twelve (12) months, renewal will result in business tier "R".
5. Renewal Rate Level Capping:
    a. Renewal premiums will be capped at 10%.

b. The premium is calculated for the renewal term (True Renewal Premium) and compared to the premium from the current term (Current Term Premium). If the True Renewal Premium exceeds the Current Term Premium by more than 10%, the Final Renewal Premium increase will be capped at 10%.

c. If a rating characteristic change is made in the prior term or at the time of renewal, the Current Term Premium will be calculated using the new rating characteristic. It will then be compared to the True Renewal Premium calculated using the same characteristics.

d. To calculate the Final Renewal Premium, a factor is applied to each vehicle and coverage. Factor = (Current Term Premium * 1.10) / True Renewal Premium

e. This factor will be used each time a change is made to the policy for the term of the policy.

f. The factor will be re-calculated at each renewal. **Note:** The Current Term Premium used at the second and subsequent renewal will be calculated using any "Factor" applied in the previous renewal.

RULE 9. LIABILITY COVERAGE

1. Bodily Injury (BI)
   a. The following limits are available:
      1) $25,000 per person/$50,000 per occurrence;
      2) $50,000 per person/$100,000 per occurrence; and
      3) $100,000 per person/$300,000 per occurrence.
   b. Must be written on all vehicles of a multi-vehicle policy.
   c. Limits must be the same for all vehicles.
2. Property Damage (PD)
   a. The following limits are available:
      1) $25,000 per occurrence;
      2) $50,000 per occurrence; and
      3) $100,000 per occurrence.
   b. Must be written on all vehicles of a multi-vehicle policy.
   c. Limits must be the same for all vehicles.
3. Uninsured Motorist (UMB/UMP) / Underinsured Motorist (UDB)
   a. The following limits are available for Uninsured Motorist Bodily Injury (UMB) and Underinsured Motorists Bodily Injury (UDB):
      1) $25,000 per person/$50,000 per occurrence;
      2) $50,000 per person/$100,000 per occurrence; and
      3) $100,000 per person/$300,000 per occurrence.
   b. The following limits are available for Uninsured Motorist Property Damage (UMP):
      1) $25,000 per occurrence;
      2) $50,000 per occurrence; and
      3) $100,000 per occurrence.
   c. If this coverage is not desired, the insured <u>must</u> sign the Uninsured/Underinsured Motorist rejection form. If this signed form does not accompany the application, these coverages will

automatically be added at the Bodily Injury and Property Damage limits and the appropriate premium will be charged.

d. Coverage must be written on all cars of a multi-car policy at the same limits.

e. Uninsured coverage cannot exceed the liability coverage limits.

f. UDB will be offered after UMB is accepted.

4. Personal Injury Protection (PIP)

   a. The following benefits are provided:

      1) $5,000 Medical/Hospital;

      2) Income Disability; and

      3) $5,000 Accidental Death.

   b. If any or all of these options are not desired, the insured must sign the Personal Injury Protection rejection form. If this signed form does not accompany the application, all options will automatically be added and the appropriate premium will be charged.

5. Medical Payments (MP)

   a. Medical Payments is optional.

   b. It can only be written on policies with Liability coverage.

   c. Medical Payments limits must be the same on all vehicles on the policy.

   d. Limits available:

      1) $250;

      2) $500;

      3) $1,000; and

      4) $2,000.

6. Accidental Death (AD)

   a. Accidental Death is an optional coverage, providing $5,000 paid to the Named Insured's estate as specified in the policy.

   b. Semi-annual premium is $10.

RULE 10. PHYSICAL DAMAGE COVERAGE

1. Comprehensive/Collision (CMP/COL)

   a. The following deductibles are available:

      1) $100;

      2) $250;

      3) $500;

      4) $750; and

      5) $1,000.

   b. A $250 deductible applies to lienholders upon repossession with damage.

   c. Both Comprehensive and Collision must be written where Physical Damage coverage is chosen.

   d. The same deductible must be chosen for Collision and Comprehensive.

2. Towing (TVW)
   a. Towing is an optional coverage, providing up to $25 reimbursement per occurrence.
   b. Semi-annual premium is $12 per vehicle.
   c. Coverage may only be written on cars providing Comprehensive and Collision coverages.
3. Rental Car (RTV)
   a. Rental is an optional coverage, providing $10/day reimbursement up to $300.
   b. Semi-annual premium is $25 per vehicle.
   c. It may only be written on cars providing Comprehensive and Collision coverages.

RULE 11. RATING PROCEDURES

1. Annual policies are rated with a factor of 1.90 times the semi-annual rate.
2. The premium for each coverage and vehicle shall be rounded to the nearest dollar. $0.50 and over will be rounded up.
3. Determine Territory code from APPENDIX 1: TERRITORY DEFINITIONS. Do not use "Bureau" definitions. Use the zip code where the vehicle is principally garaged, not the mailing zip code.
4. Vehicle Symbols:
   a. Determine Liability and Physical Damage Vehicle Rating Symbol from APPENDIX 3: VEHICLE SYMBOLS.
   b. Interim rating symbol determination for unlisted vehicles:
      1) 1984 and prior are not listed in APPENDIX 3: VEHICLE SYMBOLS:
         a) Use the liability symbol in the rate tables, which is most descriptive of the vehicle, e.g., T for truck, F for 4x4 trucks, V for van, C for convertible, etc.
         b) Physical Damage coverage is not available; use Physical Damage symbol "Z".
      2) 2004 and subsequent:
         a) If APPENDIX 3: VEHICLE SYMBOLS displays a rating symbol for the prior model year version of the same vehicle, use the prior model year's symbol for the new model year vehicle.
         b) If APPENDIX 3: VEHICLE SYMBOLS does not display a symbol for the prior model year version of the same vehicle, assign a symbol based on the cost new (MSRP) of the auto using the Price/Symbol Chart located in the rate tables.
5. Vehicle Age is determined using the policy effective date year and the vehicle model year.

RULE 12. POLICY FEES

1. Policy Fee: $25.00 earned at inception on each new and renewal policy.
2. SR-22: $25.00 per filing.

RULE 13. DISCOUNTS

1. Safe Driver Discount
   a. A credit applies if all operators are violation and accident free for the preceding twelve (12) months.
   b. This discount applies to both new and renewal business.

c. This discount will apply to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverages.

2. Multi-Car Discount

   a. A credit applies to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverages if carried on each auto.

   b. More than one (1) car must be covered on the same policy.

3. Senior Citizen Discount

   a. A credit applies to Bodily Injury, Property Damage, Comprehensive and Collision coverages.

   b. This discount is available to drivers 55 and older. Applicants must submit a copy of the certificate indicating successful completion of a Motor Vehicle Accident Prevention Course, which has been approved by the State of Arkansas. If previously received by the company, no further proof is required at renewal.

   c. This discount applies only to the driver completing the course.

   d. This discount is valid for thirty-six (36) months following course completion.

   e. Discount does not apply if course is taken as a punishment specified by a court or other governmental entity resulting from a moving violation.

4. College Graduate Discount

   a. A credit applies to Bodily Injury, Property Damage, Personal Injury Protection, Comprehensive and Collision coverages.

   b. Available to drivers under the age of twenty-five (25) who have graduated from a college or university and whose cumulative scholastic records show that the insured attained one (1) of the following:

      1) If letter grades are used, had a grade average of “B” or higher; or

      2) Had at least a 3 point average on a 4 point scale (or equivalent).

   c. A copy of his/her college transcript is required and must accompany the application for the discount to apply. If previously received by the company, no further proof is required at renewal.

5. Welcome Back Discount

   a. A credit applies to Bodily Injury, Property Damage and Collision coverages.

   b. This discount will be available to applicants who have previously purchased a policy with DIRECT.

   c. The previous policy number must be provided in order for the discount to apply. Acceptable verification of the former customer includes:

      1) Applicant can submit a copy of the declarations page, renewal quote or cancellation of the previous policy; or

      2) The previous policy number can be obtained by searching the company database based on the information provided by the applicant.

6. Multi-Product Discount

   a. A credit applies to Bodily Injury, Property Damage, Personal Injury Protection, Comprehensive and Collision coverages.

   b. Discount will be given when an auto policy is accompanied by at least one active Qualifying Additional Product (QAP)

   c. Qualifying Additional Products include:

      1) Automobile Protection Plan

2) Term Life Insurance

7. Liability Only Discount
   a. A credit applies to Bodily Injury and Property Damage when a vehicle has neither Comprehensive nor Collision coverage selected.
   b. This discount does not apply if the Non-owner discount is applied.

8. Prior Insurance Discount
   a. A credit applies to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Under/Uninsured Motorist, Comprehensive, and Collision when a customer has verified prior insurance.
   b. Prior insurance is defined as at least six (6) months of continuous prior liability coverage with no more than seven (7) days of lapse in previous coverage allowed.
   c. The only acceptable verification of prior coverage will be a renewal quote or letter from the prior agent or insurance company.
   d. A photocopy of the acceptable verification listed above must accompany the application for the discount to apply.
   e. Insurance purchased from Direct General Insurance or any of its companies are not valid as prior insurance.
   f. This discount is effective on all policies whose new business effective date is on or after 4/6/2011.

9. Maximum Discount

   The maximum allowable discount is 45% per policy. Discounts are multiplicative not additive, e.g., a 10% discount and a 5% discount is not 15%, but 1-(1-10%) x (1-5%) = 14.5%.

RULE 14. DRIVER CLASSES

1. The highest rated driver is matched to the highest rated vehicle.
2. The driver classification to be used in the rating of DIRECT automobile policies is a combination of gender, marital status and age.
3. Where there are more cars than drivers on a policy, additional cars will be rated with Class 1 with zero (0) points.
4. Report all persons fourteen (14) years of age and older living in the insured's household, whether or not they are licensed. These persons must be included in the rating or must be specifically excluded.
5. Married class includes legally married and residing with spouse.
6. Single class includes persons who are single, divorced, separated, widowed or living together while not married.
7. Roommates must be included in the rating of a policy unless specifically excluded.
8. In the event that DIRECT discovers a previously undeclared operator at any time during the policy period, DIRECT deserves the right to:
   a. void for misrepresentation; or
   b. add the operator to the policy as of the effective date of the policy period and add a violation code of 402. This point surcharge will only be applied to the policy period for which they are added. At renewal the surcharge will be removed. (We will run an MVR at the time the driver is added and add all prior violations to the policy. These will not be removed at renewal.) If the operator is involved in an at-fault-accident, the accident will be added and charged at renewal.

RULE 15. DRIVING RECORD/POINT COUNT PROCEDURES

1. Point values are assessed for all accidents and violations which occur in the thirty-five (35) month period immediately preceding the policy inception date.
2. Multiple Violations: If two (2) or more violations or an accident and a violation result from the same incident, we will charge only for the highest rated violation or accident.
3. Violation Point Class:

Description	Points 1st Occurrence	Points 2nd Occurrence	Points Each Additional Occurrence
AAF – At-Fault Accident	4	6	9
DWI – Driving Under the Influence	2	2	5
IND – No Charge	0	0	0
MAJ – Major Violation	4	4	4
MIN – Minor Violation	2	3	2
NAF – Not-At-Fault	0	0	0
SPD – Speeding	2	1	1

4. Point Assignments:

Description	Violation Code	Violation Point Class
At-Fault Accident	301	AAF
Auto Theft/Felony Motor Vehicle	605	MAJ
Careless/Improper Operation	101	MAJ
Comprehensive Claim	007	IND
Drag Racing	118	MAJ
Drive Under Influence Drugs / Alcohol	602	DWI
Drive while License Revoked / Suspended	302	MIN
Driving without License	303	MIN

Description	Violation Code	Violation Point Class
Failure to Follow Traffic Device / Sign	110	MIN
Failure to Yield	111	MIN
Fleeing from Police	606	MAJ
Following too Close	112	MIN
Foreign Driver's License	401	MAJ
Improper Backing	113	MIN
Improper Passing	114	MIN
Improper Turn	124	MIN
Leaving the Scene	608	MAJ
Minor Moving Violation	115	MIN

Description	Violation Code	Violation Point Class
Not-At-Fault Accident	011	NAF
Open Bottle	116	DWI
Passing a Stopped School Bus	117	MAJ
Reckless Driving	305	MAJ
Speeding	201	SPD
Suspended, Revoked or Cancelled License	404	MAJ

Description	Violation Code	Violation Point Class
Undisclosed Driver	402	MAJ
Unverifiable Driving Record	403	MAJ
Vehicular Homicide	601	MAJ
Without Owner's Consent	603	MAJ
Wrong Way on One-Way Street	107	MIN

5. All accidents will be considered chargeable unless the Named Insured demonstrates (1) one of the following:
   a. Applicant's automobile was lawfully parked.
   b. Judgment or reimbursement was obtained from responsible party.
   c. Struck in rear and not convicted of a moving traffic violation.
   d. Struck by hit-and-run driver and such accident were reported by applicant to proper authorities within twenty-four (24) hours.
   e. Applicant was not convicted of a moving traffic violation in connection with the accident and the other operator of the vehicle involved in such accident was convicted of a moving traffic violation.
   f. Applicant was finally adjudicated not to be liable by a court of competent jurisdiction.
   g. Accidents involving Physical Damage, limited to and caused by flying gravel, missiles, falling objects or by contact with animals or fowl.
   h. Applicant was operating vehicle other than a private passenger auto, motor home or motorcycle at time of accident.
   i. In receipt of a traffic citation which was dismissed or nolle prosequi.
6. If the operator at the time of accident/violation was on duty as a paid or volunteer member of any Police or Fire Department, First-Aid Squad, or any Law Enforcement Agency, the accident/violation is not chargeable.
7. Driver's License Status – Operators not possessing a valid driver's license will be assigned a surcharge. Specific situations are addressed below:
   a. Individuals serving full-time in the military and permanently stationed in Arkansas are not required to obtain an Arkansas license and will not be surcharged.
   b. Foreign and International Driver's Licenses: Drivers who have a valid foreign or international driver's license but not a valid U.S. license will be surcharged. The surcharge will apply until the insured is able to submit proof of a valid U.S. license having been in effect for at least twelve (12) months. Assign the Foreign Driver's License surcharge, i.e. code 401.
   c. Assign Unverifiable Driving Record surcharge, i.e. code 403:
      1) A major violation will be charged on any driver whose driving record cannot be verified by a state's Bureau of Motor Vehicles (not including drivers under 19).

2) The charge will be removed effective the policy inception date if DIRECT receives a valid current MVR (contains at least 12 months of driving history). The MVR must be no more than thirty (30) days old and must be received within sixty (60) days of the policy inception.

3) Drivers with a learner's permit will not be charged for an Unverifiable Driving Record during the first policy term. The Unverifiable Driving Record points will be assessed during the second and subsequent policy terms if an MVR remains unobtainable.

d. Any driver whose license is suspended, revoked or cancelled will be surcharged. Once proof can be provided of the driver's license reinstatement, the surcharge can be removed effective the date of the license reinstatement. To have the surcharge removed, the driver needs to have their license reinstated and be able to show proof of a valid Arkansas license. Assign the Suspended, Revoked or Cancelled License surcharge, i.e. code 404.

e. Note that only one of these above surcharges will apply, i.e. they are mutually exclusive

RULE 16. VEHICLE USE

Vehicle Use Relativity Table	BI	PD	PIP	UMB	UMP	UDB	MP	CMP	COL
Pleasure (PL)	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Business Use (BU)	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25
Non-Owner (NO)	0.90	0.90	0.90	0.90	0.90	0.90	N/A	N/A	N/A

1. Pleasure Use (PL): Includes vehicles driven for pleasure, to and from work or school and for farm/ranch use. There should be no regular business use of the vehicle in connection with the driver's occupation, profession, or business other than commuting to and from work or school.

2. Business Use (BU):

   a. A surcharge will be applied to risks in which the automobile is used regularly in support of the insured's business or profession.

   b. DIRECT will only accept the risk if the vehicle is individually owned.

   c. The following professions are deemed acceptable:

      1) Sales;

      2) Lawyers;

      3) Clergymen;

      4) Realtors; and

      5) Visiting Nurses.

   d. Artisan Risks: Pickups, vans and utility vehicles.

      1) When the business use of these vehicles consists solely of carrying tools and supplies between the Named Insured's home and the job site, DIRECT will accept the risk subject to the following:

         a) the vehicle is individually owned;

         b) the vehicle is operated solely by the Named Insured and family members;

         c) the insured has no more than one (1) vehicle in this category; and

         d) the vehicle is visiting no more than three (3) job sites per day.

      2) The occupations that fall under the category of Artisan are the following:

a) Aluminum Contractors;

b) Air Conditioning/Heating;

c) Bricklayers/Masonry;

d) Cabinet Installers;

e) Carpenters;

f) Concrete Contractors;

g) Electrical Contractors;

h) Fence Installers;

i) Glass Installers;

j) Interior Decorators;

k) Painters;

l) Plaster/Stucco Contractors;

m) Repair – Appliances;

n) Repair – Handyman;

o) Screened Enclosure Erectors;

p) Surveyors;

q) Swimming Pool Installers; and

r) Tree Surgeons.

e. Risks will not be accepted in those instances where there is for-hire pickup and delivery of goods or debris, flammable or explosives are transported or where the vehicle is hauling equipment with a weight in excess of 2,000 pounds or has a GVW of 10,000 pounds or more.

3. Non-Owner (NO): Used when the insured needs coverage only for his/her personal operation of a vehicle not owned by him/her or a family member.

RULE 17. PAYMENT PLANS

1. Paid in Full –The total premium including fees must be paid in full at the time of acceptance. Every applicant has the option to pay his total premium in full.

2. In addition to Paid in Full, the Company may offer one or more of the following installment plan options:

   a. 14/28 Installment Payment Plan (14/28) – A down payment* is due at signing with the balance equally distributed over five payments for semi-annual plans and twelve payments for annual plans. The first payment is due fourteen days from the effective policy date and subsequent payments are due every twenty-eight days thereafter.

   b. 20/27 Installment Payment Plan (20/27) –A down payment* is due at signing with the balance equally distributed over five payments for semi-annual plans and twelve payments for annual plans. The first payment is due twenty days from the effective policy date and subsequent payments due every twenty-seven days thereafter.

   c. Monthly 10 Installment Payment Plan (10 Pay) - A down payment* is due at signing with the balance equally distributed over four payments for semi-annual plans and ten payments for annual plans. The first payment is due one month after the effective policy date and subsequent payments due in monthly intervals thereafter.

d. Monthly 11 Installment Payment Plan (11 Pay) - A down payment* is due at signing with the balance equally distributed over five payments for semi-annual plans and eleven payments for annual plans. The first payment is due one month after the effective policy date and subsequent payments due in monthly intervals thereafter.

3. Flex Day Option – If an installment payment plan is selected, the insured has the option to modify it by selecting the date on which the first payment is due for each of the above payment plans (14/28, 20/27, 10 Pay, 11 Pay). The first payment date must be at least seven days and no more than 30 from the effective date of the policy. The down payment will be adjusted based on the first payment date selected. The subsequent payments will follow the attributes of the applicable pay plan chosen.

4. Down Payments – Where applicable, down payments comply with state minimum requirements. Amounts vary based on the plan chosen, payment date chosen (in the case of Flex Day Payment Plan), and distribution channel. Down payment amounts may also be adjusted based on one or more of the following factors: a territory's loss ratio, applicant's insurance score, total rate charged, previous payment history with the Company or its affiliates, and/or previous loss history.

5. The following fees are assessed on payment plans.

   a. Processing Fee: A fully earned $25.00 installment bill processing fee is due at inception of policy.

   b. Installment Fee: $9.00 per installment, excluding the down payment, due with installment.

   c. Late Fee: A $10.00 will be charged on any installment postmarked or made in person after the installment due date.

   d. NSF Fee: $25.00 for each payment dishonored or returned to DIRECT for insufficient funds.

   e. Reinstatement Fee: $5.00 for each policy where cancellation notice has been issued and the insured desires continuation of coverage.

   f. Cancellation Fee: $15.00 for each policy which is cancelled for non-payment.

   Restrictions/Limitations: The Company reserves the right to limit availability of one or more installment plan options based on one or more of the following factors: territory's loss ratio, applicant's insurance score, total rate charged, previous payment history with the Company or its affiliates, and/or previous loss history. The Company utilizes various sales distribution channels, including local agency store fronts, tele-market and internet. Not all payment plans are available in all distribution channels.

RULE 18. BUSINESS TIERS

Policy Description	Business Tier
New Business – No Prior Insurance	**N**
New and Renewal Business – With Prior Insurance of 25/50 limits	**P**
New and Renewal Business – With Prior Insurance greater than 25/50 limits	**H**
Renewal Business – No Prior Insurance – 12 Months	**1**
Renewal Business – No Prior Insurance – 24 Months	**2**
Renewal Business – No Prior Insurance – 36 Months	**3**
Renewal Business – No Prior Insurance – With lapse in coverage in previous 12 months	**R**

1. The premium will be determined by a combination of Business Tier and Insurance Score.

2. Qualifications for Business Tier "P" ;

a. Applicant must provide verification of at least six (6) months of continuous prior liability coverage, prior limits of 25/50, with no more than seven (7) days of lapse in previous coverage allowed.

1) The only acceptable verification of prior coverage will be a renewal quote or letter from the prior agent or insurance company.

2) A photocopy of the acceptable verification listed above must accompany the application for the discount to apply.

b. A customer who begins in the Business Tier "P" for new business will remain there through all renewal terms.

c. Policies that are currently in Tier 1, Tier 2, Tier 3, or Tier R are not eligible for Tier P at renewal.

3. Qualifications for Business Tier "H";

a. Applicant must provide verification of at least six (6) months of continuous prior liability coverage, prior limits greater than 25/50, with no more than seven (7) days of lapse in previous coverage allowed.

1) The only acceptable verification of prior coverage will be a renewal quote or letter from the prior agent or insurance company.

2) A photocopy of the acceptable verification listed above must accompany the application for the discount to apply.

b. A customer who begins in the Business Tier "H" for new business will remain there through all renewal terms.

c. Policies that are currently in Tier 1, Tier 2, Tier 3, or Tier R are not eligible for Tier H at renewal.

4. Qualifications for Business Tier "R": Contingent upon no Prior Insurance, renewal policies with a lapse in coverage in the previous twelve (12) months.

5. Qualifications for Business Tier "1": Contingent upon no Prior Insurance, first term renewals for annual policies or second and third term renewal for six month policies with no lapse in coverage in the previous twelve (12) months.

6. Qualifications for Business Tier "2": Contingent upon no Prior Insurance, second term renewals for annual policies or fourth and fifth term renewal for six month policies with no lapse in coverage in the previous twelve (12) months.

7. Qualifications for Business Tier "3": Contingent upon no Prior Insurance, third term renewals or greater for annual policies or sixth term or greater for six month policies with no lapse in coverage in the previous twelve (12) months.

8. Qualifications for Business Tier "N": Does not qualify for either Business Tier "P","H", "R", "1", "2" or "3".

RULE 19. HOUSEHOLD STRUCTURE

1. This is developed using multi-car, Primary Named Insured marital status, Youthful Primary Named Insured, Parent/Child relationship and homeowner. See rate pages for matrix and factors.

2. Multi-Car is defined as having more than one car insured on the policy. All coverages will receive this designation. Note that additional motorcycles, trailers, etc. do not count in determining the "Multi-Car" status.

3. Youthful is defined as under 21.

4. Homeowner is defined as owning a house, townhome or condominium.

a. Proof of Home Ownership (i.e., copy of Homeowner's insurance declaration page, property tax assessment or mortgage payment coupon) must be submitted to the company.

b. Proof will be required if the insured changes address during the policy term. The insured's name and property address on the document showing ownership must be the same as the insured's

name and mailing address on our policy. The insured must reside in the home and be a declared operator.

RULE 20. DRIVER VEHICLE MATRIX

1. This rating variable is developed by creating a factor for each combination of rated drivers (1,2,3,4+) and vehicles (1,2,3,4+).
2. See rate pages for factors.

RULE 21. CHANNEL FACTOR

1. Direct uses a channel factor to differentiate acquisition expense across the following marketing channels:
   a. Direct Independent
   b. Phone
   c. Store
   d. Web – Aggregator
   e. Web – Direct.

APPENDIX 1: TERRITORY DEFINITIONS

ZIP Code	System Territory
71601	232
71602	233
71603	170
71611	232
71612	233
71613	170
71630	172
71631	102
71635	173
71638	172
71639	172
71640	172
71642	173
71643	171
71644	150
71646	173
71647	102
71649	298
71651	102
71652	172
71653	172
71654	172
71655	173
71656	173
71657	173
71658	173
71659	150
71660	174
71661	173
71662	172
71663	173
71665	172
71666	172
71667	171
71670	173
71671	102
71674	172
71675	173
71676	173
71677	173
71678	171
71701	103
71711	103
71720	102
71721	107
71722	106
71724	105
71725	104
71726	103
71728	107
71730	105
71731	105

ZIP Code	System Territory
71740	103
71742	102
71743	107
71744	102
71745	102
71747	105
71748	174
71749	105
71750	105
71751	103
71752	103
71753	213
71754	213
71758	105
71759	105
71762	105
71763	104
71764	103
71765	105
71766	102
71768	105
71769	298
71770	213
71772	107
71801	215
71802	215
71820	189
71822	189
71823	190
71825	189
71826	213
71827	103
71828	106
71831	189
71832	190
71833	189
71834	216
71835	107
71836	189
71837	216
71838	189
71839	216
71840	216
71841	190
71842	190
71844	107
71845	213
71846	190
71847	189
71851	189
71852	189
71853	188

ZIP Code	System Territory
71854	216
71855	189
71857	107
71858	214
71859	189
71860	213
71861	213
71862	189
71864	106
71865	189
71866	189
71901	235
71902	235
71903	235
71909	112
71910	112
71913	112
71914	112
71920	193
71921	193
71922	107
71923	108
71929	111
71932	190
71933	192
71935	194
71937	190
71940	193
71941	101
71942	109
71943	193
71944	190
71945	190
71949	112
71950	193
71952	189
71953	190
71956	112
71957	191
71958	189
71959	189
71960	191
71961	191
71962	108
71964	112
71965	191
71968	112
71969	191
71970	191
71971	189
71972	190
71973	190

ZIP Code	System Territory
71998	298
71999	110
72001	115
72002	406
72003	154
72004	152
72005	134
72006	133
72007	161
72010	135
72011	237
72012	163
72013	132
72014	133
72015	235
72016	120
72017	159
72018	235
72020	138
72021	157
72022	236
72023	262
72024	155
72025	116
72026	154
72027	115
72028	136
72029	157
72030	115
72031	136
72032	252
72033	252
72034	252
72035	254
72036	158
72037	225
72038	154
72039	253
72040	159
72041	154
72042	154
72043	143
72044	139
72045	163
72046	225
72047	264
72048	153
72051	140
72052	163
72053	227
72055	154
72057	175

ZIP Code	System Territory
72058	255
72059	133
72060	163
72061	255
72063	115
72064	154
72065	224
72066	159
72067	136
72068	163
72069	157
72070	115
72071	298
72072	226
72073	154
72074	158
72075	143
72076	258
72078	258
72079	149
72080	115
72081	137
72082	163
72083	265
72084	109
72085	163
72086	267
72087	235
72088	132
72089	236
72099	258
72101	133
72102	163
72103	236
72104	400
72105	111
72106	251
72107	120
72108	157
72110	115
72111	264
72112	143
72113	407
72114	228
72115	228
72116	256
72117	268
72118	256
72119	228
72120	258
72121	139
72122	113
72123	133
72124	409

ZIP Code	System Territory
72125	115
72126	115
72127	120
72128	234
72129	234
72130	139
72131	162
72132	149
72133	154
72134	157
72135	250
72136	263
72137	263
72139	135
72140	154
72141	117
72142	266
72143	163
72145	163
72149	163
72150	234
72152	148
72153	132
72156	115
72157	115
72160	154
72164	227
72165	144
72166	153
72167	112
72168	152
72169	143
72170	154
72173	261
72175	152
72176	160
72178	163
72179	139
72180	250
72181	255
72182	152
72183	227
72189	133
72190	408
72198	405
72199	251
72201	229
72202	230
72203	230
72204	231
72205	239
72206	227
72207	239
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APPENDIX 2: PREMIUM CALCULATIONS

Premium Calculations are listed in the rate tables.

APPENDIX 3: VEHICLE SYMBOLS

Vehicle Symbols are listed in the rate tables..

Direct National Insurance Company

Underwriting Rules / Rating Guidelines

State of

Arkansas

ARKANSAS

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RULE 1. BINDING AUTHORITY

1. Agent binding authority is three (3) days. The signed application and required down payment must be received within three (3) working days of when coverage is bound.
2. Backdating of the effective date is not permitted.
3. The application must be fully completed, including the insured's signature(s).
4. When Physical Damage coverage is written, a pre-insurance inspection form must be completed for vehicles in all territories prior to binding. Please note all existing damage. Inspections are not required on renewal policies.
5. Physical damage coverage may not be written or bound in any area where there is a flash flood, hailstorm, hurricane, tornado or tropical storm warning, watch or occurrence.

RULE 2. SR-22 / FINANCIAL RESPONSIBILITY FILING

A $25.00 fee is applied per filing.

RULE 3. UNACCEPTABLE RISKS

DIRECT reserves the right to determine the final acceptability of any risk. The agent in determining the acceptability of the risk should use the following guidelines.

1. Unacceptable Drivers
   a. Operators not possessing valid proof of residence. Acceptable proof includes each of the following:
      1) a lease for an apartment, house, modular unit, or manufactured home with a Arkansas address signed by the applicant;
      2) a current utility bill showing the address of the applicant-payor;
      3) a receipt for personal property taxes paid;
      4) a valid student ID for a Arkansas school or university;
      5) a valid Arkansas vehicle registration;
      6) a valid unexpired Arkansas driver's license;
      7) a receipt for real property taxes paid to a Arkansas locality;
      8) a document similar to that described in #3, issued by the consulate or embassy of another country that would be accepted by the Arkansas Division of Motor Vehicles;
      9) a pay stub with the payee's address;
      10) a monthly or quarterly financial statement from a Arkansas regulated financial institution; or
      11) a valid military ID.

      Risks in which the driver(s) has recently moved to Arkansas will be accepted assuming that he/she provides DIRECT with a copy of at least one of these documents within thirty (30) days of policy inception. Risks not providing this proof of residency will be cancelled.

   b. Persons not residing in Arkansas at least six (6) months of the year.
   c. Members of the armed forces not stationed permanently in Arkansas.
   d. Drivers designated as "Habitual Traffic Offenders" on their MVR.
   e. Drivers who have had a policy cancelled by DIRECT for loss experience or misrepresentation.
   f. Drivers without a verifiable garaging address.
   g. Applicants who have been convicted of insurance fraud.
   h. Households with more than six (6) drivers are not permitted.
2. Unacceptable Vehicles

a. Vehicles used for emergency, racing, delivery messenger, livery, limousine, or taxi service, including vehicles used to haul nursery or school children, migrant workers, hotel/motel guests, and medical/dental/optical patients, food vendors, food/newspaper/mail delivery, towing/repossession, etc.

b. Rental vehicles or short-term leased vehicles (less than 6 months).

c. Any vehicle which is leased or rented by the applicant to other operators or loaned on a regular basis.

d. Vehicles not garaged in Arkansas for at least six (6) months a year.

e. Recreation vehicles designed for off-road use or dune buggies unless a corresponding recreational vehicle endorsement is purchased.

f. Motor homes and travel trailers.

g. Antique vehicles, homebuilt vehicles or kit cars.

h. Any vehicle carrying explosives or flammable substances.

i. Vehicles from more than one (1) household listed on a single policy. **Exception:** Does not apply to acceptable student risks attending school in Arkansas.

j. Vans, pickups and utility vehicles used in business, unless they are used in one (1) of the artisan occupations listed in the VEHICLE USE section of this manual.

k. Flatbed trucks, stake trucks, and dump trucks.

l. Cut-away vans, step vans, and vehicles with right hand steering.

m. Stated value policies.

n. Driver training vehicles or those cars used for driver training.

o. Vehicles titled to any governmental body, estate, receivership, corporation or partnership.

p. Vehicles with logos or advertising on them, whether removable or permanent.

q. Any vehicles with a permit to dismantle.

r. Vehicles modified/altered/restored mechanically or structurally which results in a change in performance or appearance.

s. Vehicles with modified suspensions including all lowered chassis vehicles or vehicles with chassis raised more than six (6) inches above the normal factory height.

t. Any vehicle 1969 model year and prior.

u. Vehicles equipped with cooking equipment or bathrooms.

v. Policy with two (2) or more business use vehicles.

w. Physical damage on any vehicle:

   1) on which DIRECT has previously paid a total loss claim and which is retained by the insured.

   2) 1984 model year and prior.

   3) with a new cost value exceeding $75,000.

RULE 4. NON-OWNER COVERAGE

A Named Operator policy may be written when the insured needs coverage only for his/her personal operation of a vehicle not owned by him/her or a family member.

1. Only Liability BI, PD, PIP, UMB, UDB, UMP and Accidental Death may be written.

2. Permissive operator coverage is not included.

3. Use the vehicle use code “NO’ when rating.

RULE 5. ENDORSEMENTS

1. All premium change endorsements will reflect the rates and rules in force at the inception of the policy period.
2. Premium charges will be calculated pro-rata.
3. Midterm premium adjustments will be made as a result of a change in:
   a. autos insured by the policy;
   b. drivers added to or excluded from the policy;
   c. coverage and deductibles; and
   d. rating territory.
4. Mid-term premium adjustments will not be made as a result of:
   a. driver point changes (unless to recognize adding/deleting a driver); or
   b. attained age of driver.
5. Return premium of $10.00 or less will not be refunded unless requested in writing by the insured.
6. Written Endorsements: The following must be submitted in writing and must have the insured's signature and date signed:
   a. add, delete or change coverage/increase or decrease deductibles.
   b. add or delete vehicles (unless sold or replaced).
   c. driver exclusions.
   d. rejection of PIP, UMB, UDB and UMP.
   e. add or delete operators / SR-22 filings.

RULE 6. CANCELLATIONS

1. DIRECT may cancel the policy for any reason within the first sixty (60) days of the policy period, provided that the date of cancellation is at least twenty (20) days after the date of mailing.
2. After the first sixty (60) days of the policy period, DIRECT may cancel the policy with twenty (20) day written notice provided that the cancellation is for one (1) or more of the following reasons:
   a. Misrepresentation by the insured of any material fact in the procurement or renewal of this policy or in the submission of claims under this policy.
   b. The Named Insured or any driver of the insured vehicle is **<u>convicted</u>** of:
      1) driving while intoxicated;
      2) homicide or assault arising out of the use of a motor vehicle; or
      3) three (3) separate convictions of speeding or reckless driving or combination of the two (2) during the policy period, including (3) months prior to the effective date of the policy.
   c. Non-payment of premium (a written notice of cancellation will be mailed or delivered to the last known mailing address of the named insured and any loss payee at least 10 days prior to the effective date of the cancellation.)
3. In the event a policy has three (3) "losses", where loss is defined as money paid out to an insured or third party in satisfaction of a claim, during a twelve (12) month term the policy will be non-renewed giving at least thirty (30) days advance notice. Claims arising from "natural causes" will not be considered when evaluating the loss history.
4. The mailing of notice of cancellation or non-renewal to the insured's address as shown on the Declarations Page will be proof of cancellation or non-renewal.

5. The insured may cancel the policy by mailing or electronically submitting a signed written request stating the future date that the Insured wishes the cancellation to be effective. The cancellation may not be earlier than the date the request is received unless the request is from the premium finance company. If the request is from the premium finance company, we may elect, at our sole option, to cancel the policy as of the effective date stated in the notice
6. An insufficient down payment will result in a flat cancellation and coverage will be null and void. An insufficient payment or nonpayment of any installment by the due date will result in a cancel notice being sent to the Insured at least ten (10) days in advance of cancellation. If payment is received in our office by the cancel date, the policy will be reinstated.
7. In the event of a total loss, coverage continues until the insured sends a cancellation request to DIRECT.
8. When the cancellation request is due to duplicate coverage and the requested cancellation date is prior to the received date, DIRECT requires proof of duplicate coverage in order to honor the requested cancellation date.
9. DIRECT cannot cancel or non-renew solely because of the administrative revocation or suspension of the driver's license of the owner or operator of the motor vehicle under Arkansas Code 5-65-104.
10. Premium computations for cancellations are as follows:
    a. Requested by insured: Return premium shall be calculated on a short rate basis.
    b. Non-payment of premium: Return premium shall be calculated on a 100% pro-rata basis.
    c. Request of premium finance company: Return premium shall be calculated on a 100% pro-rata basis.
    d. Request of company: Return premium shall be calculated on a 100% pro-rata basis.

RULE 7. MATERIAL MISREPRESENTATIONS OF RISK

1. If statements in the application differ from records of the Department of Motor Vehicles, the proper additional or return premium will be processed without prior notice. Additionally, the company may elect to cancel for undisclosed violations.
2. Among the information most often misrepresented is:
    a. drivers (list or exclude all persons age 14 and older in the household);
    b. driving record;
    c. vehicle type and use;
    d. garaging address; and
    e. state of residency.

RULE 8. RENEWALS

1. A renewal quote will be sent to the insured thirty (30) days prior to expiration, along with instructions to pay DIRECT directly.
2. Payment must be <u>received</u> by DIRECT prior to expiration to ensure continuous coverage.
3. Renewal payments received after the policy expires could result in renewal with a lapse.
4. If the policy had a lapse in coverage in the prior twelve (12) months, renewal will result in business tier "R".
5. Renewal Rate Level Capping:
    a. Renewal premiums will be capped at 10%.

b. The premium is calculated for the renewal term (True Renewal Premium) and compared to the premium from the current term (Current Term Premium). If the True Renewal Premium exceeds the Current Term Premium by more than 10%, the Final Renewal Premium increase will be capped at 10%.

c. If a rating characteristic change is made in the prior term or at the time of renewal, the Current Term Premium will be calculated using the new rating characteristic. It will then be compared to the True Renewal Premium calculated using the same characteristics.

d. To calculate the Final Renewal Premium, a factor is applied to each vehicle and coverage. Factor = (Current Term Premium * 1.10) / True Renewal Premium

e. This factor will be used each time a change is made to the policy for the term of the policy.

f. The factor will be re-calculated at each renewal. **Note:** The Current Term Premium used at the second and subsequent renewal will be calculated using any "Factor" applied in the previous renewal.

RULE 9. LIABILITY COVERAGE

1. Bodily Injury (BI)
   a. The following limits are available:
      1) $25,000 per person/$50,000 per occurrence;
      2) $50,000 per person/$100,000 per occurrence; and
      3) $100,000 per person/$300,000 per occurrence.
   b. Must be written on all vehicles of a multi-vehicle policy.
   c. Limits must be the same for all vehicles.
2. Property Damage (PD)
   a. The following limits are available:
      1) $25,000 per occurrence;
      2) $50,000 per occurrence; and
      3) $100,000 per occurrence.
   b. Must be written on all vehicles of a multi-vehicle policy.
   c. Limits must be the same for all vehicles.
3. Uninsured Motorist (UMB/UMP) / Underinsured Motorist (UDB)
   a. The following limits are available for Uninsured Motorist Bodily Injury (UMB) and Underinsured Motorists Bodily Injury (UDB):
      1) $25,000 per person/$50,000 per occurrence;
      2) $50,000 per person/$100,000 per occurrence; and
      3) $100,000 per person/$300,000 per occurrence.
   b. The following limits are available for Uninsured Motorist Property Damage (UMP):
      1) $25,000 per occurrence;
      2) $50,000 per occurrence; and
      3) $100,000 per occurrence.
   c. If this coverage is not desired, the insured <u>must</u> sign the Uninsured/Underinsured Motorist rejection form. If this signed form does not accompany the application, these coverages will

automatically be added at the Bodily Injury and Property Damage limits and the appropriate premium will be charged.

d. Coverage must be written on all cars of a multi-car policy at the same limits.

e. Uninsured coverage cannot exceed the liability coverage limits.

f. UDB will be offered after UMB is accepted.

4. Personal Injury Protection (PIP)

   a. The following benefits are provided:

      1) $5,000 Medical/Hospital;

      2) Income Disability; and

      3) $5,000 Accidental Death.

   b. If any or all of these options are not desired, the insured must sign the Personal Injury Protection rejection form. If this signed form does not accompany the application, all options will automatically be added and the appropriate premium will be charged.

5. Medical Payments (MP)

   a. Medical Payments is optional.

   b. It can only be written on policies with Liability coverage.

   c. Medical Payments limits must be the same on all vehicles on the policy.

   d. Limits available:

      1) $250;

      2) $500;

      3) $1,000; and

      4) $2,000.

6. Accidental Death (AD)

   a. Accidental Death is an optional coverage, providing $5,000 paid to the Named Insured's estate as specified in the policy.

   b. Semi-annual premium is $10.

RULE 10. PHYSICAL DAMAGE COVERAGE

1. Comprehensive/Collision (CMP/COL)

   a. The following deductibles are available:

      1) $100;

      2) $250;

      3) $500;

      4) $750; and

      5) $1,000.

   b. A $250 deductible applies to lienholders upon repossession with damage.

   c. Both Comprehensive and Collision must be written where Physical Damage coverage is chosen.

   d. The same deductible must be chosen for Collision and Comprehensive.

2. Towing (TVW)
   a. Towing is an optional coverage, providing up to $25 reimbursement per occurrence.
   b. Semi-annual premium is $12 per vehicle.
   c. Coverage may only be written on cars providing Comprehensive and Collision coverages.
3. Rental Car (RTV)
   a. Rental is an optional coverage, providing $10/day reimbursement up to $300.
   b. Semi-annual premium is $25 per vehicle.
   c. It may only be written on cars providing Comprehensive and Collision coverages.

RULE 11. RATING PROCEDURES

1. Annual policies are rated with a factor of 1.90 times the semi-annual rate.
2. The premium for each coverage and vehicle shall be rounded to the nearest dollar. $0.50 and over will be rounded up.
3. Determine Territory code from APPENDIX 1: TERRITORY DEFINITIONS. Do not use "Bureau" definitions. Use the zip code where the vehicle is principally garaged, not the mailing zip code.
4. Vehicle Symbols:
   a. Determine Liability and Physical Damage Vehicle Rating Symbol from APPENDIX 3: VEHICLE SYMBOLS.
   b. Interim rating symbol determination for unlisted vehicles:
      1) 1984 and prior are not listed in APPENDIX 3: VEHICLE SYMBOLS:
         a) Use the liability symbol in the rate tables, which is most descriptive of the vehicle, e.g., T for truck, F for 4x4 trucks, V for van, C for convertible, etc.
         b) Physical Damage coverage is not available; use Physical Damage symbol "Z".
      2) 2004 and subsequent:
         a) If APPENDIX 3: VEHICLE SYMBOLS displays a rating symbol for the prior model year version of the same vehicle, use the prior model year's symbol for the new model year vehicle.
         b) If APPENDIX 3: VEHICLE SYMBOLS does not display a symbol for the prior model year version of the same vehicle, assign a symbol based on the cost new (MSRP) of the auto using the Price/Symbol Chart located in the rate tables.
5. Vehicle Age is determined using the policy effective date year and the vehicle model year.

RULE 12. POLICY FEES

1. Policy Fee: $25.00 earned at inception on each new and renewal policy.
2. SR-22: $25.00 per filing.

RULE 13. DISCOUNTS

1. Safe Driver Discount
   a. A credit applies if all operators are violation and accident free for the preceding twelve (12) months.
   b. This discount applies to both new and renewal business.

c. This discount will apply to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverages.

2. Multi-Car Discount

   a. A credit applies to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverages if carried on each auto.

   b. More than one (1) car must be covered on the same policy.

3. Senior Citizen Discount

   a. A credit applies to Bodily Injury, Property Damage, Comprehensive and Collision coverages.

   b. This discount is available to drivers 55 and older. Applicants must submit a copy of the certificate indicating successful completion of a Motor Vehicle Accident Prevention Course, which has been approved by the State of Arkansas. If previously received by the company, no further proof is required at renewal.

   c. This discount applies only to the driver completing the course.

   d. This discount is valid for thirty-six (36) months following course completion.

   e. Discount does not apply if course is taken as a punishment specified by a court or other governmental entity resulting from a moving violation.

4. College Graduate Discount

   a. A credit applies to Bodily Injury, Property Damage, Personal Injury Protection, Comprehensive and Collision coverages.

   b. Available to drivers under the age of twenty-five (25) who have graduated from a college or university and whose cumulative scholastic records show that the insured attained one (1) of the following:

      1) If letter grades are used, had a grade average of “B” or higher; or

      2) Had at least a 3 point average on a 4 point scale (or equivalent).

   c. A copy of his/her college transcript is required and must accompany the application for the discount to apply. If previously received by the company, no further proof is required at renewal.

5. Welcome Back Discount

   a. A credit applies to Bodily Injury, Property Damage and Collision coverages.

   b. This discount will be available to applicants who have previously purchased a policy with DIRECT.

   c. The previous policy number must be provided in order for the discount to apply. Acceptable verification of the former customer includes:

      1) Applicant can submit a copy of the declarations page, renewal quote or cancellation of the previous policy; or

      2) The previous policy number can be obtained by searching the company database based on the information provided by the applicant.

6. Multi-Product Discount

   a. A credit applies to Bodily Injury, Property Damage, Personal Injury Protection, Comprehensive and Collision coverages.

   b. Discount will be given when an auto policy is accompanied by at least one active Qualifying Additional Product (QAP)

   c. Qualifying Additional Products include:

      1) Automobile Protection Plan

2) Term Life Insurance

7. Liability Only Discount
   a. A credit applies to Bodily Injury and Property Damage when a vehicle has neither Comprehensive nor Collision coverage selected.
   b. This discount does not apply if the Non-owner discount is applied.

8. Prior Insurance Discount
   a. A credit applies to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Under/Uninsured Motorist, Comprehensive, and Collision when a customer has verified prior insurance.
   b. Prior insurance is defined as at least six (6) months of continuous prior liability coverage with no more than seven (7) days of lapse in previous coverage allowed.
   c. The only acceptable verification of prior coverage will be a renewal quote or letter from the prior agent or insurance company.
   d. A photocopy of the acceptable verification listed above must accompany the application for the discount to apply.
   e. Insurance purchased from Direct General Insurance or any of its companies are not valid as prior insurance.
   f. This discount is effective on all policies whose new business effective date is on or after 4/6/2011.

9. Maximum Discount

   The maximum allowable discount is 45% per policy. Discounts are multiplicative not additive, e.g., a 10% discount and a 5% discount is not 15%, but 1-(1-10%) x (1-5%) = 14.5%.

RULE 14. DRIVER CLASSES

1. The highest rated driver is matched to the highest rated vehicle.
2. The driver classification to be used in the rating of DIRECT automobile policies is a combination of gender, marital status and age.
3. Where there are more cars than drivers on a policy, additional cars will be rated with Class 1 with zero (0) points.
4. Report all persons fourteen (14) years of age and older living in the insured's household, whether or not they are licensed. These persons must be included in the rating or must be specifically excluded.
5. Married class includes legally married and residing with spouse.
6. Single class includes persons who are single, divorced, separated, widowed or living together while not married.
7. Roommates must be included in the rating of a policy unless specifically excluded.
8. In the event that DIRECT discovers a previously undeclared operator at any time during the policy period, DIRECT deserves the right to:
   a. void for misrepresentation; or
   b. add the operator to the policy as of the effective date of the policy period and add a violation code of 402. This point surcharge will only be applied to the policy period for which they are added. At renewal the surcharge will be removed. (We will run an MVR at the time the driver is added and add all prior violations to the policy. These will not be removed at renewal.) If the operator is involved in an at-fault-accident, the accident will be added and charged at renewal.

RULE 15. DRIVING RECORD/POINT COUNT PROCEDURES

1. Point values are assessed for all accidents and violations which occur in the thirty-five (35) month period immediately preceding the policy inception date.
2. Multiple Violations: If two (2) or more violations or an accident and a violation result from the same incident, we will charge only for the highest rated violation or accident.
3. Violation Point Class:

Description	Points 1st Occurrence	Points 2nd Occurrence	Points Each Additional Occurrence
AAF – At-Fault Accident	4	6	9
DWI – Driving Under the Influence	2	2	5
IND – No Charge	0	0	0
MAJ – Major Violation	4	4	4
MIN – Minor Violation	2	3	2
NAF – Not-At-Fault	0	0	0
SPD – Speeding	2	1	1

4. Point Assignments:

Description	Violation Code	Violation Point Class
At-Fault Accident	301	AAF
Auto Theft/Felony Motor Vehicle	605	MAJ
Careless/Improper Operation	101	MAJ
Comprehensive Claim	007	IND
Drag Racing	118	MAJ
Drive Under Influence Drugs / Alcohol	602	DWI
Drive while License Revoked / Suspended	302	MIN
Driving without License	303	MIN

Description	Violation Code	Violation Point Class
Failure to Follow Traffic Device / Sign	110	MIN
Failure to Yield	111	MIN
Fleeing from Police	606	MAJ
Following too Close	112	MIN
Foreign Driver's License	401	MAJ
Improper Backing	113	MIN
Improper Passing	114	MIN
Improper Turn	124	MIN
Leaving the Scene	608	MAJ
Minor Moving Violation	115	MIN

Description	Violation Code	Violation Point Class
Not-At-Fault Accident	011	NAF
Open Bottle	116	DWI
Passing a Stopped School Bus	117	MAJ
Reckless Driving	305	MAJ
Speeding	201	SPD
Suspended, Revoked or Cancelled License	404	MAJ

Description	Violation Code	Violation Point Class
Undisclosed Driver	402	MAJ
Unverifiable Driving Record	403	MAJ
Vehicular Homicide	601	MAJ
Without Owner's Consent	603	MAJ
Wrong Way on One-Way Street	107	MIN

5. All accidents will be considered chargeable unless the Named Insured demonstrates (1) one of the following:
   a. Applicant's automobile was lawfully parked.
   b. Judgment or reimbursement was obtained from responsible party.
   c. Struck in rear and not convicted of a moving traffic violation.
   d. Struck by hit-and-run driver and such accident were reported by applicant to proper authorities within twenty-four (24) hours.
   e. Applicant was not convicted of a moving traffic violation in connection with the accident and the other operator of the vehicle involved in such accident was convicted of a moving traffic violation.
   f. Applicant was finally adjudicated not to be liable by a court of competent jurisdiction.
   g. Accidents involving Physical Damage, limited to and caused by flying gravel, missiles, falling objects or by contact with animals or fowl.
   h. Applicant was operating vehicle other than a private passenger auto, motor home or motorcycle at time of accident.
   i. In receipt of a traffic citation which was dismissed or nolle prosequi.
6. If the operator at the time of accident/violation was on duty as a paid or volunteer member of any Police or Fire Department, First-Aid Squad, or any Law Enforcement Agency, the accident/violation is not chargeable.
7. Driver's License Status – Operators not possessing a valid driver's license will be assigned a surcharge. Specific situations are addressed below:
   a. Individuals serving full-time in the military and permanently stationed in Arkansas are not required to obtain an Arkansas license and will not be surcharged.
   b. Foreign and International Driver's Licenses: Drivers who have a valid foreign or international driver's license but not a valid U.S. license will be surcharged. The surcharge will apply until the insured is able to submit proof of a valid U.S. license having been in effect for at least twelve (12) months. Assign the Foreign Driver's License surcharge, i.e. code 401.
   c. Assign Unverifiable Driving Record surcharge, i.e. code 403:
      1) A major violation will be charged on any driver whose driving record cannot be verified by a state's Bureau of Motor Vehicles (not including drivers under 19).

2) The charge will be removed effective the policy inception date if DIRECT receives a valid current MVR (contains at least 12 months of driving history). The MVR must be no more than thirty (30) days old and must be received within sixty (60) days of the policy inception.

3) Drivers with a learner's permit will not be charged for an Unverifiable Driving Record during the first policy term. The Unverifiable Driving Record points will be assessed during the second and subsequent policy terms if an MVR remains unobtainable.

d. Any driver whose license is suspended, revoked or cancelled will be surcharged. Once proof can be provided of the driver's license reinstatement, the surcharge can be removed effective the date of the license reinstatement. To have the surcharge removed, the driver needs to have their license reinstated and be able to show proof of a valid Arkansas license. Assign the Suspended, Revoked or Cancelled License surcharge, i.e. code 404.

e. Note that only one of these above surcharges will apply, i.e. they are mutually exclusive

RULE 16. VEHICLE USE

Vehicle Use Relativity Table	BI	PD	PIP	UMB	UMP	UDB	MP	CMP	COL
Pleasure (PL)	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Business Use (BU)	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25
Non-Owner (NO)	0.90	0.90	0.90	0.90	0.90	0.90	N/A	N/A	N/A

1. Pleasure Use (PL): Includes vehicles driven for pleasure, to and from work or school and for farm/ranch use. There should be no regular business use of the vehicle in connection with the driver's occupation, profession, or business other than commuting to and from work or school.

2. Business Use (BU):

   a. A surcharge will be applied to risks in which the automobile is used regularly in support of the insured's business or profession.

   b. DIRECT will only accept the risk if the vehicle is individually owned.

   c. The following professions are deemed acceptable:

      1) Sales;

      2) Lawyers;

      3) Clergymen;

      4) Realtors; and

      5) Visiting Nurses.

   d. Artisan Risks: Pickups, vans and utility vehicles.

      1) When the business use of these vehicles consists solely of carrying tools and supplies between the Named Insured's home and the job site, DIRECT will accept the risk subject to the following:

         a) the vehicle is individually owned;

         b) the vehicle is operated solely by the Named Insured and family members;

         c) the insured has no more than one (1) vehicle in this category; and

         d) the vehicle is visiting no more than three (3) job sites per day.

      2) The occupations that fall under the category of Artisan are the following:

a) Aluminum Contractors;

b) Air Conditioning/Heating;

c) Bricklayers/Masonry;

d) Cabinet Installers;

e) Carpenters;

f) Concrete Contractors;

g) Electrical Contractors;

h) Fence Installers;

i) Glass Installers;

j) Interior Decorators;

k) Painters;

l) Plaster/Stucco Contractors;

m) Repair – Appliances;

n) Repair – Handyman;

o) Screened Enclosure Erectors;

p) Surveyors;

q) Swimming Pool Installers; and

r) Tree Surgeons.

e. Risks will not be accepted in those instances where there is for-hire pickup and delivery of goods or debris, flammable or explosives are transported or where the vehicle is hauling equipment with a weight in excess of 2,000 pounds or has a GVW of 10,000 pounds or more.

3. Non-Owner (NO): Used when the insured needs coverage only for his/her personal operation of a vehicle not owned by him/her or a family member.

RULE 17. PAYMENT PLANS

1. Paid in Full –The total premium including fees must be paid in full at the time of acceptance. Every applicant has the option to pay his total premium in full.

2. In addition to Paid in Full, the Company may offer one or more of the following installment plan options:

   a. 14/28 Installment Payment Plan (14/28) – A down payment* is due at signing with the balance equally distributed over five payments for semi-annual plans and twelve payments for annual plans. The first payment is due fourteen days from the effective policy date and subsequent payments are due every twenty-eight days thereafter.

   b. 20/27 Installment Payment Plan (20/27) –A down payment* is due at signing with the balance equally distributed over five payments for semi-annual plans and twelve payments for annual plans. The first payment is due twenty days from the effective policy date and subsequent payments due every twenty-seven days thereafter.

   c. Monthly 10 Installment Payment Plan (10 Pay) - A down payment* is due at signing with the balance equally distributed over four payments for semi-annual plans and ten payments for annual plans. The first payment is due one month after the effective policy date and subsequent payments due in monthly intervals thereafter.

d. Monthly 11 Installment Payment Plan (11 Pay) - A down payment* is due at signing with the balance equally distributed over five payments for semi-annual plans and eleven payments for annual plans. The first payment is due one month after the effective policy date and subsequent payments due in monthly intervals thereafter.

3. Flex Day Option – If an installment payment plan is selected, the insured has the option to modify it by selecting the date on which the first payment is due for each of the above payment plans (14/28, 20/27, 10 Pay, 11 Pay). The first payment date must be at least seven days and no more than 30 from the effective date of the policy. The down payment will be adjusted based on the first payment date selected. The subsequent payments will follow the attributes of the applicable pay plan chosen.

4. Down Payments – Where applicable, down payments comply with state minimum requirements. Amounts vary based on the plan chosen, payment date chosen (in the case of Flex Day Payment Plan), and distribution channel. Down payment amounts may also be adjusted based on one or more of the following factors: a territory's loss ratio, applicant's insurance score, total rate charged, previous payment history with the Company or its affiliates, and/or previous loss history.

5. The following fees are assessed on payment plans.

   a. Processing Fee: A fully earned $25.00 installment bill processing fee is due at inception of policy.

   b. Installment Fee: $9.00 per installment, excluding the down payment, due with installment.

   c. Late Fee: A $10.00 will be charged on any installment postmarked or made in person after the installment due date.

   d. NSF Fee: $25.00 for each payment dishonored or returned to DIRECT for insufficient funds.

   e. Reinstatement Fee: $5.00 for each policy where cancellation notice has been issued and the insured desires continuation of coverage.

   f. Cancellation Fee: $15.00 for each policy which is cancelled for non-payment.

   Restrictions/Limitations: The Company reserves the right to limit availability of one or more installment plan options based on one or more of the following factors: territory's loss ratio, applicant's insurance score, total rate charged, previous payment history with the Company or its affiliates, and/or previous loss history. The Company utilizes various sales distribution channels, including local agency store fronts, tele-market and internet. Not all payment plans are available in all distribution channels.

RULE 18. BUSINESS TIERS

Policy Description	Business Tier
New Business – No Prior Insurance	**N**
New and Renewal Business – With Prior Insurance of 25/50 limits	**P**
New and Renewal Business – With Prior Insurance greater than 25/50 limits	**H**
Renewal Business – No Prior Insurance – 12 Months	**1**
Renewal Business – No Prior Insurance – 24 Months	**2**
Renewal Business – No Prior Insurance – 36 Months	**3**
Renewal Business – No Prior Insurance – With lapse in coverage in previous 12 months	**R**

1. The premium will be determined by a combination of Business Tier and Insurance Score.

2. Qualifications for Business Tier "P" ;

a. Applicant must provide verification of at least six (6) months of continuous prior liability coverage, prior limits of 25/50, with no more than seven (7) days of lapse in previous coverage allowed.

1) The only acceptable verification of prior coverage will be a renewal quote or letter from the prior agent or insurance company.

2) A photocopy of the acceptable verification listed above must accompany the application for the discount to apply.

b. A customer who begins in the Business Tier "P" for new business will remain there through all renewal terms.

c. Policies that are currently in Tier 1, Tier 2, Tier 3, or Tier R are not eligible for Tier P at renewal.

3. Qualifications for Business Tier "H";

a. Applicant must provide verification of at least six (6) months of continuous prior liability coverage, prior limits greater than 25/50, with no more than seven (7) days of lapse in previous coverage allowed.

1) The only acceptable verification of prior coverage will be a renewal quote or letter from the prior agent or insurance company.

2) A photocopy of the acceptable verification listed above must accompany the application for the discount to apply.

b. A customer who begins in the Business Tier "H" for new business will remain there through all renewal terms.

c. Policies that are currently in Tier 1, Tier 2, Tier 3, or Tier R are not eligible for Tier H at renewal.

4. Qualifications for Business Tier "R": Contingent upon no Prior Insurance, renewal policies with a lapse in coverage in the previous twelve (12) months.

5. Qualifications for Business Tier "1": Contingent upon no Prior Insurance, first term renewals for annual policies or second and third term renewal for six month policies with no lapse in coverage in the previous twelve (12) months.

6. Qualifications for Business Tier "2": Contingent upon no Prior Insurance, second term renewals for annual policies or fourth and fifth term renewal for six month policies with no lapse in coverage in the previous twelve (12) months.

7. Qualifications for Business Tier "3": Contingent upon no Prior Insurance, third term renewals or greater for annual policies or sixth term or greater for six month policies with no lapse in coverage in the previous twelve (12) months.

8. Qualifications for Business Tier "N": Does not qualify for either Business Tier "P","H", "R", "1", "2" or "3".

RULE 19. HOUSEHOLD STRUCTURE

1. This is developed using multi-car, Primary Named Insured marital status, Youthful Primary Named Insured, Parent/Child relationship and homeowner. See rate pages for matrix and factors.

2. Multi-Car is defined as having more than one car insured on the policy. All coverages will receive this designation. Note that additional motorcycles, trailers, etc. do not count in determining the "Multi-Car" status.

3. Youthful is defined as under 21.

4. Homeowner is defined as owning a house, townhome or condominium.

a. Proof of Home Ownership (i.e., copy of Homeowner's insurance declaration page, property tax assessment or mortgage payment coupon) must be submitted to the company.

b. Proof will be required if the insured changes address during the policy term. The insured's name and property address on the document showing ownership must be the same as the insured's

name and mailing address on our policy. The insured must reside in the home and be a declared operator.

RULE 20. DRIVER VEHICLE MATRIX

1. This rating variable is developed by creating a factor for each combination of rated drivers (1,2,3,4+) and vehicles (1,2,3,4+).
2. See rate pages for factors.

APPENDIX 1: TERRITORY DEFINITIONS

ZIP Code	System Territory
71601	232
71602	233
71603	170
71611	232
71612	233
71613	170
71630	172
71631	102
71635	173
71638	172
71639	172
71640	172
71642	173
71643	171
71644	150
71646	173
71647	102
71649	298
71651	102
71652	172
71653	172
71654	172
71655	173
71656	173
71657	173
71658	173
71659	150
71660	174
71661	173
71662	172
71663	173
71665	172
71666	172
71667	171
71670	173
71671	102
71674	172
71675	173
71676	173
71677	173
71678	171
71701	103
71711	103
71720	102
71721	107
71722	106
71724	105
71725	104
71726	103
71728	107

ZIP Code	System Territory
71730	105
71731	105
71740	103
71742	102
71743	107
71744	102
71745	102
71747	105
71748	174
71749	105
71750	105
71751	103
71752	103
71753	213
71754	213
71758	105
71759	105
71762	105
71763	104
71764	103
71765	105
71766	102
71768	105
71769	298
71770	213
71772	107
71801	215
71802	215
71820	189
71822	189
71823	190
71825	189
71826	213
71827	103
71828	106
71831	189
71832	190
71833	189
71834	216
71835	107
71836	189
71837	216
71838	189
71839	216
71840	216
71841	190
71842	190
71844	107
71845	213
71846	190

ZIP Code	System Territory
71847	189
71851	189
71852	189
71853	188
71854	216
71855	189
71857	107
71858	214
71859	189
71860	213
71861	213
71862	189
71864	106
71865	189
71866	189
71901	235
71902	235
71903	235
71909	112
71910	112
71913	112
71914	112
71920	193
71921	193
71922	107
71923	108
71929	111
71932	190
71933	192
71935	194
71937	190
71940	193
71941	101
71942	109
71943	193
71944	190
71945	190
71949	112
71950	193
71952	189
71953	190
71956	112
71957	191
71958	189
71959	189
71960	191
71961	191
71962	108
71964	112
71965	191

ZIP Code	System Territory
71968	112
71969	191
71970	191
71971	189
71972	190
71973	190
71998	298
71999	110
72001	115
72002	406
72003	154
72004	152
72005	134
72006	133
72007	161
72010	135
72011	237
72012	163
72013	132
72014	133
72015	235
72016	120
72017	159
72018	235
72020	138
72021	157
72022	236
72023	262
72024	155
72025	116
72026	154
72027	115
72028	136
72029	157
72030	115
72031	136
72032	252
72033	252
72034	252
72035	254
72036	158
72037	225
72038	154
72039	253
72040	159
72041	154
72042	154
72043	143
72044	139
72045	163

ZIP Code	System Territory
72046	225
72047	264
72048	153
72051	140
72052	163
72053	227
72055	154
72057	175
72058	255
72059	133
72060	163
72061	255
72063	115
72064	154
72065	224
72066	159
72067	136
72068	163
72069	157
72070	115
72071	298
72072	226
72073	154
72074	158
72075	143
72076	258
72078	258
72079	149
72080	115
72081	137
72082	163
72083	265
72084	109
72085	163
72086	267
72087	235
72088	132
72089	236
72099	258
72101	133
72102	163
72103	236
72104	400
72105	111
72106	251
72107	120
72108	157
72110	115
72111	264
72112	143
72113	407
72114	228
72115	228
72116	256

ZIP Code	System Territory
72117	268
72118	256
72119	228
72120	258
72121	139
72122	113
72123	133
72124	409
72125	115
72126	115
72127	120
72128	234
72129	234
72130	139
72131	162
72132	149
72133	154
72134	157
72135	250
72136	263
72137	263
72139	135
72140	154
72141	117
72142	266
72143	163
72145	163
72149	163
72150	234
72152	148
72153	132
72156	115
72157	115
72160	154
72164	227
72165	144
72166	153
72167	112
72168	152
72169	143
72170	154
72173	261
72175	152
72176	160
72178	163
72179	139
72180	250
72181	255
72182	152
72183	227
72189	133
72190	408
72198	405
72199	251

ZIP Code	System Territory
72201	229
72202	230
72203	230
72204	231
72205	239
72206	227
72207	239
72209	231
72210	238
72211	240
72212	259
72214	231
72215	239
72216	227
72217	239
72219	231
72221	240
72222	259
72223	257
72225	239
72227	260
72231	268
72260	230
72295	230
72301	186
72303	403
72310	220
72311	180
72312	180
72313	220
72314	298
72315	220
72316	220
72319	220
72320	181
72321	220
72322	182
72324	134
72325	404
72326	182
72327	187
72328	401
72329	220
72330	220
72331	182
72332	182
72333	180
72335	179
72336	402
72338	220
72339	187
72340	178
72341	185
72342	184

ZIP Code	System Territory
72346	179
72347	134
72348	183
72350	220
72351	220
72352	180
72353	180
72354	219
72355	180
72358	220
72359	179
72360	180
72364	186
72365	219
72366	184
72367	156
72368	180
72369	180
72370	220
72372	179
72373	177
72374	184
72376	187
72377	219
72379	151
72381	298
72383	184
72384	187
72386	219
72387	176
72389	180
72390	184
72391	220
72392	178
72394	179
72395	220
72396	176
72401	217
72402	217
72403	217
72404	221
72410	165
72411	221
72412	168
72413	169
72414	221
72415	164
72416	168
72417	222
72419	221
72421	145
72422	169
72424	169
72425	168

ZIP Code	System Territory
72426	220
72427	145
72428	220
72429	134
72430	169
72431	143
72432	218
72433	165
72434	164
72435	169
72436	168
72437	221
72438	220
72439	168
72440	164
72441	169
72442	220
72443	221
72444	169
72445	165
72447	221
72449	169
72450	221
72451	221
72453	169
72454	223
72455	169
72456	169
72457	164
72458	164
72459	164
72460	167
72461	223
72462	169
72464	169
72465	165
72466	164
72467	221
72469	164
72470	169
72471	143
72472	219
72473	143
72474	221
72475	134
72476	165
72478	169
72479	134
72482	146
72501	138
72503	138
72512	146
72513	146
72515	147

ZIP Code	System Territory
72516	298
72517	147
72519	209
72520	147
72521	146
72522	144
72523	139
72524	144
72525	146
72526	139
72527	138
72528	147
72529	146
72530	139
72531	147
72532	146
72533	140
72534	138
72536	147
72537	210
72538	147
72539	146
72540	147
72542	146
72543	136
72544	210
72545	136
72546	139
72550	139
72553	138
72554	146
72555	140
72556	147
72557	298
72560	140
72561	141
72562	144
72564	144
72565	147
72566	147
72567	140
72568	138
72569	166
72571	144
72572	143
72573	141
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APPENDIX 2: PREMIUM CALCULATIONS

Premium Calculations are listed in the rate tables.

APPENDIX 3: VEHICLE SYMBOLS

Vehicle Symbols are listed in the rate tables..

Direct National Insurance Company

Underwriting Rules / Rating Guidelines

State of

Arkansas

ARKANSAS

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RULE 1. BINDING AUTHORITY

1. Agent binding authority is three (3) days. The signed application and required down payment must be received within three (3) working days of when coverage is bound.
2. Backdating of the effective date is not permitted.
3. The application must be fully completed, including the insured's signature(s).
4. When Physical Damage coverage is written, a pre-insurance inspection form must be completed for vehicles in all territories prior to binding. Please note all existing damage. Inspections are not required on renewal policies.
5. Physical damage coverage may not be written or bound in any area where there is a flash flood, hailstorm, hurricane, tornado or tropical storm warning, watch or occurrence.

RULE 2. SR-22 / FINANCIAL RESPONSIBILITY FILING

A $25.00 fee is applied per filing.

RULE 3. UNACCEPTABLE RISKS

DIRECT reserves the right to determine the final acceptability of any risk. The agent in determining the acceptability of the risk should use the following guidelines.

1. Unacceptable Drivers
   a. Operators not possessing valid proof of residence. Acceptable proof includes each of the following:
      1) a lease for an apartment, house, modular unit, or manufactured home with a Arkansas address signed by the applicant;
      2) a current utility bill showing the address of the applicant-payor;
      3) a receipt for personal property taxes paid;
      4) a valid student ID for a Arkansas school or university;
      5) a valid Arkansas vehicle registration;
      6) a valid unexpired Arkansas driver's license;
      7) a receipt for real property taxes paid to a Arkansas locality;
      8) a document similar to that described in #3, issued by the consulate or embassy of another country that would be accepted by the Arkansas Division of Motor Vehicles;
      9) a pay stub with the payee's address;
      10) a monthly or quarterly financial statement from a Arkansas regulated financial institution; or
      11) a valid military ID.

      Risks in which the driver(s) has recently moved to Arkansas will be accepted assuming that he/she provides DIRECT with a copy of at least one of these documents within thirty (30) days of policy inception. Risks not providing this proof of residency will be cancelled.

   b. Persons not residing in Arkansas at least six (6) months of the year.
   c. Members of the armed forces not stationed permanently in Arkansas.
   d. Drivers designated as "Habitual Traffic Offenders" on their MVR.
   e. Drivers who have had a policy cancelled by DIRECT for loss experience or misrepresentation.
   f. Drivers without a verifiable garaging address.
   g. Applicants who have been convicted of insurance fraud.
   h. Households with more than six (6) drivers are not permitted.
2. Unacceptable Vehicles

a. Vehicles used for emergency, racing, delivery messenger, livery, limousine, or taxi service, including vehicles used to haul nursery or school children, migrant workers, hotel/motel guests, and medical/dental/optical patients, food vendors, food/newspaper/mail delivery, towing/repossession, etc.

b. Rental vehicles or short-term leased vehicles (less than 6 months).

c. Any vehicle which is leased or rented by the applicant to other operators or loaned on a regular basis.

d. Vehicles not garaged in Arkansas for at least six (6) months a year.

e. Recreation vehicles designed for off-road use or dune buggies unless a corresponding recreational vehicle endorsement is purchased.

f. Motor homes and travel trailers.

g. Antique vehicles, homebuilt vehicles or kit cars.

h. Any vehicle carrying explosives or flammable substances.

i. Vehicles from more than one (1) household listed on a single policy. **Exception:** Does not apply to acceptable student risks attending school in Arkansas.

j. Vans, pickups and utility vehicles used in business, unless they are used in one (1) of the artisan occupations listed in the VEHICLE USE section of this manual.

k. Flatbed trucks, stake trucks, and dump trucks.

l. Cut-away vans, step vans, and vehicles with right hand steering.

m. Stated value policies.

n. Driver training vehicles or those cars used for driver training.

o. Vehicles titled to any governmental body, estate, receivership, corporation or partnership.

p. Vehicles with logos or advertising on them, whether removable or permanent.

q. Any vehicles with a permit to dismantle.

r. Vehicles modified/altered/restored mechanically or structurally which results in a change in performance or appearance.

s. Vehicles with modified suspensions including all lowered chassis vehicles or vehicles with chassis raised more than six (6) inches above the normal factory height.

t. Any vehicle 1969 model year and prior.

u. Vehicles equipped with cooking equipment or bathrooms.

v. Policy with two (2) or more business use vehicles.

w. Physical damage on any vehicle:

   1) on which DIRECT has previously paid a total loss claim and which is retained by the insured.

   2) 1984 model year and prior.

   3) with a new cost value exceeding $75,000.

RULE 4. NON-OWNER COVERAGE

A Named Operator policy may be written when the insured needs coverage only for his/her personal operation of a vehicle not owned by him/her or a family member.

1. Only Liability BI, PD, PIP, UMB, UDB, UMP and Accidental Death may be written.

2. Permissive operator coverage is not included.

3. Use the vehicle use code “NO’ when rating.

RULE 5. ENDORSEMENTS

1. All premium change endorsements will reflect the rates and rules in force at the inception of the policy period.
2. Premium charges will be calculated pro-rata.
3. Midterm premium adjustments will be made as a result of a change in:
   a. autos insured by the policy;
   b. drivers added to or excluded from the policy; and
   c. coverage and deductibles; and.
   c.d. rating territory.
4. Mid-term premium adjustments will not be made as a result of:
   a. driver point changes (unless to recognize adding/deleting a driver); or
   b. attained age of driver.; or
   c. rating territory.
5. Return premium of $10.00 or less will not be refunded unless requested in writing by the insured.
6. Written Endorsements: The following must be submitted in writing and must have the insured's signature and date signed:
   a. add, delete or change coverage/increase or decrease deductibles.
   b. add or delete vehicles (unless sold or replaced).
   c. driver exclusions.
   d. rejection of PIP, UMB, UDB and UMP.
   e. add or delete operators / SR-22 filings.

RULE 6. CANCELLATIONS

1. DIRECT may cancel the policy for any reason within the first sixty (60) days of the policy period, provided that the date of cancellation is at least twenty (20) days after the date of mailing.
2. After the first sixty (60) days of the policy period, DIRECT may cancel the policy with twenty (20) day written notice provided that the cancellation is for one (1) or more of the following reasons:
   a. Misrepresentation by the insured of any material fact in the procurement or renewal of this policy or in the submission of claims under this policy.
   b. The Named Insured or any driver of the insured vehicle is **convicted** of:
      1) driving while intoxicated;
      2) homicide or assault arising out of the use of a motor vehicle; or
      3) three (3) separate convictions of speeding or reckless driving or combination of the two (2) during the policy period, including (3) months prior to the effective date of the policy.
   c. Non-payment of premium (a written notice of cancellation will be mailed or delivered to the last known mailing address of the named insured and any loss payee at least 10 days prior to the effective date of the cancellation.)
3. In the event a policy has three (3) "losses", where loss is defined as money paid out to an insured or third party in satisfaction of a claim, during a twelve (12) month term the policy will be non-renewed giving at least thirty (30) days advance notice. Claims arising from "natural causes" will not be considered when evaluating the loss history.

4. The mailing of notice of cancellation or non-renewal to the insured's address as shown on the Declarations Page will be proof of cancellation or non-renewal.
5. The insured may cancel the policy by mailing or electronically submitting a signed written request stating the future date that the Insured wishes the cancellation to be effective. The cancellation may not be earlier than the date the request is received unless the request is from the premium finance company. If the request is from the premium finance company, we may elect, at our sole option, to cancel the policy as of the effective date stated in the notice
6. An insufficient down payment will result in a flat cancellation and coverage will be null and void. An insufficient payment or nonpayment of any installment by the due date will result in a cancel notice being sent to the Insured at least ten (10) days in advance of cancellation. If payment is received in our office by the cancel date, the policy will be reinstated.
7. In the event of a total loss, coverage continues until the insured sends a cancellation request to DIRECT.
8. When the cancellation request is due to duplicate coverage and the requested cancellation date is prior to the received date, DIRECT requires proof of duplicate coverage in order to honor the requested cancellation date.
9. DIRECT cannot cancel or non-renew solely because of the administrative revocation or suspension of the driver's license of the owner or operator of the motor vehicle under Arkansas Code 5-65-104.
10. Premium computations for cancellations are as follows:
    a. Requested by insured: Return premium shall be calculated on a short rate basis.
    b. Non-payment of premium: Return premium shall be calculated on a 100% pro-rata basis.
    c. Request of premium finance company: Return premium shall be calculated on a 100% pro-rata basis.
    d. Request of company: Return premium shall be calculated on a 100% pro-rata basis.

RULE 7. MATERIAL MISREPRESENTATIONS OF RISK

1. If statements in the application differ from records of the Department of Motor Vehicles, the proper additional or return premium will be processed without prior notice. Additionally, the company may elect to cancel for undisclosed violations.
2. Among the information most often misrepresented is:
    a. drivers (list or exclude all persons age 14 and older in the household);
    b. driving record;
    c. vehicle type and use;
    d. garaging address; and
    e. state of residency.

RULE 8. RENEWALS

1. A renewal quote will be sent to the insured thirty (30) days prior to expiration, along with instructions to pay DIRECT directly.
2. Payment must be received by DIRECT prior to expiration to ensure continuous coverage.
3. Renewal payments received after the policy expires could result in renewal with a lapse.
4. If the policy had a lapse in coverage in the prior twelve (12) months, renewal will result in business tier "R".
5. Renewal Rate Level Capping:

a. Renewal premiums will be capped at ~~15~~10%.

b. The premium is calculated for the renewal term (True Renewal Premium) and compared to the premium from the current term (Current Term Premium). If the True Renewal Premium exceeds the Current Term Premium by more than 10%, the Final Renewal Premium increase will be capped at 10%.

c. If a rating characteristic change is made in the prior term or at the time of renewal, the Current Term Premium will be calculated using the new rating characteristic. It will then be compared to the True Renewal Premium calculated using the same characteristics.

d. To calculate the Final Renewal Premium, a factor is applied to each vehicle and coverage. Factor = (Current Term Premium * 1.10) / True Renewal Premium

e. This factor will be used each time a change is made to the policy for the term of the policy.

f. The factor will be re-calculated at each renewal. **Note:** The Current Term Premium used at the second and subsequent renewal will be calculated using any "Factor" applied in the previous renewal.

RULE 9. LIABILITY COVERAGE

1. Bodily Injury (BI)
   a. The following limits are available:
      1) $25,000 per person/$50,000 per occurrence;
      2) $50,000 per person/$100,000 per occurrence; and
      3) $100,000 per person/$300,000 per occurrence.
   b. Must be written on all vehicles of a multi-vehicle policy.
   c. Limits must be the same for all vehicles.
2. Property Damage (PD)
   a. The following limits are available:
      1) $25,000 per occurrence;
      2) $50,000 per occurrence; and
      3) $100,000 per occurrence.
   b. Must be written on all vehicles of a multi-vehicle policy.
   c. Limits must be the same for all vehicles.
3. Uninsured Motorist (UMB/UMP) / Underinsured Motorist (UDB)
   a. The following limits are available for Uninsured Motorist Bodily Injury (UMB) and Underinsured Motorists Bodily Injury (UDB):
      1) $25,000 per person/$50,000 per occurrence;
      2) $50,000 per person/$100,000 per occurrence; and
      3) $100,000 per person/$300,000 per occurrence.
   b. The following limits are available for Uninsured Motorist Property Damage (UMP):
      1) $25,000 per occurrence;
      2) $50,000 per occurrence; and
      3) $100,000 per occurrence.
   c. If this coverage is not desired, the insured must sign the Uninsured/Underinsured Motorist rejection form. If this signed form does not accompany the application, these coverages will

automatically be added at the Bodily Injury and Property Damage limits and the appropriate premium will be charged.

d. Coverage must be written on all cars of a multi-car policy at the same limits.

e. Uninsured coverage cannot exceed the liability coverage limits.

f. UDB will be offered after UMB is accepted.

4. Personal Injury Protection (PIP)

   a. The following benefits are provided:

      1) $5,000 Medical/Hospital;

      2) Income Disability; and

      3) $5,000 Accidental Death.

   b. If any or all of these options are not desired, the insured must sign the Personal Injury Protection rejection form. If this signed form does not accompany the application, all options will automatically be added and the appropriate premium will be charged.

5. Medical Payments (MP)

   a. Medical Payments is optional.

   b. It can only be written on policies with Liability coverage.

   c. Medical Payments limits must be the same on all vehicles on the policy.

   d. Limits available:

      1) $250;

      2) $500;

      3) $1,000; and

      4) $2,000.

6. Accidental Death (AD)

   a. Accidental Death is an optional coverage, providing $5,000 paid to the Named Insured's estate as specified in the policy.

   b. Semi-annual premium is $10.

RULE 10. PHYSICAL DAMAGE COVERAGE

1. Comprehensive/Collision (CMP/COL)

   a. The following deductibles are available:

      1) $100;

      2) $250;

      3) $500;

      4) $750; and

      5) $1,000.

   b. A $250 deductible applies to lienholders upon repossession with damage.

   c. Both Comprehensive and Collision must be written where Physical Damage coverage is chosen.

   d. The same deductible must be chosen for Collision and Comprehensive.

2. Towing (TVW)
   a. Towing is an optional coverage, providing up to $25 reimbursement per occurrence.
   b. Semi-annual premium is $12 per vehicle.
   c. Coverage may only be written on cars providing Comprehensive and Collision coverages.
3. Rental Car (RTV)
   a. Rental is an optional coverage, providing $10/day reimbursement up to $300.
   b. Semi-annual premium is $25 per vehicle.
   c. It may only be written on cars providing Comprehensive and Collision coverages.

RULE 11. RATING PROCEDURES

1. Annual policies are rated with a factor of 1.90 times the semi-annual rate.
2. The premium for each coverage and vehicle shall be rounded to the nearest dollar. $0.50 and over will be rounded up.
3. Determine Territory code from APPENDIX 1: TERRITORY DEFINITIONS. Do not use "Bureau" definitions. Use the zip code where the vehicle is principally garaged, not the mailing zip code.
4. Vehicle Symbols:
   a. Determine Liability and Physical Damage Vehicle Rating Symbol from APPENDIX 3: VEHICLE SYMBOLS.
   b. Interim rating symbol determination for unlisted vehicles:
      1) 1984 and prior are not listed in APPENDIX 3: VEHICLE SYMBOLS:
         a) Use the liability symbol in the rate tables, which is most descriptive of the vehicle, e.g., T for truck, F for 4x4 trucks, V for van, C for convertible, etc.
         b) Physical Damage coverage is not available; use Physical Damage symbol "Z".
      2) 2004 and subsequent:
         a) If APPENDIX 3: VEHICLE SYMBOLS displays a rating symbol for the prior model year version of the same vehicle, use the prior model year's symbol for the new model year vehicle.
         b) If APPENDIX 3: VEHICLE SYMBOLS does not display a symbol for the prior model year version of the same vehicle, assign a symbol based on the cost new (MSRP) of the auto using the Price/Symbol Chart located in the rate tables.
5. Vehicle Age is determined using the policy effective date year and the vehicle model year.

RULE 12. POLICY FEES

1. Policy Fee: $25.00 earned at inception on each new and renewal policy.
2. SR-22: $25.00 per filing.
3. ~~Reinstatement Fee: $5.00 for each policy where cancellation notice has been issued and the insured desires continuation of coverage.~~
4. ~~Installment Billing Fee: $8.00 per installment.~~
5. ~~Late Fee: $10.00 for each late installment payment.~~
6. ~~NSF Fee: $25.00 for each payment returned to the company for insufficient funds.~~

RULE 13. DISCOUNTS

1. Safe Driver Discount
   a. A credit applies if all operators are violation and accident free for the preceding twelve (12) months.
   b. This discount applies to both new and renewal business.
   c. This discount will apply to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverages.
2. Multi-Car Discount
   a. ~~The discount will apply~~A credit applies to Bodily Injury, Property Damage, Personal Injury Protection, Medical Payments, Comprehensive and Collision coverages if carried on each auto.
   b. More than one (1) car must be covered on the same policy.
3. Senior Citizen Discount
   a. A credit applies to Bodily Injury, Property Damage, Comprehensive and Collision coverages.
   b. This discount is available to drivers 55 and older. Applicants must submit a copy of the certificate indicating successful completion of a Motor Vehicle Accident Prevention Course, which has been approved by the State of Arkansas. If previously received by the company, no further proof is required at renewal.
   c. This discount applies only to the driver completing the course.
   d. This discount is valid for thirty-six (36) months following course completion.
   e. Discount does not apply if course is taken as a punishment specified by a court or other governmental entity resulting from a moving violation.
4. College Graduate Discount
   a. A credit applies to Bodily Injury, Property Damage, Personal Injury Protection, Comprehensive and Collision coverages.
   b. Available to drivers under the age of twenty-five (25) who have graduated from a college or university and whose cumulative scholastic records show that the insured attained one (1) of the following:
      1) If letter grades are used, had a grade average of “B” or higher; or
      2) Had at least a 3 point average on a 4 point scale (or equivalent).
   c. A copy of his/her college transcript is required and must accompany the application for the discount to apply. If previously received by the company, no further proof is required at renewal.
5. Welcome Back Discount
   a. A credit applies to Bodily Injury, Property Damage and Collision coverages.
   b. This discount will be available to applicants who have previously purchased a policy with DIRECT.
   c. The previous policy number must be provided in order for the discount to apply. Acceptable verification of the former customer includes:
      1) Applicant can submit a copy of the declarations page, renewal quote or cancellation of the previous policy; or
      2) The previous policy number can be obtained by searching the company database based on the information provided by the applicant.

6. Multi-Product Discount
   a. A credit applies to Bodily Injury, Property Damage, Personal Injury Protection, Comprehensive and Collision coverages.
   b. Discount will be given when an auto policy is accompanied by at least one active Qualifying Additional Product (QAP)
   c. Qualifying Additional Products include:
      1) Automobile Protection Plan
      2) Term Life Insurance

7. Liability Only Discount
   a. A credit applies to Bodily Injury and Property Damage when a vehicle has neither Comprehensive nor Collision coverage selected.
   b. This discount does not apply if the Non-owner discount is applied.

8. Prior Insurance Discount
   a. A credit applies to Bodily Injury, Property Damange, Personal Injury Protection, Medical Payments, Under/Uninsured Motorist, Comprehensive, and Collision when a customer has verified prior insurance.
   b. Prior insurance is defined as at least six (6) months of continuous prior liability coverage with no more than seven (7) days of lapse in previous coverage allowed.
   c. The only acceptable verification of prior coverage will be a renewal quote or letter from the prior agent or insurance company.
   d. A photocopy of the acceptable verification listed above must accompany the application for the discount to apply.
   e. Insurance purchased from Direct General Insurance or any of its companies are not valid as prior insurance.
   f. This discount is effective on all policies whose new business effective date is on or after 4/6/2011.

~~1.~~9. Maximum Discount

The maximum allowable discount is 45% per policy. Discounts are multiplicative not additive, e.g., a 10% discount and a 5% discount is not 15%, but 1-(1-10%) x (1-5%) = 14.5%.

RULE 14. DRIVER CLASSES

1. The highest rated driver is matched to the highest rated vehicle.
2. The driver classification to be used in the rating of DIRECT automobile policies is a combination of gender, marital status and age.
3. Where there are more cars than drivers on a policy, additional cars will be rated with Class 1 with zero (0) points.
4. Report all persons fourteen (14) years of age and older living in the insured's household, whether or not they are licensed. These persons must be included in the rating or must be specifically excluded.
5. Married class includes legally married and residing with spouse.
6. Single class includes persons who are single, divorced, separated, widowed or living together while not married.
7. Roommates must be included in the rating of a policy unless specifically excluded.

8. In the event that DIRECT discovers a previously undeclared operator at any time during the policy period, DIRECT deserves the right to:

   a. void for misrepresentation; or

   b. add the operator to the policy as of the effective date of the policy period and add a violation code of 402. This point surcharge will only be applied to the policy period for which they are added. At renewal the surcharge will be removed. (We will run an MVR at the time the driver is added and add all prior violations to the policy. These will not be removed at renewal.) If the operator is involved in an at-fault-accident, the accident will be added and charged at renewal.

RULE 15. DRIVING RECORD/POINT COUNT PROCEDURES

1. Point values are assessed for all accidents and violations which occur in the thirty-five (35) month period immediately preceding the policy inception date.
2. Multiple Violations: If two (2) or more violations or an accident and a violation result from the same incident, we will charge only for the highest rated violation or accident.
3. Violation Point Class:

Description	Points 1st Occurrence	Points 2nd Occurrence	Points Each Additional Occurrence
AAF – At-Fault Accident	4	6	9
DWI – Driving Under the Influence	2	2	5
IND – No Charge	0	0	0
MAJ – Major Violation	4	4	4
MIN – Minor Violation	2	3	2
NAF – Not-At-Fault	0	0	0
SPD – Speeding	2	1	1

4. Point Assignments:

Description	Violation Code	Violation Point Class
At-Fault Accident	301	AAF
Auto Theft/Felony Motor Vehicle	605	MAJ
Careless/Improper Operation	101	MAJ
Comprehensive Claim	007	IND
Drag Racing	118	MAJ

Description	Violation Code	Violation Point Class
Drive Under Influence Drugs / Alcohol	602	DWI
Drive while License Revoked / Suspended	302	MIN
Driving without License	303	MIN
Failure to Follow Traffic Device / Sign	110	MIN

Description	Violation Code	Violation Point Class
Failure to Yield	111	MIN
Fleeing from Police	606	MAJ
Following too Close	112	MIN
Foreign Driver's License	401	MAJ
Improper Backing	113	MIN
Improper Passing	114	MIN
Improper Turn	124	MIN
Leaving the Scene	608	MAJ
Minor Moving Violation	115	MIN
Not-At-Fault Accident	011	NAF
Open Bottle	116	DWI

Description	Violation Code	Violation Point Class
Passing a Stopped School Bus	117	MAJ
Reckless Driving	305	MAJ
Speeding	201	SPD
Suspended, Revoked or Cancelled License	404	MAJ
Undisclosed Driver	402	MAJ
Unverifiable Driving Record	403	MAJ
Vehicular Homicide	601	MAJ
Without Owner's Consent	603	MAJ
Wrong Way on One-Way Street	107	MIN

5. All accidents will be considered chargeable unless the Named Insured demonstrates (1) one of the following:
   a. Applicant's automobile was lawfully parked.
   b. Judgment or reimbursement was obtained from responsible party.
   c. Struck in rear and not convicted of a moving traffic violation.
   d. Struck by hit-and-run driver and such accident were reported by applicant to proper authorities within twenty-four (24) hours.
   e. Applicant was not convicted of a moving traffic violation in connection with the accident and the other operator of the vehicle involved in such accident was convicted of a moving traffic violation.
   f. Applicant was finally adjudicated not to be liable by a court of competent jurisdiction.
   g. Accidents involving Physical Damage, limited to and caused by flying gravel, missiles, falling objects or by contact with animals or fowl.
   h. Applicant was operating vehicle other than a private passenger auto, motor home or motorcycle at time of accident.
   i. In receipt of a traffic citation which was dismissed or nolle prosequi.
6. If the operator at the time of accident/violation was on duty as a paid or volunteer member of any Police or Fire Department, First-Aid Squad, or any Law Enforcement Agency, the accident/violation is not chargeable.
7. Driver's License Status – Operators not possessing a valid driver's license will be assigned a surcharge. Specific situations are addressed below:

a. Individuals serving full-time in the military and permanently stationed in Arkansas are not required to obtain an Arkansas license and will not be surcharged.

b. Foreign and International Driver's Licenses: Drivers who have a valid foreign or international driver's license but not a valid U.S. license will be surcharged. The surcharge will apply until the insured is able to submit proof of a valid U.S. license having been in effect for at least twelve (12) months. Assign the Foreign Driver's License surcharge, i.e. code 401.

c. Assign Unverifiable Driving Record surcharge, i.e. code 403:

   1) A major violation will be charged on any driver whose driving record cannot be verified by a state's Bureau of Motor Vehicles (not including drivers under 19).

   2) The charge will be removed effective the policy inception date if DIRECT receives a valid current MVR (contains at least 12 months of driving history). The MVR must be no more than thirty (30) days old and must be received within sixty (60) days of the policy inception.

   3) Drivers with a learner's permit will not be charged for an Unverifiable Driving Record during the first policy term. The Unverifiable Driving Record points will be assessed during the second and subsequent policy terms if an MVR remains unobtainable.

d. Any driver whose license is suspended, revoked or cancelled will be surcharged. Once proof can be provided of the driver's license reinstatement, the surcharge can be removed effective the date of the license reinstatement. To have the surcharge removed, the driver needs to have their license reinstated and be able to show proof of a valid Arkansas license. Assign the Suspended, Revoked or Cancelled License surcharge, i.e. code 404.

e. Note that only one of these above surcharges will apply, i.e. they are mutually exclusive

RULE 16. VEHICLE USE

Vehicle Use Relativity Table	BI	PD	PIP	UMB	UMP	UDB	MP	CMP	COL
Pleasure (PL)	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Business Use (BU)	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25
Non-Owner (NO)	0.90	0.90	0.90	0.90	0.90	0.90	N/A	N/A	N/A

1. Pleasure Use (PL): Includes vehicles driven for pleasure, to and from work or school and for farm/ranch use. There should be no regular business use of the vehicle in connection with the driver's occupation, profession, or business other than commuting to and from work or school.

2. Business Use (BU):

   a. A surcharge will be applied to risks in which the automobile is used regularly in support of the insured's business or profession.

   b. DIRECT will only accept the risk if the vehicle is individually owned.

   c. The following professions are deemed acceptable:

      1) Sales;

      2) Lawyers;

      3) Clergymen;

      4) Realtors; and

      5) Visiting Nurses.

   d. Artisan Risks: Pickups, vans and utility vehicles.

1) When the business use of these vehicles consists solely of carrying tools and supplies between the Named Insured's home and the job site, DIRECT will accept the risk subject to the following:

   a) the vehicle is individually owned;

   b) the vehicle is operated solely by the Named Insured and family members;

   c) the insured has no more than one (1) vehicle in this category; and

   d) the vehicle is visiting no more than three (3) job sites per day.

2) The occupations that fall under the category of Artisan are the following:

   a) Aluminum Contractors;
   b) Air Conditioning/Heating;
   c) Bricklayers/Masonry;
   d) Cabinet Installers;
   e) Carpenters;
   f) Concrete Contractors;
   g) Electrical Contractors;
   h) Fence Installers;
   i) Glass Installers;
   j) Interior Decorators;
   k) Painters;
   l) Plaster/Stucco Contractors;
   m) Repair – Appliances;
   n) Repair – Handyman;
   o) Screened Enclosure Erectors;
   p) Surveyors;
   q) Swimming Pool Installers; and
   r) Tree Surgeons.

e. Risks will not be accepted in those instances where there is for-hire pickup and delivery of goods or debris, flammable or explosives are transported or where the vehicle is hauling equipment with a weight in excess of 2,000 pounds or has a GVW of 10,000 pounds or more.

3. Non-Owner (NO): Used when the insured needs coverage only for his/her personal operation of a vehicle not owned by him/her or a family member.

RULE 17. PAYMENT PLANS

1. Paid in Full –The total premium including fees must be paid in full at the time of acceptance. Every applicant has the option to pay his total premium in full.

2. In addition to Paid in Full, the Company may offer one or more of the following installment plan options:

   a. 14/28 Installment Payment Plan (14/28) – A down payment* is due at signing with the balance equally distributed over five payments for semi-annual plans and twelve payments for annual plans. The first payment is due fourteen days from the effective policy date and subsequent payments are due every twenty-eight days thereafter.

   b. 20/27 Installment Payment Plan (20/27) –A down payment* is due at signing with the balance equally distributed over five payments for semi-annual plans and twelve payments for annual plans. The first payment is due twenty days from the effective policy date and subsequent payments due every twenty-seven days thereafter.

   c. Monthly 10 Installment Payment Plan (10 Pay) - A down payment* is due at signing with the balance equally distributed over four payments for semi-annual plans and ten payments for annual plans. The first payment is due one month after the effective policy date and subsequent payments due in monthly intervals thereafter.

   d. Monthly 11 Installment Payment Plan (11 Pay) - A down payment* is due at signing with the balance equally distributed over five payments for semi-annual plans and eleven payments for annual plans. The first payment is due one month after the effective policy date and subsequent payments due in monthly intervals thereafter.

3. Flex Day Option – If an installment payment plan is selected, the insured has the option to modify it by selecting the date on which the first payment is due for each of the above payment plans (14/28, 20/27, 10 Pay, 11 Pay). The first payment date must be at least seven days and no more than 30 from the effective date of the policy. The down payment will be adjusted based on the first payment date selected. The subsequent payments will follow the attributes of the applicable pay plan chosen.

4. Down Payments – Where applicable, down payments comply with state minimum requirements. Amounts vary based on the plan chosen, payment date chosen (in the case of Flex Day Payment Plan), and distribution channel. Down payment amounts may also be adjusted based on one or more of the following factors: a territory's loss ratio, applicant's insurance score, total rate charged, previous payment history with the Company or its affiliates, and/or previous loss history.

5. The following fees are assessed on payment plans.

   a. Processing Fee: A fully earned $25.00 installment bill processing fee is due at inception of policy.

   b. Installment Fee: $~~8~~9.00 per installment, excluding the down payment, due with installment.

   c. Late Fee: A ~~late fee of~~ $10.00 will be charged on any installment postmarked or made in person ~~received five (5) or more days~~ after the installment due date.

   d. NSF Fee: $25.00 for each payment dishonored or returned to DIRECT for ~~payments made with~~ insufficient funds.

   e. Reinstatement Fee: $5.00 for each policy where cancellation notice has been issued and the insured desires continuation of coverage.

   ~~d.~~f. Cancellation Fee: $15.00 for each policy which is cancelled for non-payment.

   Restrictions/Limitations: The Company reserves the right to limit availability of one or more installment plan options based on one or more of the following factors: territory's loss ratio, applicant's insurance score, total rate charged, previous payment history with the Company or its affiliates, and/or previous loss history. The Company utilizes various sales distribution channels, including local agency store fronts, tele-market and internet. Not all payment plans are available in all distribution channels.

RULE 18. BUSINESS TIERS

Policy Description	Business Tier
New Business – No Prior Insurance	**N**
New and Renewal Business – With Prior Insurance of 25/50 limits	**P**
New and Renewal Business – With Prior Insurance greater than 25/50 limits	**H**
Renewal Business – No Prior Insurance – 12 Months	**1**
Renewal Business – No Prior Insurance – 24 Months	**2**
Renewal Business – No Prior Insurance – 36 Months	**3**
Renewal Business – No Prior Insurance – With lapse in coverage in previous 12 months	**R**

1. The premium will be determined by a combination of Business Tier and Insurance Score.
2. Qualifications for Business Tier "P" ;
   a. Applicant must provide verification of at least six (6) months of continuous prior liability coverage, prior limits of 25/50, with no more than seven (7) days of lapse in previous coverage allowed.

~~b.~~1) The only acceptable verification of prior coverage will be a renewal quote or letter from the prior agent or insurance company.

~~c.~~2) A photocopy of the acceptable verification listed above must accompany the application for the discount to apply.

b. A customer who begins in the Business Tier "P" for new business will remain there through all renewal terms.

c. Policies that are currently in Tier 1, Tier 2, Tier 3, or Tier R are not eligible for Tier P at renewal.

3. Qualifications for Business Tier "H";

   a. Applicant must provide verification of at least six (6) months of continuous prior liability coverage, prior limits greater than 25/50, with no more than seven (7) days of lapse in previous coverage allowed.

      ~~b.~~1) The only acceptable verification of prior coverage will be a renewal quote or letter from the prior agent or insurance company.

      2) A photocopy of the acceptable verification listed above must accompany the application for the discount to apply.

   b. A customer who begins in the Business Tier "H" for new business will remain there through all renewal terms.

   c. Policies that are currently in Tier 1, Tier 2, Tier 3, or Tier R are not eligible for Tier H at renewal.

4. Qualifications for Business Tier "R": Contingent upon no Prior Insurance, ~~R~~renewal policies with a lapse in coverage in the previous twelve (12) months.

5. Qualifications for Business Tier "1": Contingent upon no Prior Insurance, ~~F~~first term renewals for annual policies or second and third term renewal for six month policies with no lapse in coverage in the previous twelve (12) months.

6. Qualifications for Business Tier "2": Contingent upon no Prior Insurance, ~~S~~second term renewals for annual policies or fourth and fifth term renewal for six month policies with no lapse in coverage in the previous twelve (12) months.

7. Qualifications for Business Tier "3": Contingent upon no Prior Insurance,~~T~~third term renewals or greater for annual policies or sixth term or greater for six month policies with no lapse in coverage in the previous twelve (12) months.

8. Qualifications for Business Tier "N": Does not qualify for either Business Tier "P","H", "R", "1", "2" or "3".

RULE 19. HOUSEHOLD STRUCTURE

1. This is developed using multi-car, Primary Named Insured marital status, Youthful Primary Named Insured, Parent/Child relationship and homeowner. See rate pages for matrix and factors.

2. Multi-Car is defined as having more than one car insured on the policy. All coverages will receive this designation. Note that additional motorcycles, trailers, etc. do not count in determining the "Multi-Car" status.

3. Youthful is defined as under 21.

4. Homeowner is defined as owning a house, townhome or condominium.

   a. Proof of Home Ownership (i.e., copy of Homeowner's insurance declaration page, property tax assessment or mortgage payment coupon) must be submitted to the company.

   b. Proof will be required if the insured changes address during the policy term. The insured's name and property address on the document showing ownership must be the same as the insured's name and mailing address on our policy. The insured must reside in the home and be a declared operator.

RULE 20. DRIVER VEHICLE MATRIX

1. This rating variable is developed by creating a factor for each combination of rated drivers (1,2,3,4+) and vehicles (1,2,3,4+).
2. See rate pages for factors.

APPENDIX 1: TERRITORY DEFINITIONS

ZIP Code	System Territory
71601	232
71602	233
71603	170
71611	232
71612	233
71613	170
71630	172
71631	102
71635	173
71638	172
71639	172
71640	172
71642	173
71643	171
71644	150
71646	173
71647	102
71649	298
71651	102
71652	172
71653	172
71654	172
71655	173
71656	173
71657	173
71658	173
71659	150
71660	174
71661	173
71662	172
71663	173
71665	172
71666	172
71667	171
71670	173
71671	102
71674	172
71675	173
71676	173
71677	173
71678	171
71701	103
71711	103
71720	102
71721	107
71722	106
71724	105
71725	104
71726	103
71728	107
71730	105

ZIP Code	System Territory
71731	105
71740	103
71742	102
71743	107
71744	102
71745	102
71747	105
71748	174
71749	105
71750	105
71751	103
71752	103
71753	213
71754	213
71758	105
71759	105
71762	105
71763	104
71764	103
71765	105
71766	102
71768	105
71769	298
71770	213
71772	107
71801	215
71802	215
71820	189
71822	189
71823	190
71825	189
71826	213
71827	103
71828	106
71831	189
71832	190
71833	189
71834	216
71835	107
71836	189
71837	216
71838	189
71839	216
71840	216
71841	190
71842	190
71844	107
71845	213
71846	190
71847	189
71851	189

ZIP Code	System Territory
71852	189
71853	188
71854	216
71855	189
71857	107
71858	214
71859	189
71860	213
71861	213
71862	189
71864	106
71865	189
71866	189
71901	235
71902	235
71903	235
71909	112
71910	112
71913	112
71914	112
71920	193
71921	193
71922	107
71923	108
71929	111
71932	190
71933	192
71935	194
71937	190
71940	193
71941	101
71942	109
71943	193
71944	190
71945	190
71949	112
71950	193
71952	189
71953	190
71956	112
71957	191
71958	189
71959	189
71960	191
71961	191
71962	108
71964	112
71965	191
71968	112
71969	191
71970	191

ZIP Code	System Territory
71971	189
71972	190
71973	190
71998	298
71999	110
72001	115
72002	406
72003	154
72004	152
72005	134
72006	133
72007	161
72010	135
72011	237
72012	163
72013	132
72014	133
72015	235
72016	120
72017	159
72018	235
72020	138
72021	157
72022	236
72023	262
72024	155
72025	116
72026	154
72027	115
72028	136
72029	157
72030	115
72031	136
72032	252
72033	252
72034	252
72035	254
72036	158
72037	225
72038	154
72039	253
72040	159
72041	154
72042	154
72043	143
72044	139
72045	163
72046	225
72047	264
72048	153
72051	140

ZIP Code	System Territory
72052	163
72053	227
72055	154
72057	175
72058	255
72059	133
72060	163
72061	255
72063	115
72064	154
72065	224
72066	159
72067	136
72068	163
72069	157
72070	115
72071	298
72072	226
72073	154
72074	158
72075	143
72076	258
72078	258
72079	149
72080	115
72081	137
72082	163
72083	265
72084	109
72085	163
72086	267
72087	235
72088	132
72089	236
72099	258
72101	133
72102	163
72103	236
72104	400
72105	111
72106	251
72107	120
72108	157
72110	115
72111	264
72112	143
72113	407
72114	228
72115	228
72116	256
72117	268
72118	256
72119	228
72120	258

ZIP Code	System Territory
72121	139
72122	113
72123	133
72124	409
72125	115
72126	115
72127	120
72128	234
72129	234
72130	139
72131	162
72132	149
72133	154
72134	157
72135	250
72136	263
72137	263
72139	135
72140	154
72141	117
72142	266
72143	163
72145	163
72149	163
72150	234
72152	148
72153	132
72156	115
72157	115
72160	154
72164	227
72165	144
72166	153
72167	112
72168	152
72169	143
72170	154
72173	261
72175	152
72176	160
72178	163
72179	139
72180	250
72181	255
72182	152
72183	227
72189	133
72190	408
72198	405
72199	251
72201	229
72202	230
72203	230
72204	231

ZIP Code	System Territory
72205	239
72206	227
72207	239
72209	231
72210	238
72211	240
72212	259
72214	231
72215	239
72216	227
72217	239
72219	231
72221	240
72222	259
72223	257
72225	239
72227	260
72231	268
72260	230
72295	230
72301	186
72303	403
72310	220
72311	180
72312	180
72313	220
72314	298
72315	220
72316	220
72319	220
72320	181
72321	220
72322	182
72324	134
72325	404
72326	182
72327	187
72328	401
72329	220
72330	220
72331	182
72332	182
72333	180
72335	179
72336	402
72338	220
72339	187
72340	178
72341	185
72342	184
72346	179
72347	134
72348	183
72350	220

ZIP Code	System Territory
72351	220
72352	180
72353	180
72354	219
72355	180
72358	220
72359	179
72360	180
72364	186
72365	219
72366	184
72367	156
72368	180
72369	180
72370	220
72372	179
72373	177
72374	184
72376	187
72377	219
72379	151
72381	298
72383	184
72384	187
72386	219
72387	176
72389	180
72390	184
72391	220
72392	178
72394	179
72395	220
72396	176
72401	217
72402	217
72403	217
72404	221
72410	165
72411	221
72412	168
72413	169
72414	221
72415	164
72416	168
72417	222
72419	221
72421	145
72422	169
72424	169
72425	168
72426	220
72427	145
72428	220
72429	134

ZIP Code	System Territory
72430	169
72431	143
72432	218
72433	165
72434	164
72435	169
72436	168
72437	221
72438	220
72439	168
72440	164
72441	169
72442	220
72443	221
72444	169
72445	165
72447	221
72449	169
72450	221
72451	221
72453	169
72454	223
72455	169
72456	169
72457	164
72458	164
72459	164
72460	167
72461	223
72462	169
72464	169
72465	165
72466	164
72467	221
72469	164
72470	169
72471	143
72472	219
72473	143
72474	221
72475	134
72476	165
72478	169
72479	134
72482	146
72501	138
72503	138
72512	146
72513	146
72515	147
72516	298
72517	147
72519	209
72520	147

ZIP Code	System Territory
72521	146
72522	144
72523	139
72524	144
72525	146
72526	139
72527	138
72528	147
72529	146
72530	139
72531	147
72532	146
72533	140
72534	138
72536	147
72537	210
72538	147
72539	146
72540	147
72542	146
72543	136
72544	210
72545	136
72546	139
72550	139
72553	138
72554	146
72555	140
72556	147
72557	298
72560	140
72561	141
72562	144
72564	144
72565	147
72566	147
72567	140
72568	138
72569	166
72571	144
72572	143
72573	141
72575	138
72576	147
72577	146
72578	147
72579	138
72581	139
72583	147
72584	147
72585	147
72587	147
72601	211
72602	211

ZIP Code	System Territory
72610	298
72611	211
72613	195
72615	211
72616	211
72617	210
72619	206
72623	210
72624	208
72626	210
72628	208
72629	136
72630	211
72631	211
72632	195
72633	211
72634	206
72635	210
72636	208
72638	211
72639	136
72640	208
72641	208
72642	210
72644	211
72645	205
72648	208
72650	205
72651	210
72653	210
72654	210
72655	208
72657	140
72658	210
72660	211
72661	206
72662	211
72663	140
72666	208
72668	206
72669	208
72670	208
72672	207
72675	208
72677	207
72679	142
72680	140
72682	207
72683	208
72685	208
72686	203
72687	207
72701	196
72702	196

ZIP Code	System Territory
72703	196
72704	196
72711	198
72712	198
72714	199
72715	199
72716	198
72717	127
72718	242
72719	244
72721	211
72722	245
72727	200
72728	198
72729	127
72730	196
72732	197
72733	197
72734	245
72735	196
72736	245
72737	196
72738	195
72739	245
72740	195
72741	196
72742	211
72744	201
72745	198
72747	245
72749	127
72751	198
72752	211
72753	196
72756	241
72757	241
72758	242
72760	211
72761	245
72762	198
72764	196
72765	196
72766	196
72768	245
72769	243
72770	198
72773	211
72774	196
72776	211
72801	119
72802	119
72811	119
72812	119
72820	119

ZIP Code	System Territory
72821	119
72823	119
72824	116
72826	119
72827	116
72828	116
72829	116
72830	119
72832	119
72833	116
72834	116
72835	119
72837	119
72838	114
72839	119
72840	119
72841	114
72842	116
72843	118
72845	119

ZIP Code	System Territory
72846	119
72847	119
72851	119
72852	212
72853	116
72854	119
72855	119
72856	204
72857	116
72858	119
72860	116
72863	119
72865	119
72901	248
72902	249
72903	249
72904	249
72905	130
72906	249
72908	130

ZIP Code	System Territory
72913	249
72914	249
72916	249
72917	249
72918	130
72919	249
72921	130
72923	130
72924	123
72926	191
72927	125
72928	119
72930	121
72932	130
72933	129
72934	128
72935	130
72936	130
72937	249
72938	124

ZIP Code	System Territory
72940	247
72941	130
72943	119
72944	246
72945	247
72946	128
72947	128
72948	128
72949	126
72950	114
72951	119
72952	131
72955	130
72956	130
72957	130
72958	122
72959	202

APPENDIX 2: PREMIUM CALCULATIONS

Premium Calculations are listed in the rate tables.

~~Abbreviations:~~

~~BR~~	~~Base Rate~~
~~BT~~	~~Business Tier~~
~~CG~~	~~College Graduate Discount~~
~~CP~~	~~Class Point Factor~~
~~CR~~	~~Renewal Cap Factor~~
~~DF~~	~~Deductible Factor~~
~~IL~~	~~Increased Limit Factor~~
~~MC~~	~~Multi-Car Discount~~
~~MU~~	~~Multi-Product Discount~~

~~MX~~	~~Maximum Discount~~
~~SD~~	~~Safe Driver Discount~~
~~SF~~	~~Symbol Factor~~
~~SR~~	~~Senior Driver Discount~~
~~TF~~	~~Term Factor~~
~~VA~~	~~Vehicle Age Factor~~
~~VU~~	~~Vehicle Use~~
~~WB~~	~~Welcome Back Discount~~

~~Calculation Notes:~~
~~All rounding is done after all factor and discounts multiplication is completed. If a factor is shown in the calculation methodology below is not applicable, replace such discount or factor with a factor of 1.00.~~

~~*Bodily Injury Calculation:*~~
~~BR*IL*((CF+PF)-1)*SF*MAX[1-MX,(1-SD)*(1-PI)*(1-RD)*(1-SR)*(1-MC)*(1-CG)*(1-MU)]*VU*TF*CR~~

~~*Property Damage Calculation:*~~
~~BR*IL*((CF+PF)-1)*SF*MAX[1-MX,(1-SD)*(1-PI)*(1-RD)*(1-SR)*(1-MC)*(1-CG)*(1-MU)]*VU*TF*CR~~

~~*Personal Injury Protection Calculation:*~~
~~BR*IL*((CF+PF)-1)*SF*MAX[1-MX,(1-SD)*(1-PI)*(1-RD)*(1-MC)*(1-CG)*(1-MU)]*VU*TF*CR~~

~~*Uninsured/Underinsured Motorists Calculation:*~~
~~BR*IL*CF*VU*TF*CR~~

~~*Medical Payments Calculation:*~~
~~BR*IL*CF*MAX[1-MX,(1-SD)*(1-PI)*(1-RD)*(1-MC)]*VU*TF*CR~~

~~*Comprehensive Calculation:*~~
~~BR*((CF+PF)-1)*SF*MY*DF*MAX[1-MX,(1-SD)*(1-PI)*(1-RD)*(1-SR)*(1-MC)*(1-CG)*(1-MU)]*VU*TF*CR~~

~~*Collision Calculation:*~~
~~BR*((CF+PF)-1)*SF*MY*DF*MAX[1-MX,(1-SD)*(1-PI)*(1-RD)*(1-SR)*(1-MC)*(1-CG)*(1-MU)]*VU*TF*CR~~

~~*Accidental Death Calculation:*~~
~~BR*TF*CR~~

~~*Towing Coverage Calculation:*~~
~~BR*TF*CR~~

~~*Rental Coverage Calculation:*~~
~~BR*TF*CR~~

APPENDIX 3: VEHICLE SYMBOLS

Vehicle Symbols are listed in the rate tables.~~a separate binder~~.

Form RF-1
Rev. 4/96

ARKANSAS INSURANCE DEPARTMENT
RATE FILING ABSTRACT

Insurer Name: Direct National Insurance Company
NAIC Number: 23736
Name of Advisory Organization Whose Filing You are Referencing: N/A
Co. Affiliation to Advisory Organization: Member ____ Subscriber ____ Service Purchaser ____
Reference Filing #: DG-AR-DNIC-007 Proposed Effective Date: 04/06/2011

Contact Person: Nathan Succop
Signature: _____
Telephone No.: (615) 365-3680

			For Loss Costs Only				
(1) Line of Insurance by Coverage	(2) Indicated % Rate Level Change	(3) Requested % Rate Level Change	(4) Expected Loss Ratio	(5) Loss Cost Modification Factor	(6) Selected Loss Cost Multiplier	(7) Expense Cost (if Applicable)	(8) Co. Current Loss Cost Multiplier
Bodily Injury	5.7%	5.1%					
Property Damage	11.8%	9.5%					
Uninsured Motorists - BI	-0.6%	5.5%					
Uninsured Motorists - PD	10.7%	7.7%					
Underinsured Motorists	-0.6%	6.8%					
Personal Injury Protection	20.9%	-1.0%					
Medical Payments	-5.3%	-1.6%					
Comprehensive	-0.6%	-0.2%					
Collision	10.9%	10.9%					
Rental	-11.6%	8.7%					
Towing	-6.0%	9.1%					
Accidental Death	-5.9%	11.1%					
Total Overall Effect	7.9%	7.1%					

Y Apply Lost Cost Factors to Future Filings? (Y or N)
10.0% Estimated Maximum Rate Increase for any Arkansas Insured (%)
-24.7% Estimated Maximum Rate Decrease for any Arkansas Insured (%)

Corresponds to Question 3 on RF-2 or RF-WC

5 Year History

Year	Policy Count	Rate Chg. %	History Eff. Date	AR Earned Premium (000)	Incurred Losses (000)	Arkansas Loss Ratio	Countrywide Loss Ratio
2005	0	0.0%	N/A	0	0	0%	0%
2006	11,309	1.7%	12/19/2006	2,005	1,303	65%	74%
2007	22,715	0.0%	N/A	8,597	5,353	62%	75%
2008	24,842	0.0%	N/A	10,896	7,856	72%	70%
2009	26,078	3.9%	1/21/2009	9,258	7,354	79%	77%

	Liab	Phys Dam
A. Total Production Exp.	16.0%	16.0%
B. General Expense	3.0%	3.0%
C. Taxes, License & Fees	2.9%	2.9%
D. Underwriting Profit & Contingencies	4.9%	5.0%
E. Other (Fees)	-3.0%	-3.0%
F. TOTAL	23.8%	23.9%

State of Arkansas
Private Passenger Automobile
Direct National Insurance Company (DNIC)
Changes to Rules

Changes to the Underwriting Guidelines

Rule 5.4 (Change)	Midterm premium adjustments may result from change to rating territory

Rule 12

Rule 12.3 (Removed)	Now rule 17.5.e
Rule 12.4 (Removed)	Duplicate of rule 17.5.b
Rule 12.5 (Removed)	Duplicate of rule 17.5.c
Rule 12.6 (Removed)	Duplicate of rule 17.5.d

Rule 13

Rule 13.7 (New)	New discount – Liability Only Discount
Rule 13.8 (New)	New discount – Prior Insurance Discount
Rule 13.9 (Moved)	Formerly rule 13.7

Rule 17

Rule 17.5.b (Change)	Increasing installment payment fee to $9 per installment from $8
Rule 17.5.e (Moved)	Formerly rule 12.3
Rule 17.5.f (New)	Implementing a cancellation for non-payment fee of $15

Rule 18. (Change)	Business Tiers are being redefined
Rule 19. (New)	Household Structure
Rule 20. (New)	Driver Vehicle Matrix
Appdx 2. (Removed)	The rate order calculation has been moved to the rules sections