

SERFF Tracking Number: NWPC-127194695 State: Arkansas
Filing Company: Nationwide Mutual Insurance Company. State Tracking Number:
Company Tracking Number: 11A-7857AR-JMS (NMIC)
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Personal Auto
Project Name/Number: /11A-7857AR-JMS (NMIC)

Filing at a Glance

Company: Nationwide Mutual Insurance Company.

Product Name: Private Passenger Personal Auto SERFF Tr Num: NWPC-127194695 State: Arkansas

TOI: 19.0 Personal Auto

SERFF Status: Closed-Filed

State Tr Num:

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Co Tr Num: 11A-7857AR-JMS (NMIC)

State Status:

Filing Type: Rate/Rule

Reviewer(s): Alexa Grissom, Nancy Horton

Authors: Melisa Darnieder, Joanne Simmons, Baiyang Zhi, Andrew Spisak

Disposition Date: 07/12/2011

Date Submitted: 06/08/2011

Disposition Status: Filed

Effective Date Requested (New): 10/23/2011

Effective Date (New): 10/23/2011

Effective Date Requested (Renewal): 10/23/2011

Effective Date (Renewal):

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Not Filed

Project Number: 11A-7857AR-JMS (NMIC)

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 07/12/2011

State Status Changed:

Deemer Date:

Created By: Joanne Simmons

Submitted By: Joanne Simmons

Corresponding Filing Tracking Number:

Filing Description:

Please find herein a filing memorandum and supporting exhibits pertaining to a premium level increase of 2.0 percent for Private Passenger Automobile policies written in the Nationwide Mutual Insurance Company. The effective date for this filing is October 23, 2011. We have included a Marked-Up Draft Manual and Final Manual for your review. Due to size limitations, the manual has been attached in parts therefore the links inside of the manual will no longer function properly. If you would like a complete electronic version of our manual please let us know.

Company and Contact

SERFF Tracking Number: NWPC-127194695 State: Arkansas
 Filing Company: Nationwide Mutual Insurance Company. State Tracking Number:
 Company Tracking Number: 11A-7857AR-JMS (NMIC)
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Private Passenger Personal Auto
 Project Name/Number: /11A-7857AR-JMS (NMIC)

Filing Contact Information

Melisa Darnieder, Pricing Manager darniem@nationwide.com
 One Nationwide Plaza 614-249-7508 [Phone]
 1-17-401
 Columbus, OH 43215

Filing Company Information

Nationwide Mutual Insurance Company. CoCode: 23787 State of Domicile: Ohio
 One Nationwide Plaza Group Code: 140 Company Type: Property and
 Casualty
 Columbus, OH 43215 Group Name: Nationwide Insurance State ID Number:
 (614) 249-7022 ext. [Phone] FEIN Number: 31-4177100

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Nationwide Mutual Insurance Company.	\$100.00	06/08/2011	48469430

SERFF Tracking Number: NWPC-127194695 State: Arkansas
 Filing Company: Nationwide Mutual Insurance Company. State Tracking Number:
 Company Tracking Number: 11A-7857AR-JMS (NMIC)
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Private Passenger Personal Auto
 Project Name/Number: /11A-7857AR-JMS (NMIC)

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	07/12/2011	07/12/2011

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	06/28/2011	06/28/2011	Joanne Simmons	06/30/2011	06/30/2011
Pending Industry Response	Alexa Grissom	06/23/2011	06/23/2011	Joanne Simmons	06/24/2011	06/24/2011
Pending Industry Response	Alexa Grissom	06/13/2011	06/13/2011	Joanne Simmons	06/14/2011	06/14/2011

SERFF Tracking Number: NWPC-127194695 State: Arkansas
 Filing Company: Nationwide Mutual Insurance Company. State Tracking Number:
 Company Tracking Number: 11A-7857AR-JMS (NMIC)
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Private Passenger Personal Auto
 Project Name/Number: /11A-7857AR-JMS (NMIC)

Disposition

Disposition Date: 07/12/2011
 Effective Date (New): 10/23/2011
 Effective Date (Renewal):
 Status: Filed
 Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Nationwide Mutual Insurance Company.	2.700%	2.000%	\$1,179,604	38,584	\$58,980,175	%	%

SERFF Tracking Number: NWPC-127194695 State: Arkansas
 Filing Company: Nationwide Mutual Insurance Company. State Tracking Number:
 Company Tracking Number: 11A-7857AR-JMS (NMIC)
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Private Passenger Personal Auto
 Project Name/Number: /11A-7857AR-JMS (NMIC)

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Actuarial Memorandum	Filed	Yes
Rate	General Rules	Filed	Yes
Rate	Home and Car Discount	Filed	Yes
Rate	Easy Pay Sign-up Discount	Filed	Yes
Rate	Rewards Bundle Discount	Filed	Yes
Rate	Merit Rating Plan Factor (Accidents)	Filed	Yes
Rate	Base Rates	Filed	Yes
Rate	Expense Fees	Filed	Yes
Rate	Excess Family Medical Expense	Filed	Yes
Rate	Uninsured and Underinsured Motorists Coverage	Filed	Yes
Rate	Vanishing Deductible	Filed	Yes
Rate	Premium Adjustment	Filed	Yes
Rate	Cancellations	Filed	Yes
Rate	Marked-Up Draft Manual	Filed	Yes
Rate	Rating Chart Change Report	Filed	Yes
Rate	Final Manual	Filed	Yes

SERFF Tracking Number: NWPC-127194695 State: Arkansas
Filing Company: Nationwide Mutual Insurance Company. State Tracking Number:
Company Tracking Number: 11A-7857AR-JMS (NMIC)
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Personal Auto
Project Name/Number: /11A-7857AR-JMS (NMIC)

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 06/28/2011

Submitted Date 06/28/2011

Respond By Date

Dear Melisa Darnieder,

This will acknowledge receipt of the captioned filing. The Commissioner has concerns about closing a book of business and subjecting them to numerous rate increases. Please address those concerns.

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

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

Sincerely,

Alexa Grissom

SERFF Tracking Number: NWPC-127194695 State: Arkansas
Filing Company: Nationwide Mutual Insurance Company. State Tracking Number:
Company Tracking Number: 11A-7857AR-JMS (NMIC)
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Personal Auto
Project Name/Number: /11A-7857AR-JMS (NMIC)

Response Letter

Response Letter Status Submitted to State
Response Letter Date 06/30/2011
Submitted Date 06/30/2011

Dear Alexa Grissom,

Comments:

Please find below a response to your objection letter dated June 28, 2011. We have included your original question for your reference.

Response 1

Comments: The Commissioner has concerns about closing a book of business and subjecting them to numerous rate increases. Please address those concerns.

We successfully employed this multi-company structure in other states with good performance of the closed books of business. In our experience with other states, we continue to have thriving renewal business companies with good loss ratio performance.

While it is true that those customers that choose to leave the existing Nationwide Mutual Company to be written in the new company will often do so because of a lower premium, in other states we have found that the percentage of customers moving is low relative to the entire book of business. This creates a renewal book with a stable loss experience.

As a benefit for renewing, customers in the Nationwide Mutual Company are given free coverage for Pet Injury and Car Key Replacement and a Guaranteed Auto Renewal. These features are not available in the new Nationwide Property and Casualty Company.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

SERFF Tracking Number: *NWPC-127194695* *State:* *Arkansas*
Filing Company: *Nationwide Mutual Insurance Company.* *State Tracking Number:*
Company Tracking Number: *11A-7857AR-JMS (NMIC)*
TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0001 Private Passenger Auto (PPA)*
Product Name: *Private Passenger Personal Auto*
Project Name/Number: */11A-7857AR-JMS (NMIC)*

Sincerely,
Andrew Spisak, Baiyang Zhi, Joanne Simmons, Melisa Darnieder

SERFF Tracking Number: NWPC-127194695 State: Arkansas
Filing Company: Nationwide Mutual Insurance Company. State Tracking Number:
Company Tracking Number: 11A-7857AR-JMS (NMIC)
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Personal Auto
Project Name/Number: /11A-7857AR-JMS (NMIC)

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 06/23/2011

Submitted Date 06/23/2011

Respond By Date

Dear Melisa Darnieder,

This will acknowledge receipt of the captioned filing. Please advise if your insureds in Nationwide Mutual will be reunderwritten or if all will be eligible for the new program.

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

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

Sincerely,

Alexa Grissom

SERFF Tracking Number: NWPC-127194695 State: Arkansas
Filing Company: Nationwide Mutual Insurance Company. State Tracking Number:
Company Tracking Number: 11A-7857AR-JMS (NMIC)
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Personal Auto
Project Name/Number: /11A-7857AR-JMS (NMIC)

Response Letter

Response Letter Status Submitted to State
Response Letter Date 06/24/2011
Submitted Date 06/24/2011

Dear Alexa Grissom,

Comments:

Please find below a response to your objection letter dated June 23, 2011. We have included your original question for your reference.

Response 1

Comments: Please advise if your insureds in Nationwide Mutual will be reunderwritten or if all will be eligible for the new program.

We will not be automatically reunderwriting Nationwide Mutual customers into the Nationwide Property and Casualty Company. Any existing Nationwide customers currently in the Mutual Company can choose to move to the new Property and Casualty Company. We will underwrite each client that chooses to come into Nationwide Property and Casualty Insurance Company, whether they are a brand new customer or an existing customer in our Mutual Company. All existing Nationwide Mutual Insurance Company customers will be notified prior to each renewal following the effective date of the new company implementation that there is a new company available to them if they are interested. In addition, these insureds will also be getting a one time customer letter at renewal advising them of the new company.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Andrew Spisak, Baiyang Zhi, Joanne Simmons, Melisa Darnieder

SERFF Tracking Number: NWPC-127194695 State: Arkansas
Filing Company: Nationwide Mutual Insurance Company. State Tracking Number:
Company Tracking Number: 11A-7857AR-JMS (NMIC)
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Personal Auto
Project Name/Number: /11A-7857AR-JMS (NMIC)

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 06/13/2011

Submitted Date 06/13/2011

Respond By Date

Dear Melisa Darnieder,

This will acknowledge receipt of the captioned filing. Since you are proposing to close Nationwide Mutual to new business, please advise if the insureds in such company are offered coverage in Nationwide Property & Casualty. Also, please refer to Bulletin 3A-87 regarding surcharges for no previous coverage and make any necessary amendments. Please review Ark. Code Ann. 23-79-152 regarding penalizing insureds for not-at-fault accidents/claims and advise if you do count such in rating/tiering. The Commissioner will have to be advised of this filing since it involves closing a book of business.

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

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

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

Sincerely,

Alexa Grissom

SERFF Tracking Number: NWPC-127194695 State: Arkansas
Filing Company: Nationwide Mutual Insurance Company. State Tracking Number:
Company Tracking Number: 11A-7857AR-JMS (NMIC)
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Personal Auto
Project Name/Number: /11A-7857AR-JMS (NMIC)

Response Letter

Response Letter Status Submitted to State
Response Letter Date 06/14/2011
Submitted Date 06/14/2011

Dear Alexa Grissom,

Comments:

Please find below a response to your objection letter dated June 13, 2011. We have included your original questions for your reference.

Response 1

Comments: 1. Since you are proposing to close Nationwide Mutual to new business, please advise if the insureds in such company are offered coverage in Nationwide Property & Casualty.

All existing customers will be eligible to be rewritten into this new company and will be notified accordingly prior to each renewal following the effective date of this new company implementation.

The following ongoing renewal message will be sent on the insured's' declaration page for all renewals effective 10/23/11 or later:

Great news! You have earned features that have been automatically added to this policy. We also want to tell you about a different Nationwide rating plan available in your state. This plan could possibly save you money and may or may not include the loyalty features that are included in this policy. Ask your agent for a free On Your Side Review.

The insureds in the Nationwide Mutual Insurance Company will also be getting a one time customer letter at renewal that includes the following language:

We'd also like to inform you of an alternative rating plan, different from your current plan. This plan could potentially save you money, but it does not include the features described above.

2. Also, please refer to Bulletin 3A-87 regarding surcharges for no previous coverage and make any necessary amendments.

No amendments are necessary.

SERFF Tracking Number: NWPC-127194695 *State:* Arkansas
Filing Company: Nationwide Mutual Insurance Company. *State Tracking Number:*
Company Tracking Number: 11A-7857AR-JMS (NMIC)
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Personal Auto
Project Name/Number: /11A-7857AR-JMS (NMIC)

3. Please review Ark. Code Ann. 23-79-152 regarding penalizing insureds for not-at-fault accidents/claims and advise if you do count such in rating/tiering.

We do not count not-at-fault accidents/claims in rating/tiering. The Chargeable Accident definition, along with the exceptions listed on pages 26-27 of the Final Manual, reflect accidents we consider to be chargeable or at-fault.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Please feel free to contact me if you have any questions.

Sincerely,
Andrew Spisak, Baiyang Zhi, Joanne Simmons, Melisa Darnieder

SERFF Tracking Number: NWPC-127194695 State: Arkansas
 Filing Company: Nationwide Mutual Insurance Company. State Tracking Number:
 Company Tracking Number: 11A-7857AR-JMS (NMIC)
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Private Passenger Personal Auto
 Project Name/Number: /11A-7857AR-JMS (NMIC)

Rate Information

Rate data applies to filing.

Filing Method: File & Use
 Rate Change Type: Increase
 Overall Percentage of Last Rate Revision: 0.900%
 Effective Date of Last Rate Revision: 10/19/2010
 Filing Method of Last Filing: File & Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Nationwide Mutual Insurance Company.	2.700%	2.000%	\$1,179,604	38,584	\$58,980,175	%	%

SERFF Tracking Number: NWPC-127194695 State: Arkansas
 Filing Company: Nationwide Mutual Insurance Company. State Tracking Number:
 Company Tracking Number: 11A-7857AR-JMS (NMIC)
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Private Passenger Personal Auto
 Project Name/Number: /11A-7857AR-JMS (NMIC)

Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page	Rate Action	Previous State Filing Attachments
Status:		#:		Number:
Filed 07/12/2011	General Rules		Replacement	
Filed 07/12/2011	Home and Car Discount		Replacement	
Filed 07/12/2011	Easy Pay Sign-up Discount		New	
Filed 07/12/2011	Rewards Bundle Discount		New	
Filed 07/12/2011	Merit Rating Plan Factor (Accidents)		Replacement	
Filed 07/12/2011	Base Rates		Replacement	
Filed 07/12/2011	Expense Fees		Replacement	
Filed 07/12/2011	Excess Family Medical Expense		Replacement	
Filed 07/12/2011	Uninsured and Underinsured Motorists Coverage		Replacement	
Filed 07/12/2011	Vanishing Deductible		Replacement	

<i>SERFF Tracking Number:</i>	<i>NWPC-127194695</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Nationwide Mutual Insurance Company.</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>11A-7857AR-JMS (NMIC)</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>Private Passenger Personal Auto</i>		
<i>Project Name/Number:</i>	<i>/11A-7857AR-JMS (NMIC)</i>		

Filed 07/12/2011 Premium Adjustment	Replacement	
Filed 07/12/2011 Cancellations	Replacement	
Filed 07/12/2011 Marked-Up Draft Manual	Replacement	AR NMIC PPA 10-23-11 Marked Up Manual.pdf
Filed 07/12/2011 Rating Chart Change Report	Replacement	AR NMIC PPA 10-23-11 Rating Chart Change Report.pdf
Filed 07/12/2011 Final Manual	Replacement	AR NMIC PPA 10-23-11 Final Manual - Part 1.pdf AR NMIC PPA 10-23-11 Final Manual - Part 2.pdf

ARKANSAS PRIVATE PASSENGER AUTOMOBILE RATING MANUAL

NATIONWIDE MUTUAL INSURANCE COMPANY

Effective – ~~August 5, 2011~~ October 23, 2011

TABLE OF CONTENTS

INTRODUCTION.....	4
DEFINITIONS.....	4
PREMIUM MODIFICATION RULES.....	4
AVERAGE DRIVER CLASS FACTOR	4
RATING TERRITORY SCHEDULE.....	4
MISCELLANEOUS COVERAGES	4
MISCELLANEOUS VEHICLES	4
MISCELLANEOUS RISKS	4
GENERAL RULES**	4
QUICK REFERENCE/RATING CALCULATIONS.....	4
RATING CHARTS	5
DEFINITIONS	6
GENERAL DEFINITIONS.....	6
VEHICLE TYPE AND MISCELLANEOUS RISK DESIGNATIONS.....	8
COVERAGE DESIGNATIONS	8
PREMIUM MODIFICATION RULES	9
PREFERRED DISCOUNT.....	9
NATIONWIDE ASSOCIATE DISCOUNT	9
NEW VEHICLE DISCOUNT	9
OEM LOSS SETTLEMENT ENDORSEMENT	9
VEHICLE USE	10
NO PRIOR INSURANCE SURCHARGE	11
PASSIVE OCCUPANT RESTRAINT DISCOUNT	11
MATRIX FACTOR	11
ADVANCE QUOTE DISCOUNT	12
TERMS WITH PRIOR CARRIER DISCOUNT	13
INTRA-AGENCY TRANSFER DISCOUNT	13
LONG TERM POLICYHOLDER DISCOUNT.....	13
HOME AND CAR DISCOUNT**	14
AUTO FINANCIAL DISCOUNT	14
EASY PAY SIGN-UP DISCOUNT**	14
REWARDS BUNDLE DISCOUNT**	15
ADDITIONAL COVERAGE FOR CUSTOMIZATION	15
AVERAGE DRIVER CLASS FACTOR.....	16
DRIVER CLASSIFICATION — DEFINITIONS	16
DRIVER CLASSIFICATION — FACTORS	17
MERIT RATING PLAN FACTOR**	17
ACCIDENT FREE DISCOUNT	21
ACCIDENT FORGIVENESS	22
MINOR VIOLATION FORGIVENESS.....	22
UNVERIFIABLE DRIVER RECORD SURCHARGE.....	23
FINANCIAL RESPONSIBILITY RATE FACTOR	23
ACCIDENT PREVENTION COURSE DISCOUNT	25
BASE RATES**	26
EXPENSE FEES**	26
RATE SYMBOLS	26
MODEL YEAR FACTOR.....	26

OTHER LIMITS AND DEDUCTIBLES	26
TERRITORY	27
RATING TERRITORY SCHEDULE	27
MISCELLANEOUS COVERAGES	30
NO FAULT COVERAGES	30
EXCESS FAMILY MEDICAL EXPENSE**	30
UNINSURED AND UNDERINSURED MOTORISTS COVERAGE	30
VANISHING DEDUCTIBLE**	31
TOTAL LOSS DEDUCTIBLE WAIVER.....	31
ROADSIDE ASSISTANCE COVERAGE	32
TOWING AND LABOR COSTS	32
LOSS OF USE AND LOSS OF USE — BROAD FORM**	32
ADDITIONAL COVERAGE FOR SOUND, PICTURE, AND DATA DEVICES	32
MISCELLANEOUS VEHICLES.....	33
MOTOR HOMES	33
TRAILERS	33
TRUCK CAMPERS.....	33
ANTIQUE AND CLASSIC AUTOMOBILES	34
MOTORCYCLES, MOTOR SCOOTERS, MOTORIZED BICYCLES, MOPEDS, AND OTHER SIMILAR MOTORIZED VEHICLES	34
RECREATIONAL VEHICLES	34
MISCELLANEOUS RISKS.....	35
USE OF OTHER AUTOMOBILES (UOA).....	35
NAMED NON-OWNER POLICY (NNO)	36
COMPREHENSIVE FAMILY LIABILITY (CFL).....	37
GENERAL RULES.....	40
POLICY TERM	40
PREMIUM ADJUSTMENT**	40
CANCELLATIONS**	40
FINANCIAL RESPONSIBILITY CERTIFICATES (SR-22 FILINGS).....	41
PAYMENT OPTIONS	42
PRORATE TABLES.....	43
PRORATE TABLES – SEMI-ANNUAL POLICIES.....	43
PRORATE TABLES – ANNUAL POLICIES-2.....	45
PRORATE TABLES – ANNUAL POLICIES-3.....	47

~

INTRODUCTION

DEFINITIONS

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

PREMIUM MODIFICATION RULES

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

AVERAGE DRIVER CLASS FACTOR

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

RATING TERRITORY SCHEDULE

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

MISCELLANEOUS COVERAGES

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

MISCELLANEOUS VEHICLES

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

MISCELLANEOUS RISKS

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

GENERAL RULES**

[Eff. 10-23-10](#)

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

QUICK REFERENCE/RATING CALCULATIONS

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

RATING CHARTS

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

DEFINITIONS

GENERAL DEFINITIONS

Eff. 10-19-10

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

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

1. A four-wheel motor vehicle of the private passenger or station wagon type.
2. A van or pickup truck used solely for:
 - a. Pleasure.
 - b. Driving to and from a primary place of employment.
 - c. Transportation to and from business appointments and/or meetings, including the transportation of salespersons' samples; OR
 - d. Incidental hauling of:
 - (1) Equipment.
 - (2) Merchandise, OR
 - (3) Supplies used in commerce.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

VEHICLE TYPE AND MISCELLANEOUS RISK DESIGNATIONS

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

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

COVERAGE DESIGNATIONS

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

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

PREMIUM MODIFICATION RULES

PREFERRED DISCOUNT

Eff. 7-28-06

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

[Rating Chart](#)

NATIONWIDE ASSOCIATE DISCOUNT

Eff. 12-21-08

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

[Rating Chart](#)

NEW VEHICLE DISCOUNT

Eff. 7-30-05

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

[BI Rating Chart](#)

[PD Rating Chart](#)

[MP Rating Chart](#)

[COMP Rating Chart](#)

[COLL Rating Chart](#)

OEM LOSS SETTLEMENT ENDORSEMENT

Eff. 10-19-10

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

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

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

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

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

[Rating Chart – COMP](#)

[Rating Chart – COLL](#)

VEHICLE USE

The following describes the various vehicle use classifications:

Pleasure Use — The automobile’s use is not otherwise classified as “Farm Use,” “Business Use,” or “Work Use.”

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

1. Driving part way such as to terminal points of public transportation, OR
2. Use of automobile in a car-pool or other “share-the-ride” arrangement.

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

1. Live on a farm of five acres or more, AND
2. Own, rent or operate one or more farms, AND
3. Be engaged in farming only.

Exceptions —

- a. A Policyholder with an occupation other than farming having two or more private passenger automobiles insured with the Company is eligible for “Farm Use” on all automobiles not used AT ANY TIME in the other occupation (including driving to and from work) IF one automobile is classified other than “Farm Use.”
- b. If a member of the Policyholder’s household drives the automobile and has an occupation other than farming but the automobile is not used AT ANY TIME in such occupation (including driving to and from work), the automobile may be classified as “Farm Use.”

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

Exceptions —

1. If used in the business of the U.S. Government, by an employee thereof, the automobile may be classified and rated as “Pleasure,” “Work,” or “Farm Use.”
2. An automobile owned by a member of the clergy is not considered as used for business.

[Rating Chart](#)

NO PRIOR INSURANCE SURCHARGE

New Business Rating

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

The surcharge depends on the lapsed time before insurance.

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

Prior In-Force Rating

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

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

1. The No Prior Insurance Surcharge had already been applied to the policy at the time of the most recent lapse, OR
2. The policy has experienced three or more lapses within the most recent three-year period.

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

[Rating Chart](#)

PASSIVE OCCUPANT RESTRAINT DISCOUNT

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

[Rating Chart](#)

MATRIX FACTOR

Eff. 10-19-10

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

The following rules are applicable:

1. "Prior BI Limits" will be assigned according to the new business and renewal rules following this section.
2. In order to be considered as "Home and Car" within the Matrix, the household member must also be a household member under a Nationwide Homeowner, Elite, Extended Golden Blanket, or Market

Value Policy or Allied/Nationwide Homeowner Form HO-2, HO-3, HO-5, or an owner-occupied Farm policy.

3. If the total number of vehicles insured by a Standard/Preferred Nationwide or Allied company within the household is two or more, the policy should be considered as "multi-vehicle" within the Matrix.

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

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

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

New Business Rule

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

Renewal Business Rules

1. An account's "Prior BI Limits" category may move up one rated threshold level per year if the Policyholder has maintained a Bodily Injury Limit greater than their current "Prior BI Limits" category for a period of two consecutive terms.
2. Accounts written as new business prior to July 29, 2004, will be assigned to a "Prior BI Limits" category based on the policy's Bodily Injury selections prior to the first renewal on or after July 29, 2004.

[BI Matrix Factor](#)

[PD Matrix Factor](#)

[MDCL Matrix Factor](#)

[COMP Matrix Factor](#)

[COLL Matrix Factor](#)

ADVANCE QUOTE DISCOUNT

Eff. 10-19-10

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

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

The following rules are applicable:

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

[Rating Chart](#)

TERMS WITH PRIOR CARRIER DISCOUNT

Eff. 10-19-10

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

The Prior Carriers are grouped as the following:

Group A: Nationwide Insurance Company and Subsidiaries and Non-standard Insurance Companies

Group B: All Others

The following rules are applicable:

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

[Rating Chart](#)

INTRA-AGENCY TRANSFER DISCOUNT

Eff. 10-19-10

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

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

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

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

[Rating Chart](#)

LONG TERM POLICYHOLDER DISCOUNT

Eff. 7-29-04

For policies that have been in force for at least three years at the preferred or standard rates of any Nationwide Company, which may include interruptions in coverage that did not exceed one year, the

otherwise applicable premiums shall be reduced. Any period of interruption shall not be included in determining the length of time the policy has been in force.

[Rating Chart](#)

HOME AND CAR DISCOUNT**

Eff. ~~10-19-10~~10-23-11

The following rules apply to PPA, Antique and Classic Regular Use vehicle types: If a household member insured by a Standard/Preferred Nationwide or Allied company is also a household member under a Nationwide or Allied Tenants, or Condominium, ~~or Mobile Homeowners~~ policy, the otherwise applicable premium shall be reduced.

If a household member insured by a Standard/Preferred Nationwide or Allied company was also previously a household member under a Nationwide Mobile Homeowners policy, the otherwise applicable premium shall be reduced. Please note that this discount does not apply if the insured is currently a household member under a Nationwide or Allied Tenants, Condominiums, or Homeowner policy.

The following rules apply to Antique and Classic Restricted Use, Motorhome, and Trailer vehicle types: If a household member insured by a Standard/Preferred Nationwide or Allied company is also a household member under a Nationwide or Allied Homeowners, Tenants, or Condominium, ~~or Mobile Homeowners~~, or owner-occupied Farm policy, the otherwise applicable premium shall be reduced.

If a household member insured by a Standard/Preferred Nationwide or Allied company was also previously a household member under a Nationwide Mobile Homeowners policy, the otherwise applicable premium shall be reduced. Please note that this discount does not apply if the insured is currently a household member under a Nationwide or Allied Tenants, Condominiums, or Homeowner policy.

[Rating Chart](#)

[Previous Nationwide Mobile Homeowner Rating Chart**](#)

AUTO FINANCIAL DISCOUNT

Eff. 7-13-11

If a household member is the owner of a Nationwide Financial Services' Life or Annuity policy written and/or serviced by a Nationwide or Allied Agency, the applicable premium shall be reduced.

[Rating Chart](#)

EASY PAY SIGN-UP DISCOUNT**

Eff. 10-23-11

A one time Easy Pay Sign-Up Discount will be applied at new business if the named insured agrees to enroll in automated monthly electronic fund transfer and a paperless billing option. For existing customers who newly enroll mid-term, the Easy Pay Sign-Up Discount will be applied as of their upcoming renewal effective date. The discount will apply for one policy period and will be removed on the first subsequent renewal.

Eligibility:

1. The insured must elect automated monthly electronic fund transfer via a checking or savings account, and
2. The insured must elect a paperless billing option, and
3. The Easy Pay billing option must be maintained during the policy term, and

4. Policy must have a Private Passenger Auto or Regular Use Antique/Classic vehicle with Bodily Injury and Property Damage.

The discount applies to Bodily Injury and Property Damage on the first eligible vehicle in the household. The discount is applied to the first eligible vehicle only.

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

Rating Chart**

REWARDS BUNDLE DISCOUNT**

Eff. 10-23-11

Based on a combination of Accident Forgiveness feature, Vanishing Deductible feature, and Roadside Assistance coverage, the otherwise applicable premium shall be reduced.

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

Rating Chart**

ADDITIONAL COVERAGE FOR CUSTOMIZATION

Eff. 10-19-10

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

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

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

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

[COMP Rating Chart](#)

[COLL Rating Chart](#)

AVERAGE DRIVER CLASS FACTOR

DRIVER CLASSIFICATION — Definitions

Eff. 10-19-10

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

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

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

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

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

- a. The driver is not the titled owner, AND
- b. The driver is under age 25, AND
- c. There are more drivers than vehicles on the policy, AND
- d. There are at least as many non-occasional operators on the policy as there are vehicles.

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

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

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

- a. The owner or operator is age 16 to 24 and a full-time high school student or enrolled as a full-time student in a college or university, AND
- b. Annually, the Company is furnished a statement certified by a school official indicating that the student has met one of the following requirements cumulatively or for the immediately preceding school semester or quarter (or comparable period):
 - (1) Ranked among the upper 20 percent of the class scholastically, OR
 - (2) In schools using letter grades, had a grade average of "B" or its equivalent or, if the system of letter grading cannot be averaged, no grade is below "B," OR
 - (3) In schools using numerical grade point, such as 4, 3, 2, and 1 points, had an average of at least three points for all subjects combined, OR
 - (4) Was included in "Dean's List," "Honor Roll," or comparable list indicating scholastic achievement.
- c. The "Good Student" classification will continue to be applicable for those operators who have completed their undergraduate work provided that the operator has:

- (1) Graduated from a four-year college, AND
 - (2) Met the qualification requirements as shown above under (b.) based on their cumulative or last semester's or quarter's scholastic record, AND
 - (3) Been classified as "married" and been insured with Nationwide/Allied for at least one year prior to the policy's renewal date following graduation or been classified as "single" regardless of the period insured with Nationwide/Allied.
- d. If the owner or operator is under 25 years old and a full-time graduate student in a college or university, the "Good Student" classification is applicable without the requirement for certification under (b.).

NOTE: Students who are enrolled in a home study program must satisfy the scholastic requirements by submitting evidence that they ranked in the upper 20% of one of the following national standardized tests, administered within the past twelve months:

- PSAT (Preliminary Scholastic Aptitude Test)
- PLAN (Preliminary American College Test)
- SAT-I (Scholastic Aptitude Test - I)
- SAT-II (Scholastic Aptitude Test - II)
- ACT (American College Test)
- Iowa Test of Basic Skills
- California Achievement Test
- Stanford Achievement Test, Tenth Edition
- Peabody Individual Achievement Test

Similar evidence of ranking must be supplied to the Company each subsequent twelve months.

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

DRIVER CLASSIFICATION — Factors

Eff. 7-14-09

Please refer to the Rating Charts portion of this manual.

[BI Driver Classification Factor](#)

[PD Driver Classification Factor](#)

[ME Driver Classification Factor](#)

[COMP Driver Classification Factor](#)

[COLL Driver Classification Factor](#)

MERIT RATING PLAN FACTOR**

Eff. ~~7-14-09~~10-23-11

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

A. EXPERIENCE PERIOD

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

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

B. APPLICATION OF SURCHARGES

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

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

MINOR VIOLATIONS

1. All moving violations not considered major violations are considered minor violations.
2. Non-moving violations are not included in the determination of surcharges.

MAJOR VIOLATIONS

1. A violation is considered a major violation for the conviction of:
 - a. Driving or accompanying a driver with a learner's permit while intoxicated or under the influence of drugs, OR
 - b. Failure to submit to a chemical test, OR
 - c. Failure to stop and report when involved in an accident, OR
 - d. Falsification of an accident report, OR
 - e. Homicide or assault arising out of the operation of a motor vehicle, OR
 - f. Driving without a valid license or while license or vehicle registration is suspended or revoked, OR
 - g. Permitting unlicensed person to operate a motor vehicle, OR
 - h. Committing a felony with a motor vehicle, OR
 - i. Involved in racing or a highway speed contest, OR
 - j. Speeding in excess of 30 miles per hour over the speed limit, OR
 - k. Fleeing or attempting to elude a police officer with an auto, OR
 - l. Reckless operation of a motor vehicle, OR
 - m. Misrepresenting, loaning or falsification of a driver's license, license plate or registration, OR
 - n. Operating a motor vehicle without owner's permission, OR
 - o. Illegal transportation of hazardous materials or explosives, OR
 - p. Illegal transportation of liquor or narcotics for sale, OR

- q. Passing a stopped school bus, OR
 - r. Operating or permitting operation of an uninsured motor vehicle, OR
 - s. Other serious violations
2. If a major violation also results in an accident, then only the major violation should be surcharged.

ACCIDENTS

Eff. ~~11-21-07~~10-23-11

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

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

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

An accident is always chargeable if the insured driver was involved in an accident that resulted in bodily injury or death (excluding UM). An accident is also chargeable if the insured driver was involved in an accident that resulted in damage to any property, including his/her own, in which Nationwide has paid in excess of ~~\$400~~ \$1250. ~~Once the insured has four or more years of continuous coverage with Nationwide, an accident is chargeable when there is damage to any property, including his/her own, in which Nationwide has paid in excess of \$1,000.~~

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

EXCEPTIONS:

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

- a. Lawfully parked, OR
- b. Fully reimbursed by, or on behalf of, a person responsible for the accident or has judgment against such person, OR
- c. Struck in the rear by another vehicle, and has not been convicted of a moving traffic violation in connection with the accident, OR
- d. Hit by a "hit-and-run" driver if the accident is reported to the proper authorities within 24 hours, OR
- e. Not convicted of a moving traffic violation in connection with the accident but the operator of the other automobile involved in such accident was convicted of a moving violation, OR
- f. Involved in an accident resulting in damage by contact with animals or fowl, OR
- g. Involved in an accident resulting in physical damage, limited to and caused by flying gravel, missiles, or falling objects, OR
- h. Involved in an accident while in the pursuit of official duties as a law enforcement officer, fire fighter, or operator of an emergency vehicle or ambulance, OR

- i. Involved in an accident in which the responsible party was protected by sovereign immunity.
- j. Payments under BI, PD, and COLL will not be chargeable if the operator of the insured vehicle has been found to be 50 percent or less at fault.

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

C. FIRST SEAT BELT VIOLATION FORGIVENESS

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

D. MINOR AND MAJOR VIOLATION SURCHARGE

Eff. 7-14-09

New Business and Renewal Rating

The number of moving violations in the experience period determines the number of points assigned for a driver and the appropriate surcharge for that driver. Minor violations forgiven under the purchase of the Minor Violation Forgiveness option are excepted from this rule. Occurrences resulting in both an accident and a violation shall be counted as follows:

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

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

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

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

[Minor Violation Points Table](#)

[Major Violation Points Table](#)

[Additive Violation Surcharge Table](#)

E. ACCIDENT SURCHARGE

Eff. 7-14-09

New Business and Renewal

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

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

[Additive Accident Surcharge Table](#)

F. CHANGE OF USUAL DRIVERS

1. Deletion of Driver

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

2. Addition of Driver

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

G. CHANGES IN DRIVING EXPERIENCE

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

ACCIDENT FREE DISCOUNT

Eff. 7-14-09

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

1. Driver has five years or more driving experience, AND
2. Driver is NOT receiving the "Unverifiable Driving Record Surcharge", AND
3. Policy is NOT receiving the "No Prior Insurance Surcharge", AND
4. Driver is free from major violations for the most recent five years, AND
5. *Driver is free of accidents that resulted in a surcharge for the most recent five years.

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

[Rating Chart](#)

ACCIDENT FORGIVENESS*Eff. 7-14-09*

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

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

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

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

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

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

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

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

[Accident Forgiveness Rating Chart](#)

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

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

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

1. The policyholder has purchased the Minor Violation Forgiveness option, AND
2. The minor violation occurred while the Minor Violation Forgiveness option was active, AND
3. The Minor Violation Forgiveness option remains active throughout the otherwise surchargeable period, AND
4. The driver does not have other chargeable minor violations currently being "forgiven" from a prior application of Minor Violation Forgiveness within the prior 35 months.

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

if conditions on the policy change.

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

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

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

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

[Minor Violation Forgiveness Rating Chart](#)

UNVERIFIABLE DRIVER RECORD SURCHARGE

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

[Rating Chart](#)

FINANCIAL RESPONSIBILITY RATE FACTOR

Eff. 8-14-09

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

New Business Scoring

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

1. Credit reports shall be obtained for all drivers that are 21 or older.
2. If all drivers on the policy are under 21, a credit report shall be obtained for the oldest driver on the policy.
3. On a policy where at least one driver has a credit score, the credit class associated with the driver with the best credit score shall be assigned to all drivers on the policy.
4. On policies where all drivers are credit "no-hits," the Financial Responsibility Class 3 Factor shall be assigned to all drivers on the policy.
5. If all drivers are exclusions or a combination of exclusion and no-hits, a Financial Responsibility Class 3 Factor applies.

Renewal Scoring

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

2. If all drivers on the policy are under 21, a credit report shall be obtained for the oldest driver on the policy.
3. On a policy where at least one driver has a credit score, the lowest financial responsibility class shall be assigned to all drivers on the policy.
4. On policies where all drivers are credit "no-hits," the Financial Responsibility Class 3 Factor shall be assigned to all drivers on the policy.
5. If all drivers are exclusions or a combination of exclusion and no-hits, a Financial Responsibility Class 3 Factor applies.
6. Policies may move up or down only one financial responsibility class per review, subject to the following credit reclassification rules:

Move policies to a better credit class upon renewal if:

- a. It is the annual renewal date for the policy, AND
- b. The policy satisfies the requirements of the better credit class, AND
- c. There are no chargeable major violations, or no chargeable accidents on the policy during the last 36 months.

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

- a. It is the annual renewal date of the policy, AND
- b. The policy satisfies the requirements of the worse credit class, AND
- c. There has been at least one chargeable major violation, or one chargeable accident on the policy during the last 36 months.

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

Terms

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

Exclusion — credit report is available but contains too limited information to score.

Added/Deleted Drivers

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

1. A credit report shall be ordered for the added driver.
2. Apply the New Business Scoring Rules.

OR

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

1. Do not order a credit report on the added driver at the time of the change.
2. Apply the Renewal Business Scoring Rules at the annual renewal date of the policy.

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

1. The policy retains the current credit class.
2. Apply the Renewal Business Scoring Rules at the annual renewal date of the policy.

[Rating Chart](#)

Spin-Off Policies

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

ACCIDENT PREVENTION COURSE DISCOUNT

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

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

[Rating Chart](#)

BASE RATES**

Eff. ~~10-19-10~~10-23-11

Please refer to the Rating Charts portion of this manual.

[BI Base Rates**](#)

[PD Base Rates**](#)

[ME Base Rates**](#)

[COMP Full Coverage Base Rates**](#)

[COLL \\$100 Deductible Base Rates**](#)

EXPENSE FEES**

Eff. ~~10-19-10~~10-23-11

Please refer to the Rating Charts portion of this manual.

[Rating Chart**](#)

RATE SYMBOLS

Eff. 9-27-06

Please refer to the Rating Charts portion of this manual.

[BI Rate Symbols](#)

[PD Rate Symbols](#)

[ME Rate Symbols](#)

[COMP Rate Symbol](#)

[COLL Rate Symbol](#)

MODEL YEAR FACTOR

Eff. 10-19-10

Please refer to the Rating Charts portion of this manual.

[BI Model Year Factor](#)

[PD Model Year Factor](#)

[ME Model Year Factor](#)

[COMP Model Year Factor](#)

[COLL Model Year Factor](#)

OTHER LIMITS AND DEDUCTIBLES

Eff. 1-30-06

Please refer to the Rating Charts portion of this manual.

[BI Limits](#)

[PD Limits](#)

[ME Limits](#)

[COMP Deductibles](#)

[COLL Deductibles](#)

TERRITORY

Eff. 9-15-06

RATING TERRITORY SCHEDULE

Determined by:

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

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

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

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

MISCELLANEOUS COVERAGES

NO FAULT COVERAGES

Eff. 8-1-08

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

A. Medical Expense

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

[Rating Chart](#)

B. Work Loss

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

[Rating Chart](#)

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

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

[Rating Chart](#)

EXCESS FAMILY MEDICAL EXPENSE**

Eff. ~~10-19-10~~ 10-23-11

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

[Rating Chart**](#)

UNINSURED AND UNDERINSURED MOTORISTS COVERAGE

(Bodily Injury and Property Damage Liability)**

Eff. ~~7-14-09~~ 10-23-11

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

UIMBI, UMPD
UIMBI
UMBI, UMPD
UMBI

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

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

UMBI is selected and provided at a policy level. UMPD is selected and provided at a policy level.

[UMBI Premiums**](#)

[UIMBI Premiums**](#)

[UMPD Premiums**](#)

~~DIMINISHING-VANISHING~~ -DEDUCTIBLE**

Eff. ~~7-14-09~~10-23-11

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

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

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

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

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

[COMP ~~Diminishing-Vanishing~~ Deductible Rating Chart**](#)

[COLL ~~Diminishing-Vanishing~~ Deductible Rating Chart**](#)

TOTAL LOSS DEDUCTIBLE WAIVER

Eff. 7-14-09

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

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

[COMP Total Loss Deductible Waiver Rating Chart](#)

[COLL Total Loss Deductible Waiver Rating Chart](#)

ROADSIDE ASSISTANCE COVERAGE

Eff. 7-14-09

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

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

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

[Roadside Assistance Rating Chart](#)

TOWING AND LABOR COSTS

Eff. 7-14-09

Available for Motorhome vehicle types only.

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

[Rating Chart](#)

LOSS OF USE AND LOSS OF USE — BROAD FORM**

Eff. ~~10-19-10~~10-23-11

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

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

[Rating Chart**](#)

ADDITIONAL COVERAGE FOR SOUND, PICTURE, AND DATA DEVICES

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

[Rating Chart](#)

MISCELLANEOUS VEHICLES

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

MOTOR HOMES

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

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

[Motor Home Calculation Charts](#)

TRAILERS

Eff 8-1-08

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

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

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

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

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

[Trailer Calculation Charts](#)

TRUCK CAMPERS

Eff 8-1-08

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

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

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

[Truck Camper Calculation Charts](#)

ANTIQUE AND CLASSIC AUTOMOBILES

Eff. 7-14-09

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

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

A. RESTRICTED USE

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

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

B. REGULAR USE

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

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

[Antique and Classic Automobile Calculation Charts](#)

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

Eff 8-1-08

Annual premiums anticipate reduced usage during winter months.

Includes trail bikes over 350cc or registered.

[Motorcycle Calculation Charts](#)

RECREATIONAL VEHICLES

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

Includes unregistered trail bikes up to 350cc.

[Recreational Vehicle Calculation Charts](#)

MISCELLANEOUS RISKS

USE OF OTHER AUTOMOBILES (UOA)

A. LIMITED FORM

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

Available by endorsement to:

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

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

B. BROAD FORM

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

Available to:

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

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

NOT available to:

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

[Rating Chart](#)

[Government Employees Rating Factor](#)

NAMED NON-OWNER POLICY (NNO)

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

A. INTERESTS COVERED

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

1. Operation by either, or on behalf of either, of non-owned automobile, OR
2. Presence of either or both in non-owned automobile other than a public or livery conveyance.

Coverage is excess over other insurance available to the Policyholder.

B. INELIGIBLE RISKS

1. Finance companies and banks or their employees for repossession, recovery or resale of financed automobiles.
2. Garages or parking lots or their employees for operation of any vehicle in connection with ownership, maintenance, or operation of the garage or parking lot.
3. Persons operating a public or livery conveyance, including school bus drivers.
4. Chauffeurs and truck drivers except for operation of vehicles belonging to the federal or state government or any political subdivision.
5. Automobiles hired under long term contract.

C. CLASSIFICATION AND RATES

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

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

TYPE OF RISK

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

3. Do not customarily involve use of automobiles and there is:
- | | | |
|----------------------------------------|----|-----|
| a. A male operator under age 25 | 87 | 230 |
| b. No male operator under age 25 | 58 | 164 |

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

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

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

[NNO Calculation Charts](#)

COMPREHENSIVE FAMILY LIABILITY (CFL)

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

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

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

A. COVERAGE

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

See policy and endorsement for coverage information.

B. INELIGIBLE RISKS

1. Entities other than individuals.

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

2. With respect to CFL—Farm:

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

3. Real estate brokers.

C. CLASSIFICATION CLASS

- | | | |
|----|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|
| 1. | All individuals other than farmers..... | 1 |
| 2. | Farmers, either not engaged in custom farming or with annual receipts from custom farming not exceeding \$500 and total acreage: | |
| | a. does not exceed 160..... | 2 |
| | b. exceeds 160 but not 500 | 3 |
| | c. exceeds 500 but not 2000..... | 4 |
| 3. | Farmers whose annual receipts from custom farming exceed \$500 but do not exceed \$3,000 and total acreage: | |
| | a. does not exceed 160..... | 5 |
| | b. exceeds 160 but not 500 | 6 |
| | c. exceeds 500 but not 2000..... | 7 |
| 4. | Farmers whose total acreage exceeds 2000 (submit to Underwriting) | 8 |
| 5. | Farmers whose annual receipts from custom farming exceed \$3,000 are classified under item 3b. above; however, coverage for custom farming operations is not granted by the policy terms. | |

D. PREMIUM

1. Class 1
 - a. Charge "basic" premium for Policyholder's principal residence.
 - b. Charge "additional residence" premium for each additional dwelling unit (including cottages and cabins) where the Policyholder or spouse maintains a residence. If Policyholder owns or rents the whole of a two-, three-, or four-family dwelling, maintaining his or her principal residence in one unit and renting out others, the "basic" charge includes premium for unit in which Policyholder resides and an "additional residence" charge is made for each of the other units.
 - c. Coverage may be extended to one- or two-family dwellings owned but not occupied in any part by Policyholder or spouse, and rented to others or held for rental, by marking proper entry in "Declarations." If such coverage is granted, charge "additional residence" premium for each such dwelling unit.

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

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

2. Classes 2, 3, 4, 5, 6 or 7
 - a. Charge "basic" premium for appropriate classification based on total acreage owned, rented or operated by Policyholder, including any acreage owned, rented or operated by a partnership of which the Policyholder is a partner. "Basic" premium includes charge for Policyholder's principal residence.
 - b. Charge "additional residence" premium for:
 - (1) Each additional dwelling where Policyholder or spouse maintains a residence. If Policyholder owns or rents the whole of a two-, three-, or four-family dwelling, maintaining his or her principal residence in one unit and renting out others, the "basic" charge includes premium for unit in which Policyholder resides and an "additional residence" charge is made for each of the other units.
 - (2) Each unit of all one- or two-family dwellings owned but not occupied by Policyholder or spouse. Such dwellings must be included, whether on farm premises or not and regardless of whether rent money is collected. Any such dwellings located on farms owned by a partnership of which Policyholder is a partner must also be included at the "additional residence" charge.

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

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

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

- (a) Charge for all exposure (acreage, residences and custom farming receipts) owned or operated by the Policyholder separately from the partnership.
- (b) Add to this a proportionate share of all partnership exposure. If the number of residences thus determined ends in a fraction, round to the next higher whole number.

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

[Semi-Annual Premium-Basic](#)

[Additional Residences](#)

GENERAL RULES

POLICY TERM

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

PREMIUM ADJUSTMENT**

Eff. 10-23-11

The following rules apply to changes made during the policy term from 10/23/2011 through 4/22/2012:

1. Added coverage or vehicle — Collect prorated premium on the basis of rates in effect at the inception of the policy term.
2. All other changes — Collect or refund prorated premium on the basis of rates in effect at the inception of the policy term.

The following rules apply to changes made during the policy term after 4/22/2012:

1. Added coverage or vehicle — Collect prorated premium on the basis of rates in effect at the time of the change.
2. All other changes — Collect or refund prorated premium on the basis of rates in effect at the inception of the policy term.

CANCELLATIONS**

Eff. 10-23-11

A. REQUESTS

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

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

B. COMPANY CANCELLATIONS AND NON-RENEWALS

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

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

C. ~~SHORT/PRO RATE BASIS DETERMINATION~~ CANCELLATION

Cancellation is on a prorated basis ~~when:~~

- ~~1. Initiated by the Company.~~
- ~~2. The automobile is destroyed or stolen.~~

~~3. The Policyholder has died.~~

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

~~5. Only part of the coverages are cancelled.~~

~~6. The Policyholder enters the Armed Services.~~

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

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

D. MISCELLANEOUS VEHICLES

Motorcycles:

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

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

Recreational Vehicles:

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

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

E. REFUND

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

FINANCIAL RESPONSIBILITY CERTIFICATES (SR-22 FILINGS)

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

1. Louisiana,
2. Massachusetts, AND

3. New Jersey.

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

PAYMENT OPTIONS

Eff. 8-5-11

A. FULL PAYMENT

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

B. INSTALLMENT PAYMENTS

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

C. INSUFFICIENT FUNDS

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

D. LATE PAYMENT FEE

A late payment fee of \$10.00 will be assessed for any payment not received by 5:00 PM ET on the fifth day past the billing due date.

PRORATE TABLES**PRORATE TABLES – SEMI-ANNUAL POLICIES**

Eff. 8-1-08

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

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

PRORATE TABLES – ANNUAL POLICIES-2

Eff. 8-1-08

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

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

PRORATE TABLES – ANNUAL POLICIES-3

Eff. 8-1-08

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

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

CALCULATIONS, QUICK REFERENCES, & CHARTS

~

Arkansas Standard Automobile
 Nationwide Mutual Company
 Nationwide Mutual Fire Company
 Rate Review: 11593 Effective: Oct 23, 2011

Synopsis of Rate Revision

- Chart: COMP Base Rate [RX03TA01](#)
- Chart: COLL Base Rate [RX03TA02](#)
- Chart: BI Base Rate [RX03TA03](#)
- Chart: PD Base Rate [RX03TA04](#)
- Chart: UMBICL Base Rate [RX03TA07](#)
- Chart: UMPD Base Rate [RX03TA08](#)
- Chart: UIMBI Base Rate [RX03TA09](#)
- Chart: MDCL Base Rate [RX03TA30](#)
- Chart: EXMDCL Base Rate [RX03TA33](#)
- Chart: LOU Base Rate [RX03TA52](#)
- Chart: PLCY Coverage Expense Fee [RX03TF78](#)
- Chart: PLCY Homeowner Discount Factor [RX03TI57](#)
- Chart: PLCY Rewards Bundle Discount [RX03TM24](#)
- Chart: COMP Feature:Vanishing Comp Amount [RX03TM43](#)
- Chart: COLL Feature:Vanishing Coll Amount [RX03TM44](#)
- Chart: PLCY Easy Pay Discount Amount [RX03TM63](#)
- Calc: BI Coverage Premium [RX03ANTQBI1464](#)
- Calc: COLL Coverage Premium [RX03ANTQCOLL1466](#)
- Calc: COMP Coverage Premium [RX03ANTQCOMP1467](#)
- Calc: MDCL Coverage Premium [RX03ANTQMDCL1471](#)
- Calc: PD Coverage Premium [RX03ANTQPD1472](#)
- Calc: BI Coverage Premium [RX03MOHMBI1525](#)
- Calc: COLL Coverage Premium [RX03MOHMCOLL1527](#)
- Calc: COMP Coverage Premium [RX03MOHMCOMP1528](#)
- Calc: MDCL Coverage Premium [RX03MOHMDCL1532](#)
- Calc: PD Coverage Premium [RX03MOHMPD1535](#)
- Calc: BI Coverage Premium [RX03PPABI1479](#)
- Calc: COLL Coverage Premium [RX03PPACOLL1481](#)
- Calc: COMP Coverage Premium [RX03PPACOMP1482](#)
- Calc: MDCL Coverage Premium [RX03PPAMDCL1486](#)
- Calc: PD Coverage Premium [RX03PPAPD1488](#)
- Calc: COLL Coverage Premium [RX03SUPLCOLL1566](#)
- Calc: COMP Coverage Premium [RX03SUPLCOMP1567](#)

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

RX03TA01: COMP Base Rate **

Effective Date: OCT-23-2011

* Territory	New: Base Rate	Old: Base Rate
C 07	159.10	156.70
C 24	81.10	80.20
C 25	94.30	93.20
C 28	101.20	100.00
C 34	92.10	91.10
C 35	91.80	90.80
C 36	151.60	149.50
C 40	102.20	100.90
C 46	69.40	68.90
C 47	73.70	73.10
C 48	75.00	74.40
C 49	87.90	87.00
C 50	71.90	71.30
C 51	90.20	89.20
C 52	109.30	108.00
C 53	109.10	107.80
C 54	72.50	71.90
C 55	78.20	77.50
C 56	73.70	73.10
C 57	100.10	99.00
C 58	85.80	84.90
C 60	87.80	86.90
C 61	99.20	98.00
C 62	156.80	154.50

* Territory	New: Base Rate	Old: Base Rate
C 63	100.50	99.30
C 64	92.50	91.50
C 65	103.90	102.70
C 66	98.60	97.50
C 67	83.20	82.30
C 68	89.50	88.50
C 999	88.90	87.90

Rate Symbol 10; Model Year 2005

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

RX03TA02: COLL Base Rate **

Effective Date: OCT-23-2011

* Territory	New: Base Rate	Old: Base Rate
C 07	286.40	283.80
C 24	228.30	226.70
C 25	249.80	247.80
C 28	255.50	253.50
C 34	290.90	288.30
C 35	263.90	261.80
C 36	286.50	283.90
C 40	291.00	288.40
C 46	248.40	246.70
C 47	270.30	268.20
C 48	263.30	261.50
C 49	265.00	262.90
C 50	267.80	265.70
C 51	261.20	259.10
C 52	257.50	255.20
C 53	254.70	252.70
C 54	334.60	331.00
C 55	298.10	295.40
C 56	251.80	249.80
C 57	277.60	275.10
C 58	267.30	265.20
C 60	260.90	258.80
C 61	179.30	178.60
C 62	252.30	250.30
C 63	245.40	243.20
C 64	248.80	247.10
C 65	258.70	256.90
C 66	253.50	251.70
C 67	247.20	245.20
C 68	319.50	316.30
C 999	250.40	248.20

Rate Symbol 10; Model Year 2005

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

RX03TA03: BI Base Rate **

Effective Date: OCT-23-2011

* Territory	New: Base Rate	Old: Base Rate
C 07	109.50	106.80
C 24	171.40	167.30
C 25	115.20	112.40
C 28	157.80	154.00
C 34	171.80	167.60
C 35	170.50	166.50
C 36	190.70	186.20
C 40	149.70	146.10

* Territory	New: Base Rate	Old: Base Rate
C 46	143.20	139.70
C 47	144.10	140.60
C 48	143.20	139.70
C 49	116.10	113.30
C 50	128.00	124.90
C 51	122.80	119.80
C 52	145.20	141.70
C 53	150.50	146.90
C 54	197.80	193.20
C 55	182.10	177.70
C 56	173.60	169.50
C 57	238.40	232.80
C 58	133.80	130.50
C 60	148.80	145.20
C 61	92.80	90.50
C 62	122.60	119.60
C 63	140.70	137.30
C 64	129.20	126.00
C 65	159.50	155.70
C 66	122.30	119.30
C 67	150.20	146.60
C 68	179.00	174.80
C 999	143.90	140.50

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

RX03TA04: PD Base Rate **

Effective Date: OCT-23-2011

* Territory	New: Base Rate	Old: Base Rate
C 07	104.70	102.20
C 24	105.60	103.10
C 25	97.00	94.70
C 28	128.00	125.00
C 34	128.60	125.60
C 35	139.70	136.40
C 36	127.10	124.10
C 40	124.80	121.90
C 46	132.70	129.60
C 47	129.90	126.90
C 48	122.20	119.30
C 49	130.90	127.80
C 50	126.80	123.80
C 51	109.70	107.10
C 52	107.00	104.50
C 53	111.60	109.00
C 54	163.90	160.10
C 55	158.20	154.50
C 56	145.90	142.50
C 57	145.90	142.50
C 58	121.50	118.70
C 60	142.70	139.40
C 61	74.80	73.00
C 62	109.00	106.40
C 63	109.80	107.20
C 64	106.30	103.80
C 65	129.60	126.60
C 66	103.80	101.30
C 67	118.70	115.90
C 68	137.80	134.60

* Territory	New: Base Rate	Old: Base Rate
C 999	127.10	124.10

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

RX03TA07: UMBI Base Rate **

Effective Date: OCT-23-2011

Sub-chart - High Level	* First UMBI Indicator	Multi-Vehicle UMBI Indicator
Multiple Vehicle Policy	Yes	Yes
Single Vehicle Policy	Yes	No

Sub-chart	*	Per Claimant Limit	Per Occurrence Limit	New: Base Rate	Old: Base Rate
Multiple Vehicle Policy	C	25000	50000	34.60	33.90
	C	25000	100000	40.20	39.40
	C	30000	60000	40.20	39.40
	C	40000	80000	40.20	39.40
	C	50000	50000	40.20	39.40
	C	50000	100000	40.20	39.40
	C	50000	200000	45.80	44.90
	C	100000	100000	45.80	44.90
	C	100000	150000	45.80	44.90
	C	100000	200000	45.80	44.90
	C	100000	250000	47.50	46.60
	C	100000	300000	47.50	46.60
	C	100000	400000	51.90	50.90
	C	100000	500000	51.90	50.90
	C	150000	200000	50.90	49.90
	C	150000	250000	50.90	49.90
	C	150000	300000	50.90	49.90
	C	150000	400000	51.90	50.90
	C	150000	500000	51.90	50.90
	C	200000	200000	50.90	49.90
	C	200000	250000	50.90	49.90
	C	200000	300000	50.90	49.90
	C	200000	400000	51.90	50.90
	C	200000	500000	51.90	50.90
	C	200000	750000	55.60	54.50
	C	250000	250000	50.90	49.90
	C	250000	300000	50.90	49.90
	C	250000	400000	51.90	50.90
	C	250000	500000	51.90	50.90
	C	250000	750000	55.60	54.50
	C	250000	1000000	55.60	54.50
	C	300000	300000	50.90	49.90
	C	300000	400000	54.00	52.90
	C	300000	500000	54.00	52.90
	C	300000	750000	55.60	54.50
	C	300000	1000000	55.60	54.50
	C	400000	400000	54.00	52.90
	C	400000	500000	54.00	52.90
	C	400000	750000	55.60	54.50
	C	400000	1000000	55.60	54.50
	C	500000	500000	54.00	52.90
	C	500000	750000	55.60	54.50
	C	500000	1000000	55.60	54.50
	C	1000000	1000000	57.40	56.30
Single Vehicle Policy	C	25000	50000	18.10	17.70
	C	25000	100000	21.10	20.70
	C	30000	60000	21.10	20.70

Sub-chart	*	Per Claimant Limit	Per Occurrence Limit	New: Base Rate	Old: Base Rate
	C	40000	80000	21.10	20.70
	C	50000	50000	21.10	20.70
	C	50000	100000	21.10	20.70
	C	50000	200000	24.20	23.70
	C	100000	100000	24.20	23.70
	C	100000	150000	24.20	23.70
	C	100000	200000	24.20	23.70
	C	100000	250000	24.90	24.40
	C	100000	300000	24.90	24.40
	C	100000	400000	27.10	26.60
	C	100000	500000	27.10	26.60
	C	150000	200000	26.70	26.20
	C	150000	250000	26.70	26.20
	C	150000	300000	26.70	26.20
	C	150000	400000	27.10	26.60
	C	150000	500000	27.10	26.60
	C	200000	200000	26.70	26.20
	C	200000	250000	26.70	26.20
	C	200000	300000	26.70	26.20
	C	200000	400000	27.10	26.60
	C	200000	500000	27.10	26.60
	C	200000	750000	29.30	28.70
	C	250000	250000	26.70	26.20
	C	250000	300000	26.70	26.20
	C	250000	400000	27.10	26.60
	C	250000	500000	27.10	26.60
	C	250000	750000	29.30	28.70
	C	250000	1000000	29.30	28.70
	C	300000	300000	26.70	26.20
	C	300000	400000	28.30	27.70
	C	300000	500000	28.30	27.70
	C	300000	750000	29.30	28.70
	C	300000	1000000	29.30	28.70
	C	400000	400000	28.30	27.70
	C	400000	500000	28.30	27.70
	C	400000	750000	29.30	28.70
	C	400000	1000000	29.30	28.70
	C	500000	500000	28.30	27.70
	C	500000	750000	29.30	28.70
	C	500000	1000000	29.30	28.70
	C	1000000	1000000	30.30	29.70

Underwriting's approval is required for 500/1,000 and 1,000/1,000 limits.

RX03TA08: UMPD Base Rate **

Effective Date: OCT-23-2011

Sub-chart - High Level	*	COMP with COLL Indicator
Per Occ / With COLL		Yes
Per Occ / Without COLL		Not Yes

Sub-chart	*	Coverage Single Limit	New: Base Rate	Old: Base Rate
Per Occ / With COLL		25000	2.30	2.30
		30000	2.30	2.30
		35000	2.30	2.30
		40000	2.30	2.30
		45000	2.30	2.30
		50000	2.30	2.30
		60000	2.30	2.30
		70000	2.30	2.30

Sub-chart	*	Coverage Single Limit	New: Base Rate	Old: Base Rate
		75000	2.30	2.30
		80000	2.30	2.30
		90000	2.30	2.30
		100000	2.30	2.30
	C	110000	38.80	38.00
	C	120000	38.80	38.00
	C	130000	38.80	38.00
	C	140000	38.80	38.00
	C	150000	38.80	38.00
	C	175000	38.80	38.00
	C	200000	38.80	38.00
	C	225000	38.80	38.00
	C	250000	38.80	38.00
	C	275000	42.00	41.20
	C	300000	42.00	41.20
	C	350000	42.00	41.20
	C	400000	42.00	41.20
	C	450000	42.00	41.20
	C	500000	42.00	41.20
	C	1000000	47.10	46.20
Per Occ / Without COLL	C	25000	31.30	30.70
	C	30000	33.30	32.60
	C	35000	33.30	32.60
	C	40000	33.30	32.60
	C	45000	33.30	32.60
	C	50000	33.30	32.60
	C	60000	35.20	34.50
	C	70000	35.20	34.50
	C	75000	35.20	34.50
	C	80000	36.90	36.20
	C	90000	36.90	36.20
	C	100000	36.90	36.20
	C	110000	38.80	38.00
	C	120000	38.80	38.00
	C	130000	38.80	38.00
	C	140000	38.80	38.00
	C	150000	38.80	38.00
	C	175000	38.80	38.00
	C	200000	38.80	38.00
	C	225000	38.80	38.00
	C	250000	38.80	38.00
	C	275000	42.00	41.20
	C	300000	42.00	41.20
	C	350000	42.00	41.20
	C	400000	42.00	41.20
	C	450000	42.00	41.20
	C	500000	42.00	41.20
	C	1000000	47.10	46.20

For limits in excess of \$100,000, refer to underwriting.
All PD limits are subject to a \$200 deductible.

RX03TA09: UIMBI Base Rate **

Effective Date: OCT-23-2011

Sub-chart - High Level	*	First UMBI Indicator	Multi-Vehicle UMBI Indicator
Multi-vehicle policy		Yes	Yes
Single vehicle policy		Yes	No

Sub-chart	*	Per Claimant Limit	Per Occurrence Limit	New: Base Rate	Old: Base Rate
Multi-vehicle policy	C	25000	50000	26.80	26.30
	C	25000	100000	44.10	43.20
	C	30000	60000	44.10	43.20
	C	40000	80000	44.10	43.20
	C	50000	50000	44.10	43.20
	C	50000	100000	44.10	43.20
	C	50000	200000	65.50	64.20
	C	100000	100000	65.50	64.20
	C	100000	150000	65.50	64.20
	C	100000	200000	65.50	64.20
	C	100000	250000	74.40	72.90
	C	100000	300000	74.40	72.90
	C	100000	400000	98.50	96.60
	C	100000	500000	98.50	96.60
	C	150000	200000	92.70	90.90
	C	150000	250000	92.70	90.90
	C	150000	300000	92.70	90.90
	C	150000	400000	98.50	96.60
	C	150000	500000	98.50	96.60
	C	200000	200000	92.70	90.90
	C	200000	250000	92.70	90.90
	C	200000	300000	92.70	90.90
	C	200000	400000	98.50	96.60
	C	200000	500000	98.50	96.60
	C	200000	750000	123.60	121.20
	C	250000	250000	92.70	90.90
	C	250000	300000	92.70	90.90
	C	250000	400000	98.50	96.60
	C	250000	500000	98.50	96.60
	C	250000	750000	123.60	121.20
	C	250000	1000000	123.60	121.20
	C	300000	300000	92.70	90.90
	C	300000	400000	111.70	109.50
	C	300000	500000	111.70	109.50
	C	300000	750000	123.60	121.20
	C	300000	1000000	123.60	121.20
	C	400000	400000	111.70	109.50
	C	400000	500000	111.70	109.50
	C	400000	750000	123.60	121.20
	C	400000	1000000	123.60	121.20
	C	500000	500000	111.70	109.50
	C	500000	750000	123.60	121.20
	C	500000	1000000	123.60	121.20
	C	1000000	1000000	135.80	133.10
Single vehicle policy	C	25000	50000	14.50	14.20
	C	25000	100000	23.10	22.60
	C	30000	60000	23.10	22.60
	C	40000	80000	23.10	22.60
	C	50000	50000	23.10	22.60
	C	50000	100000	23.10	22.60
	C	50000	200000	34.60	33.90
	C	100000	100000	34.60	33.90
	C	100000	150000	34.60	33.90
	C	100000	200000	34.60	33.90
	C	100000	250000	39.10	38.30
	C	100000	300000	39.10	38.30
	C	100000	400000	51.70	50.70
	C	100000	500000	51.70	50.70

Sub-chart	*	Per Claimant Limit	Per Occurrence Limit	New: Base Rate	Old: Base Rate
	C	150000	200000	48.80	47.80
	C	150000	250000	48.80	47.80
	C	150000	300000	48.80	47.80
	C	150000	400000	51.70	50.70
	C	150000	500000	51.70	50.70
	C	200000	200000	48.80	47.80
	C	200000	250000	48.80	47.80
	C	200000	300000	48.80	47.80
	C	200000	400000	51.70	50.70
	C	200000	500000	51.70	50.70
	C	200000	750000	65.00	63.70
	C	250000	250000	48.80	47.80
	C	250000	300000	48.80	47.80
	C	250000	400000	51.70	50.70
	C	250000	500000	51.70	50.70
	C	250000	750000	65.00	63.70
	C	250000	1000000	65.00	63.70
	C	300000	300000	48.80	47.80
	C	300000	400000	58.40	57.30
	C	300000	500000	58.40	57.30
	C	300000	750000	65.00	63.70
	C	300000	1000000	65.00	63.70
	C	400000	400000	58.40	57.30
	C	400000	500000	58.40	57.30
	C	400000	750000	65.00	63.70
	C	400000	1000000	65.00	63.70
	C	500000	500000	58.40	57.30
	C	500000	750000	65.00	63.70
	C	500000	1000000	65.00	63.70
	C	1000000	1000000	71.50	70.10

Underwriting's approval is required for 500/1,000 and 1,000/1,000 limits.

RX03TA30: MDCL Base Rate **

Effective Date: OCT-23-2011

*	Territory	New: Base Rate	Old: Base Rate
C	07	84.30	82.90
C	24	107.70	105.90
C	25	63.00	62.00
C	28	94.00	92.40
C	34	87.50	86.10
C	35	87.30	85.90
C	36	106.50	104.70
C	40	88.50	87.00
C	46	83.40	82.10
C	47	83.70	82.30
C	48	84.90	83.50
C	49	87.60	86.20
C	50	81.60	80.30
C	51	83.80	82.40
C	52	82.40	81.00
C	53	91.70	90.20
C	54	99.50	97.80
C	55	91.80	90.30
C	56	83.40	82.10
C	57	124.50	122.30
C	58	81.20	79.90
C	60	83.50	82.10
C	61	70.50	69.30

* Territory	New: Base Rate	Old: Base Rate
C 62	86.70	85.30
C 63	88.50	87.00
C 64	77.50	76.30
C 65	100.50	98.80
C 66	78.60	77.30
C 67	87.40	86.00
C 68	92.20	90.70
C 999	87.40	85.90

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

RX03TA33: EXMDCL Base Rate **

Effective Date: OCT-23-2011

* Territory	New: Base Rate	Old: Base Rate
C 07	126.80	124.30
C 24	163.20	160.00
C 25	100.80	98.80
C 28	142.10	139.30
C 34	131.40	128.80
C 35	131.40	128.80
C 36	161.40	158.20
C 40	133.20	130.60
C 46	125.40	122.90
C 47	125.90	123.40
C 48	127.50	125.00
C 49	131.80	129.20
C 50	122.70	120.30
C 51	126.00	123.50
C 52	124.20	121.80
C 53	138.30	135.60
C 54	150.50	147.50
C 55	138.40	135.70
C 56	125.40	122.90
C 57	189.50	185.80
C 58	122.20	119.80
C 60	125.60	123.10
C 61	106.50	104.40
C 62	130.90	128.30
C 63	133.50	130.90
C 64	116.20	113.90
C 65	151.70	148.70
C 66	117.70	115.40
C 67	131.80	129.20
C 68	138.80	136.10
C 999	132.00	129.40

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

RX03TA52: LOU Base Rate **

Effective Date: OCT-23-2011

* Option Code	New: Base Rate	Old: Base Rate
C \$15 per day \$300 Total	7.50	7.40
C \$20 per day \$700 total	14.70	14.40
C \$25 per day \$500	15.10	14.80
C \$30 per day \$900	20.70	20.30
C \$40 per day \$1100 total	26.70	26.20
C \$50 per day \$1300 total	32.60	32.00
C \$60 per day \$1500 total	38.60	37.80

For Motor Homes, the only LOU limit available is \$500 per accident (no daily limit)

RX03TF78: PLCY Coverage Expense Fee **

Effective Date: OCT-23-2011

*	Coverage	Vehicle Type	Vehicle Use	New: Coverage Expense Fee	Old: Coverage Expense Fee
C	BI	Automobile		27.50	27.10
C	PD	Automobile		24.30	23.90
C	MDCL	Automobile		6.80	6.60
C	COLL	Automobile		46.80	44.10
C	COMP	Automobile		18.90	18.00
	BI	Motorcycle		0.00	0.00
	PD	Motorcycle		0.00	0.00
	MDCL	Motorcycle		0.00	0.00
	COLL	Motorcycle		0.00	0.00
	COMP	Motorcycle		0.00	0.00
	BI	Motorhome		0.00	0.00
	PD	Motorhome		0.00	0.00
	MDCL	Motorhome		0.00	0.00
	COLL	Motorhome		0.00	0.00
	COMP	Motorhome		0.00	0.00
	BI	Named Non Owner		0.00	0.00
	PD	Named Non Owner		0.00	0.00
	MDCL	Named Non Owner		0.00	0.00
	COLL	Named Non Owner		0.00	0.00
	COMP	Named Non Owner		0.00	0.00
C	BI	Classics	Not Restricted	27.50	27.10
C	PD	Classics	Not Restricted	24.30	23.90
C	MDCL	Classics	Not Restricted	6.80	6.60
	COLL	Classics	Not Restricted	0.00	0.00
	COMP	Classics	Not Restricted	0.00	0.00
C	BI	Antique	Not Restricted	27.50	27.10
C	PD	Antique	Not Restricted	24.30	23.90
C	MDCL	Antique	Not Restricted	6.80	6.60
	COLL	Antique	Not Restricted	0.00	0.00
	COMP	Antique	Not Restricted	0.00	0.00
	BI	Classics	Restricted	0.00	0.00
	PD	Classics	Restricted	0.00	0.00
	MDCL	Classics	Restricted	0.00	0.00
	COMP	Classics	Restricted	0.00	0.00
	COLL	Classics	Restricted	0.00	0.00
	BI	Antique	Restricted	0.00	0.00
	PD	Antique	Restricted	0.00	0.00
	MDCL	Antique	Restricted	0.00	0.00
	COMP	Antique	Restricted	0.00	0.00
	COLL	Antique	Restricted	0.00	0.00

No expense fees are applicable on Annual Policies

RX03TI57: PLCY Homeowner Discount Factor **

Effective Date: OCT-23-2011

*	Home and Car Discount Code	Homeowner Policy Form Code	New: Homeowner Discount Factor	Old: Homeowner Discount Factor
		Non Nationwide Homeowner	1.00	1.00
C		Non Nationwide Mobile Homeowner	0.95	1.00
		Non Nationwide Condo	1.00	1.00
		Non Nationwide Farm	1.00	1.00
	Remove (at renewal), Yes	Elite	1.00	1.00
	Remove (at renewal), Yes	Extended	1.00	1.00

* Home and Car Discount Code	Homeowner Policy Form Code	New: Homeowner Discount Factor	Old: Homeowner Discount Factor
Remove (at renewal), Yes	Market Value	1.00	1.00
Remove (at renewal), Yes	Golden Blanket	1.00	1.00
Remove (at renewal), Yes	Homeowner	1.00	1.00
Remove (at renewal), Yes	Condo	1.00	1.00
Remove (at renewal), Yes	Mobile Home	1.00	1.00
Remove (at renewal), Yes	Tenant	1.00	1.00
Remove (at renewal), Yes	Farm	1.00	0.95
Future (add at renewal), No		1.00	1.00

RX03TM24: PLCY Rewards Bundle Discount **

Effective Date: OCT-23-2011

* Accident Forgiven Feature Code	Feature:Diminishing Deductible Flag	RSA Preferred Flag	New: Rewards Bundle Discount	Old: Rewards Bundle Discount
A Yes(Y)	Yes	Yes	0.95	0.00
A Yes(Y)			1.00	0.00
A No(N)			1.00	0.00

RX03TM43: COMP Feature:Vanishing Comp Amount **

Effective Date: OCT-23-2011

* Deductible	First Comp Flag	New: Feature:Vanishing Comp Amount	Old: Feature:Vanishing Comp Amount
A 0	Yes	15.00	0.00
A 0	No	2.50	0.00
A 50	Yes	15.00	0.00
A 50	No	2.50	0.00
A 100	Yes	15.00	0.00
A 100	No	2.50	0.00
A 250	Yes	15.00	0.00
A 250	No	2.50	0.00
A 500	Yes	15.00	0.00
A 500	No	2.50	0.00

RX03TM44: COLL Feature:Vanishing Coll Amount **

Effective Date: OCT-23-2011

* Deductible	First Coll Flag	New: Feature:Vanishing Coll Amount	Old: Feature:Vanishing Coll Amount
A 50	Yes	15.00	0.00
A 50	No	2.50	0.00
A 100	Yes	15.00	0.00
A 100	No	2.50	0.00
A 150	Yes	15.00	0.00
A 150	No	2.50	0.00
A 200	Yes	15.00	0.00
A 200	No	2.50	0.00
A 250	Yes	15.00	0.00
A 250	No	2.50	0.00
A 500	Yes	15.00	0.00
A 500	No	2.50	0.00
A 1000	Yes	15.00	0.00
A 1000	No	2.50	0.00

RX03TM63: PLCY Easy Pay Discount Amount **

Effective Date: OCT-23-2011

* Coverage	Easy Pay Flag	Result Amount WS	New: Easy Pay Discount Amount	Old: Easy Pay Discount Amount
A BI, PD	Yes	>15.0	15.00	0.00

CALCULATION MDLE TYPE BI Coverage Premium **

RX03ANTQBI1464

Effective Date: OCT-23-2011

*	Step	Description	Chart Name
	1.	If Vehicle Use = Restricted	
	2.	Determine Rate Factor	RX03TE16
A	3.	Determine Homeowner Discount Factor	RX03TI57
	4.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
	5.	* Nationwide Associate Discount Factor (ten cents rounded)	
	6.	* Rate Factor (ten cents rounded)	
	7.	* Long Term Policyholder Discount Factor (ten cents rounded)	
	8.	* Home and Car Discount Factor (ten cents rounded)	
A	9.	* Homeowner Discount Factor (ten cents rounded)	
	10.	* Auto Financial Discount Factor (ten cents rounded)	
	11.	Else	
	12.	Determine Base Rate	RX03TA03
	13.	Determine Limit/Deductible Factor	RX03TD03
	14.	Determine Nationwide Associate Discount Factor	RX03TM62
	15.	Determine Vehicle Use Factor	RX03TE54
	16.	Determine Prior Insurance Surcharge Factor	RX03TE20
	17.	Determine BI Matrix Factor	RX03TM12
A	18.	Determine Rewards Bundle Discount	RX03TM24
	19.	Determine Advance Quote Discount Factor	RX03TM20
	20.	Determine Terms with Prior Carrier Factor	RX03TF91
	21.	Determine Home and Car Discount Factor	RX03TI35
A	22.	Determine Homeowner Discount Factor	RX03TI57
	23.	Determine Auto Financial Discount Factor	RX03TI83
	24.	Determine Feature : Accident Forgiveness Factor	RX03TM29
	25.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
	26.	Determine Coverage Expense Fee	RX03TF78
	27.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
	28.	* Nationwide Associate Discount Factor (ten cents rounded)	
	29.	* Vehicle Use Factor (ten cents rounded)	
	30.	* Average Driver Factor (ten cents rounded)	
	31.	* Prior Insurance Surcharge Factor (ten cents rounded)	
	32.	* BI Matrix Factor (ten cents rounded)	
A	33.	* Rewards Bundle Discount (ten cents rounded)	
	34.	* Advance Quote Discount Factor (ten cents rounded)	
	35.	* Terms with Prior Carrier Factor (ten cents rounded)	
	36.	* Home and Car Discount Factor (ten cents rounded)	
A	37.	* Homeowner Discount Factor (ten cents rounded)	
	38.	* Auto Financial Discount Factor (ten cents rounded)	
	39.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
	40.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
	41.	+ Coverage Expense Fee (ten cents rounded)	
A	42.	If Easy Pay Flag = Yes	
A	43.	Result Amount WS = Result	

*	Step	Description	Chart Name
A	44.	Determine Easy Pay Discount Amount	RX03TM63
A	45.	- Easy Pay Discount Amount (ten cents rounded)	
A	46.	End - If	
	47.	End - If	

CALCULATION MDLE TYPE COLL Coverage Premium **

RX03ANTQCOLL1466

Effective Date: OCT-23-2011

*	Step	Description	Chart Name
	1.	If Vehicle Use = Restricted	
	2.	Determine Rate Factor	RX03TE16
A	3.	Determine Homeowner Discount Factor	RX03TI57
D	4.	Determine Feature:Diminshing COLL Deductible Factor	RX03TM34
	5.	Determine Feature: Total Loss Coll Ded Waiver Factor	RX03TM36
	6.	Result = Stated Amount / 100	
	7.	* Limit/Deductible Factor (ten cents rounded)	
	8.	* Nationwide Associate Discount Factor (ten cents rounded)	
	9.	* Rate Factor (ten cents rounded)	
	10.	* Long Term Policyholder Discount Factor (ten cents rounded)	
	11.	* Home and Car Discount Factor (ten cents rounded)	
A	12.	* Homeowner Discount Factor (ten cents rounded)	
	13.	* Feature: Total Loss Coll Ded Waiver Factor (ten cents rounded)	
D	14.	* Feature:Diminshing COLL Deductible Factor (ten cents rounded)	
A	15.	If Feature:Diminshing Deductible Flag = Yes	
A	16.	Determine Feature:Vanishing Coll Amount	RX03TM44
A	17.	+ Feature:Vanishing Coll Amount (ten cents rounded)	
A	18.	End - If	
	19.	Else	
	20.	Determine Limit/Deductible Factor	RX03TD07
	21.	Determine Nationwide Associate Discount Factor	RX03TM62
	22.	Determine Vehicle Use Factor	RX03TE54
	23.	Determine Prior Insurance Surcharge Factor	RX03TE20
	24.	Determine COLL Matrix Factor	RX03TM13
A	25.	Determine Rewards Bundle Discount	RX03TM24
	26.	Determine Advance Quote Discount Factor	RX03TM20
	27.	Determine Terms with Prior Carrier Factor	RX03TF91
	28.	Determine Home and Car Discount Factor	RX03TI35
D	29.	Determine Feature:Diminshing COLL Deductible Factor	RX03TM34
A	30.	Determine Homeowner Discount Factor	RX03TI57
	31.	Determine Auto Financial Discount Factor	RX03TI83
	32.	Determine Feature : Accident Forgiveness Factor	RX03TM29
	33.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
	34.	Determine Feature: Total Loss Coll Ded Waiver Factor	RX03TM36
	35.	Result = Stated Amount / 100	
	36.	* Limit/Deductible Factor (ten cents rounded)	
	37.	* Nationwide Associate Discount Factor (ten cents rounded)	
	38.	* Vehicle Use Factor (ten cents rounded)	
	39.	* Average Driver Factor (ten cents rounded)	
	40.	* Prior Insurance Surcharge Factor (ten cents rounded)	
	41.	* COLL Matrix Factor (ten cents rounded)	

*	Step	Description	Chart Name
A	42.	* Rewards Bundle Discount (ten cents rounded)	
	43.	* Advance Quote Discount Factor (ten cents rounded)	
	44.	* Terms with Prior Carrier Factor (ten cents rounded)	
	45.	* Home and Car Discount Factor (ten cents rounded)	
D	46.	* Feature:Diminshing COLL Deductible Factor (ten cents rounded)	
A	47.	* Homeowner Discount Factor (ten cents rounded)	
	48.	* Auto Financial Discount Factor (ten cents rounded)	
	49.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
	50.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
	51.	* Feature: Total Loss Coll Ded Waiver Factor (ten cents rounded)	
A	52.	If Feature:Diminishing Deductible Flag = Yes	
A	53.	Determine Feature:Vanishing Coll Amount	RX03TM44
A	54.	+ Feature:Vanishing Coll Amount (ten cents rounded)	
A	55.	End - If	
	56.	End - If	

CALCULATION MDLE TYPE COMP Coverage Premium **

RX03ANTQCOMP1467

Effective Date: OCT-23-2011

* Step	Description	Chart Name
1.	If Vehicle Use = Restricted	
2.	Determine Rate Factor	RX03TE16
A 3.	Determine Homeowner Discount Factor	RX03TI57
D 4.	Determine Feature:Diminishing COMP Deductible Factor	RX03TM33
5.	Determine Feature: Total Loss Comp Ded Waiver Factor	RX03TM35
6.	Result = Stated Amount / 100	
7.	* Limit/Deductible Factor (ten cents rounded)	
8.	* Nationwide Associate Discount Factor (ten cents rounded)	
9.	* Rate Factor (ten cents rounded)	
10.	* Long Term Policyholder Discount Factor (ten cents rounded)	
11.	* Home and Car Discount Factor (ten cents rounded)	
A 12.	* Homeowner Discount Factor (ten cents rounded)	
13.	* Auto Financial Discount Factor (ten cents rounded)	
14.	* Feature: Total Loss Comp Ded Waiver Factor (ten cents rounded)	
D 15.	* Feature:Diminishing COMP Deductible Factor (ten cents rounded)	
A 16.	If Feature:Diminishing Deductible Flag = Yes	
A 17.	Determine Feature:Vanishing Comp Amount	RX03TM43
A 18.	+ Feature:Vanishing Comp Amount (ten cents rounded)	
A 19.	End - If	
20.	Else	
21.	Determine Limit/Deductible Factor	RX03TD06
22.	Determine Nationwide Associate Discount Factor	RX03TM62
23.	Determine Vehicle Use Factor	RX03TE54
24.	Determine Prior Insurance Surcharge Factor	RX03TE20
25.	Determine COMP Matrix Factor	RX03TM14
A 26.	Determine Rewards Bundle Discount	RX03TM24
27.	Determine Advance Quote Discount Factor	RX03TM20
28.	Determine Terms with Prior Carrier Factor	RX03TF91
29.	Determine Home and Car Discount Factor	RX03TI35
D 30.	Determine Feature:Diminishing COMP Deductible Factor	RX03TM33
A 31.	Determine Homeowner Discount Factor	RX03TI57
32.	Determine Auto Financial Discount Factor	RX03TI83
33.	Determine Feature : Accident Forgiveness Factor	RX03TM29
34.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
35.	Determine Feature: Total Loss Comp Ded Waiver Factor	RX03TM35
36.	Result = Stated Amount / 100	
37.	* Limit/Deductible Factor (ten cents rounded)	
38.	* Nationwide Associate Discount Factor (ten cents rounded)	
39.	* Vehicle Use Factor (ten cents rounded)	
40.	* Average Driver Factor (ten cents rounded)	
41.	* Prior Insurance Surcharge Factor (ten cents rounded)	
42.	* COMP Matrix Factor (ten cents rounded)	
A 43.	* Rewards Bundle Discount (ten cents rounded)	
44.	* Advance Quote Discount Factor (ten cents rounded)	
45.	* Terms with Prior Carrier Factor (ten cents rounded)	
46.	* Home and Car Discount Factor (ten cents rounded)	
D 47.	* Feature:Diminishing COMP Deductible Factor (ten cents rounded)	

*	Step	Description	Chart Name
A	48.	* Homeowner Discount Factor (ten cents rounded)	
	49.	* Auto Financial Discount Factor (ten cents rounded)	
	50.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
	51.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
	52.	* Feature: Total Loss Comp Ded Waiver Factor (ten cents rounded)	
A	53.	If Feature:Diminishing Deductible Flag = Yes	
A	54.	Determine Feature:Vanishing Comp Amount	RX03TM43
A	55.	+ Feature:Vanishing Comp Amount (ten cents rounded)	
A	56.	End - If	
	57.	End - If	

CALCULATION MDLE TYPE MDCL Coverage Premium **

RX03ANTQMDCL1471

Effective Date: OCT-23-2011

* Step	Description	Chart Name
1.	If Vehicle Use = Restricted	
2.	Determine Rate Factor	RX03TE16
A 3.	Determine Homeowner Discount Factor	RX03TI57
4.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
5.	* Nationwide Associate Discount Factor (ten cents rounded)	
6.	* Rate Factor (ten cents rounded)	
7.	* Long Term Policyholder Discount Factor (ten cents rounded)	
8.	* Home and Car Discount Factor (ten cents rounded)	
A 9.	* Homeowner Discount Factor (ten cents rounded)	
10.	* Auto Financial Discount Factor (ten cents rounded)	
11.	Else	
12.	Determine Base Rate	RX03TA30
13.	Determine Nationwide Associate Discount Factor	RX03TM62
14.	Determine Limit/Deductible Factor	RX03TD13
15.	Determine Vehicle Use Factor	RX03TE54
16.	Determine Prior Insurance Surcharge Factor	RX03TE20
17.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
18.	Determine MP Matrix Factor	RX03TM15
A 19.	Determine Rewards Bundle Discount	RX03TM24
20.	Determine Advance Quote Discount Factor	RX03TM20
21.	Determine Terms with Prior Carrier Factor	RX03TF91
22.	Determine Home and Car Discount Factor	RX03TI35
A 23.	Determine Homeowner Discount Factor	RX03TI57
24.	Determine Auto Financial Discount Factor	RX03TI83
25.	Determine Feature : Accident Forgiveness Factor	RX03TM29
26.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
27.	Determine Coverage Expense Fee	RX03TF78
28.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
29.	* Nationwide Associate Discount Factor (ten cents rounded)	
30.	* Vehicle Use Factor (ten cents rounded)	
31.	* Average Driver Factor (ten cents rounded)	
32.	* Prior Insurance Surcharge Factor (ten cents rounded)	
33.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	
34.	* MP Matrix Factor (ten cents rounded)	
A 35.	* Rewards Bundle Discount (ten cents rounded)	
36.	* Advance Quote Discount Factor (ten cents rounded)	
37.	* Terms with Prior Carrier Factor (ten cents rounded)	
38.	* Home and Car Discount Factor (ten cents rounded)	
A 39.	* Homeowner Discount Factor (ten cents rounded)	
40.	* Auto Financial Discount Factor (ten cents rounded)	
41.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
42.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
43.	+ Coverage Expense Fee (ten cents rounded)	
44.	End - If	

CALCULATION MDLE TYPE PD Coverage Premium **

RX03ANTQPD1472

Effective Date: OCT-23-2011

*	Step	Description	Chart Name
	1.	If Vehicle Use = Restricted	
	2.	Determine Rate Factor	RX03TE16
A	3.	Determine Homeowner Discount Factor	RX03TI57
	4.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
	5.	* Nationwide Associate Discount Factor (ten cents rounded)	
	6.	* Rate Factor (ten cents rounded)	
	7.	* Long Term Policyholder Discount Factor (ten cents rounded)	
	8.	* Home and Car Discount Factor (ten cents rounded)	
A	9.	* Homeowner Discount Factor (ten cents rounded)	
	10.	* Auto Financial Discount Factor (ten cents rounded)	
	11.	Else	
	12.	Determine Base Rate	RX03TA04
	13.	Determine Limit/Deductible Factor	RX03TD04
	14.	Determine Nationwide Associate Discount Factor	RX03TM62
	15.	Determine Vehicle Use Factor	RX03TE54
	16.	Determine Prior Insurance Surcharge Factor	RX03TE20
	17.	Determine PD Matrix Factor	RX03TM16
A	18.	Determine Rewards Bundle Discount	RX03TM24
	19.	Determine Advance Quote Discount Factor	RX03TM20
	20.	Determine Terms with Prior Carrier Factor	RX03TF91
	21.	Determine Home and Car Discount Factor	RX03TI35
A	22.	Determine Homeowner Discount Factor	RX03TI57
	23.	Determine Auto Financial Discount Factor	RX03TI83
	24.	Determine Feature : Accident Forgiveness Factor	RX03TM29
	25.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
	26.	Determine Coverage Expense Fee	RX03TF78
	27.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
	28.	* Nationwide Associate Discount Factor (ten cents rounded)	
	29.	* Vehicle Use Factor (ten cents rounded)	
	30.	* Average Driver Factor (ten cents rounded)	
	31.	* Prior Insurance Surcharge Factor (ten cents rounded)	
	32.	* PD Matrix Factor (ten cents rounded)	
A	33.	* Rewards Bundle Discount (ten cents rounded)	
	34.	* Advance Quote Discount Factor (ten cents rounded)	
	35.	* Terms with Prior Carrier Factor (ten cents rounded)	
	36.	* Home and Car Discount Factor (ten cents rounded)	
A	37.	* Homeowner Discount Factor (ten cents rounded)	
	38.	* Auto Financial Discount Factor (ten cents rounded)	
	39.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
	40.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
	41.	+ Coverage Expense Fee (ten cents rounded)	
A	42.	If Easy Pay Flag = Yes	
A	43.	Result Amount WS = Result	
A	44.	Determine Easy Pay Discount Amount	RX03TM63
A	45.	- Easy Pay Discount Amount (ten cents rounded)	
A	46.	End - If	
	47.	End - If	

CALCULATION MDLE TYPE BI Coverage Premium **

RX03MOHMBI1525

Effective Date: OCT-23-2011

*	Step	Description	Chart Name
	1.	Determine Base Rate	RX03TA03
	2.	Determine Rate Factor	RX03TE07
	3.	Determine Vehicle Model Year Factor	RX03TC13
	4.	Determine Limit/Deductible Factor	RX03TD03
	5.	Determine Long Term Policyholder Discount Factor	RX03TI33
	6.	Determine Home and Car Discount Factor	RX03TI35
A	7.	Determine Homeowner Discount Factor	RX03TI57
	8.	Determine Auto Financial Discount Factor	RX03TI83
	9.	Result = Base Rate * Rate Factor (ten cents rounded)	
	10.	* Vehicle Model Year Factor (ten cents rounded)	
	11.	* Limit/Deductible Factor (ten cents rounded)	
	12.	* Long Term Policyholder Discount Factor (ten cents rounded)	
	13.	* Home and Car Discount Factor (ten cents rounded)	
A	14.	* Homeowner Discount Factor (ten cents rounded)	
	15.	* Auto Financial Discount Factor (ten cents rounded)	

CALCULATION MDLE TYPE COLL Coverage Premium **

RX03MOHMCOLL1527

Effective Date: OCT-23-2011

*	Step	Description	Chart Name
	1.	Determine Base Rate	RX03TA02
	2.	Determine Rate Factor	RX03TE07
	3.	Determine Rate Symbol Factor	RX03TB02
	4.	Determine Vehicle Model Year Factor	RX03TC12
	5.	Determine Limit/Deductible Factor	RX03TD02
	6.	Determine Long Term Policyholder Discount Factor	RX03TI33
	7.	Determine Home and Car Discount Factor	RX03TI35
A	8.	Determine Homeowner Discount Factor	RX03TI57
	9.	Determine Auto Financial Discount Factor	RX03TI83
	10.	Calculate Rate Symbol Factor	RX03MOHM-COLL3576
	11.	Result = Base Rate * Rate Factor (ten cents rounded)	
	12.	* Rate Symbol Factor (ten cents rounded)	
	13.	* Vehicle Model Year Factor (ten cents rounded)	
	14.	* Limit/Deductible Factor (ten cents rounded)	
	15.	* Long Term Policyholder Discount Factor (ten cents rounded)	
	16.	* Home and Car Discount Factor (ten cents rounded)	
A	17.	* Homeowner Discount Factor (ten cents rounded)	
	18.	* Auto Financial Discount Factor (ten cents rounded)	

CALCULATION MDLE TYPE COMP Coverage Premium **

RX03MOHMCOMP1528

Effective Date: OCT-23-2011

*	Step	Description	Chart Name
	1.	Determine Base Rate	RX03TA01
	2.	Determine Rate Factor	RX03TE07
	3.	Determine Rate Symbol Factor	RX03TB01
	4.	Determine Vehicle Model Year Factor	RX03TC11

*	Step	Description	Chart Name
	5.	Determine Limit/Deductible Factor	RX03TD01
	6.	Determine Long Term Policyholder Discount Factor	RX03TI33
	7.	Determine Home and Car Discount Factor	RX03TI35
A	8.	Determine Homeowner Discount Factor	RX03TI57
	9.	Determine Auto Financial Discount Factor	RX03TI83
	10.	Calculate Rate Symbol Factor	RX03MOHM-COMP3577
	11.	Result = Base Rate * Rate Factor (ten cents rounded)	
	12.	* Rate Symbol Factor (ten cents rounded)	
	13.	* Vehicle Model Year Factor (ten cents rounded)	
	14.	* Limit/Deductible Factor (ten cents rounded)	
	15.	* Long Term Policyholder Discount Factor (ten cents rounded)	
	16.	* Home and Car Discount Factor (ten cents rounded)	
A	17.	* Homeowner Discount Factor (ten cents rounded)	
	18.	* Auto Financial Discount Factor (ten cents rounded)	

CALCULATION MDLE TYPE MDCL Coverage Premium **

RX03MOHMDCL1532

Effective Date: OCT-23-2011

*	Step	Description	Chart Name
	1.	Determine Base Rate	RX03TA30
	2.	Determine Rate Factor	RX03TE07
	3.	Determine Vehicle Model Year Factor	RX03TC15
	4.	Determine Limit/Deductible Factor	RX03TD13
	5.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
	6.	Determine Long Term Policyholder Discount Factor	RX03TI33
	7.	Determine Home and Car Discount Factor	RX03TI35
A	8.	Determine Homeowner Discount Factor	RX03TI57
	9.	Determine Auto Financial Discount Factor	RX03TI83
	10.	Result = Base Rate * Rate Factor (ten cents rounded)	
	11.	* Vehicle Model Year Factor (ten cents rounded)	
	12.	* Limit/Deductible Factor (ten cents rounded)	
	13.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	
	14.	* Long Term Policyholder Discount Factor (ten cents rounded)	
	15.	* Home and Car Discount Factor (ten cents rounded)	
A	16.	* Homeowner Discount Factor (ten cents rounded)	
	17.	* Auto Financial Discount Factor (ten cents rounded)	

CALCULATION MDLE TYPE PD Coverage Premium **

RX03MOHMPD1535

Effective Date: OCT-23-2011

*	Step	Description	Chart Name
	1.	Determine Base Rate	RX03TA04
	2.	Determine Rate Factor	RX03TE07
	3.	Determine Vehicle Model Year Factor	RX03TC14
	4.	Determine Limit/Deductible Factor	RX03TD04
	5.	Determine Long Term Policyholder Discount Factor	RX03TI33
	6.	Determine Home and Car Discount Factor	RX03TI35
A	7.	Determine Homeowner Discount Factor	RX03TI57
	8.	Determine Auto Financial Discount Factor	RX03TI83
	9.	Result = Base Rate * Rate Factor (ten cents rounded)	
	10.	* Vehicle Model Year Factor (ten cents rounded)	
	11.	* Limit/Deductible Factor (ten cents rounded)	
	12.	* Long Term Policyholder Discount Factor (ten cents rounded)	
	13.	* Home and Car Discount Factor (ten cents rounded)	
A	14.	* Homeowner Discount Factor (ten cents rounded)	
	15.	* Auto Financial Discount Factor (ten cents rounded)	

CALCULATION MDLE TYPE BI Coverage Premium **

RX03PPABI1479

Effective Date: OCT-23-2011

*	Step	Description	Chart Name
	1.	Determine Base Rate	RX03TA03
	2.	Determine Rate Symbol Factor	RX03TB15
	3.	Calculate Rate Symbol Factor	RX03PPAPLCY15010
	4.	Determine Vehicle Model Year Factor	RX03TC13
	5.	Calculate Vehicle Age	RX03PPAPLCY10010
	6.	Determine New Vehicle Discount Factor	RX03TC23

*	Step	Description	Chart Name
	7.	Determine Limit/Deductible Factor	RX03TD03
	8.	Determine Vehicle Use Factor	RX03TE54
	9.	Determine Prior Insurance Surcharge Factor	RX03TE20
	10.	Determine Preferred Discount	RX03TM22
	11.	Determine Nationwide Associate Discount Factor	RX03TM62
	12.	Determine BI Matrix Factor	RX03TM12
A	13.	Determine Rewards Bundle Discount	RX03TM24
	14.	Determine Advance Quote Discount Factor	RX03TM20
	15.	Determine Terms with Prior Carrier Factor	RX03TF91
	16.	Determine Home and Car Discount Factor	RX03TI35
A	17.	Determine Homeowner Discount Factor	RX03TI57
	18.	Determine Auto Financial Discount Factor	RX03TI83
	19.	Determine Feature : Accident Forgiveness Factor	RX03TM29
	20.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
	21.	Determine Coverage Expense Fee	RX03TF78
	22.	Result = Base Rate * Preferred Discount (ten cents rounded)	
	23.	* Nationwide Associate Discount Factor (ten cents rounded)	
	24.	* Rate Symbol Factor (ten cents rounded)	
	25.	* Vehicle Model Year Factor (ten cents rounded)	
	26.	* New Vehicle Discount Factor (ten cents rounded)	
	27.	* Limit/Deductible Factor (ten cents rounded)	
	28.	* Vehicle Use Factor (ten cents rounded)	
	29.	* Average Driver Factor (ten cents rounded)	
	30.	* Prior Insurance Surcharge Factor (ten cents rounded)	
	31.	Calculate Policy UOA Endorsement Amount 1	RX03PPABI3322
	32.	+ Policy Use of Other Auto Endor Amount (ten cents rounded)	
	33.	+ Policy Use of Other Auto Govt Amt (ten cents rounded)	
	34.	* BI Matrix Factor (ten cents rounded)	
A	35.	* Rewards Bundle Discount (ten cents rounded)	
	36.	* Advance Quote Discount Factor (ten cents rounded)	
	37.	* Terms with Prior Carrier Factor (ten cents rounded)	
	38.	* Home and Car Discount Factor (ten cents rounded)	
A	39.	* Homeowner Discount Factor (ten cents rounded)	
	40.	* Auto Financial Discount Factor (ten cents rounded)	
	41.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
	42.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
	43.	+ Coverage Expense Fee (ten cents rounded)	
A	44.	If Easy Pay Flag = Yes	
A	45.	Result Amount WS = Result	
A	46.	Determine Easy Pay Discount Amount	RX03TM63
A	47.	- Easy Pay Discount Amount (ten cents rounded)	
A	48.	End - If	

CALCULATION MDLE TYPE COLL Coverage Premium **

RX03PPACOLL1481

Effective Date: OCT-23-2011

* Step	Description	Chart Name
1.	Determine Base Rate	RX03TA02
2.	Determine Rate Symbol Factor	RX03TB02
3.	Determine Vehicle Model Year Factor	RX03TC12
4.	Calculate Vehicle Age	RX03PPAPLCY10010
5.	Determine New Vehicle Discount Factor	RX03TC22
6.	Determine Limit/Deductible Factor	RX03TD02
7.	Determine Vehicle Use Factor	RX03TE54
8.	Determine Prior Insurance Surcharge Factor	RX03TE20
9.	Determine Nationwide Associate Discount Factor	RX03TM62
10.	Determine OEM Endorsement Factor	RX03TE99
11.	Determine COLL Matrix Factor	RX03TM13
A 12.	Determine Rewards Bundle Discount	RX03TM24
13.	Determine Advance Quote Discount Factor	RX03TM20
14.	Determine Terms with Prior Carrier Factor	RX03TF91
15.	Determine Preferred Discount	RX03TM22
16.	Determine Home and Car Discount Factor	RX03TI35
A 17.	Determine Homeowner Discount Factor	RX03TI57
18.	Determine Auto Financial Discount Factor	RX03TI83
19.	Determine Feature : Accident Forgiveness Factor	RX03TM29
D 20.	Determine Feature:Diminshing COLL Deductible Factor	RX03TM34
21.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
22.	Determine Feature: Total Loss Coll Ded Waiver Factor	RX03TM36
23.	Determine Coverage Expense Fee	RX03TF78
24.	Calculate Rate Symbol Factor	RX03PPA-COLL3575
25.	Result = Base Rate * Preferred Discount (ten cents rounded)	
26.	* Nationwide Associate Discount Factor (ten cents rounded)	
27.	* Rate Symbol Factor (ten cents rounded)	
28.	* Vehicle Model Year Factor (ten cents rounded)	
29.	* New Vehicle Discount Factor (ten cents rounded)	
30.	* Limit/Deductible Factor (ten cents rounded)	
31.	* OEM Endorsement Factor (ten cents rounded)	
32.	* Vehicle Use Factor (ten cents rounded)	
33.	* Average Driver Factor (ten cents rounded)	
34.	* Prior Insurance Surcharge Factor (ten cents rounded)	
35.	* COLL Matrix Factor (ten cents rounded)	
A 36.	* Rewards Bundle Discount (ten cents rounded)	
37.	* Advance Quote Discount Factor (ten cents rounded)	
38.	* Terms with Prior Carrier Factor (ten cents rounded)	
39.	* Home and Car Discount Factor (ten cents rounded)	
A 40.	* Homeowner Discount Factor (ten cents rounded)	
41.	* Auto Financial Discount Factor (ten cents rounded)	
42.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
D 43.	* Feature:Diminshing COLL Deductible Factor (ten cents rounded)	
44.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
45.	* Feature: Total Loss Coll Ded Waiver Factor (ten cents rounded)	

*	Step	Description	Chart Name
	46.	Calculate Customized Vehicle COLL Factor	RX03PPA-COLL13970
	47.	+ Result 2 (ten cents rounded)	
A	48.	If Feature:Diminishing Deductible Flag = Yes	
A	49.	Determine Feature:Vanishing Coll Amount	RX03TM44
A	50.	+ Feature:Vanishing Coll Amount (ten cents rounded)	
A	51.	End - If	
	52.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION MDLE TYPE COMP Coverage Premium **

RX03PPACOMP1482

Effective Date: OCT-23-2011

* Step	Description	Chart Name
1.	Determine Base Rate	RX03TA01
2.	Determine Rate Symbol Factor	RX03TB01
3.	Determine Vehicle Model Year Factor	RX03TC11
4.	Calculate Vehicle Age	RX03PPAPLCY10010
5.	Determine New Vehicle Discount Factor	RX03TC21
6.	Determine Limit/Deductible Factor	RX03TD01
7.	Determine Vehicle Use Factor	RX03TE54
8.	Determine Prior Insurance Surcharge Factor	RX03TE20
9.	Determine Nationwide Associate Discount Factor	RX03TM62
10.	Determine OEM Endorsement Factor	RX03TE98
11.	Determine COMP Matrix Factor	RX03TM14
A 12.	Determine Rewards Bundle Discount	RX03TM24
13.	Determine Advance Quote Discount Factor	RX03TM20
14.	Determine Terms with Prior Carrier Factor	RX03TF91
15.	Determine Preferred Discount	RX03TM22
16.	Determine Home and Car Discount Factor	RX03TI35
A 17.	Determine Homeowner Discount Factor	RX03TI57
18.	Determine Auto Financial Discount Factor	RX03TI83
19.	Determine Feature : Accident Forgiveness Factor	RX03TM29
D 20.	Determine Feature:Diminishing COMP Deductible Factor	RX03TM33
21.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
22.	Determine Feature: Total Loss Comp Ded Waiver Factor	RX03TM35
23.	Determine Coverage Expense Fee	RX03TF78
24.	Calculate Rate Symbol Factor	RX03PPA-COMP3324
25.	Result = Base Rate * Preferred Discount (ten cents rounded)	
26.	* Nationwide Associate Discount Factor (ten cents rounded)	
27.	* Rate Symbol Factor (ten cents rounded)	
28.	* Vehicle Model Year Factor (ten cents rounded)	
29.	* New Vehicle Discount Factor (ten cents rounded)	
30.	* Limit/Deductible Factor (ten cents rounded)	
31.	* OEM Endorsement Factor (ten cents rounded)	
32.	* Vehicle Use Factor (ten cents rounded)	
33.	* Average Driver Factor (ten cents rounded)	
34.	* Prior Insurance Surcharge Factor (ten cents rounded)	
35.	* COMP Matrix Factor (ten cents rounded)	
A 36.	* Rewards Bundle Discount (ten cents rounded)	
37.	* Advance Quote Discount Factor (ten cents rounded)	
38.	* Terms with Prior Carrier Factor (ten cents rounded)	
39.	* Home and Car Discount Factor (ten cents rounded)	
A 40.	* Homeowner Discount Factor (ten cents rounded)	
41.	* Auto Financial Discount Factor (ten cents rounded)	
42.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
D 43.	* Feature:Diminishing COMP Deductible Factor (ten cents rounded)	
44.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
45.	* Feature: Total Loss Comp Ded Waiver Factor (ten cents rounded)	

*	Step	Description	Chart Name
	46.	Calculate Customized Vehicle COMP Factor	RX03PPA- COMP13971
	47.	+ Result 2 (ten cents rounded)	
A	48.	If Feature:Diminishing Deductible Flag = Yes	
A	49.	Determine Feature:Vanishing Comp Amount	RX03TM43
A	50.	+ Feature:Vanishing Comp Amount (ten cents rounded)	
A	51.	End - If	
	52.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION MDLE TYPE MDCL Coverage Premium **

RX03PPAMDCL1486

Effective Date: OCT-23-2011

* Step	Description	Chart Name
1.	Determine Base Rate	RX03TA30
2.	Determine Rate Symbol Factor	RX03TB17
3.	Calculate Rate Symbol Factor	RX03PPAPLCY15010
4.	Determine Vehicle Model Year Factor	RX03TC15
5.	Calculate Vehicle Age	RX03PPAPLCY10010
6.	Determine New Vehicle Discount Factor	RX03TC25
7.	Determine Limit/Deductible Factor	RX03TD13
8.	Determine Vehicle Use Factor	RX03TE54
9.	Determine Prior Insurance Surcharge Factor	RX03TE20
10.	Determine Nationwide Associate Discount Factor	RX03TM62
11.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
12.	Determine MP Matrix Factor	RX03TM15
A 13.	Determine Rewards Bundle Discount	RX03TM24
14.	Determine Advance Quote Discount Factor	RX03TM20
15.	Determine Terms with Prior Carrier Factor	RX03TF91
16.	Determine Preferred Discount	RX03TM22
17.	Determine Home and Car Discount Factor	RX03TI35
A 18.	Determine Homeowner Discount Factor	RX03TI57
19.	Determine Auto Financial Discount Factor	RX03TI83
20.	Determine Feature : Accident Forgiveness Factor	RX03TM29
21.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
22.	Determine Coverage Expense Fee	RX03TF78
23.	Result = Base Rate * Preferred Discount (ten cents rounded)	
24.	* Nationwide Associate Discount Factor (ten cents rounded)	
25.	* Rate Symbol Factor (ten cents rounded)	
26.	* Vehicle Model Year Factor (ten cents rounded)	
27.	* New Vehicle Discount Factor (ten cents rounded)	
28.	* Limit/Deductible Factor (ten cents rounded)	
29.	* Vehicle Use Factor (ten cents rounded)	
30.	* Average Driver Factor (ten cents rounded)	
31.	* Prior Insurance Surcharge Factor (ten cents rounded)	
32.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	
33.	* MP Matrix Factor (ten cents rounded)	
A 34.	* Rewards Bundle Discount (ten cents rounded)	
35.	* Advance Quote Discount Factor (ten cents rounded)	
36.	* Terms with Prior Carrier Factor (ten cents rounded)	
37.	* Home and Car Discount Factor (ten cents rounded)	
A 38.	* Homeowner Discount Factor (ten cents rounded)	
39.	* Auto Financial Discount Factor (ten cents rounded)	
40.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
41.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
42.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION MDLE TYPE PD Coverage Premium **

RX03PPAPD1488

Effective Date: OCT-23-2011

* Step	Description	Chart Name
1.	Determine Base Rate	RX03TA04
2.	Determine Rate Symbol Factor	RX03TB16
3.	Calculate Rate Symbol Factor	RX03PPAPLCY15010
4.	Determine Vehicle Model Year Factor	RX03TC14
5.	Calculate Vehicle Age	RX03PPAPLCY10010
6.	Determine New Vehicle Discount Factor	RX03TC24
7.	Determine Limit/Deductible Factor	RX03TD04
8.	Determine Vehicle Use Factor	RX03TE54
9.	Determine Prior Insurance Surcharge Factor	RX03TE20
10.	Determine Nationwide Associate Discount Factor	RX03TM62
11.	Determine Policy Expense Fee	RX03TF73
12.	Determine PD Matrix Factor	RX03TM16
A 13.	Determine Rewards Bundle Discount	RX03TM24
14.	Determine Advance Quote Discount Factor	RX03TM20
15.	Determine Terms with Prior Carrier Factor	RX03TF91
16.	Determine Preferred Discount	RX03TM22
17.	Determine Home and Car Discount Factor	RX03TI35
A 18.	Determine Homeowner Discount Factor	RX03TI57
19.	Determine Auto Financial Discount Factor	RX03TI83
20.	Determine Feature : Accident Forgiveness Factor	RX03TM29
21.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
22.	Determine Coverage Expense Fee	RX03TF78
23.	Result = Base Rate * Preferred Discount (ten cents rounded)	
24.	* Nationwide Associate Discount Factor (ten cents rounded)	
25.	* Rate Symbol Factor (ten cents rounded)	
26.	* Vehicle Model Year Factor (ten cents rounded)	
27.	* New Vehicle Discount Factor (ten cents rounded)	
28.	* Limit/Deductible Factor (ten cents rounded)	
29.	* Vehicle Use Factor (ten cents rounded)	
30.	* Average Driver Factor (ten cents rounded)	
31.	* Prior Insurance Surcharge Factor (ten cents rounded)	
32.	Calculate Policy Use of Other Auto Govt Amt	RX03PPAPD3325
33.	+ Policy Use of Other Auto Govt Amt (ten cents rounded)	
34.	* PD Matrix Factor (ten cents rounded)	
A 35.	* Rewards Bundle Discount (ten cents rounded)	
36.	* Advance Quote Discount Factor (ten cents rounded)	
37.	* Terms with Prior Carrier Factor (ten cents rounded)	
38.	* Home and Car Discount Factor (ten cents rounded)	
A 39.	* Homeowner Discount Factor (ten cents rounded)	
40.	* Auto Financial Discount Factor (ten cents rounded)	
41.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
42.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
43.	+ Coverage Expense Fee (ten cents rounded)	
A 44.	If Easy Pay Flag = Yes	
A 45.	Result Amount WS = Result	
A 46.	Determine Easy Pay Discount Amount	RX03TM63
A 47.	- Easy Pay Discount Amount (ten cents rounded)	
A 48.	End - If	

CALCULATION MDLE TYPE COLL Coverage Premium **

RX03SUPLCOLL1566
Effective Date: OCT-23-2011

*	Step	Description	Chart Name
	1.	Determine Base Rate	RX03TA20
	2.	Determine Rate Symbol Factor	RX03TB06
	3.	Determine Nationwide Associate Discount Factor	RX03TM62
	4.	Determine Long Term Policyholder Discount Factor	RX03TI33
	5.	Determine Home and Car Discount Factor	RX03TI35
A	6.	Determine Homeowner Discount Factor	RX03TI57
	7.	Determine Auto Financial Discount Factor	RX03TI83
	8.	Result = Base Rate * Rate Symbol Factor (ten cents rounded)	
	9.	* Nationwide Associate Discount Factor (ten cents rounded)	
	10.	If Full Term Policy Months = Annual	
	11.	* 02 (ten cents rounded)	
	12.	End - If	
	13.	* Long Term Policyholder Discount Factor (ten cents rounded)	
	14.	* Home and Car Discount Factor (ten cents rounded)	
A	15.	* Homeowner Discount Factor (ten cents rounded)	
	16.	* Auto Financial Discount Factor (ten cents rounded)	

CALCULATION MDLE TYPE COMP Coverage Premium **

RX03SUPLCOMP1567
Effective Date: OCT-23-2011

*	Step	Description	Chart Name
	1.	Determine Base Rate	RX03TA19
	2.	Determine Rate Symbol Factor	RX03TB05
	3.	Determine Nationwide Associate Discount Factor	RX03TM62
	4.	Determine Long Term Policyholder Discount Factor	RX03TI33
	5.	Determine Home and Car Discount Factor	RX03TI35
A	6.	Determine Homeowner Discount Factor	RX03TI57
	7.	Determine Auto Financial Discount Factor	RX03TI83
	8.	Result = Base Rate * Rate Symbol Factor (ten cents rounded)	
	9.	* Nationwide Associate Discount Factor (ten cents rounded)	
	10.	If Full Term Policy Months = Annual	
	11.	* 02 (ten cents rounded)	
	12.	End - If	
	13.	* Long Term Policyholder Discount Factor (ten cents rounded)	
	14.	* Home and Car Discount Factor (ten cents rounded)	
A	15.	* Homeowner Discount Factor (ten cents rounded)	
	16.	* Auto Financial Discount Factor (ten cents rounded)	

**ARKANSAS
PRIVATE
PASSENGER
AUTOMOBILE
RATING
MANUAL**

NATIONWIDE MUTUAL INSURANCE COMPANY

Effective – October 23, 2011

TABLE OF CONTENTS

INTRODUCTION	9
DEFINITIONS	9
PREMIUM MODIFICATION RULES	9
AVERAGE DRIVER CLASS FACTOR	9
RATING TERRITORY SCHEDULE	9
MISCELLANEOUS COVERAGES	9
MISCELLANEOUS VEHICLES	9
MISCELLANEOUS RISKS	9
GENERAL RULES**	9
QUICK REFERENCE/RATING CALCULATIONS	9
RATING CHARTS	11
DEFINITIONS	12
GENERAL DEFINITIONS	12
VEHICLE TYPE AND MISCELLANEOUS RISK DESIGNATIONS	14
COVERAGE DESIGNATIONS	14
PREMIUM MODIFICATION RULES	15
PREFERRED DISCOUNT	15
NATIONWIDE ASSOCIATE DISCOUNT	15
NEW VEHICLE DISCOUNT	15
OEM LOSS SETTLEMENT ENDORSEMENT	15
VEHICLE USE	16
NO PRIOR INSURANCE SURCHARGE	17
PASSIVE OCCUPANT RESTRAINT DISCOUNT	17
MATRIX FACTOR	17
ADVANCE QUOTE DISCOUNT	18
TERMS WITH PRIOR CARRIER DISCOUNT	19
INTRA-AGENCY TRANSFER DISCOUNT	19
LONG TERM POLICYHOLDER DISCOUNT	20
HOME AND CAR DISCOUNT**	20
AUTO FINANCIAL DISCOUNT	20
EASY PAY SIGN-UP DISCOUNT**	21
REWARDS BUNDLE DISCOUNT**	21
ADDITIONAL COVERAGE FOR CUSTOMIZATION	21
AVERAGE DRIVER CLASS FACTOR	23
DRIVER CLASSIFICATION — Definitions	23
DRIVER CLASSIFICATION — Factors	24
MERIT RATING PLAN FACTOR**	25
ACCIDENT FREE DISCOUNT	28
ACCIDENT FORGIVENESS	30
MINOR VIOLATION FORGIVENESS	30
UNVERIFIABLE DRIVER RECORD SURCHARGE	31
FINANCIAL RESPONSIBILITY RATE FACTOR	31
ACCIDENT PREVENTION COURSE DISCOUNT	33
BASE RATES**	34
EXPENSE FEES**	34

RATE SYMBOLS	34
MODEL YEAR FACTOR	34
OTHER LIMITS AND DEDUCTIBLES	34
TERRITORY	36
RATING TERRITORY SCHEDULE	36
MISCELLANEOUS COVERAGES	39
NO FAULT COVERAGES	39
EXCESS FAMILY MEDICAL EXPENSE**	39
UNINSURED AND UNDERINSURED MOTORISTS COVERAGE	39
VANISHING DEDUCTIBLE**	40
TOTAL LOSS DEDUCTIBLE WAIVER	40
ROADSIDE ASSISTANCE COVERAGE	41
TOWING AND LABOR COSTS	41
LOSS OF USE AND LOSS OF USE — BROAD FORM**	41
ADDITIONAL COVERAGE FOR SOUND, PICTURE, AND DATA DEVICES	41
MISCELLANEOUS VEHICLES	42
MOTOR HOMES	42
TRAILERS	42
TRUCK CAMPERS	42
ANTIQUe AND CLASSIC AUTOMOBILES	43
MOTORCYCLES, MOTOR SCOOTERS, MOTORIZED BICYCLES, MOPEDS, AND OTHER SIMILAR MOTORIZED VEHICLES	43
RECREATIONAL VEHICLES	43
MISCELLANEOUS RISKS	45
USE OF OTHER AUTOMOBILES (UOA)	45
NAMED NON-OWNER POLICY (NNO)	46
COMPREHENSIVE FAMILY LIABILITY (CFL)	47
GENERAL RULES	50
POLICY TERM	50
PREMIUM ADJUSTMENT**	50
CANCELLATIONS**	50
FINANCIAL RESPONSIBILITY CERTIFICATES (SR-22 FILINGS)	51
PAYMENT OPTIONS	51
PRORATE TABLES	53
PRORATE TABLES – SEMI-ANNUAL POLICIES	53
PRORATE TABLES – ANNUAL POLICIES-2	55
PRORATE TABLES – ANNUAL POLICIES-3	57
ADF PRIVATE PASSENGER PPA	59
QUICK REFERENCE	59
PPA BI ADF Individual Coverage Driver Factor	59
PPA COLL ADF Individual Coverage Driver Factor	59
PPA COMP ADF Individual Coverage Driver Factor	60
PPA MDCL ADF Individual Coverage Driver Factor	60
PPA PD ADF Individual Coverage Driver Factor	62

PPA PLCY Merit Rating Factor	70
ADF MOTORCYCLE MC	64
QUICK REFERENCE	64
MC BI ADF Individual Coverage Driver Factor	64
MC COLL ADF Individual Coverage Driver Factor	64
MC COMP ADF Individual Coverage Driver Factor	64
MC MDCL ADF Individual Coverage Driver Factor	65
MC PD ADF Individual Coverage Driver Factor	65
MC PLCY Merit Rating Factor	70
ADF ANTIQUE and CLASSICS AC	67
QUICK REFERENCE	67
AC BI ADF Individual Coverage Driver Factor	67
AC COLL ADF Individual Coverage Driver Factor	67
AC COMP ADF Individual Coverage Driver Factor	68
AC MDCL ADF Individual Coverage Driver Factor	68
AC PD ADF Individual Coverage Driver Factor	70
AC PLCY Merit Rating Factor	70
PRIVATE PASSENGER PPA	72
QUICK REFERENCE	72
PPA AD Coverage Premium	73
PPA BI Coverage Premium **	73
PPA ADDITIONAL COV FOR SOUND, PICTURE AND DATA DEVICES Coverage Premium	75
PPA COLL Coverage Premium **	75
PPA COMP Coverage Premium **	77
PPA EXMDCL Coverage Premium	79
PPA LOI Coverage Premium	79
PPA LOU Coverage Premium	79
PPA MDCL Coverage Premium **	79
PPA PD Coverage Premium **	81
PPA TL Coverage Premium	82
PPA UIMBI Coverage Premium	83
PPA UMBI Coverage Premium	83
PPA UMPD Coverage Premium	83
PPA BI Policy UOA Endorsement Amount 1	83
PPA COLL Customized Vehicle COLL Factor	84
PPA COLL Rate Symbol Factor	85
PPA COMP Customized Vehicle COMP Factor	85
PPA COMP Rate Symbol Factor	85
PPA PD Policy Use of Other Auto Govt Amt	86
PPA PLCY Vehicle Age	86
PPA PLCY Rate Symbol Factor	87
MOTORCYCLE MC	88
QUICK REFERENCE	88
MC AD Coverage Premium	88
MC BI Coverage Premium	88
MC COLL Coverage Premium	88
MC COMP Coverage Premium	89
MC EXMDCL Coverage Premium	89
MC LOI Coverage Premium	90
MC MDCL Coverage Premium	90
MC PD Coverage Premium	90
MC UIMBI Coverage Premium	90

MC UMBI Coverage Premium	91
MC UMPD Coverage Premium	91
RECREATIONAL VEHICLE RV	92
QUICK REFERENCE	92
RV BI Coverage Premium	92
RV COLL Coverage Premium	92
RV COMP Coverage Premium	92
RV MDCL Coverage Premium	92
RV PD Coverage Premium	92
RV UIMBI Coverage Premium	92
RV UMBI Coverage Premium	93
RV UMPD Coverage Premium	93
TRAILERS SV	94
QUICK REFERENCE	94
SV COLL Coverage Premium **	94
SV COMP Coverage Premium **	94
SV PE Coverage Premium	95
COMPREHENSIVE FAMILIY LIABILITY CFL	96
QUICK REFERENCE	96
CFL CFL Coverage Premium	96
MOTORHOME MH	97
QUICK REFERENCE	97
MH AD Coverage Premium	97
MH BI Coverage Premium **	97
MH ADDITIONAL COV FOR SOUND, PICTURE AND DATA DEVICES Coverage Premium	98
MH COLL Coverage Premium **	98
MH COMP Coverage Premium **	99
MH EXMDCL Coverage Premium	99
MH LOI Coverage Premium	99
MH LOU Coverage Premium	99
MH MDCL Coverage Premium **	100
MH PD Coverage Premium **	101
MH PE Coverage Premium	101
MH TL Coverage Premium	101
MH UIMBI Coverage Premium	101
MH UMBI Coverage Premium	101
MH UMPD Coverage Premium	102
MH COLL Rate Symbol Factor	102
MH COMP Rate Symbol Factor	103
NAMED NON OWNER NNO	104
QUICK REFERENCE	104
NNO AD Coverage Premium	104
NNO BI Coverage Premium	104
NNO EXMDCL Coverage Premium	104
NNO LOI Coverage Premium	104
NNO MDCL Coverage Premium	104
NNO PD Coverage Premium	105
NNO UIMBI Coverage Premium	105
NNO UMBI Coverage Premium	105
NNO UMPD Coverage Premium	106

ANTIQUE and CLASSICS AC	107
QUICK REFERENCE	107
AC AD Coverage Premium	107
AC BI Coverage Premium **	108
AC ADDITIONAL COV FOR SOUND, PICTURE AND DATA DEVICES Coverage Premium	110
AC COLL Coverage Premium **	110
AC COMP Coverage Premium **	112
AC EXMDCL Coverage Premium	114
AC LOI Coverage Premium	114
AC LOU Coverage Premium	114
AC MDCL Coverage Premium **	114
AC PD Coverage Premium **	116
AC TL Coverage Premium	117
AC UIMBI Coverage Premium	118
AC UMBI Coverage Premium	118
AC UMPD Coverage Premium	118
RX03TA01 COMP Base Rate	118
RX03TA02 COLL Base Rate	119
RX03TA03 BI Base Rate	119
RX03TA04 PD Base Rate	119
RX03TA07 UMBI Base Rate	120
RX03TA08 UMPD Base Rate	121
RX03TA09 UIMBI Base Rate	121
RX03TA16 BI Base Rate	122
RX03TA17 PD Base Rate	123
RX03TA19 COMP Base Rate	123
RX03TA20 COLL Base Rate	125
RX03TA22 AD Base Rate	127
RX03TA30 MDCL Base Rate	127
RX03TA31 LOI Base Rate	127
RX03TA33 EXMDCL Base Rate	127
RX03TA43 CFL Base Rate	127
RX03TA51 TL Base Rate	128
RX03TA52 LOU Base Rate	128
RX03TA53 EEC Base Rate	128
RX03TA54 COMP Base Rate	129
RX03TA55 COLL Base Rate	130
RX03TA58 MP Base Rate	131
RX03TA61 PE Base Rate	131
RX03TB01 COMP Rate Symbol Factor	131
RX03TB02 COLL Rate Symbol Factor	133
RX03TB05 COMP Rate Symbol Factor	134
RX03TB06 COLL Rate Symbol Factor	134
RX03TB15 BI Rate Symbol Factor	135
RX03TB16 PD Rate Symbol Factor	136
RX03TB17 MDCL Rate Symbol Factor	138
RX03TB21 COMP Customized Vehicle COMP Factor	140
RX03TB22 COLL Customized Vehicle COLL Factor	140
RX03TC11 COMP Vehicle Model Year Factor	141
RX03TC12 COLL Vehicle Model Year Factor	141
RX03TC13 BI Vehicle Model Year Factor	141
RX03TC14 PD Vehicle Model Year Factor	141
RX03TC15 MDCL Vehicle Model Year Factor	142
RX03TC21 COMP New Vehicle Discount Factor	142
RX03TC22 COLL New Vehicle Discount Factor	142

RX03TC23 BI New Vehicle Discount Factor	142
RX03TC24 PD New Vehicle Discount Factor	142
RX03TC25 MDCL New Vehicle Discount Factor	143
RX03TD01 COMP Limit/Deductible Factor	143
RX03TD02 COLL Limit/Deductible Factor	143
RX03TD03 BI Limit/Deductible Factor	143
RX03TD04 PD Limit/Deductible Factor	144
RX03TD06 COMP Limit/Deductible Factor	144
RX03TD07 COLL Limit/Deductible Factor	145
RX03TD13 MDCL Limit/Deductible Factor	145
RX03TE07 PLCY Rate Factor	145
RX03TE11 PLCY Rate Factor	145
RX03TE16 PLCY Rate Factor	146
RX03TE20 PLCY Prior Insurance Surcharge Factor	146
RX03TE24 PLCY Rate Factor	148
RX03TE54 PLCY Vehicle Use Factor	148
RX03TE80 BI Driver Factor	148
RX03TE81 PD Driver Factor	158
RX03TE82 COMP Driver Factor	167
RX03TE83 COLL Driver Factor	176
RX03TE85 MDCL Driver Factor	185
RX03TE87 PLCY Financial Responsibility Rate Factor	194
RX03TE88 PLCY At Fault Accidents Factor	196
RX03TE89 PLCY Violation Surcharge Factor	197
RX03TE90 PLCY Major Violation Points	198
RX03TE91 PLCY Minor Violation Points	198
RX03TE98 COMP OEM Endorsement Factor	198
RX03TE99 COLL OEM Endorsement Factor	198
RX03TF01 PLCY Policy UOA Endorsement Amount 1	198
RX03TF28 PLCY Policy UOA Endorsement Factor 1	199
RX03TF73 PLCY Policy Expense Fee	199
RX03TF77 PLCY Unverifiable Driving Record Surcharge Factor	199
RX03TF78 PLCY Coverage Expense Fee	199
RX03TF91 PLCY Terms with Prior Carrier Factor	200
RX03TI06 CFL CFL Additional Rate	201
RX03TI12 PLCY Accident Prevention Course Discount Factor	201
RX03TI29 PLCY Passive Occupant Restraint Discount Factor	202
RX03TI33 PLCY Long Term Policyholder Discount Factor	202
RX03TI35 PLCY Home and Car Discount Factor	203
RX03TI57 PLCY Homeowner Discount Factor	204
RX03TI73 PLCY Accident Free Discount Factor	205
RX03TI83 PLCY Auto Financial Discount Factor	205
RX03TI84 COMP Driver's Age Percent	205
RX03TI85 COLL Driver's Age Percent	205
RX03TI86 BI Driver's Age Percent	206
RX03TI87 PD Driver's Age Percent	206
RX03TI88 MDCL Driver's Age Percent	206
RX03TI89 COMP Engine Size Percent	206
RX03TI90 COLL Engine Size Percent	206
RX03TI91 BI Engine Size Percent	206
RX03TI92 PD Engine Size Percent	207
RX03TM12 BI BI Matrix Factor	207
RX03TM13 COLL COLL Matrix Factor	301
RX03TM14 COMP COMP Matrix Factor	395
RX03TM15 MDCL MP Matrix Factor	489
RX03TM16 PD PD Matrix Factor	583

RX03TM20 PLCY Advance Quote Discount Factor	677
RX03TM22 PLCY Preferred Discount	677
RX03TM24 PLCY Rewards Bundle Discount	678
RX03TM29 PLCY Feature : Accident Forgiveness Factor	678
RX03TM30 PLCY Feature : Minor Violation Forgiveness Factor	678
RX03TM35 COMP Feature: Total Loss Comp Ded Waiver Factor	678
RX03TM36 COLL Feature: Total Loss Coll Ded Waiver Factor	678
RX03TM37 TL Feature : RoadSide Assistance Cov Prem	678
RX03TM43 COMP Feature:Vanishing Comp Amount	679
RX03TM44 COLL Feature:Vanishing Coll Amount	679
RX03TM62 PLCY Nationwide Associate Discount Factor	679
RX03TM63 PLCY Easy Pay Discount Amount	679

INTRODUCTION

DEFINITIONS

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

PREMIUM MODIFICATION RULES

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

AVERAGE DRIVER CLASS FACTOR

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

RATING TERRITORY SCHEDULE

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

MISCELLANEOUS COVERAGES

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

MISCELLANEOUS VEHICLES

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

MISCELLANEOUS RISKS

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

GENERAL RULES**

Eff. 10-23-10

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

QUICK REFERENCE/RATING CALCULATIONS

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

rates, rate factors, discounts and surcharge percentages/amounts for the various components of the rating plan.

RATING CHARTS

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

DEFINITIONS

GENERAL DEFINITIONS

Eff. 10-19-10

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

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

1. A four-wheel motor vehicle of the private passenger or station wagon type.
2. A van or pickup truck used solely for:
 - a. Pleasure.
 - b. Driving to and from a primary place of employment.
 - c. Transportation to and from business appointments and/or meetings, including the transportation of salespersons' samples; OR
 - d. Incidental hauling of:
 - (1) Equipment.
 - (2) Merchandise, OR
 - (3) Supplies used in commerce.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

VEHICLE TYPE AND MISCELLANEOUS RISK DESIGNATIONS

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

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

COVERAGE DESIGNATIONS

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

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

PREMIUM MODIFICATION RULES

PREFERRED DISCOUNT

Eff. 7-28-06

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

[Rating Chart](#)

NATIONWIDE ASSOCIATE DISCOUNT

Eff. 12-21-08

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

[Rating Chart](#)

NEW VEHICLE DISCOUNT

Eff. 7-30-05

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

[BI Rating Chart](#)

[PD Rating Chart](#)

[MP Rating Chart](#)

[COMP Rating Chart](#)

[COLL Rating Chart](#)

OEM LOSS SETTLEMENT ENDORSEMENT

Eff. 10-19-10

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

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

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

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

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

[Rating Chart – COMP](#)

[Rating Chart – COLL](#)

VEHICLE USE

The following describes the various vehicle use classifications:

Pleasure Use — The automobile’s use is not otherwise classified as “Farm Use,” “Business Use,” or “Work Use.”

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

1. Driving part way such as to terminal points of public transportation, OR
2. Use of automobile in a car-pool or other “share-the-ride” arrangement.

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

1. Live on a farm of five acres or more, AND
2. Own, rent or operate one or more farms, AND
3. Be engaged in farming only.

Exceptions —

- a. A Policyholder with an occupation other than farming having two or more private passenger automobiles insured with the Company is eligible for “Farm Use” on all automobiles not used AT ANY TIME in the other occupation (including driving to and from work) IF one automobile is classified other than “Farm Use.”
- b. If a member of the Policyholder’s household drives the automobile and has an occupation other than farming but the automobile is not used AT ANY TIME in such occupation (including driving to and from work), the automobile may be classified as “Farm Use.”

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

Exceptions —

1. If used in the business of the U.S. Government, by an employee thereof, the automobile may be classified and rated as "Pleasure," "Work," or "Farm Use."
2. An automobile owned by a member of the clergy is not considered as used for business.

[Rating Chart](#)

NO PRIOR INSURANCE SURCHARGE

New Business Rating

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

The surcharge depends on the lapsed time before insurance.

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

Prior In-Force Rating

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

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

1. The No Prior Insurance Surcharge had already been applied to the policy at the time of the most recent lapse, OR
2. The policy has experienced three or more lapses within the most recent three-year period.

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

[Rating Chart](#)

PASSIVE OCCUPANT RESTRAINT DISCOUNT

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

[Rating Chart](#)

MATRIX FACTOR

Eff. 10-19-10

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

The following rules are applicable:

1. "Prior BI Limits" will be assigned according to the new business and renewal rules following this section.
2. In order to be considered as "Home and Car" within the Matrix, the household member must also be a household member under a Nationwide Homeowner, Elite, Extended Golden Blanket, or Market Value Policy or Allied/Nationwide Homeowner Form HO-2, HO-3, HO-5, or an owner-occupied Farm policy.
3. If the total number of vehicles insured by a Standard/Preferred Nationwide or Allied company within the household is two or more, the policy should be considered as "multi-vehicle" within the Matrix.

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

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

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

New Business Rule

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

Renewal Business Rules

1. An account's "Prior BI Limits" category may move up one rated threshold level per year if the Policyholder has maintained a Bodily Injury Limit greater than their current "Prior BI Limits" category for a period of two consecutive terms.
2. Accounts written as new business prior to July 29, 2004, will be assigned to a "Prior BI Limits" category based on the policy's Bodily Injury selections prior to the first renewal on or after July 29, 2004.

[BI Matrix Factor](#)

[PD Matrix Factor](#)

[MDCL Matrix Factor](#)

[COMP Matrix Factor](#)

[COLL Matrix Factor](#)

ADVANCE QUOTE DISCOUNT

Eff. 10-19-10

This discount applies to new business policies effective on or after January 30, 2006, if a quote is given to a customer, where credit is ordered, at least eight days prior to the policy effective date. The discount will

last for three years (see rate tables). Existing Nationwide insureds are not eligible for the discount. This discount does not apply to policies eligible for the Intra Agency Transfer discount.

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

The following rules are applicable:

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

[Rating Chart](#)

TERMS WITH PRIOR CARRIER DISCOUNT

Eff. 10-19-10

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

The Prior Carriers are grouped as the following:

Group A: Nationwide Insurance Company and Subsidiaries and Non-standard Insurance Companies

Group B: All Others

The following rules are applicable:

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

[Rating Chart](#)

INTRA-AGENCY TRANSFER DISCOUNT

Eff. 10-19-10

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

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

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

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

[Rating Chart](#)

LONG TERM POLICYHOLDER DISCOUNT

Eff. 7-29-04

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

[Rating Chart](#)

HOME AND CAR DISCOUNT**

Eff. 10-23-11

The following rules apply to PPA, Antique and Classic Regular Use vehicle types: If a household member insured by a Standard/Preferred Nationwide or Allied company is also a household member under a Nationwide or Allied Tenants, or Condominium policy, the otherwise applicable premium shall be reduced.

If a household member insured by a Standard/Preferred Nationwide or Allied company was also previously a household member under a Nationwide Mobile Homeowners policy, the otherwise applicable premium shall be reduced. Please note that this discount does not apply if the insured is currently a household member under a Nationwide or Allied Tenants, Condominiums, or Homeowner policy.

The following rules apply to Antique and Classic Restricted Use, Motorhome, and Trailer vehicle types: If a household member insured by a Standard/Preferred Nationwide or Allied company is also a household member under a Nationwide or Allied Homeowners, Tenants, or Condominium, or owner-occupied Farm policy, the otherwise applicable premium shall be reduced.

If a household member insured by a Standard/Preferred Nationwide or Allied company was also previously a household member under a Nationwide Mobile Homeowners policy, the otherwise applicable premium shall be reduced. Please note that this discount does not apply if the insured is currently a household member under a Nationwide or Allied Tenants, Condominiums, or Homeowner policy.

[Rating Chart](#)

[Previous Nationwide Mobile Homeowner Rating Chart**](#)

AUTO FINANCIAL DISCOUNT

Eff. 7-13-11

If a household member is the owner of a Nationwide Financial Services' Life or Annuity policy written and/or serviced by a Nationwide or Allied Agency, the applicable premium shall be reduced.

[Rating Chart](#)

EASY PAY SIGN-UP DISCOUNT**

Eff. 10-23-11

A one time Easy Pay Sign-Up Discount will be applied at new business if the named insured agrees to enroll in automated monthly electronic fund transfer and a paperless billing option. For existing customers who newly enroll mid-term, the Easy Pay Sign-Up Discount will be applied as of their upcoming renewal effective date. The discount will apply for one policy period and will be removed on the first subsequent renewal.

Eligibility:

1. The insured must elect automated monthly electronic fund transfer via a checking or savings account, and
2. The insured must elect a paperless billing option, and
3. The Easy Pay billing option must be maintained during the policy term, and
4. Policy must have a Private Passenger Auto or Regular Use Antique/Classic vehicle with Bodily Injury and Property Damage.

The discount applies to Bodily Injury and Property Damage on the first eligible vehicle in the household. The discount is applied to the first eligible vehicle only.

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

[Rating Chart**](#)

REWARDS BUNDLE DISCOUNT**

Eff. 10-23-11

Based on a combination of Accident Forgiveness feature, Vanishing Deductible feature, and Roadside Assistance coverage, the otherwise applicable premium shall be reduced.

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

[Rating Chart**](#)

ADDITIONAL COVERAGE FOR CUSTOMIZATION

Eff. 10-19-10

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

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

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

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

[COMP Rating Chart](#)

[COLL Rating Chart](#)

AVERAGE DRIVER CLASS FACTOR

DRIVER CLASSIFICATION — Definitions

Eff. 10-19-10

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

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

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

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

3. An "Operator Status" of "occasional" will be assigned to a driver if the following criteria are met:
 - a. The driver is not the titled owner, AND
 - b. The driver is under age 25, AND
 - c. There are more drivers than vehicles on the policy, AND
 - d. There are at least as many non-occasional operators on the policy as there are vehicles.

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

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

4. The "Good Student" classification is applicable provided:
 - a. The owner or operator is age 16 to 24 and a full-time high school student or enrolled as a full-time student in a college or university, AND
 - b. Annually, the Company is furnished a statement certified by a school official indicating that the student has met one of the following requirements cumulatively or for the immediately preceding school semester or quarter (or comparable period):
 - (1) Ranked among the upper 20 percent of the class scholastically, OR
 - (2) In schools using letter grades, had a grade average of "B" or its equivalent or, if the system of letter grading cannot be averaged, no grade is below "B," OR
 - (3) In schools using numerical grade point, such as 4, 3, 2, and 1 points, had an average of at least three points for all subjects combined, OR

- (4) Was included in "Dean's List," "Honor Roll," or comparable list indicating scholastic achievement.
- c. The "Good Student" classification will continue to be applicable for those operators who have completed their undergraduate work provided that the operator has:
- (1) Graduated from a four-year college, AND
 - (2) Met the qualification requirements as shown above under (b.) based on their cumulative or last semester's or quarter's scholastic record, AND
 - (3) Been classified as "married" and been insured with Nationwide/Allied for at least one year prior to the policy's renewal date following graduation or been classified as "single" regardless of the period insured with Nationwide/Allied.
- d. If the owner or operator is under 25 years old and a full-time graduate student in a college or university, the "Good Student" classification is applicable without the requirement for certification under (b.).

NOTE: Students who are enrolled in a home study program must satisfy the scholastic requirements by submitting evidence that they ranked in the upper 20% of one of the following national standardized tests, administered within the past twelve months:

- PSAT (Preliminary Scholastic Aptitude Test)
- PLAN (Preliminary American College Test)
- SAT-I (Scholastic Aptitude Test - I)
- SAT-II (Scholastic Aptitude Test – II)
- ACT (American College Test)
- Iowa Test of Basic Skills
- California Achievement Test
- Stanford Achievement Test, Tenth Edition
- Peabody Individual Achievement Test

Similar evidence of ranking must be supplied to the Company each subsequent twelve months.

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

DRIVER CLASSIFICATION — Factors

Eff. 7-14-09

Please refer to the Rating Charts portion of this manual.

[BI Driver Classification Factor](#)

[PD Driver Classification Factor](#)

[ME Driver Classification Factor](#)

[COMP Driver Classification Factor](#)

[COLL Driver Classification Factor](#)

MERIT RATING PLAN FACTOR***Eff. 10-23-11*

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

A. EXPERIENCE PERIOD

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

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

B. APPLICATION OF SURCHARGES

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

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

MINOR VIOLATIONS

1. All moving violations not considered major violations are considered minor violations.
2. Non-moving violations are not included in the determination of surcharges.

MAJOR VIOLATIONS

1. A violation is considered a major violation for the conviction of:
 - a. Driving or accompanying a driver with a learner's permit while intoxicated or under the influence of drugs, OR
 - b. Failure to submit to a chemical test, OR
 - c. Failure to stop and report when involved in an accident, OR
 - d. Falsification of an accident report, OR
 - e. Homicide or assault arising out of the operation of a motor vehicle, OR
 - f. Driving without a valid license or while license or vehicle registration is suspended or revoked, OR
 - g. Permitting unlicensed person to operate a motor vehicle, OR
 - h. Committing a felony with a motor vehicle, OR
 - i. Involved in racing or a highway speed contest, OR
 - j. Speeding in excess of 30 miles per hour over the speed limit, OR

- k. Fleeing or attempting to elude a police officer with an auto, OR
 - l. Reckless operation of a motor vehicle, OR
 - m. Misrepresenting, loaning or falsification of a driver's license, license plate or registration, OR
 - n. Operating a motor vehicle without owner's permission, OR
 - o. Illegal transportation of hazardous materials or explosives, OR
 - p. Illegal transportation of liquor or narcotics for sale, OR
 - q. Passing a stopped school bus, OR
 - r. Operating or permitting operation of an uninsured motor vehicle, OR
 - s. Other serious violations
2. If a major violation also results in an accident, then only the major violation should be surcharged.

ACCIDENTS

Eff. 10-23-11

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

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

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

An accident is always chargeable if the insured driver was involved in an accident that resulted in bodily injury or death (excluding UM). An accident is also chargeable if the insured driver was involved in an accident that resulted in damage to any property, including his/her own, in which Nationwide has paid in excess of \$1250.

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

EXCEPTIONS:

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

- a. Lawfully parked, OR
- b. Fully reimbursed by, or on behalf of, a person responsible for the accident or has judgment against such person, OR
- c. Struck in the rear by another vehicle, and has not been convicted of a moving traffic violation

in connection with the accident, OR

- d. Hit by a "hit-and-run" driver if the accident is reported to the proper authorities within 24 hours, OR
- e. Not convicted of a moving traffic violation in connection with the accident but the operator of the other automobile involved in such accident was convicted of a moving violation, OR
- f. Involved in an accident resulting in damage by contact with animals or fowl, OR
- g. Involved in an accident resulting in physical damage, limited to and caused by flying gravel, missiles, or falling objects, OR
- h. Involved in an accident while in the pursuit of official duties as a law enforcement officer, fire fighter, or operator of an emergency vehicle or ambulance, OR
- i. Involved in an accident in which the responsible party was protected by sovereign immunity.
- j. Payments under BI, PD, and COLL will not be chargeable if the operator of the insured vehicle has been found to be 50 percent or less at fault.

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

C. FIRST SEAT BELT VIOLATION FORGIVENESS

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

D. MINOR AND MAJOR VIOLATION SURCHARGE

Eff. 7-14-09

New Business and Renewal Rating

The number of moving violations in the experience period determines the number of points assigned for a driver and the appropriate surcharge for that driver. Minor violations forgiven under the purchase of the Minor Violation Forgiveness option are excepted from this rule. Occurrences resulting in both an accident and a violation shall be counted as follows:

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

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

Violation surcharges decrease as the time since the latest violation increases. The "time since the

latest violation” is defined to be the number of months between the date of the most recent chargeable violation and the effective date of the policy for new business or the semi-annual due date of the policy for renewals.

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

[Minor Violation Points Table](#)

[Major Violation Points Table](#)

[Additive Violation Surcharge Table](#)

E. ACCIDENT SURCHARGE

Eff. 7-14-09

New Business and Renewal

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

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

[Additive Accident Surcharge Table](#)

F. CHANGE OF USUAL DRIVERS

1. Deletion of Driver

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

2. Addition of Driver

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

G. CHANGES IN DRIVING EXPERIENCE

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

ACCIDENT FREE DISCOUNT

Eff. 7-14-09

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

1. Driver has five years or more driving experience, AND
2. Driver is NOT receiving the “Unverifiable Driving Record Surcharge”, AND
3. Policy is NOT receiving the “No Prior Insurance Surcharge”, AND
4. Driver is free from major violations for the most recent five years, AND
5. *Driver is free of accidents that resulted in a surcharge for the most recent five years.

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

[Rating Chart](#)

ACCIDENT FORGIVENESS

Eff. 7-14-09

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

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

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

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

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

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

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

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

[Accident Forgiveness Rating Chart](#)

MINOR VIOLATION FORGIVENESS

Eff. 7-14-09

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

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

1. The policyholder has purchased the Minor Violation Forgiveness option, AND
2. The minor violation occurred while the Minor Violation Forgiveness option was active, AND
3. The Minor Violation Forgiveness option remains active throughout the otherwise surchargeable period, AND
4. The driver does not have other chargeable minor violations currently being “forgiven” from a prior application of Minor Violation Forgiveness within the prior 35 months.

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

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

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

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

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

[Minor Violation Forgiveness Rating Chart](#)

UNVERIFIABLE DRIVER RECORD SURCHARGE

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

[Rating Chart](#)

FINANCIAL RESPONSIBILITY RATE FACTOR

Eff. 8-14-09

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

New Business Scoring

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

1. Credit reports shall be obtained for all drivers that are 21 or older.
2. If all drivers on the policy are under 21, a credit report shall be obtained for the oldest driver on the policy.
3. On a policy where at least one driver has a credit score, the credit class associated with the driver with the best credit score shall be assigned to all drivers on the policy.
4. On policies where all drivers are credit "no-hits," the Financial Responsibility Class 3 Factor shall be assigned to all drivers on the policy.

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

Renewal Scoring

1. Credit reports shall be obtained for all drivers that are 21 or older.
2. If all drivers on the policy are under 21, a credit report shall be obtained for the oldest driver on the policy.
3. On a policy where at least one driver has a credit score, the lowest financial responsibility class shall be assigned to all drivers on the policy.
4. On policies where all drivers are credit "no-hits," the Financial Responsibility Class 3 Factor shall be assigned to all drivers on the policy.
5. If all drivers are exclusions or a combination of exclusion and no-hits, a Financial Responsibility Class 3 Factor applies.
6. Policies may move up or down only one financial responsibility class per review, subject to the following credit reclassification rules:

Move policies to a better credit class upon renewal if:

- a. It is the annual renewal date for the policy, AND
- b. The policy satisfies the requirements of the better credit class, AND
- c. There are no chargeable major violations, or no chargeable accidents on the policy during the last 36 months.

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

- a. It is the annual renewal date of the policy, AND
- b. The policy satisfies the requirements of the worse credit class, AND
- c. There has been at least one chargeable major violation, or one chargeable accident on the policy during the last 36 months.

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

Terms

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

Exclusion — credit report is available but contains too limited information to score.

Added/Deleted Drivers

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

1. A credit report shall be ordered for the added driver.
2. Apply the New Business Scoring Rules.

OR

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

1. Do not order a credit report on the added driver at the time of the change.
2. Apply the Renewal Business Scoring Rules at the annual renewal date of the policy.

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

1. The policy retains the current credit class.
2. Apply the Renewal Business Scoring Rules at the annual renewal date of the policy.

[Rating Chart](#)

Spin-Off Policies

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

ACCIDENT PREVENTION COURSE DISCOUNT

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

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

[Rating Chart](#)

BASE RATES**

Eff. 10-23-11

Please refer to the Rating Charts portion of this manual.

[BI Base Rates**](#)

[PD Base Rates**](#)

[ME Base Rates**](#)

[COMP Full Coverage Base Rates**](#)

[COLL \\$100 Deductible Base Rates**](#)

EXPENSE FEES**

Eff. 10-23-11

Please refer to the Rating Charts portion of this manual.

[Rating Chart**](#)

RATE SYMBOLS

Eff. 9-27-06

Please refer to the Rating Charts portion of this manual.

[BI Rate Symbols](#)

[PD Rate Symbols](#)

[ME Rate Symbols](#)

[COMP Rate Symbol](#)

[COLL Rate Symbol](#)

MODEL YEAR FACTOR

Eff. 10-19-10

Please refer to the Rating Charts portion of this manual.

[BI Model Year Factor](#)

[PD Model Year Factor](#)

[ME Model Year Factor](#)

[COMP Model Year Factor](#)

[COLL Model Year Factor](#)

OTHER LIMITS AND DEDUCTIBLES

Eff. 1-30-06

Please refer to the Rating Charts portion of this manual.

[BI Limits](#)

[PD Limits](#)

[ME Limits](#)

[COMP Deductibles](#)

[COLL Deductibles](#)

TERRITORY

Eff. 9-15-06

RATING TERRITORY SCHEDULE

Determined by:

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

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

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

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

MISCELLANEOUS COVERAGES

NO FAULT COVERAGES

Eff. 8-1-08

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

A. Medical Expense

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

[Rating Chart](#)

B. Work Loss

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

[Rating Chart](#)

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

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

[Rating Chart](#)

EXCESS FAMILY MEDICAL EXPENSE**

Eff. 10-23-11

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

[Rating Chart**](#)

UNINSURED AND UNDERINSURED MOTORISTS COVERAGE (Bodily Injury and Property Damage Liability)**

Eff. 10-23-11

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

UIMBI, UMPD

UIMBI

UMBI, UMPD

UMBI

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

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

UMBI is selected and provided at a policy level. UMPD is selected and provided at a policy level.

[UMBI Premiums**](#)

[UIMBI Premiums**](#)

[UMPD Premiums**](#)

VANISHING DEDUCTIBLE**

Eff. 10-23-11

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

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

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

The Vanishing Deductible credit will reset to \$100 in the event of a paid COMP or COLL loss after the feature has been purchased. The Vanishing Deductible credit will resume accumulating when all drivers are once again eligible.

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

[COMP Vanishing Deductible Rating Chart**](#)

[COLL Vanishing Deductible Rating Chart**](#)

TOTAL LOSS DEDUCTIBLE WAIVER

Eff. 7-14-09

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

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

[COMP Total Loss Deductible Waiver Rating Chart](#)

[COLL Total Loss Deductible Waiver Rating Chart](#)

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

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

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

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

[Roadside Assistance Rating Chart](#)

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

Available for Motorhome vehicle types only.

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

[Rating Chart](#)

LOSS OF USE AND LOSS OF USE — BROAD FORM***Eff. 10-23-11*

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

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

[Rating Chart**](#)

ADDITIONAL COVERAGE FOR SOUND, PICTURE, AND DATA DEVICES

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

[Rating Chart](#)

MISCELLANEOUS VEHICLES

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

MOTOR HOMES

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

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

[Motor Home Calculation Charts](#)

TRAILERS

Eff 8-1-08

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

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

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

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

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

[Trailer Calculation Charts](#)

TRUCK CAMPERS

Eff 8-1-08

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

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

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

[Truck Camper Calculation Charts](#)**ANTIQUE AND CLASSIC AUTOMOBILES**

Eff. 7-14-09

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

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

A. RESTRICTED USE

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

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

B. REGULAR USE

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

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

[Antique and Classic Automobile Calculation Charts](#)**MOTORCYCLES, MOTOR SCOOTERS, MOTORIZED BICYCLES, MOPEDS, AND OTHER SIMILAR MOTORIZED VEHICLES**

Eff 8-1-08

Annual premiums anticipate reduced usage during winter months.

Includes trail bikes over 350cc or registered.

[Motorcycle Calculation Charts](#)**RECREATIONAL VEHICLES**

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

Includes unregistered trail bikes up to 350cc.

[Recreational Vehicle Calculation Charts](#)

MISCELLANEOUS RISKS

USE OF OTHER AUTOMOBILES (UOA)

A. LIMITED FORM

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

Available by endorsement to:

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

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

B. BROAD FORM

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

Available to:

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

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

NOT available to:

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

[Rating Chart](#)

[Government Employees Rating Factor](#)

NAMED NON-OWNER POLICY (NNO)

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

A. INTERESTS COVERED

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

1. Operation by either, or on behalf of either, of non-owned automobile, OR
2. Presence of either or both in non-owned automobile other than a public or livery conveyance.

Coverage is excess over other insurance available to the Policyholder.

B. INELIGIBLE RISKS

1. Finance companies and banks or their employees for repossession, recovery or resale of financed automobiles.
2. Garages or parking lots or their employees for operation of any vehicle in connection with ownership, maintenance, or operation of the garage or parking lot.
3. Persons operating a public or livery conveyance, including school bus drivers.
4. Chauffeurs and truck drivers except for operation of vehicles belonging to the federal or state government or any political subdivision.
5. Automobiles hired under long term contract.

C. CLASSIFICATION AND RATES

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

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

TYPE OF RISK

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

3. Do not customarily involve use of automobiles and there is:
- | | | |
|---------------------------------------|----|-----|
| a. A male operator under age 25..... | 87 | 230 |
| b. No male operator under age 25..... | 58 | 164 |

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

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

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

[NNO Calculation Charts](#)

COMPREHENSIVE FAMILY LIABILITY (CFL)

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

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

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

A. COVERAGE

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

See policy and endorsement for coverage information.

B. INELIGIBLE RISKS

1. Entities other than individuals.

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

2. With respect to CFL—Farm:

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

3. Real estate brokers.

C. CLASSIFICATION CLASS

- | | | |
|----|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|
| 1. | All individuals other than farmers..... | 1 |
| 2. | Farmers, either not engaged in custom farming or with annual receipts from custom farming not exceeding \$500 and total acreage: | |
| | a. does not exceed 160..... | 2 |
| | b. exceeds 160 but not 500..... | 3 |
| | c. exceeds 500 but not 2000..... | 4 |
| 3. | Farmers whose annual receipts from custom farming exceed \$500 but do not exceed \$3,000 and total acreage: | |
| | a. does not exceed 160..... | 5 |
| | b. exceeds 160 but not 500..... | 6 |
| | c. exceeds 500 but not 2000..... | 7 |
| 4. | Farmers whose total acreage exceeds 2000 (submit to Underwriting)..... | 8 |
| 5. | Farmers whose annual receipts from custom farming exceed \$3,000 are classified under item 3b. above; however, coverage for custom farming operations is not granted by the policy terms. | |

D. PREMIUM

1. Class 1
 - a. Charge "basic" premium for Policyholder's principal residence.
 - b. Charge "additional residence" premium for each additional dwelling unit (including cottages and cabins) where the Policyholder or spouse maintains a residence. If Policyholder owns or rents the whole of a two-, three-, or four-family dwelling, maintaining his or her principal residence in one unit and renting out others, the "basic" charge includes premium for unit in which Policyholder resides and an "additional residence" charge is made for each of the other units.
 - c. Coverage may be extended to one- or two-family dwellings owned but not occupied in any part by Policyholder or spouse, and rented to others or held for rental, by marking proper entry in "Declarations." If such coverage is granted, charge "additional residence" premium for each such dwelling unit.

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

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

2. Classes 2, 3, 4, 5, 6 or 7
 - a. Charge "basic" premium for appropriate classification based on total acreage owned, rented or operated by Policyholder, including any acreage owned, rented or operated by a partnership of which the Policyholder is a partner. "Basic" premium includes charge for Policyholder's principal residence.
 - b. Charge "additional residence" premium for:
 - (1) Each additional dwelling where Policyholder or spouse maintains a residence. If Policyholder owns or rents the whole of a two-, three-, or four-family dwelling, maintaining his or her principal residence in one unit and renting out others, the "basic" charge includes premium for unit in which Policyholder resides and an "additional residence" charge is made for each of the other units.
 - (2) Each unit of all one- or two-family dwellings owned but not occupied by Policyholder or spouse. Such dwellings must be included, whether on farm premises or not and regardless of whether rent money is collected. Any such dwellings located on farms owned by a partnership of which Policyholder is a partner must also be included at the "additional residence" charge.

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

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

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

- (a) Charge for all exposure (acreage, residences and custom farming receipts) owned or operated by the Policyholder separately from the partnership.
- (b) Add to this a proportionate share of all partnership exposure. If the number of residences thus determined ends in a fraction, round to the next higher whole number.

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

[Semi-Annual Premium-Basic
Additional Residences](#)

GENERAL RULES

POLICY TERM

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

PREMIUM ADJUSTMENT**

Eff. 10-23-11

The following rules apply to changes made during the policy term from 10/23/2011 through 4/22/2012:

1. Added coverage or vehicle — Collect prorated premium on the basis of rates in effect at the inception of the policy term.
2. All other changes — Collect or refund prorated premium on the basis of rates in effect at the inception of the policy term.

The following rules apply to changes made during the policy term after 4/22/2012:

1. Added coverage or vehicle — Collect prorated premium on the basis of rates in effect at the time of the change.
2. All other changes — Collect or refund prorated premium on the basis of rates in effect at the inception of the policy term.

CANCELLATIONS**

Eff. 10-23-11

A. REQUESTS

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

B. COMPANY CANCELLATIONS AND NON-RENEWALS

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

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

C. PRO RATE BASIS CANCELLATION

Cancellation is on a prorated basis.

D. MISCELLANEOUS VEHICLES

Motorcycles:

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

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

Recreational Vehicles:

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

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

E. REFUND

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

FINANCIAL RESPONSIBILITY CERTIFICATES (SR-22 FILINGS)

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

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

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

PAYMENT OPTIONS

Eff. 8-5-11

A. FULL PAYMENT

The total policy premium for a policy term may be paid in full at the time a new policy is written or

upon the Policyholder's receipt of a renewal billing notice.

B. INSTALLMENT PAYMENTS

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

C. INSUFFICIENT FUNDS

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

D. LATE PAYMENT FEE

A late payment fee of \$10.00 will be assessed for any payment not received by 5:00 PM ET on the fifth day past the billing due date.

PRORATE TABLES**PRORATE TABLES – SEMI-ANNUAL POLICIES**

Eff. 8-1-08

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

No. of Days Policy In Force	Pro-Rate %	No. of Days Policy In Force	Pro-Rate %	No. of Days Policy In Force	Pro-Rate %	No. of Days Policy In Force	Pro-Rate %
38	20.9	84	46.2	130	71.4	175	96.2
39	21.4	85	46.7	131	72	176	96.7
40	22	86	47.3	132	72.5	177	97.3
41	22.5	87	47.8	133	73.1	178	97.8
42	23.1	88	48.4	134	73.6	179	98.4
43	23.6	89	48.9	135	74.2	180	98.9
44	24.2	90	49.5	136	74.7	181	99.5
45	24.7	91	50	137	75.3	182	100
46	25.3	92	50.5				

PRORATE TABLES – ANNUAL POLICIES-2

Eff. 8-1-08

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

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

PRORATE TABLES – ANNUAL POLICIES-3

Eff. 8-1-08

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

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

CALCULATIONS, QUICK REFERENCES, & CHARTS**ADF PRIVATE PASSENGER PPA
QUICK REFERENCE**

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

CALCULATION PPA BI ADF Individual Coverage Driver Factor

RX03PPABI3003

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Driver Factor	RX03TE80
2.	Determine Financial Responsibility Rate Factor	RX03TE87
3.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
4.	Determine Accident Prevention Course Discount Factor	RX03TI12
5.	Determine Accident Free Discount Factor	RX03TI73
6.	Calculate Merit Rating Factor	RX03PPAPLCY4270
7.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION PPA COLL ADF Individual Coverage Driver Factor

RX03PPACOLL3002

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Driver Factor	RX03TE83
2.	Determine Financial Responsibility Rate Factor	RX03TE87
3.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
4.	Determine Accident Prevention Course Discount Factor	RX03TI12
5.	Determine Accident Free Discount Factor	RX03TI73
6.	Calculate Merit Rating Factor	RX03PPAPLCY4270
7.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION PPA COMP ADF Individual Coverage Driver Factor

RX03PPACOMP3004

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Driver Factor	RX03TE82
2.	Determine Financial Responsibility Rate Factor	RX03TE87
3.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
4.	Determine Accident Prevention Course Discount Factor	RX03TI12
5.	Determine Accident Free Discount Factor	RX03TI73
6.	Calculate Merit Rating Factor	RX03PPAPLCY4270
7.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION PPA MDCL ADF Individual Coverage Driver Factor

RX03PPAMDCL3005

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Driver Factor	RX03TE85
2.	Determine Financial Responsibility Rate Factor	RX03TE87
3.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
4.	Determine Accident Prevention Course Discount Factor	RX03TI12
5.	Determine Accident Free Discount Factor	RX03TI73

Step	Description	Chart Name
6.	Calculate Merit Rating Factor	RX03PPAPLCY4270
7.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION PPA PD ADF Individual Coverage Driver Factor

RX03PPAPD3006

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Driver Factor	RX03TE81
2.	Determine Financial Responsibility Rate Factor	RX03TE87
3.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
4.	Determine Accident Prevention Course Discount Factor	RX03TI12
5.	Determine Accident Free Discount Factor	RX03TI73
6.	Calculate Merit Rating Factor	RX03PPAPLCY4270
7.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION PPA PLCY Merit Rating Factor

RX03PPAPLCY4270

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine At Fault Accidents Factor	RX03TE88
2.	Determine Major Violation Points	RX03TE90
3.	Determine Minor Violation Points	RX03TE91
4.	Major Violation Difference = Major Violations - 33	
5.	If Major Violation Difference > 0	
6.	Major Violation Add = Major Violation Difference * Major Violation Points Plus	
7.	Major Violation Points = Major Violation Points + Major Violation Add	
8.	End - If	
9.	Minor Violation Difference = Minor Violations - 02	
10.	If Minor Violation Difference > 0	
11.	Minor Violation Add = Minor Violation Difference * Minor Violation Points Plus	
12.	Minor Violation Points = Minor Violation Points + Minor Violation Add	
13.	End - If	
14.	Violation Points = Major Violation Points + Minor Violation Points	
15.	Determine Violation Surcharge Factor	RX03TE89
16.	At Fault Difference = At Fault Accidents - 04	
17.	If At Fault Difference > 0	
18.	At Fault Plus Factor Add = At Fault Difference * At Fault Accidents Factor Plus	
19.	At Fault Accidents Factor = At Fault Accidents Factor + At Fault Plus Factor Add	
20.	End - If	
21.	Violation Points Diff = Violation Points - 12	

Step	Description	Chart Name
22.	If Violation Points Diff > 0	
23.	Violation Points Add = Violation Points Diff * Violation Surcharge Factor Plus	
24.	Violation Surcharge Factor = Violation Surcharge Factor + Violation Points Add	
25.	End - If	
26.	Merit Rating Factor = At Fault Accidents Factor + Violation Surcharge Factor	

ADF MOTORCYCLE MC
QUICK REFERENCE

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

CALCULATION MC BI ADF Individual Coverage Driver Factor

RX03MOCYBI3007

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
2.	Determine Driver's Age Percent	RX03TI86
3.	Calculate Merit Rating Factor	RX03PPAPLCY4270
4.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver's Age Percent (cents rounded)	
5.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	

CALCULATION MC COLL ADF Individual Coverage Driver Factor

RX03MOCYCOLL3008

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
2.	Determine Driver's Age Percent	RX03TI85
3.	Calculate Merit Rating Factor	RX03PPAPLCY4270
4.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver's Age Percent (cents rounded)	
5.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	

CALCULATION MC COMP ADF Individual Coverage Driver Factor

RX03MOCYCOMP3009

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
2.	Determine Driver's Age Percent	RX03TI84
3.	Calculate Merit Rating Factor	RX03PPAPLCY4270
4.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver's Age Percent (cents rounded)	
5.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	

CALCULATION MC MDCL ADF Individual Coverage Driver Factor

RX03MOCYMDCL3010

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
2.	Determine Driver's Age Percent	RX03TI88
3.	Calculate Merit Rating Factor	RX03PPAPLCY4270
4.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver's Age Percent (cents rounded)	
5.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	

CALCULATION MC PD ADF Individual Coverage Driver Factor

RX03MOCYPD3011

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
2.	Determine Driver's Age Percent	RX03TI87
3.	Calculate Merit Rating Factor	RX03PPAPLCY4270
4.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver's Age Percent (cents rounded)	
5.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	

CALCULATION MC PLCY Merit Rating Factor

RX03PPAPLCY4270

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine At Fault Accidents Factor	RX03TE88
2.	Determine Major Violation Points	RX03TE90
3.	Determine Minor Violation Points	RX03TE91
4.	Major Violation Difference = Major Violations - 33	
5.	If Major Violation Difference > 0	
6.	Major Violation Add = Major Violation Difference * Major Violation Points Plus	
7.	Major Violation Points = Major Violation Points + Major Violation Add	

Step	Description	Chart Name
8.	End - If	
9.	Minor Violation Difference = Minor Violations - 02	
10.	If Minor Violation Difference > 0	
11.	Minor Violation Add = Minor Violation Difference * Minor Violation Points Plus	
12.	Minor Violation Points = Minor Violation Points + Minor Violation Add	
13.	End - If	
14.	Violation Points = Major Violation Points + Minor Violation Points	
15.	Determine Violation Surcharge Factor	RX03TE89
16.	At Fault Difference = At Fault Accidents - 04	
17.	If At Fault Difference > 0	
18.	At Fault Plus Factor Add = At Fault Difference * At Fault Accidents Factor Plus	
19.	At Fault Accidents Factor = At Fault Accidents Factor + At Fault Plus Factor Add	
20.	End - If	
21.	Violation Points Diff = Violation Points - 12	
22.	If Violation Points Diff > 0	
23.	Violation Points Add = Violation Points Diff * Violation Surcharge Factor Plus	
24.	Violation Surcharge Factor = Violation Surcharge Factor + Violation Points Add	
25.	End - If	
26.	Merit Rating Factor = At Fault Accidents Factor + Violation Surcharge Factor	

ADF ANTIQUE and CLASSICS AC
QUICK REFERENCE

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

CALCULATION AC BI ADF Individual Coverage Driver Factor

RX03ANTQBI3044

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Driver Factor	RX03TE80
2.	Determine Financial Responsibility Rate Factor	RX03TE87
3.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
4.	Determine Accident Prevention Course Discount Factor	RX03TI12
5.	Determine Accident Free Discount Factor	RX03TI73
6.	Calculate Merit Rating Factor	RX03PPAPLCY4270
7.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION AC COLL ADF Individual Coverage Driver Factor

RX03ANTQCOLL3045

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Driver Factor	RX03TE83
2.	Determine Financial Responsibility Rate Factor	RX03TE87
3.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
4.	Determine Accident Prevention Course Discount Factor	RX03TI12
5.	Determine Accident Free Discount Factor	RX03TI73
6.	Calculate Merit Rating Factor	RX03PPAPLCY4270
7.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION AC COMP ADF Individual Coverage Driver Factor

RX03ANTQCOMP3046

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Driver Factor	RX03TE82
2.	Determine Financial Responsibility Rate Factor	RX03TE87
3.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
4.	Determine Accident Prevention Course Discount Factor	RX03TI12
5.	Determine Accident Free Discount Factor	RX03TI73
6.	Calculate Merit Rating Factor	RX03PPAPLCY4270
7.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION AC MDCL ADF Individual Coverage Driver Factor

RX03ANTQMDCL3047

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Driver Factor	RX03TE85
2.	Determine Financial Responsibility Rate Factor	RX03TE87
3.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
4.	Determine Accident Prevention Course Discount Factor	RX03TI12
5.	Determine Accident Free Discount Factor	RX03TI73
6.	Calculate Merit Rating Factor	RX03PPAPLCY4270

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

CALCULATION AC PD ADF Individual Coverage Driver Factor

RX03ANTQPD3048

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Driver Factor	RX03TE81
2.	Determine Financial Responsibility Rate Factor	RX03TE87
3.	Determine Unverifiable Driving Record Surcharge Factor	RX03TF77
4.	Determine Accident Prevention Course Discount Factor	RX03TI12
5.	Determine Accident Free Discount Factor	RX03TI73
6.	Calculate Merit Rating Factor	RX03PPAPLCY4270
7.	ADF Individual Coverage Driver Factor = Merit Rating Factor + Driver Factor (cents rounded)	
8.	* Accident Free Discount Factor (cents rounded)	
9.	* Unverifiable Driving Record Surcharge Factor (cents rounded)	
10.	* Financial Responsibility Rate Factor (cents rounded)	
11.	* Accident Prevention Course Discount Factor (cents rounded)	

CALCULATION AC PLCY Merit Rating Factor

RX03PPAPLCY4270

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine At Fault Accidents Factor	RX03TE88
2.	Determine Major Violation Points	RX03TE90
3.	Determine Minor Violation Points	RX03TE91
4.	Major Violation Difference = Major Violations - 33	
5.	If Major Violation Difference > 0	
6.	Major Violation Add = Major Violation Difference * Major Violation Points Plus	
7.	Major Violation Points = Major Violation Points + Major Violation Add	
8.	End - If	
9.	Minor Violation Difference = Minor Violations - 02	
10.	If Minor Violation Difference > 0	
11.	Minor Violation Add = Minor Violation Difference * Minor Violation Points Plus	
12.	Minor Violation Points = Minor Violation Points + Minor Violation Add	
13.	End - If	
14.	Violation Points = Major Violation Points + Minor Violation Points	
15.	Determine Violation Surcharge Factor	RX03TE89
16.	At Fault Difference = At Fault Accidents - 04	
17.	If At Fault Difference > 0	
18.	At Fault Plus Factor Add = At Fault Difference * At Fault Accidents Factor Plus	
19.	At Fault Accidents Factor = At Fault Accidents Factor + At Fault Plus Factor Add	
20.	End - If	
21.	Violation Points Diff = Violation Points - 12	

Step	Description	Chart Name
22.	If Violation Points Diff > 0	
23.	Violation Points Add = Violation Points Diff * Violation Surcharge Factor Plus	
24.	Violation Surcharge Factor = Violation Surcharge Factor + Violation Points Add	
25.	End - If	
26.	Merit Rating Factor = At Fault Accidents Factor + Violation Surcharge Factor	

PRIVATE PASSENGER PPA
QUICK REFERENCE

	AD	BI	COLL	COMP	EEC	BMDL	LOI	LOU	MDCL	PD	PLCY	UIMBI	UMBI	UMPD
Advance Quote Discount Factor		X	X	X					X	X				
Auto Financial Discount Factor		X	X	X					X	X				
Average Driver Factor		X	X	X					X	X				
BI Matrix Factor		X												
Base Rate	X	X	X	X	X	X	X	X	X	X		X	X	X
COLL Matrix Factor			X											
COMP Matrix Factor				X										
Coverage Expense Fee		X	X	X					X	X				
Coverage Rating Year Plus One											X			
Customized Vehicle COLL Factor			X											
Customized Vehicle COLL Factor Plus			X											
Customized Vehicle COMP Factor				X										
Customized Vehicle COMP Factor Plus				X										
Feature : Accident Forgiveness Factor		X	X	X					X	X				
Feature : Minor Violation Forgiveness Factor		X	X	X					X	X				
Home and Car Discount Factor		X	X	X					X	X	X			
Homeowner Discount Factor		X	X	X					X	X				
Limit/Deductible Factor		X	X	X					X	X				
MP Matrix Factor									X					
Nationwide Associate Discount Factor	X	X	X	X	X	X	X	X	X	X		X	X	X
New Vehicle Discount Factor		X	X	X					X	X				
OEM Endorsement Factor			X	X										
PD Matrix Factor										X				
Passive Occupant Restraint Discount Factor	X						X		X					
Policy UOA Endorsement Amount 1		X												
Policy UOA Endorsement Factor 1		X								X				
Policy Use of Other Auto Endor Amount		X												

	AD	BI	COLL	COMP	EEC	BMDL	LOI	LOU	MDCL	PD	PLCY	UIMBI	UMBI	UMPD
Policy Use of Other Auto Govt Amt		X								X				
Preferred Discount	X	X	X	X	X	X	X	X	X	X		X	X	X
Prior Insurance Surcharge Factor		X	X	X					X	X		X	X	X
Rate Symbol Factor		X	X	X					X	X	X			
Rate Symbol Plus Factor			X	X							X			
Rewards Bundle Discount		X	X	X					X	X				
Terms with Prior Carrier Factor		X	X	X					X	X				
Vehicle Model Year Factor		X	X	X					X	X				
Vehicle Use Factor		X	X	X					X	X				

CALCULATION PPA AD Coverage Premium

RX03PPAAD1478

Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA22
2.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
3.	Determine Preferred Discount	RX03TM22
4.	Determine Nationwide Associate Discount Factor	RX03TM62
5.	Base Rate = Base Rate	
6.	Result = Base Rate * Preferred Discount (ten cents rounded)	
7.	* Nationwide Associate Discount Factor (ten cents rounded)	
8.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	

CALCULATION PPA BI Coverage Premium **

RX03PPABI1479

Effective Date: OCT-23-2011

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA03
2.	Determine Rate Symbol Factor	RX03TB15
3.	Calculate Rate Symbol Factor	RX03PPAPLCY15010
4.	Determine Vehicle Model Year Factor	RX03TC13
5.	Calculate Vehicle Age	RX03PPAPLCY10010
6.	Determine New Vehicle Discount Factor	RX03TC23
7.	Determine Limit/Deductible Factor	RX03TD03
8.	Determine Vehicle Use Factor	RX03TE54
9.	Determine Prior Insurance Surcharge Factor	RX03TE20
10.	Determine Preferred Discount	RX03TM22
11.	Determine Nationwide Associate Discount Factor	RX03TM62
12.	Determine BI Matrix Factor	RX03TM12
13.	Determine Rewards Bundle Discount	RX03TM24

Step	Description	Chart Name
14.	Determine Advance Quote Discount Factor	RX03TM20
15.	Determine Terms with Prior Carrier Factor	RX03TF91
16.	Determine Home and Car Discount Factor	RX03TI35
17.	Determine Homeowner Discount Factor	RX03TI57
18.	Determine Auto Financial Discount Factor	RX03TI83
19.	Determine Feature : Accident Forgiveness Factor	RX03TM29
20.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
21.	Determine Coverage Expense Fee	RX03TF78
22.	Result = Base Rate * Preferred Discount (ten cents rounded)	
23.	* Nationwide Associate Discount Factor (ten cents rounded)	
24.	* Rate Symbol Factor (ten cents rounded)	
25.	* Vehicle Model Year Factor (ten cents rounded)	
26.	* New Vehicle Discount Factor (ten cents rounded)	
27.	* Limit/Deductible Factor (ten cents rounded)	
28.	* Vehicle Use Factor (ten cents rounded)	
29.	* Average Driver Factor (ten cents rounded)	
30.	* Prior Insurance Surcharge Factor (ten cents rounded)	
31.	Calculate Policy UOA Endorsement Amount 1	RX03PPABI3322
32.	+ Policy Use of Other Auto Endor Amount (ten cents rounded)	
33.	+ Policy Use of Other Auto Govt Amt (ten cents rounded)	
34.	* BI Matrix Factor (ten cents rounded)	
35.	* Rewards Bundle Discount (ten cents rounded)	
36.	* Advance Quote Discount Factor (ten cents rounded)	
37.	* Terms with Prior Carrier Factor (ten cents rounded)	
38.	* Home and Car Discount Factor (ten cents rounded)	
39.	* Homeowner Discount Factor (ten cents rounded)	
40.	* Auto Financial Discount Factor (ten cents rounded)	
41.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
42.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
43.	+ Coverage Expense Fee (ten cents rounded)	
44.	If Easy Pay Flag = Yes	
45.	Result Amount WS = Result	
46.	Determine Easy Pay Discount Amount	RX03TM63
47.	- Easy Pay Discount Amount (ten cents rounded)	
48.	End - If	

CALCULATION PPA ADDITIONAL COV FOR SOUND, PICTURE AND DATA DEVICES Coverage Premium

RX03PPACBR1480

Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA53
2.	Determine Preferred Discount	RX03TM22
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Result = Base Rate * Preferred Discount (ten cents rounded)	
5.	* Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION PPA COLL Coverage Premium **

RX03PPACOLL1481

Effective Date: OCT-23-2011

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA02
2.	Determine Rate Symbol Factor	RX03TB02
3.	Determine Vehicle Model Year Factor	RX03TC12
4.	Calculate Vehicle Age	RX03PPAPLCY10010
5.	Determine New Vehicle Discount Factor	RX03TC22
6.	Determine Limit/Deductible Factor	RX03TD02
7.	Determine Vehicle Use Factor	RX03TE54
8.	Determine Prior Insurance Surcharge Factor	RX03TE20
9.	Determine Nationwide Associate Discount Factor	RX03TM62
10.	Determine OEM Endorsement Factor	RX03TE99
11.	Determine COLL Matrix Factor	RX03TM13
12.	Determine Rewards Bundle Discount	RX03TM24
13.	Determine Advance Quote Discount Factor	RX03TM20
14.	Determine Terms with Prior Carrier Factor	RX03TF91
15.	Determine Preferred Discount	RX03TM22
16.	Determine Home and Car Discount Factor	RX03TI35
17.	Determine Homeowner Discount Factor	RX03TI57
18.	Determine Auto Financial Discount Factor	RX03TI83
19.	Determine Feature : Accident Forgiveness Factor	RX03TM29
20.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
21.	Determine Feature: Total Loss Coll Ded Waiver Factor	RX03TM36
22.	Determine Coverage Expense Fee	RX03TF78
23.	Calculate Rate Symbol Factor	RX03PPACOLL3575
24.	Result = Base Rate * Preferred Discount (ten cents rounded)	
25.	* Nationwide Associate Discount Factor (ten cents rounded)	
26.	* Rate Symbol Factor (ten cents rounded)	
27.	* Vehicle Model Year Factor (ten cents rounded)	
28.	* New Vehicle Discount Factor (ten cents rounded)	
29.	* Limit/Deductible Factor (ten cents rounded)	

Step	Description	Chart Name
30.	* OEM Endorsement Factor (ten cents rounded)	
31.	* Vehicle Use Factor (ten cents rounded)	
32.	* Average Driver Factor (ten cents rounded)	
33.	* Prior Insurance Surcharge Factor (ten cents rounded)	
34.	* COLL Matrix Factor (ten cents rounded)	
35.	* Rewards Bundle Discount (ten cents rounded)	
36.	* Advance Quote Discount Factor (ten cents rounded)	
37.	* Terms with Prior Carrier Factor (ten cents rounded)	
38.	* Home and Car Discount Factor (ten cents rounded)	
39.	* Homeowner Discount Factor (ten cents rounded)	
40.	* Auto Financial Discount Factor (ten cents rounded)	
41.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
42.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
43.	* Feature: Total Loss Coll Ded Waiver Factor (ten cents rounded)	
44.	Calculate Customized Vehicle COLL Factor	RX03PPACOLL13970
45.	+ Result 2 (ten cents rounded)	
46.	If Feature:Diminishing Deductible Flag = Yes	
47.	Determine Feature:Vanishing Coll Amount	RX03TM44
48.	+ Feature:Vanishing Coll Amount (ten cents rounded)	
49.	End - If	
50.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION PPA COMP Coverage Premium **

RX03PPACOMP1482

Effective Date: OCT-23-2011

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA01
2.	Determine Rate Symbol Factor	RX03TB01
3.	Determine Vehicle Model Year Factor	RX03TC11
4.	Calculate Vehicle Age	RX03PPAPLCY10010
5.	Determine New Vehicle Discount Factor	RX03TC21
6.	Determine Limit/Deductible Factor	RX03TD01
7.	Determine Vehicle Use Factor	RX03TE54
8.	Determine Prior Insurance Surcharge Factor	RX03TE20
9.	Determine Nationwide Associate Discount Factor	RX03TM62
10.	Determine OEM Endorsement Factor	RX03TE98
11.	Determine COMP Matrix Factor	RX03TM14
12.	Determine Rewards Bundle Discount	RX03TM24
13.	Determine Advance Quote Discount Factor	RX03TM20
14.	Determine Terms with Prior Carrier Factor	RX03TF91
15.	Determine Preferred Discount	RX03TM22
16.	Determine Home and Car Discount Factor	RX03TI35
17.	Determine Homeowner Discount Factor	RX03TI57
18.	Determine Auto Financial Discount Factor	RX03TI83
19.	Determine Feature : Accident Forgiveness Factor	RX03TM29
20.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
21.	Determine Feature: Total Loss Comp Ded Waiver Factor	RX03TM35
22.	Determine Coverage Expense Fee	RX03TF78
23.	Calculate Rate Symbol Factor	RX03PPACOMP3324
24.	Result = Base Rate * Preferred Discount (ten cents rounded)	
25.	* Nationwide Associate Discount Factor (ten cents rounded)	
26.	* Rate Symbol Factor (ten cents rounded)	
27.	* Vehicle Model Year Factor (ten cents rounded)	
28.	* New Vehicle Discount Factor (ten cents rounded)	
29.	* Limit/Deductible Factor (ten cents rounded)	
30.	* OEM Endorsement Factor (ten cents rounded)	
31.	* Vehicle Use Factor (ten cents rounded)	
32.	* Average Driver Factor (ten cents rounded)	
33.	* Prior Insurance Surcharge Factor (ten cents rounded)	
34.	* COMP Matrix Factor (ten cents rounded)	
35.	* Rewards Bundle Discount (ten cents rounded)	
36.	* Advance Quote Discount Factor (ten cents rounded)	
37.	* Terms with Prior Carrier Factor (ten cents rounded)	
38.	* Home and Car Discount Factor (ten cents rounded)	

Step	Description	Chart Name
39.	* Homeowner Discount Factor (ten cents rounded)	
40.	* Auto Financial Discount Factor (ten cents rounded)	
41.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
42.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
43.	* Feature: Total Loss Comp Ded Waiver Factor (ten cents rounded)	
44.	Calculate Customized Vehicle COMP Factor	RX03PPACOMP13971
45.	+ Result 2 (ten cents rounded)	
46.	If Feature:Diminishing Deductible Flag = Yes	
47.	Determine Feature:Vanishing Comp Amount	RX03TM43
48.	+ Feature:Vanishing Comp Amount (ten cents rounded)	
49.	End - If	
50.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION PPA EXMDCL Coverage Premium

RX03PPAEXMDCL1483

Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA33
2.	Determine Preferred Discount	RX03TM22
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Result = Base Rate * Preferred Discount (ten cents rounded)	
5.	* Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION PPA LOI Coverage Premium

RX03PPALO11484

Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA31
2.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
3.	Determine Preferred Discount	RX03TM22
4.	Determine Nationwide Associate Discount Factor	RX03TM62
5.	Result = Base Rate * Preferred Discount (ten cents rounded)	
6.	* Nationwide Associate Discount Factor (ten cents rounded)	
7.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	

CALCULATION PPA LOU Coverage Premium

RX03PPALOU1485

Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA52
2.	Determine Preferred Discount	RX03TM22
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Result = Base Rate * Preferred Discount (ten cents rounded)	
5.	* Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION PPA MDCL Coverage Premium **

RX03PPAMDCL1486

Effective Date: OCT-23-2011

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA30
2.	Determine Rate Symbol Factor	RX03TB17
3.	Calculate Rate Symbol Factor	RX03PPAPLCY15010
4.	Determine Vehicle Model Year Factor	RX03TC15
5.	Calculate Vehicle Age	RX03PPAPLCY10010
6.	Determine New Vehicle Discount Factor	RX03TC25
7.	Determine Limit/Deductible Factor	RX03TD13
8.	Determine Vehicle Use Factor	RX03TE54

Step	Description	Chart Name
9.	Determine Prior Insurance Surcharge Factor	RX03TE20
10.	Determine Nationwide Associate Discount Factor	RX03TM62
11.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
12.	Determine MP Matrix Factor	RX03TM15
13.	Determine Rewards Bundle Discount	RX03TM24
14.	Determine Advance Quote Discount Factor	RX03TM20
15.	Determine Terms with Prior Carrier Factor	RX03TF91
16.	Determine Preferred Discount	RX03TM22
17.	Determine Home and Car Discount Factor	RX03TI35
18.	Determine Homeowner Discount Factor	RX03TI57
19.	Determine Auto Financial Discount Factor	RX03TI83
20.	Determine Feature : Accident Forgiveness Factor	RX03TM29
21.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
22.	Determine Coverage Expense Fee	RX03TF78
23.	Result = Base Rate * Preferred Discount (ten cents rounded)	
24.	* Nationwide Associate Discount Factor (ten cents rounded)	
25.	* Rate Symbol Factor (ten cents rounded)	
26.	* Vehicle Model Year Factor (ten cents rounded)	
27.	* New Vehicle Discount Factor (ten cents rounded)	
28.	* Limit/Deductible Factor (ten cents rounded)	
29.	* Vehicle Use Factor (ten cents rounded)	
30.	* Average Driver Factor (ten cents rounded)	
31.	* Prior Insurance Surcharge Factor (ten cents rounded)	
32.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	
33.	* MP Matrix Factor (ten cents rounded)	
34.	* Rewards Bundle Discount (ten cents rounded)	
35.	* Advance Quote Discount Factor (ten cents rounded)	
36.	* Terms with Prior Carrier Factor (ten cents rounded)	
37.	* Home and Car Discount Factor (ten cents rounded)	
38.	* Homeowner Discount Factor (ten cents rounded)	
39.	* Auto Financial Discount Factor (ten cents rounded)	
40.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
41.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
42.	+ Coverage Expense Fee (ten cents rounded)	

CALCULATION PPA PD Coverage Premium **

RX03PPAPD1488

Effective Date: OCT-23-2011

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA04
2.	Determine Rate Symbol Factor	RX03TB16
3.	Calculate Rate Symbol Factor	RX03PPAPLCY15010
4.	Determine Vehicle Model Year Factor	RX03TC14
5.	Calculate Vehicle Age	RX03PPAPLCY10010
6.	Determine New Vehicle Discount Factor	RX03TC24
7.	Determine Limit/Deductible Factor	RX03TD04
8.	Determine Vehicle Use Factor	RX03TE54
9.	Determine Prior Insurance Surcharge Factor	RX03TE20
10.	Determine Nationwide Associate Discount Factor	RX03TM62
11.	Determine Policy Expense Fee	RX03TF73
12.	Determine PD Matrix Factor	RX03TM16
13.	Determine Rewards Bundle Discount	RX03TM24
14.	Determine Advance Quote Discount Factor	RX03TM20
15.	Determine Terms with Prior Carrier Factor	RX03TF91
16.	Determine Preferred Discount	RX03TM22
17.	Determine Home and Car Discount Factor	RX03TI35
18.	Determine Homeowner Discount Factor	RX03TI57
19.	Determine Auto Financial Discount Factor	RX03TI83
20.	Determine Feature : Accident Forgiveness Factor	RX03TM29
21.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
22.	Determine Coverage Expense Fee	RX03TF78
23.	Result = Base Rate * Preferred Discount (ten cents rounded)	
24.	* Nationwide Associate Discount Factor (ten cents rounded)	
25.	* Rate Symbol Factor (ten cents rounded)	
26.	* Vehicle Model Year Factor (ten cents rounded)	
27.	* New Vehicle Discount Factor (ten cents rounded)	
28.	* Limit/Deductible Factor (ten cents rounded)	
29.	* Vehicle Use Factor (ten cents rounded)	
30.	* Average Driver Factor (ten cents rounded)	
31.	* Prior Insurance Surcharge Factor (ten cents rounded)	
32.	Calculate Policy Use of Other Auto Govt Amt	RX03PPAPD3325
33.	+ Policy Use of Other Auto Govt Amt (ten cents rounded)	
34.	* PD Matrix Factor (ten cents rounded)	
35.	* Rewards Bundle Discount (ten cents rounded)	
36.	* Advance Quote Discount Factor (ten cents rounded)	
37.	* Terms with Prior Carrier Factor (ten cents rounded)	
38.	* Home and Car Discount Factor (ten cents rounded)	

Step	Description	Chart Name
39.	* Homeowner Discount Factor (ten cents rounded)	
40.	* Auto Financial Discount Factor (ten cents rounded)	
41.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
42.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
43.	+ Coverage Expense Fee (ten cents rounded)	
44.	If Easy Pay Flag = Yes	
45.	Result Amount WS = Result	
46.	Determine Easy Pay Discount Amount	RX03TM63
47.	- Easy Pay Discount Amount (ten cents rounded)	
48.	End - If	

CALCULATION PPA TL Coverage Premium

RX03PPATL1489

Effective Date: JUL-14-2009

Step	Description	Chart Name
1.	If Option Code = 200(Basic Roadside Assistance) or 201(Plus Roadside Assistance)	
2.	Determine Feature : RoadSide Assistance Cov Prem	RX03TM37
3.	End - If	

CALCULATION PPA UIMBI Coverage Premium

RX03PPAUIMBI1490

Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA09
2.	Determine Prior Insurance Surcharge Factor	RX03TE20
3.	Determine Preferred Discount	RX03TM22
4.	Determine Nationwide Associate Discount Factor	RX03TM62
5.	Result = Base Rate * Prior Insurance Surcharge Factor (ten cents rounded)	
6.	* Preferred Discount (ten cents rounded)	
7.	* Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION PPA UMBI Coverage Premium

RX03PPAUMBI1491

Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA07
2.	Determine Prior Insurance Surcharge Factor	RX03TE20
3.	Determine Preferred Discount	RX03TM22
4.	Determine Nationwide Associate Discount Factor	RX03TM62
5.	Result = Base Rate * Prior Insurance Surcharge Factor (ten cents rounded)	
6.	* Preferred Discount (ten cents rounded)	
7.	* Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION PPA UMPD Coverage Premium

RX03PPAUMPD1492

Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA08
2.	Determine Prior Insurance Surcharge Factor	RX03TE20
3.	Determine Preferred Discount	RX03TM22
4.	Determine Nationwide Associate Discount Factor	RX03TM62
5.	Result = Base Rate * Prior Insurance Surcharge Factor (ten cents rounded)	
6.	* Preferred Discount (ten cents rounded)	
7.	* Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION PPA BI Policy UOA Endorsement Amount 1

RX03PPABI3322

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	If UOA Code 1 > 0	
2.	Policy UOA Endorsement Code = UOA Code 1	
3.	Else	

Step	Description	Chart Name
4.	Policy UOA Endorsement Code = UOA Code 2	
5.	End - If	
6.	Determine Policy UOA Endorsement Amount 1	RX03TF01
7.	Determine Policy UOA Endorsement Factor 1	RX03TF28
8.	Result Coverage Premium1 = Base Rate * Rate Symbol Factor (ten cents rounded)	
9.	* Limit/Deductible Factor (ten cents rounded)	
10.	Policy Use of Other Auto Govt Amt = Result Coverage Premium1 * Policy UOA Endorsement Factor 1 (cents rounded)	
11.	Policy Use of Other Auto Endor Amount = Policy UOA Endorsement Amount 1 * Limit/Deductible Factor (cents rounded)	

CALCULATION PPA COLL Customized Vehicle COLL Factor

RX03PPACOLL13970

Effective Date: SEP-20-2005

Step	Description	Chart Name
1.	Result 2 = 0	
2.	If Stated Amount > 1500	
3.	Customized Vehicle Units = (Stated Amount - 1501) / 500	
4.	+ 01	
5.	Determine Customized Vehicle COLL Factor	RX03TB22
6.	If Customized Vehicle Units > 5	
7.	Result Cost Class = Customized Vehicle Units - 05	
8.	Customized Vehicle COLL Factor Plus = Result Cost Class * Customized Vehicle COLL Factor Plus (tenth cent rounded)	
9.	Customized Vehicle COLL Factor = Customized Vehicle COLL Factor + Customized Vehicle COLL Factor Plus (tenth cent rounded)	
10.	End - If	
11.	Result 2 = Result * Customized Vehicle COLL Factor (cents rounded)	
12.	End - If	

CALCULATION PPA COLL Rate Symbol Factor

RX03PPACOLL3575

Effective Date: SEP-27-2006

Step	Description	Chart Name
1.	If Rate Symbol < 201	
2.	Result Cost Class = Rate Symbol	
3.	Result Cost Class = Result Cost Class - 29	
4.	Rate Symbol Plus Factor = Result Cost Class * Rate Symbol Plus Factor	
5.	Rate Symbol Factor = Rate Symbol Factor + Rate Symbol Plus Factor	
6.	Else	
7.	Result Cost Class = Rate Symbol	
8.	Result Cost Class = Result Cost Class - 200	
9.	Rate Symbol Plus Factor = Rate Symbol Plus Factor * Result Cost Class	
10.	Rate Symbol Factor = Rate Symbol Factor + Rate Symbol Plus Factor	
11.	End - If	

CALCULATION PPA COMP Customized Vehicle COMP Factor

RX03PPACOMP13971

Effective Date: SEP-20-2005

Step	Description	Chart Name
1.	Result 2 = 0	
2.	If Stated Amount > 1500	
3.	Customized Vehicle Units = (Stated Amount - 1501) / 500	
4.	+ 01	
5.	Determine Customized Vehicle COMP Factor	RX03TB21
6.	If Customized Vehicle Units > 5	
7.	Result Cost Class = Customized Vehicle Units - 05	
8.	Customized Vehicle COMP Factor Plus = Result Cost Class * Customized Vehicle COMP Factor Plus (tenth cent rounded)	
9.	Customized Vehicle COMP Factor = Customized Vehicle COMP Factor + Customized Vehicle COMP Factor Plus (tenth cent rounded)	
10.	End - If	
11.	Result 2 = Result * Customized Vehicle COMP Factor (cents rounded)	
12.	End - If	

CALCULATION PPA COMP Rate Symbol Factor

RX03PPACOMP3324

Effective Date: SEP-27-2006

Step	Description	Chart Name
1.	If Rate Symbol < 201	
2.	Result Cost Class = Rate Symbol	
3.	Result Cost Class = Result Cost Class - 29	
4.	Rate Symbol Plus Factor = Result Cost Class * Rate Symbol Plus Factor	
5.	Rate Symbol Factor = Rate Symbol Factor + Rate Symbol Plus Factor	

Step	Description	Chart Name
6.	Else	
7.	Result Cost Class = Rate Symbol	
8.	Result Cost Class = Result Cost Class - 200	
9.	Rate Symbol Plus Factor = Rate Symbol Plus Factor * Result Cost Class	
10.	Rate Symbol Factor = Rate Symbol Factor + Rate Symbol Plus Factor	
11.	End - If	

CALCULATION PPA PD Policy Use of Other Auto Govt Amt

RX03PPAPD3325

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Policy UOA Endorsement Factor 1	RX03TF28
2.	Result2 = Base Rate * Rate Symbol Factor (ten cents rounded)	
3.	* Limit/Deductible Factor (ten cents rounded)	
4.	Policy Use of Other Auto Govt Amt = Policy UOA Endorsement Factor 1 * Result2	

CALCULATION PPA PLCY Vehicle Age

RX03PPAPLCY10010

Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	If Coverage Rating Month < 10	
2.	If Model Year > Coverage Rating Year	
3.	Vehicle Age = 0	
4.	Else	
5.	Vehicle Age = Coverage Rating Year - Model Year	
6.	End - If	
7.	Else	
8.	Coverage Rating Year Plus One = Coverage Rating Year + 01	
9.	If Model Year > Coverage Rating Year Plus One	
10.	Vehicle Age = 0	
11.	Else	
12.	Vehicle Age = Coverage Rating Year Plus One - Model Year	
13.	End - If	
14.	End - If	

CALCULATION PPA PLCY Rate Symbol Factor

RX03PPAPLCY15010

Effective Date: SEP-27-2006

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

MOTORCYCLE MC
QUICK REFERENCE

	AD	BI	COLL	COMP	EXMDCL	LOI	MDCL	PD	UIMBI	UMBI	UMPD
Average Driver Factor		X	X	X			X	X			
Base Rate	X	X	X	X	X	X	X	X	X	X	X
Engine Size Percent		X	X	X				X			
Limit/Deductible Factor		X	X	X			X	X			
Rate Factor	X	X	X	X	X	X	X	X	X	X	X
Vehicle Model Year Factor		X	X	X			X	X			

CALCULATION MC AD Coverage Premium

RX03MOCYAD1511

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA22
2.	Determine Rate Factor	RX03TE11
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION MC BI Coverage Premium

RX03MOCYBI1512

Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA03
2.	Determine Rate Factor	RX03TE11
3.	Determine Vehicle Model Year Factor	RX03TC13
4.	Determine Limit/Deductible Factor	RX03TD03
5.	Determine Engine Size Percent	RX03TI91
6.	Result = Base Rate * Rate Factor (ten cents rounded)	
7.	* Vehicle Model Year Factor (ten cents rounded)	
8.	* Limit/Deductible Factor (ten cents rounded)	
9.	* Engine Size Percent (ten cents rounded)	
10.	* Average Driver Factor (ten cents rounded)	

CALCULATION MC COLL Coverage Premium

RX03MOCYCOLL1513

Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA02
2.	Determine Rate Factor	RX03TE11
3.	Determine Vehicle Model Year Factor	RX03TC12
4.	Determine Limit/Deductible Factor	RX03TD02
5.	Determine Engine Size Percent	RX03TI90
6.	Result = Base Rate * Rate Factor (ten cents rounded)	

Step	Description	Chart Name
7.	* Vehicle Model Year Factor (ten cents rounded)	
8.	* Limit/Deductible Factor (ten cents rounded)	
9.	* Engine Size Percent (ten cents rounded)	
10.	* Average Driver Factor (ten cents rounded)	

CALCULATION MC COMP Coverage Premium

RX03MOCYCOMP1514

Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA01
2.	Determine Rate Factor	RX03TE11
3.	Determine Vehicle Model Year Factor	RX03TC11
4.	Determine Limit/Deductible Factor	RX03TD01
5.	Determine Engine Size Percent	RX03TI89
6.	Result = Base Rate * Rate Factor (ten cents rounded)	
7.	* Vehicle Model Year Factor (ten cents rounded)	
8.	* Limit/Deductible Factor (ten cents rounded)	
9.	* Engine Size Percent (ten cents rounded)	
10.	* Average Driver Factor (ten cents rounded)	

CALCULATION MC EXMDCL Coverage Premium

RX03MOCYEXMDCL1515

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA33
2.	Determine Rate Factor	RX03TE11
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION MC LOI Coverage Premium

RX03MOCYLOI1516

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA31
2.	Determine Rate Factor	RX03TE11
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION MC MDCL Coverage Premium

RX03MOCYMDCL1517

Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA30
2.	Determine Rate Factor	RX03TE11
3.	Determine Vehicle Model Year Factor	RX03TC15
4.	Determine Limit/Deductible Factor	RX03TD13
5.	Result = Base Rate * Rate Factor (ten cents rounded)	
6.	* Vehicle Model Year Factor (ten cents rounded)	
7.	* Limit/Deductible Factor (ten cents rounded)	
8.	* Average Driver Factor (ten cents rounded)	

CALCULATION MC PD Coverage Premium

RX03MOCYPD1519

Effective Date: JAN-30-2005

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA04
2.	Determine Rate Factor	RX03TE11
3.	Determine Vehicle Model Year Factor	RX03TC14
4.	Determine Limit/Deductible Factor	RX03TD04
5.	Determine Engine Size Percent	RX03TI92
6.	Result = Base Rate * Rate Factor (ten cents rounded)	
7.	* Vehicle Model Year Factor (ten cents rounded)	
8.	* Limit/Deductible Factor (ten cents rounded)	
9.	* Engine Size Percent (ten cents rounded)	
10.	* Average Driver Factor (ten cents rounded)	

CALCULATION MC UIMBI Coverage Premium

RX03MOCYUIMBI1520

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA09
2.	Determine Rate Factor	RX03TE11
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION MC UMBI Coverage Premium

RX03MOCYUMBI1521

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA07
2.	Determine Rate Factor	RX03TE11
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION MC UMPD Coverage Premium

RX03MOCYUMPD1522

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA08
2.	Determine Rate Factor	RX03TE11
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

**RECREATIONAL VEHICLE RV
QUICK REFERENCE**

	BI	PD	UIMBI	UMBI	UMPD
Base Rate	X	X	X	X	X
Limit/Deductible Factor	X	X			
Rate Factor			X	X	X

CALCULATION RV BI Coverage Premium

RX03RVBI1554

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA16
2.	Determine Limit/Deductible Factor	RX03TD03
3.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	

CALCULATION RV COLL Coverage Premium

RX03RVCOLL1555

Effective Date: JUN-19-2003

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA55

CALCULATION RV COMP Coverage Premium

RX03RVCOMP1556

Effective Date: JUN-19-2003

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA54

CALCULATION RV MDCL Coverage Premium

RX03RVMDCL1558

Effective Date: JUN-19-2003

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA58

CALCULATION RV PD Coverage Premium

RX03RVPD1560

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA17
2.	Determine Limit/Deductible Factor	RX03TD04
3.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	

CALCULATION RV UIMBI Coverage Premium

RX03RVUIMBI1562

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA09
2.	Determine Rate Factor	RX03TE24
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION RV UMBI Coverage Premium

RX03RVUMBI1563

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA07
2.	Determine Rate Factor	RX03TE24
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION RV UMPD Coverage Premium

RX03RVUMPD1564

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA08
2.	Determine Rate Factor	RX03TE24
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

TRAILERS SV
QUICK REFERENCE

	COLL	COMP	PE	PLCY
Auto Financial Discount Factor	X	X		
Base Rate	X	X	X	
Home and Car Discount Factor	X	X		X
Homeowner Discount Factor	X	X		
Long Term Policyholder Discount Factor	X	X		
Nationwide Associate Discount Factor	X	X	X	
Rate Symbol Factor	X	X		

CALCULATION SV COLL Coverage Premium **

RX03SUPLCOLL1566

Effective Date: OCT-23-2011

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA20
2.	Determine Rate Symbol Factor	RX03TB06
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Determine Long Term Policyholder Discount Factor	RX03TI33
5.	Determine Home and Car Discount Factor	RX03TI35
6.	Determine Homeowner Discount Factor	RX03TI57
7.	Determine Auto Financial Discount Factor	RX03TI83
8.	Result = Base Rate * Rate Symbol Factor (ten cents rounded)	
9.	* Nationwide Associate Discount Factor (ten cents rounded)	
10.	If Full Term Policy Months = Annual	
11.	* 02 (ten cents rounded)	
12.	End - If	
13.	* Long Term Policyholder Discount Factor (ten cents rounded)	
14.	* Home and Car Discount Factor (ten cents rounded)	
15.	* Homeowner Discount Factor (ten cents rounded)	
16.	* Auto Financial Discount Factor (ten cents rounded)	

CALCULATION SV COMP Coverage Premium **

RX03SUPLCOMP1567

Effective Date: OCT-23-2011

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA19
2.	Determine Rate Symbol Factor	RX03TB05
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Determine Long Term Policyholder Discount Factor	RX03TI33
5.	Determine Home and Car Discount Factor	RX03TI35
6.	Determine Homeowner Discount Factor	RX03TI57

Step	Description	Chart Name
7.	Determine Auto Financial Discount Factor	RX03TI83
8.	Result = Base Rate * Rate Symbol Factor (ten cents rounded)	
9.	* Nationwide Associate Discount Factor (ten cents rounded)	
10.	If Full Term Policy Months = Annual	
11.	* 02 (ten cents rounded)	
12.	End - If	
13.	* Long Term Policyholder Discount Factor (ten cents rounded)	
14.	* Home and Car Discount Factor (ten cents rounded)	
15.	* Homeowner Discount Factor (ten cents rounded)	
16.	* Auto Financial Discount Factor (ten cents rounded)	

CALCULATION SV PE Coverage Premium

RX03SUPLPE1568

Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA61
2.	Determine Nationwide Associate Discount Factor	RX03TM62
3.	Result = Base Rate * Nationwide Associate Discount Factor (ten cents rounded)	

COMPREHENSIVE FAMILY LIABILITY CFL
QUICK REFERENCE

	CFL
Base Rate	X
CFL Additional Rate	X

CALCULATION CFL CFL Coverage Premium

RX03CFLPLCY1862

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA43
2.	Determine CFL Additional Rate	RX03TI06
3.	Result = Coverage Additional Residence Count * CFL Additional Rate (ten cents rounded)	
4.	+ Base Rate (ten cents rounded)	

MOTORHOME MH
QUICK REFERENCE

	AD	BI	COLL	COMP	BMDL	LOI	MDCL	PD	PLCY	UIMBI	UMBI	UMPD
Auto Financial Discount Factor		X	X	X			X	X				
Base Rate	X	X	X	X	X	X	X	X		X	X	X
Home and Car Discount Factor		X	X	X			X	X	X			
Homeowner Discount Factor		X	X	X			X	X				
Limit/Deductible Factor		X	X	X			X	X				
Long Term Policyholder Discount Factor		X	X	X			X	X				
Passive Occupant Restraint Discount Factor	X					X	X					
Rate Factor	X	X	X	X	X	X	X	X		X	X	X
Rate Symbol Factor			X	X								
Rate Symbol Plus Factor			X	X								
Vehicle Model Year Factor		X	X	X			X	X				

CALCULATION MH AD Coverage Premium

RX03MOHMAD1524

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA22
2.	Determine Rate Factor	RX03TE07
3.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
4.	Result = Base Rate * Rate Factor (ten cents rounded)	
5.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	

CALCULATION MH BI Coverage Premium **

RX03MOHMBI1525

Effective Date: OCT-23-2011

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA03
2.	Determine Rate Factor	RX03TE07
3.	Determine Vehicle Model Year Factor	RX03TC13
4.	Determine Limit/Deductible Factor	RX03TD03
5.	Determine Long Term Policyholder Discount Factor	RX03TI33
6.	Determine Home and Car Discount Factor	RX03TI35
7.	Determine Homeowner Discount Factor	RX03TI57
8.	Determine Auto Financial Discount Factor	RX03TI83
9.	Result = Base Rate * Rate Factor (ten cents rounded)	
10.	* Vehicle Model Year Factor (ten cents rounded)	
11.	* Limit/Deductible Factor (ten cents rounded)	
12.	* Long Term Policyholder Discount Factor (ten cents rounded)	

Step	Description	Chart Name
13.	* Home and Car Discount Factor (ten cents rounded)	
14.	* Homeowner Discount Factor (ten cents rounded)	
15.	* Auto Financial Discount Factor (ten cents rounded)	

CALCULATION MH ADDITIONAL COV FOR SOUND, PICTURE AND DATA DEVICES Coverage Premium

RX03MOHMCBR1526

Effective Date: JUN-19-2003

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA53

CALCULATION MH COLL Coverage Premium **

RX03MOHMCOLL1527

Effective Date: OCT-23-2011

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA02
2.	Determine Rate Factor	RX03TE07
3.	Determine Rate Symbol Factor	RX03TB02
4.	Determine Vehicle Model Year Factor	RX03TC12
5.	Determine Limit/Deductible Factor	RX03TD02
6.	Determine Long Term Policyholder Discount Factor	RX03TI33
7.	Determine Home and Car Discount Factor	RX03TI35
8.	Determine Homeowner Discount Factor	RX03TI57
9.	Determine Auto Financial Discount Factor	RX03TI83
10.	Calculate Rate Symbol Factor	RX03MOHMCOLL3576
11.	Result = Base Rate * Rate Factor (ten cents rounded)	
12.	* Rate Symbol Factor (ten cents rounded)	
13.	* Vehicle Model Year Factor (ten cents rounded)	
14.	* Limit/Deductible Factor (ten cents rounded)	
15.	* Long Term Policyholder Discount Factor (ten cents rounded)	
16.	* Home and Car Discount Factor (ten cents rounded)	
17.	* Homeowner Discount Factor (ten cents rounded)	
18.	* Auto Financial Discount Factor (ten cents rounded)	

CALCULATION MH COMP Coverage Premium **

RX03MOHMCOMP1528

Effective Date: OCT-23-2011

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA01
2.	Determine Rate Factor	RX03TE07
3.	Determine Rate Symbol Factor	RX03TB01
4.	Determine Vehicle Model Year Factor	RX03TC11
5.	Determine Limit/Deductible Factor	RX03TD01
6.	Determine Long Term Policyholder Discount Factor	RX03TI33
7.	Determine Home and Car Discount Factor	RX03TI35
8.	Determine Homeowner Discount Factor	RX03TI57
9.	Determine Auto Financial Discount Factor	RX03TI83
10.	Calculate Rate Symbol Factor	RX03MOHMCOMP3577
11.	Result = Base Rate * Rate Factor (ten cents rounded)	
12.	* Rate Symbol Factor (ten cents rounded)	
13.	* Vehicle Model Year Factor (ten cents rounded)	
14.	* Limit/Deductible Factor (ten cents rounded)	
15.	* Long Term Policyholder Discount Factor (ten cents rounded)	
16.	* Home and Car Discount Factor (ten cents rounded)	
17.	* Homeowner Discount Factor (ten cents rounded)	
18.	* Auto Financial Discount Factor (ten cents rounded)	

CALCULATION MH EXMDCL Coverage Premium

RX03MOHMEXMDCL1529

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA33
2.	Determine Rate Factor	RX03TE07
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION MH LOI Coverage Premium

RX03MOHMLOI1530

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA31
2.	Determine Rate Factor	RX03TE07
3.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
4.	Result = Base Rate * Rate Factor (ten cents rounded)	
5.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	

CALCULATION MH LOU Coverage Premium

RX03MOHMLOU1531

Effective Date: JUN-19-2003

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA52

CALCULATION MH MDCL Coverage Premium **

RX03MOHMMDCL1532

Effective Date: OCT-23-2011

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA30
2.	Determine Rate Factor	RX03TE07
3.	Determine Vehicle Model Year Factor	RX03TC15
4.	Determine Limit/Deductible Factor	RX03TD13
5.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
6.	Determine Long Term Policyholder Discount Factor	RX03TI33
7.	Determine Home and Car Discount Factor	RX03TI35
8.	Determine Homeowner Discount Factor	RX03TI57
9.	Determine Auto Financial Discount Factor	RX03TI83
10.	Result = Base Rate * Rate Factor (ten cents rounded)	
11.	* Vehicle Model Year Factor (ten cents rounded)	
12.	* Limit/Deductible Factor (ten cents rounded)	
13.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	
14.	* Long Term Policyholder Discount Factor (ten cents rounded)	
15.	* Home and Car Discount Factor (ten cents rounded)	
16.	* Homeowner Discount Factor (ten cents rounded)	
17.	* Auto Financial Discount Factor (ten cents rounded)	

CALCULATION MH PD Coverage Premium **

RX03MOHMPD1535

Effective Date: OCT-23-2011

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA04
2.	Determine Rate Factor	RX03TE07
3.	Determine Vehicle Model Year Factor	RX03TC14
4.	Determine Limit/Deductible Factor	RX03TD04
5.	Determine Long Term Policyholder Discount Factor	RX03TI33
6.	Determine Home and Car Discount Factor	RX03TI35
7.	Determine Homeowner Discount Factor	RX03TI57
8.	Determine Auto Financial Discount Factor	RX03TI83
9.	Result = Base Rate * Rate Factor (ten cents rounded)	
10.	* Vehicle Model Year Factor (ten cents rounded)	
11.	* Limit/Deductible Factor (ten cents rounded)	
12.	* Long Term Policyholder Discount Factor (ten cents rounded)	
13.	* Home and Car Discount Factor (ten cents rounded)	
14.	* Homeowner Discount Factor (ten cents rounded)	
15.	* Auto Financial Discount Factor (ten cents rounded)	

CALCULATION MH PE Coverage Premium

RX03MOHMPE1533

Effective Date: JUN-19-2003

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA61

CALCULATION MH TL Coverage Premium

RX03MOHMTL1536

Effective Date: JUN-19-2003

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA51

CALCULATION MH UIMBI Coverage Premium

RX03MOHMUIMBI1537

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA09
2.	Determine Rate Factor	RX03TE07
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION MH UMBI Coverage Premium

RX03MOHMUMBI1538

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA07
2.	Determine Rate Factor	RX03TE07
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION MH UMPD Coverage Premium

RX03MOHMUMPD1539

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA08
2.	Determine Rate Factor	RX03TE07
3.	Result = Base Rate * Rate Factor (ten cents rounded)	

CALCULATION MH COLL Rate Symbol Factor

RX03MOHMCOLL3576

Effective Date: SEP-27-2006

Step	Description	Chart Name
1.	If Rate Symbol < 201	
2.	Result Cost Class = Rate Symbol	
3.	Result Cost Class = Result Cost Class - 29	
4.	Rate Symbol Plus Factor = Result Cost Class * Rate Symbol Plus Factor	
5.	Rate Symbol Factor = Rate Symbol Factor + Rate Symbol Plus Factor	
6.	Else	
7.	Result Cost Class = Rate Symbol	
8.	Result Cost Class = Result Cost Class - 200	
9.	Rate Symbol Plus Factor = Rate Symbol Plus Factor * Result Cost Class	
10.	Rate Symbol Factor = Rate Symbol Factor + Rate Symbol Plus Factor	
11.	End - If	

CALCULATION MH COMP Rate Symbol Factor

RX03MOHMCOMP3577

Effective Date: SEP-27-2006

Step	Description	Chart Name
1.	If Rate Symbol < 201	
2.	Result Cost Class = Rate Symbol	
3.	Result Cost Class = Result Cost Class - 29	
4.	Rate Symbol Plus Factor = Result Cost Class * Rate Symbol Plus Factor	
5.	Rate Symbol Factor = Rate Symbol Factor + Rate Symbol Plus Factor	
6.	Else	
7.	Result Cost Class = Rate Symbol	
8.	Result Cost Class = Result Cost Class - 200	
9.	Rate Symbol Plus Factor = Rate Symbol Plus Factor * Result Cost Class	
10.	Rate Symbol Factor = Rate Symbol Factor + Rate Symbol Plus Factor	
11.	End - If	

NAMED NON OWNER NNO
QUICK REFERENCE

	AD	BI	EXMDCL	LOI	MDCL	PD	UIMBI	UMBI	UMPD
Base Rate	X	X	X	X	X	X	X	X	X
Limit/Deductible Factor		X			X	X			
Nationwide Associate Discount Factor	X	X	X	X	X	X	X	X	X

CALCULATION NNO AD Coverage Premium

RX03NNOAD1541

Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA22
2.	Determine Nationwide Associate Discount Factor	RX03TM62
3.	Base Rate = Base Rate	
4.	Result = Base Rate * Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION NNO BI Coverage Premium

RX03NNOBI1542

Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA03
2.	Determine Limit/Deductible Factor	RX03TD03
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
5.	* Nationwide Associate Discount Factor (ten cents rounded)	
6.	* NNO Type of Risk Factor (ten cents rounded)	

CALCULATION NNO EXMDCL Coverage Premium

RX03NNOEXMDCL1544

Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA33
2.	Determine Nationwide Associate Discount Factor	RX03TM62
3.	Result = Base Rate * Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION NNO LOI Coverage Premium

RX03NNOLOI1545

Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA31
2.	Determine Nationwide Associate Discount Factor	RX03TM62
3.	Result = Base Rate * Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION NNO MDCL Coverage Premium

RX03NNOMDCL1546

Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA30
2.	Determine Limit/Deductible Factor	RX03TD13
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
5.	* Nationwide Associate Discount Factor (ten cents rounded)	
6.	* NNO Type of Risk Factor (ten cents rounded)	

CALCULATION NNO PD Coverage Premium

RX03NNOPD1549

Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA04
2.	Determine Limit/Deductible Factor	RX03TD04
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
5.	* Nationwide Associate Discount Factor (ten cents rounded)	
6.	* NNO Type of Risk Factor (ten cents rounded)	

CALCULATION NNO UIMBI Coverage Premium

RX03NNOUIMBI1550

Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA09
2.	Determine Nationwide Associate Discount Factor	RX03TM62
3.	Result = Base Rate * Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION NNO UMBI Coverage Premium

RX03NNOUMBI1551

Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA07
2.	Determine Nationwide Associate Discount Factor	RX03TM62
3.	Result = Base Rate * Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION NNO UMPD Coverage Premium

RX03NNOUMPD1552

Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA08
2.	Determine Nationwide Associate Discount Factor	RX03TM62
3.	Result = Base Rate * Nationwide Associate Discount Factor (ten cents rounded)	

ANTIQUE and CLASSICS AC
QUICK REFERENCE

	AD	BI	COLL	COMP	EEC	BMDL	LOI	LOU	MDCL	PD	PLCY	UIMBI	UMBI	UMPD
Advance Quote Discount Factor		X	X	X					X	X				
Auto Financial Discount Factor		X	X	X					X	X				
Average Driver Factor		X	X	X					X	X				
BI Matrix Factor		X												
Base Rate	X	X			X	X	X	X	X	X		X	X	X
COLL Matrix Factor			X											
COMP Matrix Factor				X										
Coverage Expense Fee		X							X	X				
Feature : Accident Forgiveness Factor		X	X	X					X	X				
Feature : Minor Violation Forgiveness Factor		X	X	X					X	X				
Home and Car Discount Factor		X	X	X					X	X	X			
Homeowner Discount Factor		X	X	X					X	X				
Limit/Deductible Factor		X	X	X					X	X				
Long Term Policyholder Discount Factor		X	X	X					X	X				
MP Matrix Factor									X					
Nationwide Associate Discount Factor	X	X	X	X	X	X	X	X	X	X		X	X	X
PD Matrix Factor										X				
Passive Occupant Restraint Discount Factor	X						X		X					
Prior Insurance Surcharge Factor		X	X	X					X	X		X	X	X
Rate Factor		X	X	X					X	X				
Rewards Bundle Discount		X	X	X					X	X				
Terms with Prior Carrier Factor		X	X	X					X	X				
Vehicle Use Factor		X	X	X					X	X				

CALCULATION AC AD Coverage Premium

RX03ANTQAD1463

Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA22
2.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Result = Base Rate * Passive Occupant Restraint Discount Factor (ten cents rounded)	

Step	Description	Chart Name
5.	* Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION AC BI Coverage Premium **

RX03ANTQBI1464

Effective Date: OCT-23-2011

Step	Description	Chart Name
1.	If Vehicle Use = Restricted	
2.	Determine Rate Factor	RX03TE16
3.	Determine Homeowner Discount Factor	RX03TI57
4.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
5.	* Nationwide Associate Discount Factor (ten cents rounded)	
6.	* Rate Factor (ten cents rounded)	
7.	* Long Term Policyholder Discount Factor (ten cents rounded)	
8.	* Home and Car Discount Factor (ten cents rounded)	
9.	* Homeowner Discount Factor (ten cents rounded)	
10.	* Auto Financial Discount Factor (ten cents rounded)	
11.	Else	
12.	Determine Base Rate	RX03TA03
13.	Determine Limit/Deductible Factor	RX03TD03
14.	Determine Nationwide Associate Discount Factor	RX03TM62
15.	Determine Vehicle Use Factor	RX03TE54
16.	Determine Prior Insurance Surcharge Factor	RX03TE20
17.	Determine BI Matrix Factor	RX03TM12
18.	Determine Rewards Bundle Discount	RX03TM24
19.	Determine Advance Quote Discount Factor	RX03TM20
20.	Determine Terms with Prior Carrier Factor	RX03TF91
21.	Determine Home and Car Discount Factor	RX03TI35
22.	Determine Homeowner Discount Factor	RX03TI57
23.	Determine Auto Financial Discount Factor	RX03TI83
24.	Determine Feature : Accident Forgiveness Factor	RX03TM29
25.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
26.	Determine Coverage Expense Fee	RX03TF78
27.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
28.	* Nationwide Associate Discount Factor (ten cents rounded)	
29.	* Vehicle Use Factor (ten cents rounded)	
30.	* Average Driver Factor (ten cents rounded)	
31.	* Prior Insurance Surcharge Factor (ten cents rounded)	
32.	* BI Matrix Factor (ten cents rounded)	
33.	* Rewards Bundle Discount (ten cents rounded)	
34.	* Advance Quote Discount Factor (ten cents rounded)	
35.	* Terms with Prior Carrier Factor (ten cents rounded)	

Step	Description	Chart Name
36.	* Home and Car Discount Factor (ten cents rounded)	
37.	* Homeowner Discount Factor (ten cents rounded)	
38.	* Auto Financial Discount Factor (ten cents rounded)	
39.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
40.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
41.	+ Coverage Expense Fee (ten cents rounded)	
42.	If Easy Pay Flag = Yes	
43.	Result Amount WS = Result	
44.	Determine Easy Pay Discount Amount	RX03TM63
45.	- Easy Pay Discount Amount (ten cents rounded)	
46.	End - If	
47.	End - If	

CALCULATION AC ADDITIONAL COV FOR SOUND, PICTURE AND DATA DEVICES Coverage Premium

RX03ANTQCBR1465

Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA53
2.	Determine Nationwide Associate Discount Factor	RX03TM62
3.	Result = Base Rate * Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION AC COLL Coverage Premium **

RX03ANTQCOLL1466

Effective Date: OCT-23-2011

Step	Description	Chart Name
1.	If Vehicle Use = Restricted	
2.	Determine Rate Factor	RX03TE16
3.	Determine Homeowner Discount Factor	RX03TI57
4.	Determine Feature: Total Loss Coll Ded Waiver Factor	RX03TM36
5.	Result = Stated Amount / 100	
6.	* Limit/Deductible Factor (ten cents rounded)	
7.	* Nationwide Associate Discount Factor (ten cents rounded)	
8.	* Rate Factor (ten cents rounded)	
9.	* Long Term Policyholder Discount Factor (ten cents rounded)	
10.	* Home and Car Discount Factor (ten cents rounded)	
11.	* Homeowner Discount Factor (ten cents rounded)	
12.	* Feature: Total Loss Coll Ded Waiver Factor (ten cents rounded)	
13.	If Feature:Diminishing Deductible Flag = Yes	
14.	Determine Feature:Vanishing Coll Amount	RX03TM44
15.	+ Feature:Vanishing Coll Amount (ten cents rounded)	
16.	End - If	
17.	Else	
18.	Determine Limit/Deductible Factor	RX03TD07
19.	Determine Nationwide Associate Discount Factor	RX03TM62
20.	Determine Vehicle Use Factor	RX03TE54
21.	Determine Prior Insurance Surcharge Factor	RX03TE20
22.	Determine COLL Matrix Factor	RX03TM13
23.	Determine Rewards Bundle Discount	RX03TM24
24.	Determine Advance Quote Discount Factor	RX03TM20
25.	Determine Terms with Prior Carrier Factor	RX03TF91
26.	Determine Home and Car Discount Factor	RX03TI35
27.	Determine Homeowner Discount Factor	RX03TI57
28.	Determine Auto Financial Discount Factor	RX03TI83
29.	Determine Feature : Accident Forgiveness Factor	RX03TM29
30.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
31.	Determine Feature: Total Loss Coll Ded Waiver Factor	RX03TM36

Step	Description	Chart Name
32.	Result = Stated Amount / 100	
33.	* Limit/Deductible Factor (ten cents rounded)	
34.	* Nationwide Associate Discount Factor (ten cents rounded)	
35.	* Vehicle Use Factor (ten cents rounded)	
36.	* Average Driver Factor (ten cents rounded)	
37.	* Prior Insurance Surcharge Factor (ten cents rounded)	
38.	* COLL Matrix Factor (ten cents rounded)	
39.	* Rewards Bundle Discount (ten cents rounded)	
40.	* Advance Quote Discount Factor (ten cents rounded)	
41.	* Terms with Prior Carrier Factor (ten cents rounded)	
42.	* Home and Car Discount Factor (ten cents rounded)	
43.	* Homeowner Discount Factor (ten cents rounded)	
44.	* Auto Financial Discount Factor (ten cents rounded)	
45.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
46.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
47.	* Feature: Total Loss Coll Ded Waiver Factor (ten cents rounded)	
48.	If Feature:Diminishing Deductible Flag = Yes	
49.	Determine Feature:Vanishing Coll Amount	RX03TM44
50.	+ Feature:Vanishing Coll Amount (ten cents rounded)	
51.	End - If	
52.	End - If	

CALCULATION AC COMP Coverage Premium **

RX03ANTQCOMP1467

Effective Date: OCT-23-2011

Step	Description	Chart Name
1.	If Vehicle Use = Restricted	
2.	Determine Rate Factor	RX03TE16
3.	Determine Homeowner Discount Factor	RX03TI57
4.	Determine Feature: Total Loss Comp Ded Waiver Factor	RX03TM35
5.	Result = Stated Amount / 100	
6.	* Limit/Deductible Factor (ten cents rounded)	
7.	* Nationwide Associate Discount Factor (ten cents rounded)	
8.	* Rate Factor (ten cents rounded)	
9.	* Long Term Policyholder Discount Factor (ten cents rounded)	
10.	* Home and Car Discount Factor (ten cents rounded)	
11.	* Homeowner Discount Factor (ten cents rounded)	
12.	* Auto Financial Discount Factor (ten cents rounded)	
13.	* Feature: Total Loss Comp Ded Waiver Factor (ten cents rounded)	
14.	If Feature:Diminishing Deductible Flag = Yes	
15.	Determine Feature:Vanishing Comp Amount	RX03TM43
16.	+ Feature:Vanishing Comp Amount (ten cents rounded)	
17.	End - If	
18.	Else	
19.	Determine Limit/Deductible Factor	RX03TD06
20.	Determine Nationwide Associate Discount Factor	RX03TM62
21.	Determine Vehicle Use Factor	RX03TE54
22.	Determine Prior Insurance Surcharge Factor	RX03TE20
23.	Determine COMP Matrix Factor	RX03TM14
24.	Determine Rewards Bundle Discount	RX03TM24
25.	Determine Advance Quote Discount Factor	RX03TM20
26.	Determine Terms with Prior Carrier Factor	RX03TF91
27.	Determine Home and Car Discount Factor	RX03TI35
28.	Determine Homeowner Discount Factor	RX03TI57
29.	Determine Auto Financial Discount Factor	RX03TI83
30.	Determine Feature : Accident Forgiveness Factor	RX03TM29
31.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
32.	Determine Feature: Total Loss Comp Ded Waiver Factor	RX03TM35
33.	Result = Stated Amount / 100	
34.	* Limit/Deductible Factor (ten cents rounded)	
35.	* Nationwide Associate Discount Factor (ten cents rounded)	
36.	* Vehicle Use Factor (ten cents rounded)	
37.	* Average Driver Factor (ten cents rounded)	
38.	* Prior Insurance Surcharge Factor (ten cents rounded)	

Step	Description	Chart Name
39.	* COMP Matrix Factor (ten cents rounded)	
40.	* Rewards Bundle Discount (ten cents rounded)	
41.	* Advance Quote Discount Factor (ten cents rounded)	
42.	* Terms with Prior Carrier Factor (ten cents rounded)	
43.	* Home and Car Discount Factor (ten cents rounded)	
44.	* Homeowner Discount Factor (ten cents rounded)	
45.	* Auto Financial Discount Factor (ten cents rounded)	
46.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
47.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
48.	* Feature: Total Loss Comp Ded Waiver Factor (ten cents rounded)	
49.	If Feature:Diminishing Deductible Flag = Yes	
50.	Determine Feature:Vanishing Comp Amount	RX03TM43
51.	+ Feature:Vanishing Comp Amount (ten cents rounded)	
52.	End - If	
53.	End - If	

CALCULATION AC EXMDCL Coverage Premium

RX03ANTQEXMDCL1468

Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA33
2.	Determine Nationwide Associate Discount Factor	RX03TM62
3.	Result = Base Rate * Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION AC LOI Coverage Premium

RX03ANTQLOI1469

Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA31
2.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Result = Base Rate * Passive Occupant Restraint Discount Factor (ten cents rounded)	
5.	* Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION AC LOU Coverage Premium

RX03ANTQLOU1470

Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA52
2.	Determine Nationwide Associate Discount Factor	RX03TM62
3.	Result = Base Rate * Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION AC MDCL Coverage Premium **

RX03ANTQMDCL1471

Effective Date: OCT-23-2011

Step	Description	Chart Name
1.	If Vehicle Use = Restricted	
2.	Determine Rate Factor	RX03TE16
3.	Determine Homeowner Discount Factor	RX03TI57
4.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
5.	* Nationwide Associate Discount Factor (ten cents rounded)	
6.	* Rate Factor (ten cents rounded)	
7.	* Long Term Policyholder Discount Factor (ten cents rounded)	
8.	* Home and Car Discount Factor (ten cents rounded)	
9.	* Homeowner Discount Factor (ten cents rounded)	
10.	* Auto Financial Discount Factor (ten cents rounded)	
11.	Else	
12.	Determine Base Rate	RX03TA30
13.	Determine Nationwide Associate Discount Factor	RX03TM62

Step	Description	Chart Name
14.	Determine Limit/Deductible Factor	RX03TD13
15.	Determine Vehicle Use Factor	RX03TE54
16.	Determine Prior Insurance Surcharge Factor	RX03TE20
17.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
18.	Determine MP Matrix Factor	RX03TM15
19.	Determine Rewards Bundle Discount	RX03TM24
20.	Determine Advance Quote Discount Factor	RX03TM20
21.	Determine Terms with Prior Carrier Factor	RX03TF91
22.	Determine Home and Car Discount Factor	RX03TI35
23.	Determine Homeowner Discount Factor	RX03TI57
24.	Determine Auto Financial Discount Factor	RX03TI83
25.	Determine Feature : Accident Forgiveness Factor	RX03TM29
26.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
27.	Determine Coverage Expense Fee	RX03TF78
28.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
29.	* Nationwide Associate Discount Factor (ten cents rounded)	
30.	* Vehicle Use Factor (ten cents rounded)	
31.	* Average Driver Factor (ten cents rounded)	
32.	* Prior Insurance Surcharge Factor (ten cents rounded)	
33.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	
34.	* MP Matrix Factor (ten cents rounded)	
35.	* Rewards Bundle Discount (ten cents rounded)	
36.	* Advance Quote Discount Factor (ten cents rounded)	
37.	* Terms with Prior Carrier Factor (ten cents rounded)	
38.	* Home and Car Discount Factor (ten cents rounded)	
39.	* Homeowner Discount Factor (ten cents rounded)	
40.	* Auto Financial Discount Factor (ten cents rounded)	
41.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
42.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
43.	+ Coverage Expense Fee (ten cents rounded)	
44.	End - If	

CALCULATION AC PD Coverage Premium **

RX03ANTQPD1472

Effective Date: OCT-23-2011

Step	Description	Chart Name
1.	If Vehicle Use = Restricted	
2.	Determine Rate Factor	RX03TE16
3.	Determine Homeowner Discount Factor	RX03TI57
4.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
5.	* Nationwide Associate Discount Factor (ten cents rounded)	
6.	* Rate Factor (ten cents rounded)	
7.	* Long Term Policyholder Discount Factor (ten cents rounded)	
8.	* Home and Car Discount Factor (ten cents rounded)	
9.	* Homeowner Discount Factor (ten cents rounded)	
10.	* Auto Financial Discount Factor (ten cents rounded)	
11.	Else	
12.	Determine Base Rate	RX03TA04
13.	Determine Limit/Deductible Factor	RX03TD04
14.	Determine Nationwide Associate Discount Factor	RX03TM62
15.	Determine Vehicle Use Factor	RX03TE54
16.	Determine Prior Insurance Surcharge Factor	RX03TE20
17.	Determine PD Matrix Factor	RX03TM16
18.	Determine Rewards Bundle Discount	RX03TM24
19.	Determine Advance Quote Discount Factor	RX03TM20
20.	Determine Terms with Prior Carrier Factor	RX03TF91
21.	Determine Home and Car Discount Factor	RX03TI35
22.	Determine Homeowner Discount Factor	RX03TI57
23.	Determine Auto Financial Discount Factor	RX03TI83
24.	Determine Feature : Accident Forgiveness Factor	RX03TM29
25.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
26.	Determine Coverage Expense Fee	RX03TF78
27.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
28.	* Nationwide Associate Discount Factor (ten cents rounded)	
29.	* Vehicle Use Factor (ten cents rounded)	
30.	* Average Driver Factor (ten cents rounded)	
31.	* Prior Insurance Surcharge Factor (ten cents rounded)	
32.	* PD Matrix Factor (ten cents rounded)	
33.	* Rewards Bundle Discount (ten cents rounded)	
34.	* Advance Quote Discount Factor (ten cents rounded)	
35.	* Terms with Prior Carrier Factor (ten cents rounded)	
36.	* Home and Car Discount Factor (ten cents rounded)	
37.	* Homeowner Discount Factor (ten cents rounded)	
38.	* Auto Financial Discount Factor (ten cents rounded)	

Step	Description	Chart Name
39.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
40.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
41.	+ Coverage Expense Fee (ten cents rounded)	
42.	If Easy Pay Flag = Yes	
43.	Result Amount WS = Result	
44.	Determine Easy Pay Discount Amount	RX03TM63
45.	- Easy Pay Discount Amount (ten cents rounded)	
46.	End - If	
47.	End - If	

CALCULATION AC TL Coverage Premium

RX03ANTQTL1473

Effective Date: JUL-14-2009

Step	Description	Chart Name
1.	If Option Code = 200(Basic Roadside Assistance) or 201(Plus Roadside Assistance)	
2.	Determine Feature : RoadSide Assistance Cov Prem	RX03TM37
3.	End - If	

CALCULATION AC UIMBI Coverage Premium

RX03ANTQUIMBI1474

Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA09
2.	Determine Prior Insurance Surcharge Factor	RX03TE20
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Result = Base Rate * Prior Insurance Surcharge Factor (ten cents rounded)	
5.	* Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION AC UMBI Coverage Premium

RX03ANTQUUMBI1475

Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA07
2.	Determine Prior Insurance Surcharge Factor	RX03TE20
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Result = Base Rate * Prior Insurance Surcharge Factor (ten cents rounded)	
5.	* Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION AC UMPD Coverage Premium

RX03ANTQUMPD1476

Effective Date: DEC-21-2008

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA08
2.	Determine Prior Insurance Surcharge Factor	RX03TE20
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Result = Base Rate * Prior Insurance Surcharge Factor (ten cents rounded)	
5.	* Nationwide Associate Discount Factor (ten cents rounded)	

RX03TA01: COMP Base Rate **

Effective Date: OCT-23-2011

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
07	159.10	24	81.10	25	94.30
28	101.20	34	92.10	35	91.80
36	151.60	40	102.20	46	69.40
47	73.70	48	75.00	49	87.90
50	71.90	51	90.20	52	109.30
53	109.10	54	72.50	55	78.20
56	73.70	57	100.10	58	85.80
60	87.80	61	99.20	62	156.80
63	100.50	64	92.50	65	103.90
66	98.60	67	83.20	68	89.50
999	88.90				

Rate Symbol 10; Model Year 2005

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

RX03TA02: COLL Base Rate **

Effective Date: OCT-23-2011

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
07	286.40	24	228.30	25	249.80
28	255.50	34	290.90	35	263.90
36	286.50	40	291.00	46	248.40
47	270.30	48	263.30	49	265.00
50	267.80	51	261.20	52	257.50
53	254.70	54	334.60	55	298.10
56	251.80	57	277.60	58	267.30
60	260.90	61	179.30	62	252.30
63	245.40	64	248.80	65	258.70
66	253.50	67	247.20	68	319.50
999	250.40				

Rate Symbol 10; Model Year 2005

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

RX03TA03: BI Base Rate **

Effective Date: OCT-23-2011

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
07	109.50	24	171.40	25	115.20
28	157.80	34	171.80	35	170.50
36	190.70	40	149.70	46	143.20
47	144.10	48	143.20	49	116.10
50	128.00	51	122.80	52	145.20
53	150.50	54	197.80	55	182.10
56	173.60	57	238.40	58	133.80
60	148.80	61	92.80	62	122.60
63	140.70	64	129.20	65	159.50
66	122.30	67	150.20	68	179.00
999	143.90				

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

RX03TA04: PD Base Rate **

Effective Date: OCT-23-2011

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
07	104.70	24	105.60	25	97.00
28	128.00	34	128.60	35	139.70
36	127.10	40	124.80	46	132.70
47	129.90	48	122.20	49	130.90
50	126.80	51	109.70	52	107.00
53	111.60	54	163.90	55	158.20
56	145.90	57	145.90	58	121.50
60	142.70	61	74.80	62	109.00
63	109.80	64	106.30	65	129.60
66	103.80	67	118.70	68	137.80
999	127.10				

Territory codes shown above refer to current rating territories. See description page for

specific county and zip code placement.

RX03TA07: UMBI Base Rate **

Effective Date: OCT-23-2011

Sub-chart	Per Claimant Limit	Per Occurrence Limit	Base Rate	Per Claimant Limit	Per Occurrence Limit	Base Rate
Multiple Vehicle Policy	25000	50000	34.60	25000	100000	40.20
	30000	60000	40.20	40000	80000	40.20
	50000	50000	40.20	50000	100000	40.20
	50000	200000	45.80	100000	100000	45.80
	100000	150000	45.80	100000	200000	45.80
	100000	250000	47.50	100000	300000	47.50
	100000	400000	51.90	100000	500000	51.90
	150000	200000	50.90	150000	250000	50.90
	150000	300000	50.90	150000	400000	51.90
	150000	500000	51.90	200000	200000	50.90
	200000	250000	50.90	200000	300000	50.90
	200000	400000	51.90	200000	500000	51.90
	200000	750000	55.60	250000	250000	50.90
	250000	300000	50.90	250000	400000	51.90
	250000	500000	51.90	250000	750000	55.60
	250000	1000000	55.60	300000	300000	50.90
	300000	400000	54.00	300000	500000	54.00
	300000	750000	55.60	300000	1000000	55.60
	400000	400000	54.00	400000	500000	54.00
	400000	750000	55.60	400000	1000000	55.60
500000	500000	54.00	500000	750000	55.60	
500000	1000000	55.60	1000000	1000000	57.40	
Single Vehicle Policy	25000	50000	18.10	25000	100000	21.10
	30000	60000	21.10	40000	80000	21.10
	50000	50000	21.10	50000	100000	21.10
	50000	200000	24.20	100000	100000	24.20
	100000	150000	24.20	100000	200000	24.20
	100000	250000	24.90	100000	300000	24.90
	100000	400000	27.10	100000	500000	27.10
	150000	200000	26.70	150000	250000	26.70
	150000	300000	26.70	150000	400000	27.10
	150000	500000	27.10	200000	200000	26.70
	200000	250000	26.70	200000	300000	26.70
	200000	400000	27.10	200000	500000	27.10
	200000	750000	29.30	250000	250000	26.70
	250000	300000	26.70	250000	400000	27.10
	250000	500000	27.10	250000	750000	29.30
	250000	1000000	29.30	300000	300000	26.70
	300000	400000	28.30	300000	500000	28.30
	300000	750000	29.30	300000	1000000	29.30
	400000	400000	28.30	400000	500000	28.30
	400000	750000	29.30	400000	1000000	29.30

Sub-chart	Per Claimant Limit	Per Occurrence Limit	Base Rate	Per Claimant Limit	Per Occurrence Limit	Base Rate
	500000	500000	28.30	500000	750000	29.30
	500000	1000000	29.30	1000000	1000000	30.30

Underwriting's approval is required for 500/1,000 and 1,000/1,000 limits.

RX03TA08: UMPD Base Rate **

Effective Date: OCT-23-2011

Sub-chart - High Level	COMP with COLL Indicator
Per Occ / With COLL	Yes
Per Occ / Without COLL	Not Yes

Sub-chart	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
Per Occ / With COLL	25000	2.30	30000	2.30	35000	2.30
	40000	2.30	45000	2.30	50000	2.30
	60000	2.30	70000	2.30	75000	2.30
	80000	2.30	90000	2.30	100000	2.30
	110000	38.80	120000	38.80	130000	38.80
	140000	38.80	150000	38.80	175000	38.80
	200000	38.80	225000	38.80	250000	38.80
	275000	42.00	300000	42.00	350000	42.00
	400000	42.00	450000	42.00	500000	42.00
	1000000	47.10				
Per Occ / Without COLL	25000	31.30	30000	33.30	35000	33.30
	40000	33.30	45000	33.30	50000	33.30
	60000	35.20	70000	35.20	75000	35.20
	80000	36.90	90000	36.90	100000	36.90
	110000	38.80	120000	38.80	130000	38.80
	140000	38.80	150000	38.80	175000	38.80
	200000	38.80	225000	38.80	250000	38.80
	275000	42.00	300000	42.00	350000	42.00
	400000	42.00	450000	42.00	500000	42.00
	1000000	47.10				

For limits in excess of \$100,000, refer to underwriting.

All PD limits are subject to a \$200 deductible.

RX03TA09: UIMBI Base Rate **

Effective Date: OCT-23-2011

Sub-chart	Per Claimant Limit	Per Occurrence Limit	Base Rate	Per Claimant Limit	Per Occurrence Limit	Base Rate
Multi-vehicle policy	25000	50000	26.80	25000	100000	44.10
	30000	60000	44.10	40000	80000	44.10
	50000	50000	44.10	50000	100000	44.10
	50000	200000	65.50	100000	100000	65.50
	100000	150000	65.50	100000	200000	65.50
	100000	250000	74.40	100000	300000	74.40
	100000	400000	98.50	100000	500000	98.50

Sub-chart	Per Claimant Limit	Per Occurrence Limit	Base Rate	Per Claimant Limit	Per Occurrence Limit	Base Rate
	150000	200000	92.70	150000	250000	92.70
	150000	300000	92.70	150000	400000	98.50
	150000	500000	98.50	200000	200000	92.70
	200000	250000	92.70	200000	300000	92.70
	200000	400000	98.50	200000	500000	98.50
	200000	750000	123.60	250000	250000	92.70
	250000	300000	92.70	250000	400000	98.50
	250000	500000	98.50	250000	750000	123.60
	250000	1000000	123.60	300000	300000	92.70
	300000	400000	111.70	300000	500000	111.70
	300000	750000	123.60	300000	1000000	123.60
	400000	400000	111.70	400000	500000	111.70
	400000	750000	123.60	400000	1000000	123.60
	500000	500000	111.70	500000	750000	123.60
	500000	1000000	123.60	1000000	1000000	135.80
Single vehicle policy	25000	50000	14.50	25000	100000	23.10
	30000	60000	23.10	40000	80000	23.10
	50000	50000	23.10	50000	100000	23.10
	50000	200000	34.60	100000	100000	34.60
	100000	150000	34.60	100000	200000	34.60
	100000	250000	39.10	100000	300000	39.10
	100000	400000	51.70	100000	500000	51.70
	150000	200000	48.80	150000	250000	48.80
	150000	300000	48.80	150000	400000	51.70
	150000	500000	51.70	200000	200000	48.80
	200000	250000	48.80	200000	300000	48.80
	200000	400000	51.70	200000	500000	51.70
	200000	750000	65.00	250000	250000	48.80
	250000	300000	48.80	250000	400000	51.70
	250000	500000	51.70	250000	750000	65.00
	250000	1000000	65.00	300000	300000	48.80
	300000	400000	58.40	300000	500000	58.40
	300000	750000	65.00	300000	1000000	65.00
	400000	400000	58.40	400000	500000	58.40
	400000	750000	65.00	400000	1000000	65.00
	500000	500000	58.40	500000	750000	65.00
	500000	1000000	65.00	1000000	1000000	71.50

Underwriting's approval is required for 500/1,000 and 1,000/1,000 limits.

RX03TA16: BI Base Rate

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Horsepower	Vehicle Sub-Type Code	Base Rate	Horsepower	Vehicle Sub-Type Code	Base Rate
0-25	Dune Buggy	16.00	26-50	Dune Buggy	24.00

Horsepower	Vehicle Sub-Type Code	Base Rate	Horsepower	Vehicle Sub-Type Code	Base Rate
>50	Dune Buggy	32.00	0-25	Golf Mobile, Snow Mobile, Trail Bike	8.00
26-50	Golf Mobile, Snow Mobile, Trail Bike	12.00	>50	Golf Mobile, Snow Mobile, Trail Bike	16.00

Use actual HorsePower if available. When Horse Power is not available use engine displacement in Cubic Centimeter (cc) as follows:

For Cubic Centimeters 0 to 300, Code 25 HorsePower.

For Cubic Centimeters 301 to 600, Code 50 HorsePower.

For Cubic Centimeters over 600, code 51 horsepower.

Trail Bikes= Unregistered trailbikes up to 350cc only. If trail bikes are over 350cc or registered, they shall be rated as motorcycles.

RX03TA17: PD Base Rate

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Horsepower	Vehicle Sub-Type Code	Base Rate	Horsepower	Vehicle Sub-Type Code	Base Rate
0-25	Dune Buggy	6.00	26-50	Dune Buggy	9.00
>50	Dune Buggy	12.00	0-25	Golf Mobile, Snow Mobile, Trail Bike	3.00
26-50	Golf Mobile, Snow Mobile, Trail Bike	4.50	>50	Golf Mobile, Snow Mobile, Trail Bike	6.00

Use actual HorsePower if available. When Horse Power is not available use engine displacement in Cubic Centimeter (cc) as follows:

For Cubic Centimeters 0 to 300, Code 25 HorsePower.

For Cubic Centimeters 301 to 600, Code 50 HorsePower.

For Cubic Centimeters over 600, code 51 horsepower.

Trail Bikes= Unregistered trailbikes up to 350cc only. If trail bikes are over 350cc or registered, they shall be rated as motorcycles.

RX03TA19: COMP Base Rate

Effective Date: AUG-01-2008

Sub-chart - High Level	Deductible	Vehicle Sub-Type Code
SUPL-TRAVEL-TRAILER-FULL	0	Camping Trailer, Travel Trailer, Utility Trailer
SUPL-TRAVEL-TRAILER-50	50	Camping Trailer, Travel Trailer, Utility Trailer
SUPL-PICKUP-CAMPER-FULL	0	Pickup Camper
SUPL-PICKUP-CAMPER-50	50	Pickup Camper

Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
SUPL-TRAVEL-TRAILER-FULL	1	2.80	2	6.30	3	9.40
	4	12.70	5	20.10	6	27.10
	7	33.70	8	40.30	9	44.20
	10	48.00	11	52.10	12	55.90

Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
	13	60.10	14	63.90	15	68.00
	16	71.80	17	75.90	18	79.70
	19	83.80	20	87.80	21	91.90
	22	95.90	23	100.00	24	104.10
	25	108.10	26	112.20	27	116.30
	28	120.30	29	124.40	30	128.50
	31	132.50	32	136.60	33	140.70
	34	144.70	35	148.80	36	153.00
	37	156.90	38	161.00	39	165.20
	40	169.10				
SUPL-TRAVEL-TRAILER-50	1	2.00	2	4.30	3	6.40
	4	8.70	5	13.90	6	18.60
	7	23.30	8	27.70	9	30.50
	10	33.20	11	36.00	12	38.60
	13	41.40	14	44.10	15	46.90
	16	49.50	17	52.30	18	54.90
	19	57.80	20	60.60	21	63.40
	22	66.20	23	69.00	24	71.80
	25	74.60	26	77.40	27	80.20
	28	83.00	29	85.80	30	88.60
	31	91.40	32	94.20	33	97.00
	34	99.80	35	102.60	36	105.40
	37	108.20	38	111.00	39	113.90
	40	116.70				
SUPL-PICKUP-CAMPER-FULL	1	5.40	2	9.10	3	12.70
	4	16.30	5	21.80	6	27.20
	7-20	32.70				
SUPL-PICKUP-CAMPER-50	1	3.60	2	6.40	3	9.10
	4	11.90	5	15.50	6	19.10
	7-20	22.80				

Trailers Rate Symbol = Original Cost New

1 = \$0 - 750 2 = \$751-1,500

3 = \$1,501-2,250 4 = \$2,251-3,000

5 = \$3,001-4,500 6 = \$4,501-6,000

7 = \$6001-7,500 8 = \$7,501-9,000

9 = \$9,001-10,000 10 = \$10,001-11,000

11 = \$11,001-12,000 12 = \$12,001-13,000

13 = \$13,001-14,000 14 = \$14,001-15,000

15 = \$15,001-16,000 16 = \$16,001-17,000

17 = \$17,001-18,000 18 = \$18,001-19,000

19 = \$19,001-20,000 20 = \$20,001-21,000

Each additional \$1,000 = +1 Rate Symbol

Trailers - For rate symbols not shown, add the following to the base rate for the previous rate symbol: COMP FULL \$2.50 COMP 50 \$1.70

COLL 50 \$2.50 COLL 100 \$1.90

COLL 250 \$1.40

Cost of trailer and/or "camper unit" must include all standard trailer and/or "camper unit" equipment, such as refrigerator, stove, bed, etc., IF permanently attached.

Contents, such as personal effects, articles of furniture, etc., not permanently attached, are not covered unless specifically insured.

Since the motorcycle policy is an annual policy, the premium charged for a trailer written

on such a policy should be two times the semi-annual premium shown above.

Truck Camper Rate Symbol = Original Cost New

1 = \$0 - 750 2 = \$751-1,400

3 = \$1,401-2,200 4 = \$2,201-3,000

5 = \$3,001-4,000 6 = \$4,001-5,000

7 = \$5,001-6,000

For Truck Campers, add 15 percent of Rate Symbol 7 premiums for each \$1,000, or fraction thereof, in excess of \$6,000 original F.O.B. list price.

RX03TA20: COLL Base Rate

Effective Date: AUG-01-2008

Sub-chart - High Level	Deductible	Vehicle Sub-Type Code
SUPL-TRAVEL-TRAILER-50	50	Camping Trailer, Travel Trailer, Utility Trailer
SUPL-PICKUP-CAMPER-50	50	Pickup Camper
SUPL-TRAVEL-TRAILER-100	100	Camping Trailer, Travel Trailer, Utility Trailer
SUPL-TRAVEL-TRAILER-250	250	Camping Trailer, Travel Trailer, Utility Trailer
SUPL-PICKUP-CAMPER-100	100	Pickup Camper
SUPL-PICKUP-CAMPER-250	250	Pickup Camper

Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
SUPL-TRAVEL-TRAILER-50	1	5.60	2	8.70	3	11.90
	4	15.00	5	21.00	6	27.40
	7	33.70	8	39.90	9	44.10
	10	48.00	11	52.10	12	56.30
	13	60.20	14	64.40	15	68.50
	16	72.40	17	76.60	18	80.70
	19	84.80	20	88.80	21	92.90
	22	97.00	23	101.00	24	105.10
	25	109.20	26	113.20	27	117.30
	28	121.40	29	125.60	30	129.50
SUPL-PICKUP-CAMPER-50	31	133.70	32	137.80	33	141.70
	34	145.90	35	150.00	36	153.90
	37	158.10	38	162.20	39	166.30
	40	170.30				
	1	5.40	2	9.10	3	12.70
	4	16.30	5	21.80	6	27.20
	7-20	32.70				
SUPL-TRAVEL-TRAILER-100	1	4.30	2	6.80	3	9.10
	4	11.60	5	16.20	6	21.10
	7	25.90	8	30.70	9	33.80
	10	37.00	11	40.10	12	43.20
	13	46.40	14	49.50	15	52.60
	16	55.80	17	58.90	18	62.00
	19	65.20	20	68.30	21	71.40
	22	74.60	23	77.70	24	80.90
	25	84.00	26	87.10	27	90.30
	28	93.40	29	96.50	30	99.70

Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
	31	102.80	32	105.90	33	109.10
	34	112.20	35	115.30	36	118.50
	37	121.60	38	124.70	39	127.90
	40	131.00				
SUPL-TRAVEL-TRAILER-250	1	3.30	2	5.10	3	6.80
	4	8.70	5	12.20	6	15.80
	7	19.50	8	23.10	9	25.40
	10	27.70	11	30.00	12	32.50
	13	34.80	14	37.10	15	39.40
	16	41.90	17	44.20	18	46.50
	19	48.80	20	51.30	21	53.60
	22	55.90	23	58.20	24	60.70
	25	63.00	26	65.30	27	67.70
	28	70.10	29	72.40	30	74.70
	31	77.10	32	79.50	33	81.80
	34	84.20	35	86.50	36	88.90
	37	91.20	38	93.60	39	95.90
	40	98.30				
SUPL-PICKUP-CAMPER-100	1	4.60	2	7.30	3	10.10
	4	12.70	5	17.30	6	21.80
	7-20	26.40				
SUPL-PICKUP-CAMPER-250	1	3.30	2	5.10	3	7.10
	4	8.90	5	12.20	6	15.20
	7-20	18.50				

Trailers Rate Symbol = Original Cost New

1 = \$0 - 750 2 = \$751-1,500
3 = \$1,501-2,250 4 = \$2,251-3,000
5 = \$3,001-4,500 6 = \$4,501-6,000
7 = \$6,001-7,500 8 = \$7,501-9,000
9 = \$9,001-10,000 10 = \$10,001-11,000
11 = \$11,001-12,000 12 = \$12,001-13,000
13 = \$13,001-14,000 14 = \$14,001-15,000
15 = \$15,001-16,000 16 = \$16,001-17,000
17 = \$17,001-18,000 18 = \$18,001-19,000
19 = \$19,001-20,000 20 = \$20,001-21,000

Each additional \$1,000 = +1 Rate Symbol

Trailers - For rate symbols not shown, add the following to the base rate for the previous rate symbol: COMP FULL \$2.50 COMP 50 \$1.70

COLL 50 \$2.50 COLL 100 \$1.90

COLL 250 \$1.40

Cost of trailer and/or "camper unit" must include all standard trailer and/or "camper unit" equipment, such as refrigerator, stove, bed, etc., IF permanently attached.

Contents, such as personal effects, articles of furniture, etc., not permanently attached, are not covered unless specifically insured.

Since the motorcycle policy is an annual policy, the premium charged for a trailer written on such a policy should be two times the semi-annual premium shown above.

Truck Camper Rate Symbol = Original Cost New

1 = \$0 - 750 2 = \$751-1,400
3 = \$1,401-2,200 4 = \$2,201-3,000
5 = \$3,001-4,000 6 = \$4,001-5,000
7 = \$5,001-6,000

For Truck Campers, add 15 percent of Rate Symbol 7 premiums for each \$1,000, or

fraction thereof, in excess of \$6,000 original F.O.B. list price.

RX03TA22: AD Base Rate

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
5000	0.90	10000	1.80		

RX03TA30: MDCL Base Rate **

Effective Date: OCT-23-2011

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
07	84.30	24	107.70	25	63.00
28	94.00	34	87.50	35	87.30
36	106.50	40	88.50	46	83.40
47	83.70	48	84.90	49	87.60
50	81.60	51	83.80	52	82.40
53	91.70	54	99.50	55	91.80
56	83.40	57	124.50	58	81.20
60	83.50	61	70.50	62	86.70
63	88.50	64	77.50	65	100.50
66	78.60	67	87.40	68	92.20
999	87.40				

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

RX03TA31: LOI Base Rate

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Option Amount	Base Rate	Option Amount	Base Rate	Option Amount	Base Rate
140	2.30	250	4.80	500	12.10

RX03TA33: EXMDCL Base Rate **

Effective Date: OCT-23-2011

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
07	126.80	24	163.20	25	100.80
28	142.10	34	131.40	35	131.40
36	161.40	40	133.20	46	125.40
47	125.90	48	127.50	49	131.80
50	122.70	51	126.00	52	124.20
53	138.30	54	150.50	55	138.40
56	125.40	57	189.50	58	122.20
60	125.60	61	106.50	62	130.90
63	133.50	64	116.20	65	151.70
66	117.70	67	131.80	68	138.80
999	132.00				

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

RX03TA43: CFL Base Rate

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Sub-chart - High Level	Per Claimant Limit	Per Occurrence Limit
CFL 25,000 / 500	25000	500
CFL 50,000 / 500	50000	500
CFL 100,000 / 750	100000	750

Sub-chart	Farm Acreage	Farm Income	Base Rate	Farm Acreage	Farm Income	Base Rate
CFL 25,000 / 500	0	0	4.00	1-160	0	6.00
	161-500	0	7.50	501-2000	0	11.00
	0-160	1-499	6.00	161-500	1-499	7.50
	501-2000	1-499	11.00	0-160	500-3000	9.50
	161-500	500-3000	11.00	501-2000	500-3000	14.50
CFL 50,000 / 500	0	0	5.00	1-160	0	8.00
	161-500	0	9.50	501-2000	0	13.50
	0-160	1-499	8.00	161-500	1-499	9.50
	501-2000	1-499	13.50	0-160	500-3000	12.00
	161-500	500-3000	13.50	501-2000	500-3000	17.50
CFL 100,000 / 750	0	0	6.00	1-160	0	9.50
	161-500	0	11.50	501-2000	0	16.00
	0-160	1-499	9.50	161-500	1-499	11.50
	501-2000	1-499	16.00	0-160	500-3000	14.00
	161-500	500-3000	16.00	501-2000	500-3000	20.50

Farmer whose total acreage exceeds 2,000 submit to Underwriting for Rating.

RX03TA51: TL Base Rate

Effective Date: JUN-19-2003

Coverage	Base Rate	Coverage	Base Rate	Coverage	Base Rate
TL	1.90				

For autos, limit is \$50 per disablement. For MH, limit is \$100 per disablement.

RX03TA52: LOU Base Rate **

Effective Date: OCT-23-2011

Option Code	Base Rate	Option Code	Base Rate	Option Code	Base Rate
\$15 per day \$300 Total	7.50	\$20 per day \$700 total	14.70	\$25 per day \$500	15.10
\$30 per day \$900	20.70	\$40 per day \$1100 total	26.70	\$50 per day \$1300 total	32.60
\$60 per day \$1500 total	38.60				

For Motor Homes, the only LOU limit available is \$500 per accident (no daily limit)

RX03TA53: EEC Base Rate

Effective Date: NOV-22-2001

Sub-chart - High Level	Option Code
With OEM Endorsement	OEM Endorsment (500)
Without OEM Endorsement	Not OEM Endorsment (500)

Sub-chart	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
With OEM Endorsement	500	17.40	1000	34.80	1500	52.20
	2000	69.60	2500	87.00	3000	104.40
	3500	121.80	4000	139.20	4500	156.60
	5000	174.00				
Without OEM Endorsement	500	14.50	1000	29.00	1500	43.50
	2000	58.00	2500	72.50	3000	87.00
	3500	101.50	4000	116.00	4500	130.50
	5000	145.00				

RX03TA54: COMP Base Rate

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Sub-chart - High Level	Deductible	Vehicle Sub-Type Code
RV-GOLF-MOBILE-100-DED	100	Golf Mobile, Snow Mobile
RV-GOLF-MOBILE-250-DED	250	Golf Mobile, Snow Mobile
RV-DUNE-BUGGY-100-DED	100	Dune Buggy, Trail Bike
RV-DUNE-BUGGY-250-DED	250	Dune Buggy, Trail Bike

Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
RV-GOLF-MOBILE-100-DED	1	2.00	2	3.50	3	5.50
	4	7.50	5	10.00	6	12.00
	7	14.00	8	16.00	9	18.00
	10	20.00	11	25.00	12	30.00
	13	35.00	14	45.00	15	55.00
RV-GOLF-MOBILE-250-DED	1	1.50	2	2.80	3	4.30
	4	5.80	5	7.50	6	9.00
	7	10.50	8	12.00	9	13.50
	10	15.00	11	18.80	12	22.50
	13	26.30	14	33.80	15	41.30
RV-DUNE-BUGGY-100-DED	1	4.00	2	7.00	3	11.00
	4	15.00	5	20.00	6	24.00
	7	28.00	8	32.00	9	36.00
	10	40.00	11	50.00	12	60.00
	13	70.00	14	90.00	15	110.00
RV-DUNE-BUGGY-250-DED	1	3.00	2	5.50	3	8.50
	4	11.50	5	15.00	6	18.00
	7	21.00	8	24.00	9	27.00
	10	30.00	11	37.50	12	45.00
	13	52.50	14	67.50	15	82.50

Note: Rate Symbol = Original Cost New

- 1 = \$0 - 500
 2 = \$501-1,000
 3 = \$1,001-1,500
 4 = \$1,501-2,000
 5 = \$2,001-2,500
 6 = \$2,501-3,000
 7 = \$3,001-3,500
 8 = \$3,501-4,000
 9 = \$4,001-4,500
 10 = \$4,501-5,000
 11 = \$5,001-6,000
 12 = \$6,001-7,000
 13 = \$7,001-8,000
 14 = \$8,001-10,000
 15 = Over \$10,000

Unregistered Trail Bikes up to 350 cc only. If Trail Bikes are over 350 cc or registered, they shall be rated as Motorcycles.

RX03TA55: COLL Base Rate

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Sub-chart - High Level	Deductible	Vehicle Sub-Type Code
RV-GOLF-MOBILE-100-DED	100	Golf Mobile, Snow Mobile
RV-GOLF-MOBILE-250-DED	250	Golf Mobile, Snow Mobile
RV-DUNE-BUGGY-100-DED	100	Dune Buggy, Trail Bike
RV-DUNE-BUGGY-200-DED	250	Dune Buggy, Trail Bike

Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
RV-GOLF-MOBILE-100-DED	1	2.00	2	3.50	3	5.50
	4	7.50	5	10.00	6	12.00
	7	14.00	8	16.00	9	18.00
	10	20.00	11	25.00	12	30.00
	13	35.00	14	45.00	15	55.00
RV-GOLF-MOBILE-250-DED	1	1.50	2	2.70	3	4.20
	4	5.70	5	7.50	6	9.00
	7	10.50	8	12.00	9	13.50
	10	15.00	11	18.70	12	22.50
	13	26.20	14	33.70	15	41.20
RV-DUNE-BUGGY-100-DED	1	4.00	2	7.00	3	11.00
	4	15.00	5	20.00	6	24.00
	7	28.00	8	32.00	9	36.00
	10	40.00	11	50.00	12	60.00
	13	70.00	14	90.00	15	110.00
RV-DUNE-BUGGY-200-DED	1	3.00	2	5.50	3	8.50
	4	11.50	5	15.00	6	18.00
	7	21.00	8	24.00	9	27.00
	10	30.00	11	37.50	12	45.00
	13	52.50	14	67.50	15	82.50

Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate

Note: Rate Symbol = Original Cost New

- 1 = \$0 - 500
- 2 = \$501-1,000
- 3 = \$1,001-1,500
- 4 = \$1,501-2,000
- 5 = \$2,001-2,500
- 6 = \$2,501-3,000
- 7 = \$3,001-3,500
- 8 = \$3,501-4,000
- 9 = \$4,001-4,500
- 10 = \$4,501-5,000
- 11 = \$5,001-6,000
- 12 = \$6,001-7,000
- 13 = \$7,001-8,000
- 14 = \$8,001-10,000
- 15 = Over \$10,000

Unregistered Trail Bikes up to 350 cc only. If Trail Bikes are over 350 cc or registered, they shall be rated as Motorcycles.

RX03TA58: MP Base Rate

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Vehicle Sub-Type Code	Base Rate	Vehicle Sub-Type Code	Base Rate	Vehicle Sub-Type Code	Base Rate
Dune Buggy	15.00	Golf Mobile, Snow Mobile	7.50		

Trail Bikes= Unregistered trailbikes up to 350cc only. If trail bikes are over 350cc or registered, they shall be rated as motorcycles.

RX03TA61: PE Base Rate

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
500	1.00	1000	2.00	1500	3.00
2000	4.00	2500	6.00	3000	7.00
3500	8.00	4000	9.00	4500	10.00
5000	11.00	5500	12.00	6000	13.00
6500	14.00	7000	15.00	7500	16.00
8000	17.00	8500	18.00	9000	19.00
9500	20.00	10000	21.00		

RX03TB01: COMP Rate Symbol Factor

Effective Date: SEP-27-2006

Sub-chart - High Level	Model Year
Model Year < 1997	<1997
Model Year 1997,1998	1997, 1998
Model Year >1998	>1998

Sub-chart	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
Model Year < 1997	1	0.200	0.000	2	0.200	0.000
	3	0.200	0.000	4	0.200	0.000
	5	0.200	0.000	6	0.280	0.000
	7	0.380	0.000	8	0.630	0.000
	9	1.000	0.000	10	1.310	0.000
	11	1.620	0.000	12	1.930	0.000
	13	2.250	0.000	14	2.570	0.000
	15	2.980	0.000	16	3.500	0.000
	17	4.070	0.000	18	4.780	0.000
	19	5.610	0.000	20	6.640	0.000
	21	7.860	0.000	22	9.140	0.000
	23	10.330	0.000	24	11.520	0.000
	25	12.710	0.000	26	13.900	0.000
27	15.090	0.000	28	16.280	0.000	
29	17.470	0.000				
Model Year 1997,1998	1	0.200	0.000	2	0.200	0.000
	3	0.200	0.000	4	0.200	0.000
	5	0.200	0.000	6	0.240	0.000
	7	0.280	0.000	8	0.380	0.000
	9	0.630	0.000	10	1.000	0.000
	11	1.150	0.000	12	1.310	0.000
	13	1.460	0.000	14	1.620	0.000
	15	1.720	0.000	16	1.820	0.000
	17	1.930	0.000	18	2.090	0.000
	19	2.250	0.000	20	2.410	0.000
	21	2.570	0.000	22	2.710	0.000
	23	2.840	0.000	24	2.980	0.000
	25	3.120	0.000	26	3.250	0.000
27	3.360	0.000	28	3.500	0.000	
29	3.620	0.000	>29	3.620	0.120	
Model Year >1998	1	0.200	0.000	2	0.200	0.000
	3	0.200	0.000	4	0.200	0.000
	5	0.200	0.000	6	0.240	0.000
	7	0.280	0.000	8	0.380	0.000
	9	0.630	0.000	10	1.000	0.000
	11	1.150	0.000	12	1.310	0.000
	13	1.460	0.000	14	1.620	0.000
	15	1.720	0.000	16	1.820	0.000
	17	1.930	0.000	18	2.090	0.000
	19	2.250	0.000	20	2.410	0.000
	21	2.570	0.000	22	2.710	0.000
	23	2.840	0.000	24	2.980	0.000
	25	3.120	0.000	26	3.250	0.000
27	3.360	0.000	28	3.500	0.000	
29	3.620	0.000	30-200	3.620	0.120	

Sub-chart	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
	201-998	0.000	0.040			

For MH determine the rate symbol per Rule C. of the Rate Symbol Manual (RS-1).

NOTE - For MH, the cost price new of the chassis and body including all standard equipment which is permanently attached is to be combined to determine the Rate Symbol. Contents, such as personal effects, articles of furniture, etc., not permanently attached, are not covered unless specifically insured. Radio and television antennas, awnings, cabanas, or equipment designed to create additional living facilities while the vehicle is off a highway, whether permanently attached or not, are considered as contents and need to be specifically insured.

RX03TB02: COLL Rate Symbol Factor

Effective Date: SEP-27-2006

Sub-chart - High Level	Model Year
Model Year < 1997	<1997
Model Year 1997,1998	1997, 1998
Model Year >1998	>1998

Sub-chart	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
Model Year < 1997	1	0.450	0.000	2	0.450	0.000
	3	0.450	0.000	4	0.450	0.000
	5	0.450	0.000	6	0.540	0.000
	7	0.640	0.000	8	0.780	0.000
	9	1.000	0.000	10	1.170	0.000
	11	1.300	0.000	12	1.440	0.000
	13	1.580	0.000	14	1.740	0.000
	15	1.910	0.000	16	2.150	0.000
	17	2.400	0.000	18	2.730	0.000
	19	3.090	0.000	20	3.550	0.000
	21	4.100	0.000	22	4.680	0.000
	23	5.250	0.000	24	5.820	0.000
	25	6.390	0.000	26	6.960	0.000
	27	7.530	0.000	28	8.100	0.000
	29	8.670	0.000			
Model Year 1997,1998	1	0.450	0.000	2	0.450	0.000
	3	0.450	0.000	4	0.450	0.000
	5	0.450	0.000	6	0.500	0.000
	7	0.540	0.000	8	0.640	0.000
	9	0.780	0.000	10	1.000	0.000
	11	1.090	0.000	12	1.170	0.000
	13	1.240	0.000	14	1.300	0.000
	15	1.340	0.000	16	1.400	0.000
	17	1.440	0.000	18	1.510	0.000
	19	1.580	0.000	20	1.660	0.000
	21	1.740	0.000	22	1.800	0.000
	23	1.850	0.000	24	1.910	0.000
	25	1.970	0.000	26	2.040	0.000

Sub-chart	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
	27	2.090	0.000	28	2.150	0.000
	29	2.210	0.000	>29	2.210	0.060
Model Year >1998	1	0.450	0.000	2	0.450	0.000
	3	0.450	0.000	4	0.450	0.000
	5	0.450	0.000	6	0.500	0.000
	7	0.540	0.000	8	0.640	0.000
	9	0.780	0.000	10	1.000	0.000
	11	1.090	0.000	12	1.170	0.000
	13	1.240	0.000	14	1.300	0.000
	15	1.340	0.000	16	1.400	0.000
	17	1.440	0.000	18	1.510	0.000
	19	1.580	0.000	20	1.660	0.000
	21	1.740	0.000	22	1.800	0.000
	23	1.850	0.000	24	1.910	0.000
	25	1.970	0.000	26	2.040	0.000
	27	2.090	0.000	28	2.150	0.000
	29	2.210	0.000	30-200	2.210	0.060
	201-998	0.000	0.020			

For MH determine the rate symbol per Rule C. of the Rate Symbol Manual (RS-1).

NOTE - For MH, the cost price new of the chassis and body including all standard equipment which is permanently attached is to be combined to determine the Rate Symbol. Contents, such as personal effects, articles of furniture, etc., not permanently attached, are not covered unless specifically insured. Radio and television antennas, awnings, cabanas, or equipment designed to create additional living facilities while the vehicle is off a highway, whether permanently attached or not, are considered as contents and need to be specifically insured.

RX03TB05: COMP Rate Symbol Factor

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Rate Symbol	Vehicle Sub-Type Code	Rate Symbol Factor	Rate Symbol	Vehicle Sub-Type Code	Rate Symbol Factor
1-40	Camping Trailer, Travel Trailer, Utility Trailer	1.000	1-7	Pickup Camper	1.000
8	Pickup Camper	1.150	9	Pickup Camper	1.300
10	Pickup Camper	1.450	11	Pickup Camper	1.600
12	Pickup Camper	1.750	13	Pickup Camper	1.900
14	Pickup Camper	2.050	15	Pickup Camper	2.200
16	Pickup Camper	2.350	17	Pickup Camper	2.500
18	Pickup Camper	2.650	19	Pickup Camper	2.800
20	Pickup Camper	2.950			

RX03TB06: COLL Rate Symbol Factor

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Rate Symbol	Vehicle Sub-Type Code	Rate Symbol Factor	Rate Symbol	Vehicle Sub-Type Code	Rate Symbol Factor
1-40	Camping Trailer, Travel Trailer, Utility Trailer	1.000	1-7	Pickup Camper	1.000
8	Pickup Camper	1.150	9	Pickup Camper	1.300
10	Pickup Camper	1.450	11	Pickup Camper	1.600
12	Pickup Camper	1.750	13	Pickup Camper	1.900
14	Pickup Camper	2.050	15	Pickup Camper	2.200
16	Pickup Camper	2.350	17	Pickup Camper	2.500
18	Pickup Camper	2.650	19	Pickup Camper	2.800
20	Pickup Camper	2.950			

RX03TB15: BI Rate Symbol Factor

Effective Date: SEP-27-2006

Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>1998	101-997	0.000	0.010
<1981	0	1.000	0.000
<1999	1	1.050	0.000
<1999	2	1.000	0.000
<1999	3	0.900	0.000
<1999	4	1.050	0.000
<1999	5	1.000	0.000
<1999	6	1.100	0.000
>1998	10	1.160	0.000
>1998	11	1.070	0.000
>1998	12	0.890	0.000
>1998	13	0.820	0.000
>1998	14	0.970	0.000
>1998	15	1.120	0.000
>1998	16	1.130	0.000
>1998	17	0.890	0.000
>1998	18	1.020	0.000
>1998	19	0.970	0.000
>1998	20	0.990	0.000
>1998	21	1.000	0.000
>1998	22	0.980	0.000
>1998	23	1.050	0.000
>1998	24	0.970	0.000
>1998	30	0.970	0.000
>1998	31	0.930	0.000
>1998	32	0.900	0.000
>1998	33	1.050	0.000
>1998	34	0.840	0.000
>1998	35	0.970	0.000
>1998	36	0.870	0.000
>1998	37	0.900	0.000
>1998	38	1.050	0.000

Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>1998	39	0.850	0.000
>1998	40	1.010	0.000
>1998	41	1.030	0.000
>1998	42	1.080	0.000
>1998	43	1.100	0.000
>1998	50	1.010	0.000
>1998	51	1.050	0.000
>1998	52	1.130	0.000
>1998	6	1.040	0.000
	999	1.100	0.000
	99-997	1.000	0.000

Auto Rate Symbol

0=Pre 1980

1=Mini & Small

2=Midsize

3=Large & Very Large

4= Utility

5=Pickup

6=Vans-Cargo

10=Mini 2 dr

11=Mini 4 dr

12=Mini Wag

13=Mini Sports

14=Mini Luxury

15=Small 2 dr

16=Small 4 dr

17=Small Wag

18=Small Sports

19=Small Luxury

20=Midsize 2 dr

21=Midsize 4 dr

22=Midsize Wag

23=Midsize Sports

24=Midsize Luxury

30=Lg 2 dr

31=Lg 4 dr

32=Lg Wag

33=Lg Sports

34=Lg Luxury

35=Very Lg 2 dr

36=Very Lg 4 dr

37=Very Lg Wag

38=Very Lg Sports

39=Very Lg Luxury

40=Small Luxury

41=Midsize Utility

42=Lg Utility

43=Very Lg Utility

50=Small Pickup

51=Lg Pickup

52=Very Lg Pickup

999=Previously Ineligible

RX03TB16: PD Rate Symbol Factor

Effective Date: SEP-27-2006

Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>1998	101-997	0.000	0.010
<1981	0	1.000	0.000
<1999	1	1.050	0.000
<1999	2	1.000	0.000
<1999	3	0.900	0.000
<1999	4	1.100	0.000
<1999	5	1.100	0.000
<1999	6	1.100	0.000
>1998	10	1.020	0.000
>1998	11	1.060	0.000
>1998	12	0.940	0.000
>1998	13	0.850	0.000
>1998	14	0.950	0.000
>1998	15	1.100	0.000
>1998	16	1.110	0.000
>1998	17	0.940	0.000
>1998	18	0.840	0.000
>1998	19	0.950	0.000
>1998	20	1.000	0.000
>1998	21	1.000	0.000
>1998	22	0.890	0.000
>1998	23	1.090	0.000
>1998	24	0.950	0.000
>1998	30	0.860	0.000
>1998	31	0.940	0.000
>1998	32	0.930	0.000
>1998	33	1.090	0.000
>1998	34	0.860	0.000
>1998	35	0.860	0.000
>1998	36	0.930	0.000
>1998	37	0.930	0.000
>1998	38	1.090	0.000
>1998	39	0.880	0.000
>1998	40	1.110	0.000
>1998	41	1.200	0.000
>1998	42	1.310	0.000
>1998	43	1.290	0.000
>1998	50	1.190	0.000
>1998	51	1.220	0.000
>1998	52	1.340	0.000
>1998	6	1.200	0.000
	999	1.100	0.000
	99-997	1.000	0.000

Auto Rate Symbol

0=Pre 1980

1=Mini & Small

2=Midsize

3=Large & Very Large

4= Utility
 5=Pickup
 6=Vans-Cargo
 10=Mini 2 dr
 11=Mini 4 dr
 12=Mini Wag
 13=Mini Sports
 14=Mini Luxury
 15=Small 2 dr
 16=Small 4 dr
 17=Small Wag
 18=Small Sports
 19=Small Luxury
 20=Midsize 2 dr
 21=Midsize 4 dr
 22=Midsize Wag
 23=Midsize Sports
 24=Midsize Luxury
 30=Lg 2 dr
 31=Lg 4 dr
 32=Lg Wag
 33=Lg Sports
 34=Lg Luxury
 35=Very Lg 2 dr
 36=Very Lg 4 dr
 37=Very Lg Wag
 38=Very Lg Sports
 39=Very Lg Luxury
 40=Small Luxury
 41=Midsize Utility
 42=Lg Utility
 43=Very Lg Utility
 50=Small Pickup
 51=Lg Pickup
 52=Very Lg Pickup
 999=Previously Ineligible

RX03TB17: MDCL Rate Symbol Factor

Effective Date: SEP-27-2006

Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>1998	101-997	0.000	0.010
<1981	0	1.000	0.000
<1999	1	1.100	0.000
<1999	2	1.000	0.000
<1999	3	0.900	0.000
<1999	4	0.950	0.000
<1999	5	0.900	0.000
<1999	6	0.950	0.000
>1998	10	1.020	0.000
>1998	11	1.300	0.000
>1998	12	0.990	0.000
>1998	13	0.850	0.000
>1998	14	0.840	0.000
>1998	15	1.060	0.000
>1998	16	1.170	0.000

Model Year	Rate Symbol	Rate Symbol Factor	Rate Symbol Plus Factor
>1998	17	0.990	0.000
>1998	18	0.780	0.000
>1998	19	0.840	0.000
>1998	20	0.960	0.000
>1998	21	1.000	0.000
>1998	22	0.860	0.000
>1998	23	0.990	0.000
>1998	24	0.840	0.000
>1998	30	0.860	0.000
>1998	31	0.870	0.000
>1998	32	0.830	0.000
>1998	33	0.990	0.000
>1998	34	0.850	0.000
>1998	35	0.860	0.000
>1998	36	0.820	0.000
>1998	37	0.830	0.000
>1998	38	0.990	0.000
>1998	39	0.770	0.000
>1998	40	0.890	0.000
>1998	41	0.850	0.000
>1998	42	0.770	0.000
>1998	43	0.770	0.000
>1998	50	0.860	0.000
>1998	51	0.770	0.000
>1998	52	0.690	0.000
>1998	6	0.770	0.000
	999	1.100	0.000
	99-997	1.000	0.000

Auto Rate Symbol

0=Pre 1980
 1=Mini & Small
 2=Midsize
 3=Large & Very Large
 4= Utility
 5=Pickup
 6=Vans-Cargo
 10=Mini 2 dr
 11=Mini 4 dr
 12=Mini Wag
 13=Mini Sports
 14=Mini Luxury
 15=Small 2 dr
 16=Small 4 dr
 17=Small Wag
 18=Small Sports
 19=Small Luxury
 20=Midsize 2 dr
 21=Midsize 4 dr
 22=Midsize Wag
 23=Midsize Sports
 24=Midsize Luxury

30=Lg 2 dr
 31=Lg 4 dr
 32=Lg Wag
 33=Lg Sports
 34=Lg Luxury
 35=Very Lg 2 dr
 36=Very Lg 4 dr
 37=Very Lg Wag
 38=Very Lg Sports
 39=Very Lg Luxury
 40=Small Luxury
 41=Midsize Utility
 42=Lg Utility
 43=Very Lg Utility
 50=Small Pickup
 51=Lg Pickup
 52=Very Lg Pickup
 999=Previously Ineligible

RX03TB21: COMP Customized Vehicle COMP Factor

Effective Date: OCT-19-2010

Sub-chart - High Level	Option Code
OEM does apply	OEM Endorsment (500)
OEM does not apply	Not OEM Endorsment (500)

Sub-chart	Customized Vehicle Units	Customized Vehicle COMP Factor	Customized Vehicle COMP Factor Plus	Customized Vehicle Units	Customized Vehicle COMP Factor	Customized Vehicle COMP Factor Plus
OEM does apply	0	0.000	0.000	1	0.025	0.000
	2	0.050	0.000	3	0.075	0.000
	4	0.100	0.000	5	0.125	0.000
	>5	0.125	0.025			
OEM does not apply	0	0.000	0.000	1	0.030	0.000
	2	0.060	0.000	3	0.090	0.000
	4	0.120	0.000	5	0.150	0.000
	>5	0.150	0.030			

RX03TB22: COLL Customized Vehicle COLL Factor

Effective Date: SEP-20-2005

Sub-chart - High Level	Option Code
OEM does apply	OEM Endorsment (500)
OEM does not apply	Not OEM Endorsment (500)

Sub-chart	Customized Vehicle Units	Customized Vehicle COLL Factor	Customized Vehicle COLL Factor Plus	Customized Vehicle Units	Customized Vehicle COLL Factor	Customized Vehicle COLL Factor Plus
OEM does apply	0	0.000	0.000	1	0.020	0.000
	2	0.040	0.000	3	0.060	0.000
	4	0.080	0.000	5	0.100	0.000
	>5	0.100	0.020			
OEM does not apply	0	0.000	0.000	1	0.022	0.000

Sub-chart	Customized Vehicle Units	Customized Vehicle COLL Factor	Customized Vehicle COLL Factor Plus	Customized Vehicle Units	Customized Vehicle COLL Factor	Customized Vehicle COLL Factor Plus
	2	0.044	0.000	3	0.066	0.000
	4	0.088	0.000	5	0.110	0.000
	>5	0.110	0.022			

RX03TC11: COMP Vehicle Model Year Factor

Effective Date: OCT-19-2010

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2015	1.092	2014	1.069	2013	1.046
2012	1.023	2011	1.000	2010	0.977
2009	0.953	2008	0.930	2007	0.906
2006	0.883	2005	0.860	2004	0.836
2003	0.813	2002	0.789	2001	0.765
2000	0.741	1999	0.717	1998	0.693
1997	0.670	1996	0.646	1995	0.622
<1995	0.599				

COMP base premiums for the next subsequent model year shall be determined by increasing the base premium for the current model year by 3 percent.

RX03TC12: COLL Vehicle Model Year Factor

Effective Date: OCT-19-2010

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2015	1.160	2014	1.120	2013	1.080
2012	1.040	2011	1.000	2010	0.960
2009	0.920	2008	0.879	2007	0.839
2006	0.799	2005	0.759	2004	0.718
2003	0.678	2002	0.638	2001	0.598
2000	0.557	1999	0.517	1998	0.478
1997	0.438	1996	0.397	1995	0.357
1994	0.317	<1994	0.302		

COLL base premiums for the next subsequent model year shall be determined by increasing the base premium for the current model year by 5 percent.

RX03TC13: BI Vehicle Model Year Factor

Effective Date: OCT-19-2010

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2015	1.048	2014	1.036	2013	1.024
2012	1.012	2011	1.000	2010	0.988
2009	0.976	2008	0.964	2007	0.952
2006	0.940	2005	0.929	2004	0.917
2003	0.905	2002	0.893	2001	0.879
2000	0.867	1999	0.855	1998	0.842
1997	0.830	1996	0.818	1995	0.805
<1995	0.793				

RX03TC14: PD Vehicle Model Year Factor

Effective Date: OCT-19-2010

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2015	1.032	2014	1.024	2013	1.016
2012	1.008	2011	1.000	2010	0.992
2009	0.983	2008	0.975	2007	0.966
2006	0.958	2005	0.949	2004	0.941
2003	0.932	2002	0.924	2001	0.915
2000	0.907	1999	0.899	1998	0.891
1997	0.881	1996	0.874	<1996	0.865

RX03TC15: MDCL Vehicle Model Year Factor

Effective Date: OCT-19-2010

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2015	1.084	2014	1.063	2013	1.042
2012	1.021	2011	1.000	2010	0.979
2009	0.959	2008	0.938	2007	0.918
2006	0.897	2005	0.877	2004	0.856
2003	0.836	2002	0.816	2001	0.795
2000	0.775	1999	0.754	1998	0.734
1997	0.713	<1997	0.693		

RX03TC21: COMP New Vehicle Discount Factor

Effective Date: JUL-30-2005

Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.829	0	0.829	1	0.887
2	0.923	3	0.951	4	0.976
>4	1.000				

RX03TC22: COLL New Vehicle Discount Factor

Effective Date: JAN-30-2005

Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.706	0	0.706	1	0.765
2	0.824	3	0.883	4	0.941
>4	1.000				

RX03TC23: BI New Vehicle Discount Factor

Effective Date: JAN-30-2005

Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.853	0	0.853	1	0.882
2	0.912	3	0.941	4	0.971
>4	1.000				

RX03TC24: PD New Vehicle Discount Factor

Effective Date: JAN-30-2005

Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.969	0	0.969	1	0.976
2	0.982	3	0.988	4	0.994
>4	1.000				

RX03TC25: MDCL New Vehicle Discount Factor

Effective Date: JAN-30-2005

Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.818	0	0.818	1	0.854
2	0.891	3	0.927	4	0.964
>4	1.000				

RX03TD01: COMP Limit/Deductible Factor

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Deductible	Limit/Deductible Factor	Deductible	Limit/Deductible Factor	Deductible	Limit/Deductible Factor
0	1.000	50	0.920	100	0.850
250	0.610	500	0.450		

For Additional limits, refer to Underwriting.

RX03TD02: COLL Limit/Deductible Factor

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Deductible	Limit/Deductible Factor	Deductible	Limit/Deductible Factor	Deductible	Limit/Deductible Factor
50	1.040	100	1.000	150	0.970
200	0.950	250	0.920	500	0.840
1000	0.640				

For Additional limits, refer to Underwriting.

RX03TD03: BI Limit/Deductible Factor

Effective Date: JAN-30-2006

Per Claimant Limit	Per Occurrence Limit	Limit/Deductible Factor	Per Claimant Limit	Per Occurrence Limit	Limit/Deductible Factor
25000	50000	1.000	25000	100000	1.130
30000	60000	1.060	50000	50000	1.090
40000	80000	1.140	100000	100000	1.280
50000	100000	1.180	50000	200000	1.320
100000	150000	1.330	100000	200000	1.340
100000	250000	1.400	100000	300000	1.430
100000	400000	1.480	100000	500000	1.500
150000	200000	1.420	150000	250000	1.440
150000	300000	1.470	150000	400000	1.500
150000	500000	1.530	200000	200000	1.470
200000	250000	1.490	200000	300000	1.490
200000	400000	1.530	200000	500000	1.550
200000	750000	1.610	250000	250000	1.500
250000	300000	1.520	250000	400000	1.550

Per Claimant Limit	Per Occurrence Limit	Limit/Deductible Factor	Per Claimant Limit	Per Occurrence Limit	Limit/Deductible Factor
250000	500000	1.580	250000	750000	1.620
250000	1000000	1.670	300000	300000	1.540
300000	400000	1.580	300000	750000	1.650
300000	500000	1.600	300000	1000000	1.680
400000	400000	1.600	400000	500000	1.620
400000	750000	1.670	400000	1000000	1.700
500000	500000	1.650	500000	750000	1.680
500000	1000000	1.720	1000000	1000000	1.850

For Limits in excess of 500/500, Underwriting approval is required.

RX03TD04: PD Limit/Deductible Factor

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor
25000	1.000	50000	1.030	100000	1.090
150000	1.150	200000	1.170	250000	1.180
300000	1.200	30000	1.010	45000	1.030
60000	1.070	70000	1.070	75000	1.070
80000	1.070	90000	1.080	110000	1.100
120000	1.120	130000	1.130	40000	1.030
35000	1.020	140000	1.140	175000	1.160
225000	1.170	275000	1.200	350000	1.210
400000	1.220	450000	1.230	500000	1.240
1000000	1.330				

For Limits in excess of \$100,000, Underwriting approval is required.

RX03TD06: COMP Limit/Deductible Factor

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Deductible	Vehicle Type	Vehicle Use	Limit/Deductible Factor
50	Antique	Restricted	0.500
50	Antique	Not Restricted	0.750
50	Classics	Restricted	0.750
50	Classics	Not Restricted	0.950
100	Antique	Restricted	0.450
100	Antique	Not Restricted	0.670
250	Antique	Restricted	0.330
250	Antique	Not Restricted	0.490
500	Antique	Restricted	0.260
500	Antique	Not Restricted	0.380
100	Classics	Restricted	0.670
100	Classics	Not Restricted	0.850
250	Classics	Restricted	0.490
250	Classics	Not Restricted	0.620
500	Classics	Restricted	0.380
500	Classics	Not Restricted	0.480

per \$100 of insurance based on not less than 80 percent of the value of the vehicle.

RX03TD07: COLL Limit/Deductible Factor

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Deductible	Vehicle Type	Vehicle Use	Limit/Deductible Factor
250	Antique	Restricted	0.440
250	Antique	Not Restricted	0.680
500	Antique	Restricted	0.380
500	Antique	Not Restricted	0.590
1000	Antique	Restricted	0.290
1000	Antique	Not Restricted	0.460
250	Classics	Restricted	0.680
250	Classics	Not Restricted	1.260
500	Classics	Restricted	0.590
500	Classics	Not Restricted	1.090
1000	Classics	Restricted	0.460
1000	Classics	Not Restricted	0.850
200	Antique	Restricted	0.450
200	Antique	Not Restricted	0.700
200	Classics	Restricted	0.700
200	Classics	Not Restricted	1.300

per \$100 of insurance based on not less than 80 percent of the value of the vehicle.

RX03TD13: MDCL Limit/Deductible Factor

Effective Date: JUN-19-2003

Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor
2000	0.780	5000	1.000	10000	1.350
25000	1.690				

For Additional limits, refer to Underwriting.

RX03TE07: PLCY Rate Factor

Effective Date: JAN-30-2005

Coverage	Rate Factor	Side Factor	Coverage	Rate Factor	Side Factor
UIMBI, UMBI	1.00	0.00	BI	0.47	0.00
PD	0.51	0.00	COMP	0.50	0.00
COLL	0.48	0.00	MDCL	0.43	0.00
Not(BI, COLL, COMP, MDCL, PD, UIMBI, UMBI)	0.55	0.00			

RX03TE11: PLCY Rate Factor

Effective Date: JAN-30-2005

Coverage	Vehicle Type	Rate Factor	Side Factor
BI, COLL, COMP, PD	Motorcycle	1.00	0.00
AD	Motorcycle	2.30	0.00
EXMDCL	Motorcycle	2.30	0.00
LOI	Motorcycle	2.30	0.00
MDCL	Motorcycle	1.79	0.00

Coverage	Vehicle Type	Rate Factor	Side Factor
UIMBI, UMBI, UMPD	Motorcycle	2.00	0.00

RX03TE16: PLCY Rate Factor

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Coverage	Vehicle Use	Rate Factor	Coverage	Vehicle Use	Rate Factor
BI	Restricted	0.20	PD	Restricted	0.20
MDCL	Restricted	1.00	COMP	Restricted	1.00
COLL	Restricted	1.00			

RX03TE20: PLCY Prior Insurance Surcharge Factor

Effective Date: JAN-11-2004

Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor	Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor
BI	Not Applicable Previously Insured (0)	1.00	BI	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. Over 30 Days (1)	1.00
BI	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	1.20	BI	No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3)	1.55
BI	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. 1-30 Days (4)	1.00	BI	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	1.00
BI	No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6)	1.50	PD	Not Applicable Previously Insured (0)	1.00
PD	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. Over 30 Days (1)	1.00	PD	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	1.20
PD	No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3)	1.55	PD	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. 1-30 Days (4)	1.00
PD	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	1.00	PD	No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6)	1.50

Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor	Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor
COMP	Not Applicable Previously Insured (0)	1.00	COMP	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. Over 30 Days (1)	1.00
COMP	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	1.20	COMP	No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3)	2.00
COMP	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. 1-30 Days (4)	1.00	COMP	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	1.00
COMP	No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6)	1.55	COLL	Not Applicable Previously Insured (0)	1.00
COLL	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. Over 30 Days (1)	1.00	COLL	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	1.20
COLL	No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3)	2.00	COLL	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. 1-30 Days (4)	1.00
COLL	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	1.00	COLL	No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6)	1.55
MDCL	Not Applicable Previously Insured (0)	1.00	MDCL	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. Over 30 Days (1)	1.00
MDCL	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	1.20	MDCL	No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3)	1.55
MDCL	No Previous Ins. Surcharge	1.00	MDCL	No Previous Ins. Surcharge	1.00

Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor	Coverage	Prior Insurance Code	Prior Insurance Surcharge Factor
	- 2nd Pol. Anniv. - No Prior Ins. 1-30 Days (4)			- 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	
MDCL	No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6)	1.50	UIMBI, UMBI, UMPD	Not Applicable/Previously Insured (0)	1.00
UIMBI, UMBI, UMPD	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. Over 30 Days (1)	1.00	UIMBI, UMBI, UMPD	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. Over 30 Days (2)	1.20
UIMBI, UMBI, UMPD	No Previous Ins. Surcharge - No Prior Ins. over 30 Days (3)	1.55	UIMBI, UMBI, UMPD	No Previous Ins. Surcharge - 2nd Pol. Anniv. - No Prior Ins. 1-30 Days (4)	1.00
UIMBI, UMBI, UMPD	No Previous Ins. Surcharge - 1st Pol. Anniv. - No Prior Ins. 1-30 Days (5)	1.00	UIMBI, UMBI, UMPD	No Previous Ins. Surcharge - No Prior Insurance 1-30 Days (6)	1.50

RX03TE24: PLCY Rate Factor

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Vehicle Type	Rate Factor	Side Factor	Vehicle Type	Rate Factor	Side Factor
Recreational Vehicle	2.00	2.00			

RX03TE54: PLCY Vehicle Use Factor

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Vehicle Use	Vehicle Use Factor	Vehicle Use	Vehicle Use Factor	Vehicle Use	Vehicle Use Factor
Individual Business	1.25	Farm	0.90	not Farm , not Individual Business	1.00

RX03TE80: BI Driver Factor

Effective Date: JUL-14-2009

Sub-chart - High Level	Driver Age	Gender	Marital Status Code	Operator Status Code	Resident Child Indicator	Student Away Indicator
FEMALE-MD		Female	Married			
		Female			Driver With Resident Childern	

Sub-chart - High Level	Driver Age	Gender	Marital Status Code	Operator Status Code	Resident Child Indicator	Student Away Indicator
	<25	Female		Occasional		College Student
MALE-MD		Male	Married			
	<25	Male		Occasional		College Student
		Male			Driver With Resident Childern	
FEM-UNMARRIED		Female	Divorced, Separated, Single, N/A, Widowed			
MALE-UNMARRIED		Male	Divorced, Separated, Single, N/A, Widowed			

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
FEMALE-MD	16	Applies		1.50
	17	Applies		1.50
	18	Applies		1.50
	19	Applies		1.43
	20	Applies		1.36
	21	Applies		1.27
	22	Applies		1.12
	23	Applies		1.04
	24	Applies		1.02
	16	Does Not Apply		1.63
	17	Does Not Apply		1.63
	18	Does Not Apply		1.63
	19	Does Not Apply		1.55
	20	Does Not Apply		1.48
	21	Does Not Apply		1.40
	22	Does Not Apply		1.25
	23	Does Not Apply		1.13
	24	Does Not Apply		1.03
	25			1.02
	26			1.01
	27			1.01
	28			1.01
	29			1.00
	30			1.00
	31			1.00
	32			1.00
	33			1.00
	34			1.00
	35			1.00
	36			1.00
	37			1.00
	38			1.00

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	39			1.00
	40			1.00
	41			1.00
	42			1.00
	43			1.00
	44			1.00
	45			1.00
	46			1.00
	47			0.99
	48			0.98
	49			0.97
	50			0.93
	51			0.90
	52			0.87
	53			0.86
	54			0.84
	55			0.83
	56			0.83
	57			0.83
	58			0.83
	59			0.83
	60			0.83
	61			0.84
	62			0.85
	63			0.86
	64			0.87
	65			0.91
	66			0.92
	67			0.93
	68			0.94
	69			0.96
	70			1.01
	71			1.04
	72			1.05
	73			1.08
	74			1.10
	75			1.15
	76			1.19
	77			1.22
	78			1.24
	79			1.26
	80			1.29
	81			1.31
	82			1.31
	83			1.33
	84			1.33
	85			1.34

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	86			1.34
	87			1.34
	88			1.34
	89			1.35
	90			1.35
	91			1.35
	92			1.35
	93			1.35
	94			1.35
	95			1.35
	96			1.35
	97			1.35
	98			1.35
	99			1.35
MALE-MD	16	Applies		2.56
	17	Applies		2.56
	18	Applies		2.56
	19	Applies		2.19
	20	Applies		1.87
	21	Applies		1.56
	22	Applies		1.36
	23	Applies		1.21
	24	Applies		1.07
	16	Does Not Apply		3.20
	17	Does Not Apply		3.20
	18	Does Not Apply		3.20
	19	Does Not Apply		2.74
	20	Does Not Apply		2.34
	21	Does Not Apply		1.73
	22	Does Not Apply		1.51
	23	Does Not Apply		1.34
	24	Does Not Apply		1.19
	25			1.04
	26			1.03
	27			1.03
	28			1.03
	29			1.02
	30			1.00
	31			1.00
	32			1.00
	33			1.00
	34			1.00
	35			1.00
	36			1.00
	37			1.00
	38			1.00
	39			1.00

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	40			1.00
	41			1.00
	42			1.00
	43			1.00
	44			1.00
	45			1.00
	46			1.00
	47			1.00
	48			1.00
	49			1.00
	50			0.98
	51			0.96
	52			0.95
	53			0.93
	54			0.91
	55			0.88
	56			0.87
	57			0.87
	58			0.86
	59			0.85
	60			0.85
	61			0.86
	62			0.86
	63			0.88
	64			0.88
	65			0.92
	66			0.93
	67			0.94
	68			0.96
	69			0.98
	70			1.02
	71			1.06
	72			1.09
	73			1.11
	74			1.15
	75			1.26
	76			1.32
	77			1.37
	78			1.42
	79			1.47
	80			1.58
	81			1.64
	82			1.68
	83			1.73
	84			1.75
	85			1.75
	86			1.75

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	87			1.75
	88			1.75
	89			1.75
	90			1.75
	91			1.75
	92			1.75
	93			1.75
	94			1.75
	95			1.75
	96			1.75
	97			1.75
	98			1.75
	99			1.75
FEM-UNMARRIED	16	Applies	Principal	2.69
	17	Applies	Principal	2.69
	18	Applies	Principal	2.69
	19	Applies	Principal	2.29
	20	Applies	Principal	2.01
	21	Applies	Principal	1.69
	22	Applies	Principal	1.52
	23	Applies	Principal	1.38
	24	Applies	Principal	1.27
	16	Does Not Apply	Principal	3.36
	17	Does Not Apply	Principal	3.36
	18	Does Not Apply	Principal	3.36
	19	Does Not Apply	Principal	2.86
	20	Does Not Apply	Principal	2.51
	21	Does Not Apply	Principal	1.87
	22	Does Not Apply	Principal	1.69
	23	Does Not Apply	Principal	1.53
	24	Does Not Apply	Principal	1.41
	25			1.22
	26			1.16
	27			1.09
	28			1.05
	29			1.05
	30			1.04
	31			1.04
	32			1.04
	33			1.04
	34			1.04
	35			1.04
	36			1.04
	37			1.04
	38			1.04
	39			1.04
	40			1.04

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	41			1.04
	42			1.04
	43			1.03
	44			1.03
	45			1.03
	46			1.03
	47			1.02
	48			1.02
	49			1.02
	50			0.97
	51			0.94
	52			0.92
	53			0.89
	54			0.88
	55			0.87
	56			0.87
	57			0.87
	58			0.87
	59			0.87
	60			0.89
	61			0.90
	62			0.90
	63			0.91
	64			0.92
	65			0.96
	66			0.97
	67			0.99
	68			1.00
	69			1.02
	70			1.07
	71			1.10
	72			1.12
	73			1.14
	74			1.16
	75			1.20
	76			1.26
	77			1.29
	78			1.31
	79			1.34
	80			1.37
	81			1.40
	82			1.41
	83			1.42
	84			1.42
	85			1.43
	86			1.43
	87			1.43

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	88			1.43
	89			1.43
	90			1.43
	91			1.43
	92			1.43
	93			1.43
	94			1.43
	95			1.43
	96			1.43
	97			1.43
	98			1.43
	99			1.43
	16	Applies	Occasional	2.03
	17	Applies	Occasional	2.03
	18	Applies	Occasional	2.03
	19	Applies	Occasional	1.79
	20	Applies	Occasional	1.64
	21	Applies	Occasional	1.51
	22	Applies	Occasional	1.36
	23	Applies	Occasional	1.25
	24	Applies	Occasional	1.22
	16	Does Not Apply	Occasional	2.53
	17	Does Not Apply	Occasional	2.53
	18	Does Not Apply	Occasional	2.53
	19	Does Not Apply	Occasional	2.16
	20	Does Not Apply	Occasional	1.96
	21	Does Not Apply	Occasional	1.67
	22	Does Not Apply	Occasional	1.52
	23	Does Not Apply	Occasional	1.37
	24	Does Not Apply	Occasional	1.26
MALE-UNMARRIED	16	Applies	Principal	3.54
	17	Applies	Principal	3.54
	18	Applies	Principal	3.54
	19	Applies	Principal	3.04
	20	Applies	Principal	2.66
	21	Applies	Principal	2.09
	22	Applies	Principal	1.87
	23	Applies	Principal	1.69
	24	Applies	Principal	1.53
	16	Does Not Apply	Principal	4.43
	17	Does Not Apply	Principal	4.43
	18	Does Not Apply	Principal	4.43
	19	Does Not Apply	Principal	3.80
	20	Does Not Apply	Principal	3.32
	21	Does Not Apply	Principal	2.32
	22	Does Not Apply	Principal	2.08
	23	Does Not Apply	Principal	1.88

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	24	Does Not Apply	Principal	1.70
	25			1.35
	26			1.31
	27			1.28
	28			1.24
	29			1.11
	30			1.05
	31			1.05
	32			1.05
	33			1.05
	34			1.05
	35			1.05
	36			1.05
	37			1.05
	38			1.05
	39			1.05
	40			1.04
	41			1.04
	42			1.04
	43			1.04
	44			1.04
	45			1.03
	46			1.03
	47			1.03
	48			1.03
	49			1.02
	50			1.00
	51			0.98
	52			0.96
	53			0.94
	54			0.93
	55			0.90
	56			0.89
	57			0.88
	58			0.88
	59			0.87
	60			0.87
	61			0.87
	62			0.89
	63			0.90
	64			0.91
	65			0.97
	66			0.98
	67			1.00
	68			1.02
	69			1.04
	70			1.09

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	71			1.13
	72			1.16
	73			1.19
	74			1.22
	75			1.35
	76			1.40
	77			1.45
	78			1.49
	79			1.54
	80			1.63
	81			1.66
	82			1.67
	83			1.69
	84			1.71
	85			1.73
	86			1.76
	87			1.79
	88			1.80
	89			1.82
	90			1.82
	91			1.82
	92			1.82
	93			1.82
	94			1.82
	95			1.82
	96			1.82
	97			1.82
	98			1.82
	99			1.82
	16	Applies	Occasional	2.67
	17	Applies	Occasional	2.67
	18	Applies	Occasional	2.67
	19	Applies	Occasional	2.28
	20	Applies	Occasional	2.10
	21	Applies	Occasional	1.85
	22	Applies	Occasional	1.68
	23	Applies	Occasional	1.53
	24	Applies	Occasional	1.38
	16	Does Not Apply	Occasional	3.34
	17	Does Not Apply	Occasional	3.34
	18	Does Not Apply	Occasional	3.34
	19	Does Not Apply	Occasional	2.86
	20	Does Not Apply	Occasional	2.60
	21	Does Not Apply	Occasional	2.06
	22	Does Not Apply	Occasional	1.86
	23	Does Not Apply	Occasional	1.69
	24	Does Not Apply	Occasional	1.54

16-24 Youthful driver classification factor.

"Single" includes all drivers not otherwise classified as "Married".

RX03TE81: PD Driver Factor

Effective Date: JUL-14-2009

Sub-chart - High Level	Driver Age	Gender	Marital Status Code	Operator Status Code	Resident Child Indicator	Student Away Indicator
FEMALE-MD		Female	Married			
		Female			Driver With Resident Childern	
	<25	Female		Occasional		College Student
MALE-MD		Male	Married			
	<25	Male		Occasional		College Student
		Male			Driver With Resident Childern	
FEM-UNMARRIED		Female	Divorced, Separated, Single, N/A, Widowed			
MALE-UNMARRIED		Male	Divorced, Separated, Single, N/A, Widowed			

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
FEMALE-MD	16	Applies		1.50
	17	Applies		1.50
	18	Applies		1.50
	19	Applies		1.43
	20	Applies		1.36
	21	Applies		1.27
	22	Applies		1.12
	23	Applies		1.04
	24	Applies		1.02
	16	Does Not Apply		1.63
	17	Does Not Apply		1.63
	18	Does Not Apply		1.63
	19	Does Not Apply		1.55
	20	Does Not Apply		1.48
	21	Does Not Apply		1.40
	22	Does Not Apply		1.25
	23	Does Not Apply		1.13
	24	Does Not Apply		1.03
	25			1.02
	26			1.01
	27			1.01
	28			1.01
	29			1.00
	30			1.00
	31			1.00

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	32			1.00
	33			1.00
	34			1.00
	35			1.00
	36			1.00
	37			1.00
	38			1.00
	39			1.00
	40			1.00
	41			1.00
	42			1.00
	43			1.00
	44			1.00
	45			1.00
	46			1.00
	47			0.99
	48			0.98
	49			0.97
	50			0.93
	51			0.90
	52			0.87
	53			0.86
	54			0.84
	55			0.83
	56			0.83
	57			0.83
	58			0.83
	59			0.83
	60			0.83
	61			0.84
	62			0.85
	63			0.86
	64			0.87
	65			0.91
	66			0.92
	67			0.93
	68			0.94
	69			0.96
	70			1.01
	71			1.04
	72			1.05
	73			1.08
	74			1.10
	75			1.15
	76			1.19
	77			1.22
	78			1.24

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	79			1.26
	80			1.29
	81			1.31
	82			1.31
	83			1.33
	84			1.33
	85			1.34
	86			1.34
	87			1.34
	88			1.34
	89			1.35
	90			1.35
	91			1.35
	92			1.35
	93			1.35
	94			1.35
	95			1.35
	96			1.35
	97			1.35
	98			1.35
	99			1.35
MALE-MD	16	Applies		2.56
	17	Applies		2.56
	18	Applies		2.56
	19	Applies		2.19
	20	Applies		1.87
	21	Applies		1.56
	22	Applies		1.36
	23	Applies		1.21
	24	Applies		1.07
	16	Does Not Apply		3.20
	17	Does Not Apply		3.20
	18	Does Not Apply		3.20
	19	Does Not Apply		2.74
	20	Does Not Apply		2.34
	21	Does Not Apply		1.73
	22	Does Not Apply		1.51
	23	Does Not Apply		1.34
	24	Does Not Apply		1.19
	25			1.04
	26			1.03
	27			1.03
	28			1.03
	29			1.02
	30			1.00
	31			1.00
	32			1.00

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	33			1.00
	34			1.00
	35			1.00
	36			1.00
	37			1.00
	38			1.00
	39			1.00
	40			1.00
	41			1.00
	42			1.00
	43			1.00
	44			1.00
	45			1.00
	46			1.00
	47			1.00
	48			1.00
	49			1.00
	50			0.98
	51			0.96
	52			0.95
	53			0.93
	54			0.91
	55			0.88
	56			0.87
	57			0.87
	58			0.86
	59			0.85
	60			0.85
	61			0.86
	62			0.86
	63			0.88
	64			0.88
	65			0.92
	66			0.93
	67			0.94
	68			0.96
	69			0.98
	70			1.02
	71			1.06
	72			1.09
	73			1.11
	74			1.15
	75			1.26
	76			1.32
	77			1.37
	78			1.42
	79			1.47

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	80			1.58
	81			1.64
	82			1.68
	83			1.73
	84			1.75
	85			1.75
	86			1.75
	87			1.75
	88			1.75
	89			1.75
	90			1.75
	91			1.75
	92			1.75
	93			1.75
	94			1.75
	95			1.75
	96			1.75
	97			1.75
	98			1.75
	99			1.75
FEM-UNMARRIED	16	Applies	Principal	2.69
	17	Applies	Principal	2.69
	18	Applies	Principal	2.69
	19	Applies	Principal	2.29
	20	Applies	Principal	2.01
	21	Applies	Principal	1.69
	22	Applies	Principal	1.52
	23	Applies	Principal	1.38
	24	Applies	Principal	1.27
	16	Does Not Apply	Principal	3.36
	17	Does Not Apply	Principal	3.36
	18	Does Not Apply	Principal	3.36
	19	Does Not Apply	Principal	2.86
	20	Does Not Apply	Principal	2.51
	21	Does Not Apply	Principal	1.87
	22	Does Not Apply	Principal	1.69
	23	Does Not Apply	Principal	1.53
	24	Does Not Apply	Principal	1.41
	25			1.22
	26			1.16
	27			1.09
	28			1.05
	29			1.05
	30			1.04
	31			1.04
	32			1.04
	33			1.04

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	34			1.04
	35			1.04
	36			1.04
	37			1.04
	38			1.04
	39			1.04
	40			1.04
	41			1.04
	42			1.04
	43			1.03
	44			1.03
	45			1.03
	46			1.03
	47			1.02
	48			1.02
	49			1.02
	50			0.97
	51			0.94
	52			0.92
	53			0.89
	54			0.88
	55			0.87
	56			0.87
	57			0.87
	58			0.87
	59			0.87
	60			0.89
	61			0.90
	62			0.90
	63			0.91
	64			0.92
	65			0.96
	66			0.97
	67			0.99
	68			1.00
	69			1.02
	70			1.07
	71			1.10
	72			1.12
	73			1.14
	74			1.16
	75			1.20
	76			1.26
	77			1.29
	78			1.31
	79			1.34
	80			1.37

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	81			1.40
	82			1.41
	83			1.42
	84			1.42
	85			1.43
	86			1.43
	87			1.43
	88			1.43
	89			1.43
	90			1.43
	91			1.43
	92			1.43
	93			1.43
	94			1.43
	95			1.43
	96			1.43
	97			1.43
	98			1.43
	99			1.43
	16	Applies	Occasional	2.03
	17	Applies	Occasional	2.03
	18	Applies	Occasional	2.03
	19	Applies	Occasional	1.79
	20	Applies	Occasional	1.64
	21	Applies	Occasional	1.51
	22	Applies	Occasional	1.36
	23	Applies	Occasional	1.25
	24	Applies	Occasional	1.22
	16	Does Not Apply	Occasional	2.53
	17	Does Not Apply	Occasional	2.53
	18	Does Not Apply	Occasional	2.53
	19	Does Not Apply	Occasional	2.16
	20	Does Not Apply	Occasional	1.96
	21	Does Not Apply	Occasional	1.67
	22	Does Not Apply	Occasional	1.52
	23	Does Not Apply	Occasional	1.37
	24	Does Not Apply	Occasional	1.26
MALE-UNMARRIED	16	Applies	Principal	3.54
	17	Applies	Principal	3.54
	18	Applies	Principal	3.54
	19	Applies	Principal	3.04
	20	Applies	Principal	2.66
	21	Applies	Principal	2.09
	22	Applies	Principal	1.87
	23	Applies	Principal	1.69
	24	Applies	Principal	1.53
	16	Does Not Apply	Principal	4.43

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	17	Does Not Apply	Principal	4.43
	18	Does Not Apply	Principal	4.43
	19	Does Not Apply	Principal	3.80
	20	Does Not Apply	Principal	3.32
	21	Does Not Apply	Principal	2.32
	22	Does Not Apply	Principal	2.08
	23	Does Not Apply	Principal	1.88
	24	Does Not Apply	Principal	1.70
	25			1.35
	26			1.31
	27			1.28
	28			1.24
	29			1.11
	30			1.05
	31			1.05
	32			1.05
	33			1.05
	34			1.05
	35			1.05
	36			1.05
	37			1.05
	38			1.05
	39			1.05
	40			1.04
	41			1.04
	42			1.04
	43			1.04
	44			1.04
	45			1.03
	46			1.03
	47			1.03
	48			1.03
	49			1.02
	50			1.00
	51			0.98
	52			0.96
	53			0.94
	54			0.93
	55			0.90
	56			0.89
	57			0.88
	58			0.88
	59			0.87
	60			0.87
	61			0.87
	62			0.89
	63			0.90

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	64			0.91
	65			0.97
	66			0.98
	67			1.00
	68			1.02
	69			1.04
	70			1.09
	71			1.13
	72			1.16
	73			1.19
	74			1.22
	75			1.35
	76			1.40
	77			1.45
	78			1.49
	79			1.54
	80			1.63
	81			1.66
	82			1.67
	83			1.69
	84			1.71
	85			1.73
	86			1.76
	87			1.79
	88			1.80
	89			1.82
	90			1.82
	91			1.82
	92			1.82
	93			1.82
	94			1.82
	95			1.82
	96			1.82
	97			1.82
	98			1.82
	99			1.82
	16	Applies	Occasional	2.67
	17	Applies	Occasional	2.67
	18	Applies	Occasional	2.67
	19	Applies	Occasional	2.28
	20	Applies	Occasional	2.10
	21	Applies	Occasional	1.85
	22	Applies	Occasional	1.68
	23	Applies	Occasional	1.53
	24	Applies	Occasional	1.38
	16	Does Not Apply	Occasional	3.34
	17	Does Not Apply	Occasional	3.34

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	18	Does Not Apply	Occasional	3.34
	19	Does Not Apply	Occasional	2.86
	20	Does Not Apply	Occasional	2.60
	21	Does Not Apply	Occasional	2.06
	22	Does Not Apply	Occasional	1.86
	23	Does Not Apply	Occasional	1.69
	24	Does Not Apply	Occasional	1.54

16-24 Youthful driver classification factor.

"Single" includes all drivers not otherwise classified as "Married".

RX03TE82: COMP Driver Factor

Effective Date: JUL-14-2009

Sub-chart - High Level	Driver Age	Gender	Marital Status Code	Operator Status Code	Resident Child Indicator	Student Away Indicator
FEMALE-MD		Female	Married			
		Female			Driver With Resident Childern	
	<25	Female		Occasional		College Student
MALE-MD		Male	Married			
	<25	Male		Occasional		College Student
		Male			Driver With Resident Childern	
FEM-UNMARRIED		Female	Divorced, Separated, Single, N/A, Widowed			
MALE-UNMARRIED		Male	Divorced, Separated, Single, N/A, Widowed			

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
FEMALE-MD	16	Applies		1.13
	17	Applies		1.13
	18	Applies		1.13
	19	Applies		1.11
	20	Applies		1.10
	21	Applies		1.09
	22	Applies		1.08
	23	Applies		1.08
	24	Applies		1.08
	16	Does Not Apply		1.40
	17	Does Not Apply		1.40
	18	Does Not Apply		1.40
	19	Does Not Apply		1.37
	20	Does Not Apply		1.33
	21	Does Not Apply		1.18
	22	Does Not Apply		1.16
	23	Does Not Apply		1.15

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	24	Does Not Apply		1.13
	25			1.02
	26			1.01
	27			1.00
	28			0.99
	29			0.98
	30			0.91
	31			0.91
	32			0.91
	33			0.91
	34			0.91
	35			0.91
	36			0.91
	37			0.91
	38			0.91
	39			0.91
	40			0.90
	41			0.90
	42			0.90
	43			0.90
	44			0.90
	45			0.90
	46			0.90
	47			0.90
	48			0.90
	49			0.90
	50			0.84
	51			0.83
	52			0.82
	53			0.81
	54			0.79
	55			0.75
	56			0.74
	57			0.73
	58			0.72
	59			0.71
	60			0.70
	61			0.69
	62			0.68
	63			0.68
	64			0.66
	65			0.62
	66			0.61
	67			0.59
	68			0.58
	69			0.57
	70			0.57

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	71			0.55
	72			0.54
	73			0.53
	74			0.51
	75			0.46
	76			0.45
	77			0.44
	78			0.43
	79			0.41
	80			0.41
	81			0.40
	82			0.39
	83			0.38
	84			0.37
	85			0.37
	86			0.37
	87			0.37
	88			0.37
	89			0.37
	90			0.37
	91			0.37
	92			0.37
	93			0.37
	94			0.37
	95			0.37
	96			0.37
	97			0.37
	98			0.37
	99			0.37
MALE-MD	16	Applies		1.53
	17	Applies		1.53
	18	Applies		1.53
	19	Applies		1.46
	20	Applies		1.46
	21	Applies		1.46
	22	Applies		1.45
	23	Applies		1.42
	24	Applies		1.39
	16	Does Not Apply		1.91
	17	Does Not Apply		1.91
	18	Does Not Apply		1.91
	19	Does Not Apply		1.83
	20	Does Not Apply		1.79
	21	Does Not Apply		1.61
	22	Does Not Apply		1.54
	23	Does Not Apply		1.50
	24	Does Not Apply		1.46

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	25			1.28
	26			1.23
	27			1.18
	28			1.14
	29			1.10
	30			1.01
	31			1.00
	32			1.00
	33			1.00
	34			1.00
	35			0.98
	36			0.98
	37			0.98
	38			0.98
	39			0.98
	40			0.97
	41			0.97
	42			0.97
	43			0.97
	44			0.97
	45			0.97
	46			0.97
	47			0.97
	48			0.97
	49			0.97
	50			0.93
	51			0.93
	52			0.92
	53			0.91
	54			0.89
	55			0.87
	56			0.86
	57			0.85
	58			0.84
	59			0.83
	60			0.82
	61			0.80
	62			0.79
	63			0.78
	64			0.78
	65			0.74
	66			0.74
	67			0.73
	68			0.71
	69			0.70
	70			0.68
	71			0.67

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	72			0.66
	73			0.64
	74			0.63
	75			0.61
	76			0.60
	77			0.58
	78			0.57
	79			0.56
	80			0.55
	81			0.55
	82			0.54
	83			0.53
	84			0.52
	85			0.50
	86			0.49
	87			0.48
	88			0.46
	89			0.45
	90			0.44
	91			0.44
	92			0.44
	93			0.44
	94			0.44
	95			0.44
	96			0.44
	97			0.44
	98			0.44
	99			0.44
FEM-UNMARRIED	16	Applies	Principal	1.10
	17	Applies	Principal	1.10
	18	Applies	Principal	1.10
	19	Applies	Principal	1.10
	20	Applies	Principal	1.10
	21	Applies	Principal	1.10
	22	Applies	Principal	1.10
	23	Applies	Principal	1.10
	24	Applies	Principal	1.10
	16	Does Not Apply	Principal	1.38
	17	Does Not Apply	Principal	1.38
	18	Does Not Apply	Principal	1.38
	19	Does Not Apply	Principal	1.34
	20	Does Not Apply	Principal	1.32
	21	Does Not Apply	Principal	1.18
	22	Does Not Apply	Principal	1.17
	23	Does Not Apply	Principal	1.17
	24	Does Not Apply	Principal	1.15
	25			1.06

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	26			1.05
	27			1.04
	28			1.04
	29			1.03
	30			0.97
	31			0.97
	32			0.97
	33			0.97
	34			0.97
	35			0.96
	36			0.96
	37			0.96
	38			0.96
	39			0.96
	40			0.96
	41			0.96
	42			0.96
	43			0.96
	44			0.96
	45			0.96
	46			0.95
	47			0.95
	48			0.94
	49			0.94
	50			0.88
	51			0.87
	52			0.86
	53			0.84
	54			0.82
	55			0.79
	56			0.78
	57			0.76
	58			0.75
	59			0.74
	60			0.74
	61			0.73
	62			0.72
	63			0.71
	64			0.70
	65			0.67
	66			0.66
	67			0.65
	68			0.64
	69			0.63
	70			0.62
	71			0.60
	72			0.59

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	73			0.58
	74			0.56
	75			0.51
	76			0.49
	77			0.48
	78			0.47
	79			0.46
	80			0.45
	81			0.44
	82			0.43
	83			0.42
	84			0.41
	85			0.41
	86			0.40
	87			0.40
	88			0.40
	89			0.39
	90			0.39
	91			0.39
	92			0.39
	93			0.39
	94			0.39
	95			0.39
	96			0.39
	97			0.39
	98			0.39
	99			0.39
	16	Applies	Occasional	1.06
	17	Applies	Occasional	1.06
	18	Applies	Occasional	1.06
	19	Applies	Occasional	1.06
	20	Applies	Occasional	1.06
	21	Applies	Occasional	1.06
	22	Applies	Occasional	1.06
	23	Applies	Occasional	1.06
	24	Applies	Occasional	1.06
	16	Does Not Apply	Occasional	1.22
	17	Does Not Apply	Occasional	1.22
	18	Does Not Apply	Occasional	1.22
	19	Does Not Apply	Occasional	1.20
	20	Does Not Apply	Occasional	1.18
	21	Does Not Apply	Occasional	1.07
	22	Does Not Apply	Occasional	1.06
	23	Does Not Apply	Occasional	1.06
	24	Does Not Apply	Occasional	1.06
MALE-UNMARRIED	16	Applies	Principal	1.85
	17	Applies	Principal	1.85

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	18	Applies	Principal	1.85
	19	Applies	Principal	1.76
	20	Applies	Principal	1.67
	21	Applies	Principal	1.65
	22	Applies	Principal	1.59
	23	Applies	Principal	1.52
	24	Applies	Principal	1.50
	16	Does Not Apply	Principal	2.31
	17	Does Not Apply	Principal	2.31
	18	Does Not Apply	Principal	2.31
	19	Does Not Apply	Principal	2.19
	20	Does Not Apply	Principal	2.05
	21	Does Not Apply	Principal	1.74
	22	Does Not Apply	Principal	1.67
	23	Does Not Apply	Principal	1.60
	24	Does Not Apply	Principal	1.57
	25			1.39
	26			1.34
	27			1.30
	28			1.27
	29			1.23
	30			1.07
	31			1.07
	32			1.07
	33			1.07
	34			1.07
	35			1.05
	36			1.05
	37			1.05
	38			1.05
	39			1.05
	40			1.03
	41			1.02
	42			1.02
	43			1.01
	44			1.00
	45			1.00
	46			1.00
	47			1.00
	48			1.00
	49			1.00
	50			0.91
	51			0.91
	52			0.90
	53			0.89
	54			0.89
	55			0.86

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	56			0.85
	57			0.84
	58			0.84
	59			0.83
	60			0.82
	61			0.81
	62			0.80
	63			0.80
	64			0.79
	65			0.75
	66			0.74
	67			0.73
	68			0.72
	69			0.71
	70			0.70
	71			0.69
	72			0.67
	73			0.66
	74			0.64
	75			0.61
	76			0.59
	77			0.58
	78			0.57
	79			0.55
	80			0.54
	81			0.53
	82			0.52
	83			0.51
	84			0.50
	85			0.49
	86			0.49
	87			0.48
	88			0.48
	89			0.47
	90			0.47
	91			0.47
	92			0.47
	93			0.47
	94			0.47
	95			0.47
	96			0.47
	97			0.47
	98			0.47
	99			0.47
	16	Applies	Occasional	1.57
	17	Applies	Occasional	1.57
	18	Applies	Occasional	1.57

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	19	Applies	Occasional	1.49
	20	Applies	Occasional	1.43
	21	Applies	Occasional	1.43
	22	Applies	Occasional	1.42
	23	Applies	Occasional	1.42
	24	Applies	Occasional	1.40
	16	Does Not Apply	Occasional	1.96
	17	Does Not Apply	Occasional	1.96
	18	Does Not Apply	Occasional	1.96
	19	Does Not Apply	Occasional	1.86
	20	Does Not Apply	Occasional	1.75
	21	Does Not Apply	Occasional	1.58
	22	Does Not Apply	Occasional	1.52
	23	Does Not Apply	Occasional	1.47
	24	Does Not Apply	Occasional	1.45

16-24 Youthful driver classification factor.

"Single" includes all drivers not otherwise classified as "Married".

RX03TE83: COLL Driver Factor

Effective Date: JUL-14-2009

Sub-chart - High Level	Driver Age	Gender	Marital Status Code	Operator Status Code	Resident Child Indicator	Student Away Indicator
FEMALE-MD		Female	Married			
		Female			Driver With Resident Childern	
	<25	Female		Occasional		College Student
MALE-MD		Male	Married			
	<25	Male		Occasional		College Student
		Male			Driver With Resident Childern	
FEM-UNMARRIED		Female	Divorced, Separated, Single, N/A, Widowed			
MALE-UNMARRIED		Male	Divorced, Separated, Single, N/A, Widowed			

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
FEMALE-MD	16	Applies		1.50
	17	Applies		1.50
	18	Applies		1.50
	19	Applies		1.43
	20	Applies		1.36
	21	Applies		1.27
	22	Applies		1.12
	23	Applies		1.04
	24	Applies		1.02

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	16	Does Not Apply		1.63
	17	Does Not Apply		1.63
	18	Does Not Apply		1.63
	19	Does Not Apply		1.55
	20	Does Not Apply		1.48
	21	Does Not Apply		1.40
	22	Does Not Apply		1.25
	23	Does Not Apply		1.13
	24	Does Not Apply		1.03
	25			1.02
	26			1.01
	27			1.01
	28			1.01
	29			1.00
	30			1.00
	31			1.00
	32			1.00
	33			1.00
	34			1.00
	35			1.00
	36			1.00
	37			1.00
	38			1.00
	39			1.00
	40			1.00
	41			1.00
	42			1.00
	43			1.00
	44			1.00
	45			1.00
	46			1.00
	47			0.99
	48			0.98
	49			0.97
	50			0.93
	51			0.90
	52			0.87
	53			0.86
	54			0.84
	55			0.83
	56			0.83
	57			0.83
	58			0.83
	59			0.83
	60			0.83
	61			0.84
	62			0.85

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	63			0.86
	64			0.87
	65			0.91
	66			0.92
	67			0.93
	68			0.94
	69			0.96
	70			1.01
	71			1.04
	72			1.05
	73			1.08
	74			1.10
	75			1.15
	76			1.19
	77			1.22
	78			1.24
	79			1.26
	80			1.29
	81			1.31
	82			1.31
	83			1.33
	84			1.33
	85			1.34
	86			1.34
	87			1.34
	88			1.34
	89			1.35
	90			1.35
	91			1.35
	92			1.35
	93			1.35
	94			1.35
	95			1.35
	96			1.35
	97			1.35
	98			1.35
	99			1.35
MALE-MD	16	Applies		2.56
	17	Applies		2.56
	18	Applies		2.56
	19	Applies		2.19
	20	Applies		1.87
	21	Applies		1.56
	22	Applies		1.36
	23	Applies		1.21
	24	Applies		1.07
	16	Does Not Apply		3.20

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	17	Does Not Apply		3.20
	18	Does Not Apply		3.20
	19	Does Not Apply		2.74
	20	Does Not Apply		2.34
	21	Does Not Apply		1.73
	22	Does Not Apply		1.51
	23	Does Not Apply		1.34
	24	Does Not Apply		1.19
	25			1.04
	26			1.03
	27			1.03
	28			1.03
	29			1.02
	30			1.00
	31			1.00
	32			1.00
	33			1.00
	34			1.00
	35			1.00
	36			1.00
	37			1.00
	38			1.00
	39			1.00
	40			1.00
	41			1.00
	42			1.00
	43			1.00
	44			1.00
	45			1.00
	46			1.00
	47			1.00
	48			1.00
	49			1.00
	50			0.98
	51			0.96
	52			0.95
	53			0.93
	54			0.91
	55			0.88
	56			0.87
	57			0.87
	58			0.86
	59			0.85
	60			0.85
	61			0.86
	62			0.86
	63			0.88

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	64			0.88
	65			0.92
	66			0.93
	67			0.94
	68			0.96
	69			0.98
	70			1.02
	71			1.06
	72			1.09
	73			1.11
	74			1.15
	75			1.26
	76			1.32
	77			1.37
	78			1.42
	79			1.47
	80			1.58
	81			1.64
	82			1.68
	83			1.73
	84			1.75
	85			1.75
	86			1.75
	87			1.75
	88			1.75
	89			1.75
	90			1.75
	91			1.75
	92			1.75
	93			1.75
	94			1.75
	95			1.75
	96			1.75
	97			1.75
	98			1.75
	99			1.75
FEM-UNMARRIED	16	Applies	Principal	2.69
	17	Applies	Principal	2.69
	18	Applies	Principal	2.69
	19	Applies	Principal	2.29
	20	Applies	Principal	2.01
	21	Applies	Principal	1.69
	22	Applies	Principal	1.52
	23	Applies	Principal	1.38
	24	Applies	Principal	1.27
	16	Does Not Apply	Principal	3.36
	17	Does Not Apply	Principal	3.36

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	18	Does Not Apply	Principal	3.36
	19	Does Not Apply	Principal	2.86
	20	Does Not Apply	Principal	2.51
	21	Does Not Apply	Principal	1.87
	22	Does Not Apply	Principal	1.69
	23	Does Not Apply	Principal	1.53
	24	Does Not Apply	Principal	1.41
	25			1.22
	26			1.16
	27			1.09
	28			1.05
	29			1.05
	30			1.04
	31			1.04
	32			1.04
	33			1.04
	34			1.04
	35			1.04
	36			1.04
	37			1.04
	38			1.04
	39			1.04
	40			1.04
	41			1.04
	42			1.04
	43			1.03
	44			1.03
	45			1.03
	46			1.03
	47			1.02
	48			1.02
	49			1.02
	50			0.97
	51			0.94
	52			0.92
	53			0.89
	54			0.88
	55			0.87
	56			0.87
	57			0.87
	58			0.87
	59			0.87
	60			0.89
	61			0.90
	62			0.90
	63			0.91
	64			0.92

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	65			0.96
	66			0.97
	67			0.99
	68			1.00
	69			1.02
	70			1.07
	71			1.10
	72			1.12
	73			1.14
	74			1.16
	75			1.20
	76			1.26
	77			1.29
	78			1.31
	79			1.34
	80			1.37
	81			1.40
	82			1.41
	83			1.42
	84			1.42
	85			1.43
	86			1.43
	87			1.43
	88			1.43
	89			1.43
	90			1.43
	91			1.43
	92			1.43
	93			1.43
	94			1.43
	95			1.43
	96			1.43
	97			1.43
	98			1.43
	99			1.43
	16	Applies	Occasional	2.03
	17	Applies	Occasional	2.03
	18	Applies	Occasional	2.03
	19	Applies	Occasional	1.79
	20	Applies	Occasional	1.64
	21	Applies	Occasional	1.51
	22	Applies	Occasional	1.36
	23	Applies	Occasional	1.25
	24	Applies	Occasional	1.22
	16	Does Not Apply	Occasional	2.53
	17	Does Not Apply	Occasional	2.53
	18	Does Not Apply	Occasional	2.53

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	19	Does Not Apply	Occasional	2.16
	20	Does Not Apply	Occasional	1.96
	21	Does Not Apply	Occasional	1.67
	22	Does Not Apply	Occasional	1.52
	23	Does Not Apply	Occasional	1.37
	24	Does Not Apply	Occasional	1.26
MALE-UNMARRIED	16	Applies	Principal	3.54
	17	Applies	Principal	3.54
	18	Applies	Principal	3.54
	19	Applies	Principal	3.04
	20	Applies	Principal	2.66
	21	Applies	Principal	2.09
	22	Applies	Principal	1.87
	23	Applies	Principal	1.69
	24	Applies	Principal	1.53
	16	Does Not Apply	Principal	4.43
	17	Does Not Apply	Principal	4.43
	18	Does Not Apply	Principal	4.43
	19	Does Not Apply	Principal	3.80
	20	Does Not Apply	Principal	3.32
	21	Does Not Apply	Principal	2.32
	22	Does Not Apply	Principal	2.08
	23	Does Not Apply	Principal	1.88
	24	Does Not Apply	Principal	1.70
	25			1.35
	26			1.31
	27			1.28
	28			1.24
	29			1.11
	30			1.05
	31			1.05
	32			1.05
	33			1.05
	34			1.05
	35			1.05
	36			1.05
	37			1.05
	38			1.05
	39			1.05
	40			1.04
	41			1.04
	42			1.04
	43			1.04
	44			1.04
	45			1.03
	46			1.03
	47			1.03

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	48			1.03
	49			1.02
	50			1.00
	51			0.98
	52			0.96
	53			0.94
	54			0.93
	55			0.90
	56			0.89
	57			0.88
	58			0.88
	59			0.87
	60			0.87
	61			0.87
	62			0.89
	63			0.90
	64			0.91
	65			0.97
	66			0.98
	67			1.00
	68			1.02
	69			1.04
	70			1.09
	71			1.13
	72			1.16
	73			1.19
	74			1.22
	75			1.35
	76			1.40
	77			1.45
	78			1.49
	79			1.54
	80			1.63
	81			1.66
	82			1.67
	83			1.69
	84			1.71
	85			1.73
	86			1.76
	87			1.79
	88			1.80
	89			1.82
	90			1.82
	91			1.82
	92			1.82
	93			1.82
	94			1.82

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	95			1.82
	96			1.82
	97			1.82
	98			1.82
	99			1.82
	16	Applies	Occasional	2.67
	17	Applies	Occasional	2.67
	18	Applies	Occasional	2.67
	19	Applies	Occasional	2.28
	20	Applies	Occasional	2.10
	21	Applies	Occasional	1.85
	22	Applies	Occasional	1.68
	23	Applies	Occasional	1.53
	24	Applies	Occasional	1.38
	16	Does Not Apply	Occasional	3.34
	17	Does Not Apply	Occasional	3.34
	18	Does Not Apply	Occasional	3.34
	19	Does Not Apply	Occasional	2.86
	20	Does Not Apply	Occasional	2.60
	21	Does Not Apply	Occasional	2.06
	22	Does Not Apply	Occasional	1.86
	23	Does Not Apply	Occasional	1.69
	24	Does Not Apply	Occasional	1.54

16-24 Youthful driver classification factor.

"Single" includes all drivers not otherwise classified as "Married".

RX03TE85: MDCL Driver Factor

Effective Date: JUL-14-2009

Sub-chart - High Level	Driver Age	Gender	Marital Status Code	Operator Status Code	Resident Child Indicator	Student Away Indicator
FEMALE-MD		Female	Married			
		Female			Driver With Resident Childern	
	<25	Female		Occasional		College Student
MALE-MD		Male	Married			
	<25	Male		Occasional		College Student
		Male			Driver With Resident Childern	
FEM-UNMARRIED		Female	Divorced, Separated, Single, N/A, Widowed			
MALE-UNMARRIED		Male	Divorced, Separated, Single, N/A, Widowed			

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
FEMALE-MD	16	Applies		1.64

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	17	Applies		1.64
	18	Applies		1.64
	19	Applies		1.53
	20	Applies		1.41
	21	Applies		1.34
	22	Applies		1.24
	23	Applies		1.20
	24	Applies		1.20
	16	Does Not Apply		1.77
	17	Does Not Apply		1.77
	18	Does Not Apply		1.77
	19	Does Not Apply		1.68
	20	Does Not Apply		1.60
	21	Does Not Apply		1.40
	22	Does Not Apply		1.31
	23	Does Not Apply		1.25
	24	Does Not Apply		1.21
	25			1.20
	26			1.20
	27			1.20
	28			1.20
	29			1.20
	30			1.21
	31			1.21
	32			1.21
	33			1.21
	34			1.21
	35			1.22
	36			1.22
	37			1.22
	38			1.22
	39			1.22
	40			1.21
	41			1.21
	42			1.21
	43			1.21
	44			1.21
	45			1.21
	46			1.21
	47			1.21
	48			1.21
	49			1.21
	50			1.14
	51			1.12
	52			1.11
	53			1.09
	54			1.07

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	55			1.05
	56			1.05
	57			1.05
	58			1.05
	59			1.05
	60			1.04
	61			1.04
	62			1.04
	63			1.04
	64			1.03
	65			1.03
	66			1.00
	67			0.99
	68			0.98
	69			0.97
	70			0.98
	71			0.98
	72			1.00
	73			1.01
	74			1.01
	75			1.04
	76			1.05
	77			1.05
	78			1.06
	79			1.07
	80			1.07
	81			1.07
	82			1.07
	83			1.07
	84			1.07
	85			1.07
	86			1.07
	87			1.07
	88			1.07
	89			1.07
	90			1.07
	91			1.06
	92			1.06
	93			1.06
	94			1.06
	95			1.06
	96			1.06
	97			1.06
	98			1.06
	99			1.06
MALE-MD	16	Applies		2.10
	17	Applies		2.10

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	18	Applies		2.10
	19	Applies		1.69
	20	Applies		1.46
	21	Applies		1.26
	22	Applies		1.23
	23	Applies		1.21
	24	Applies		1.19
	16	Does Not Apply		2.62
	17	Does Not Apply		2.62
	18	Does Not Apply		2.62
	19	Does Not Apply		2.11
	20	Does Not Apply		1.76
	21	Does Not Apply		1.32
	22	Does Not Apply		1.29
	23	Does Not Apply		1.27
	24	Does Not Apply		1.25
	25			1.14
	26			1.13
	27			1.13
	28			1.13
	29			1.12
	30			1.00
	31			1.00
	32			1.00
	33			1.00
	34			1.00
	35			1.02
	36			1.02
	37			1.02
	38			1.02
	39			1.02
	40			1.02
	41			1.02
	42			1.02
	43			1.02
	44			1.02
	45			1.02
	46			1.02
	47			1.02
	48			1.02
	49			1.02
	50			0.99
	51			0.99
	52			0.97
	53			0.97
	54			0.95
	55			0.93

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	56			0.93
	57			0.93
	58			0.93
	59			0.93
	60			0.94
	61			0.94
	62			0.95
	63			0.96
	64			0.97
	65			0.98
	66			0.98
	67			0.98
	68			0.99
	69			0.99
	70			0.99
	71			1.00
	72			1.01
	73			1.02
	74			1.02
	75			1.02
	76			1.03
	77			1.05
	78			1.05
	79			1.06
	80			1.06
	81			1.06
	82			1.07
	83			1.07
	84			1.07
	85			1.07
	86			1.07
	87			1.07
	88			1.07
	89			1.07
	90			1.07
	91			1.07
	92			1.07
	93			1.07
	94			1.07
	95			1.07
	96			1.07
	97			1.07
	98			1.07
	99			1.07
FEM-UNMARRIED	16	Applies	Principal	2.07
	17	Applies	Principal	2.07
	18	Applies	Principal	2.07

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	19	Applies	Principal	1.90
	20	Applies	Principal	1.82
	21	Applies	Principal	1.43
	22	Applies	Principal	1.33
	23	Applies	Principal	1.33
	24	Applies	Principal	1.32
	16	Does Not Apply	Principal	2.59
	17	Does Not Apply	Principal	2.59
	18	Does Not Apply	Principal	2.59
	19	Does Not Apply	Principal	2.32
	20	Does Not Apply	Principal	2.16
	21	Does Not Apply	Principal	1.50
	22	Does Not Apply	Principal	1.40
	23	Does Not Apply	Principal	1.40
	24	Does Not Apply	Principal	1.39
	25			1.28
	26			1.28
	27			1.28
	28			1.28
	29			1.28
	30			1.28
	31			1.28
	32			1.28
	33			1.28
	34			1.28
	35			1.28
	36			1.28
	37			1.28
	38			1.28
	39			1.28
	40			1.28
	41			1.28
	42			1.28
	43			1.28
	44			1.28
	45			1.28
	46			1.28
	47			1.28
	48			1.28
	49			1.28
	50			1.21
	51			1.21
	52			1.19
	53			1.18
	54			1.15
	55			1.14
	56			1.13

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	57			1.13
	58			1.12
	59			1.12
	60			1.11
	61			1.11
	62			1.11
	63			1.11
	64			1.10
	65			1.07
	66			1.04
	67			1.04
	68			1.04
	69			1.04
	70			1.04
	71			1.05
	72			1.06
	73			1.07
	74			1.08
	75			1.13
	76			1.13
	77			1.13
	78			1.13
	79			1.13
	80			1.13
	81			1.13
	82			1.13
	83			1.13
	84			1.13
	85			1.13
	86			1.13
	87			1.13
	88			1.13
	89			1.13
	90			1.13
	91			1.13
	92			1.13
	93			1.13
	94			1.13
	95			1.13
	96			1.13
	97			1.13
	98			1.13
	99			1.13
	16	Applies	Occasional	1.66
	17	Applies	Occasional	1.66
	18	Applies	Occasional	1.66
	19	Applies	Occasional	1.56

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	20	Applies	Occasional	1.56
	21	Applies	Occasional	1.31
	22	Applies	Occasional	1.28
	23	Applies	Occasional	1.28
	24	Applies	Occasional	1.28
	16	Does Not Apply	Occasional	2.08
	17	Does Not Apply	Occasional	2.08
	18	Does Not Apply	Occasional	2.08
	19	Does Not Apply	Occasional	1.87
	20	Does Not Apply	Occasional	1.77
	21	Does Not Apply	Occasional	1.38
	22	Does Not Apply	Occasional	1.30
	23	Does Not Apply	Occasional	1.30
	24	Does Not Apply	Occasional	1.30
MALE-UNMARRIED	16	Applies	Principal	2.38
	17	Applies	Principal	2.38
	18	Applies	Principal	2.38
	19	Applies	Principal	2.26
	20	Applies	Principal	2.24
	21	Applies	Principal	1.36
	22	Applies	Principal	1.31
	23	Applies	Principal	1.27
	24	Applies	Principal	1.22
	16	Does Not Apply	Principal	2.99
	17	Does Not Apply	Principal	2.99
	18	Does Not Apply	Principal	2.99
	19	Does Not Apply	Principal	2.84
	20	Does Not Apply	Principal	2.72
	21	Does Not Apply	Principal	1.48
	22	Does Not Apply	Principal	1.44
	23	Does Not Apply	Principal	1.41
	24	Does Not Apply	Principal	1.38
	25			1.16
	26			1.15
	27			1.15
	28			1.15
	29			1.14
	30			1.00
	31			1.00
	32			1.00
	33			1.00
	34			1.00
	35			0.99
	36			0.99
	37			0.99
	38			0.99
	39			0.99

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	40			0.99
	41			0.99
	42			0.99
	43			0.99
	44			0.99
	45			0.99
	46			0.99
	47			0.99
	48			0.99
	49			0.99
	50			0.95
	51			0.94
	52			0.92
	53			0.91
	54			0.89
	55			0.88
	56			0.88
	57			0.88
	58			0.88
	59			0.88
	60			0.89
	61			0.89
	62			0.90
	63			0.91
	64			0.91
	65			0.94
	66			0.94
	67			0.94
	68			0.94
	69			0.94
	70			0.94
	71			0.94
	72			0.95
	73			0.96
	74			0.96
	75			0.96
	76			0.96
	77			0.98
	78			0.99
	79			1.00
	80			1.01
	81			1.04
	82			1.07
	83			1.07
	84			1.07
	85			1.07
	86			1.07

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Driver Factor
	87			1.07
	88			1.07
	89			1.07
	90			1.07
	91			1.07
	92			1.07
	93			1.07
	94			1.07
	95			1.07
	96			1.07
	97			1.07
	98			1.07
	99			1.07
	16	Applies	Occasional	1.77
	17	Applies	Occasional	1.77
	18	Applies	Occasional	1.77
	19	Applies	Occasional	1.68
	20	Applies	Occasional	1.67
	21	Applies	Occasional	1.25
	22	Applies	Occasional	1.22
	23	Applies	Occasional	1.19
	24	Applies	Occasional	1.16
	16	Does Not Apply	Occasional	2.22
	17	Does Not Apply	Occasional	2.22
	18	Does Not Apply	Occasional	2.22
	19	Does Not Apply	Occasional	2.10
	20	Does Not Apply	Occasional	2.08
	21	Does Not Apply	Occasional	1.31
	22	Does Not Apply	Occasional	1.28
	23	Does Not Apply	Occasional	1.25
	24	Does Not Apply	Occasional	1.22

16-24 Youthful driver classification factor.

"Single" includes all drivers not otherwise classified as "Married".

RX03TE87: PLCY Financial Responsibility Rate Factor

Effective Date: JUL-14-2009

Coverage	Financial Responsibility Code	Policy Insured Term	Financial Responsibility Rate Factor
BI, PD	5-9	0-599	0.66
BI, PD	10-19	0-599	0.71
BI, PD	20-29	0-599	0.74
BI, PD	30-39	0-599	0.78
BI, PD	40-49	0-599	0.81
BI, PD	50-59	0-599	0.85
BI, PD	60-69	0-599	0.89
BI, PD	70-79	0-599	0.91
BI, PD	80-85	0-599	0.94
BI, PD	86-89	0-599	0.97

Coverage	Financial Responsibility Code	Policy Insured Term	Financial Responsibility Rate Factor
BI, PD	90-94	0-599	0.98
BI, PD	95-100	0-599	1.00
BI, PD	993	0-599	1.00
BI, PD	998	1-6	0.87
BI, PD	998	7-10	0.85
BI, PD	998	11-999	0.82
BI, PD	999	1-6	0.88
BI, PD	999	7-10	0.85
BI, PD	999	11-999	0.83
COLL	5-9	0-599	0.57
COLL	10-19	0-599	0.61
COLL	20-29	0-599	0.66
COLL	30-39	0-599	0.70
COLL	40-49	0-599	0.74
COLL	50-59	0-599	0.80
COLL	60-69	0-599	0.84
COLL	70-79	0-599	0.89
COLL	80-85	0-599	0.93
COLL	86-89	0-599	0.95
COLL	90-94	0-599	0.98
COLL	95-100	0-599	1.00
COLL	993	0-599	1.00
COLL	998	1-6	0.89
COLL	998	7-10	0.86
COLL	998	11-999	0.83
COLL	999	1-6	0.89
COLL	999	7-10	0.86
COLL	999	11-999	0.83
COMP	5-9	0-599	0.57
COMP	10-19	0-599	0.61
COMP	20-29	0-599	0.65
COMP	30-39	0-599	0.69
COMP	40-49	0-599	0.74
COMP	50-59	0-599	0.80
COMP	60-69	0-599	0.85
COMP	70-79	0-599	0.90
COMP	80-85	0-599	0.93
COMP	86-89	0-599	0.95
COMP	90-94	0-599	0.98
COMP	95-100	0-599	1.00
COMP	993	0-599	1.00
COMP	998	1-6	0.85
COMP	998	7-10	0.84
COMP	998	11-999	0.82
COMP	999	1-6	0.85
COMP	999	7-10	0.84

Coverage	Financial Responsibility Code	Policy Insured Term	Financial Responsibility Rate Factor
COMP	999	11-999	0.82
MDCL	5-9	0-599	0.48
MDCL	10-19	0-599	0.52
MDCL	20-29	0-599	0.56
MDCL	30-39	0-599	0.61
MDCL	40-49	0-599	0.67
MDCL	50-59	0-599	0.73
MDCL	60-69	0-599	0.80
MDCL	70-79	0-599	0.85
MDCL	80-85	0-599	0.91
MDCL	86-89	0-599	0.93
MDCL	90-94	0-599	0.96
MDCL	95-100	0-599	1.00
MDCL	993	0-599	1.00
MDCL	998	1-6	0.73
MDCL	998	7-10	0.71
MDCL	998	11-999	0.69
MDCL	999	1-6	0.73
MDCL	999	7-10	0.71
MDCL	999	11-999	0.69

98 = Exclusion (Thin file)

99 = No-hit

RX03TE88: PLCY At Fault Accidents Factor

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Sub-chart	Accident Forgiven Indicator	At Fault Accidents	At Fault Accidents Factor	At Fault Accidents Factor Plus	
Time Since Last Accident is 0-12 Months.	Yes	0	0.00	0.00	
	No, Space	0	0.00	0.00	
	Yes	1	0.00	0.00	
	No, Space	1	0.47	0.00	
	Yes	2	0.47	0.00	
	No, Space	2	1.10	0.00	
	Yes	3	1.10	0.00	
	No, Space	3	1.99	0.00	
	Yes	4	1.99	0.00	
	No, Space	4	3.04	0.00	
	Yes	>4	1.99	1.05	
	No, Space	>4	3.04	1.05	
	Time Since Last accident is 13-24 Months.	Yes	0	0.00	0.00
		No, Space	0	0.00	0.00
Yes		1	0.00	0.00	
No, Space		1	0.40	0.00	
Yes		2	0.40	0.00	
No, Space		2	1.00	0.00	

Sub-chart	Accident Forgiven Indicator	At Fault Accidents	At Fault Accidents Factor	At Fault Accidents Factor Plus
	Yes	3	1.00	0.00
	No, Space	3	1.85	0.00
	Yes	4	1.85	0.00
	No, Space	4	2.85	0.00
	Yes	>4	1.85	1.00
	No, Space	>4	2.85	1.00
Time Since Last Accident is 35-35 Months.	Yes	0	0.00	0.00
	No, Space	0	0.00	0.00
	Yes	1	0.00	0.00
	No, Space	1	0.33	0.00
	Yes	2	0.33	0.00
	No, Space	2	0.90	0.00
	Yes	3	0.90	0.00
	No, Space	3	1.71	0.00
	Yes	4	1.71	0.00
	No, Space	4	2.66	0.00
	Yes	>4	1.71	0.95
	No, Space	>4	2.66	0.95

RX03TE89: PLCY Violation Surcharge Factor

Effective Date: DEC-04-2002

Sub-chart	Violation Points	Violation Surcharge Factor	Violation Surcharge Factor Plus	Violation Points	Violation Surcharge Factor	Violation Surcharge Factor Plus
Time Since Last Incident is 0-12 Months	0	0.00	0.00	1	0.26	0.00
	2	0.47	0.00	3	0.68	0.00
	4	0.89	0.00	5	1.10	0.00
	6	1.31	0.00	7	1.52	0.00
	8	1.73	0.00	9	1.94	0.00
	10	2.15	0.00	11	2.36	0.00
	12	2.57	0.00	>12	2.57	0.21
Time Since Last Incident is 13-24 Months	0	0.00	0.00	1	0.20	0.00
	2	0.40	0.00	3	0.60	0.00
	4	0.80	0.00	5	1.00	0.00
	6	1.20	0.00	7	1.40	0.00
	8	1.60	0.00	9	1.80	0.00
	10	2.00	0.00	11	2.20	0.00
	12	2.40	0.00	>12	2.40	0.20
Time Since Last Incident is 25-35 Months	0	0.00	0.00	1	0.14	0.00
	2	0.33	0.00	3	0.52	0.00
	4	0.71	0.00	5	0.90	0.00
	6	1.09	0.00	7	1.28	0.00

Sub-chart	Violation Points	Violation Surcharge Factor	Violation Surcharge Factor Plus	Violation Points	Violation Surcharge Factor	Violation Surcharge Factor Plus
	8	1.47	0.00	9	1.66	0.00
	10	1.85	0.00	11	2.04	0.00
	12	2.23	0.00	>12	2.23	0.19

RX03TE90: PLCY Major Violation Points

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Major Violations	Major Violation Points	Major Violation Points Plus	Major Violations	Major Violation Points	Major Violation Points Plus
0	0.00	0.00	1	6.00	0.00
2	9.00	0.00	3	12.00	0.00
4	15.00	0.00	5	18.00	0.00
6	21.00	0.00	7	24.00	0.00
8	27.00	0.00	9	30.00	0.00
10	33.00	0.00	>10	33.00	3.00

RX03TE91: PLCY Minor Violation Points

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Minor Violations	Minor Violation Points	Minor Violation Points Plus	Minor Violations	Minor Violation Points	Minor Violation Points Plus
0	0.00	0.00	1	1.00	0.00
2	2.00	0.00	>2	2.00	1.00

RX03TE98: COMP OEM Endorsement Factor

Effective Date: OCT-19-2010

Option Code	OEM Endorsement Factor	Option Code	OEM Endorsement Factor	Option Code	OEM Endorsement Factor
OEM Endorsment (500)	1.21	Not OEM Endorsment (500)	1.00		

RX03TE99: COLL OEM Endorsement Factor

Effective Date: OCT-19-2010

Option Code	OEM Endorsement Factor	Option Code	OEM Endorsement Factor	Option Code	OEM Endorsement Factor
OEM Endorsment (500)	1.11	Not OEM Endorsment (500)	1.00		

RX03TF01: PLCY Policy UOA Endorsement Amount 1

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Policy UOA Endorsement Code	Policy UOA Endorsement Amount 1	Policy UOA Endorsement Code	Policy UOA Endorsement Amount 1	Policy UOA Endorsement Code	Policy UOA Endorsement Amount 1
Limited Form	1.60	Broad Form	3.20	Gov't Employee	0.00
Not Broad Form, Not Gov't Employee, Not Limited Form	0.00				

RX03TF28: PLCY Policy UOA Endorsement Factor 1

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Policy UOA Endorsement Code	Policy UOA Endorsement Factor 1	Policy UOA Endorsement Code	Policy UOA Endorsement Factor 1	Policy UOA Endorsement Code	Policy UOA Endorsement Factor 1
Gov't Employee	0.40	Broad Form	0.00	Limited Form	0.00
Not Broad Form, Not Gov't Employee, Not Limited Form	0.00				

RX03TF73: PLCY Policy Expense Fee

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

First Veh PD Flag	Vehicle Type	Policy Expense Fee	First Veh PD Flag	Vehicle Type	Policy Expense Fee
Y	Automobile	0.0	N	Automobile	0.0
Y	Motorcycle	0.0	N	Motorcycle	0.0
Y	Recreational Vehicle	0.0	N	Recreational Vehicle	0.0
Y	Motorhome	0.0	N	Motorhome	0.0
Y	Named Non Owner	0.0	N	Named Non Owner	0.0
Y	Classics	0.0	N	Classics	0.0
Y	Antique	0.0	N	Antique	0.0

RX03TF77: PLCY Unverifiable Driving Record Surcharge Factor

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Driver Age	Driver License Status Code	Unverifiable Driving Record Surcharge Factor	Driver Age	Driver License Status Code	Unverifiable Driving Record Surcharge Factor
0-18	Unverifiable	1.00	>18	Unverifiable	1.40
0-18	Inexperienced	1.00	>18	Inexperienced	1.40
	Experienced	1.00			

RX03TF78: PLCY Coverage Expense Fee **

Effective Date: OCT-23-2011

Coverage	Vehicle Type	Vehicle Use	Coverage Expense Fee
BI	Automobile		27.50
PD	Automobile		24.30
MDCL	Automobile		6.80
COLL	Automobile		46.80
COMP	Automobile		18.90
BI	Motorcycle		0.00
PD	Motorcycle		0.00
MDCL	Motorcycle		0.00
COLL	Motorcycle		0.00
COMP	Motorcycle		0.00
BI	Motorhome		0.00
PD	Motorhome		0.00
MDCL	Motorhome		0.00
COLL	Motorhome		0.00
COMP	Motorhome		0.00
BI	Named Non Owner		0.00
PD	Named Non Owner		0.00
MDCL	Named Non Owner		0.00
COLL	Named Non Owner		0.00
COMP	Named Non Owner		0.00
BI	Classics	Not Restricted	27.50
PD	Classics	Not Restricted	24.30
MDCL	Classics	Not Restricted	6.80
COLL	Classics	Not Restricted	0.00
COMP	Classics	Not Restricted	0.00
BI	Antique	Not Restricted	27.50
PD	Antique	Not Restricted	24.30
MDCL	Antique	Not Restricted	6.80
COLL	Antique	Not Restricted	0.00
COMP	Antique	Not Restricted	0.00
BI	Classics	Restricted	0.00
PD	Classics	Restricted	0.00
MDCL	Classics	Restricted	0.00
COMP	Classics	Restricted	0.00
COLL	Classics	Restricted	0.00
BI	Antique	Restricted	0.00
PD	Antique	Restricted	0.00
MDCL	Antique	Restricted	0.00
COMP	Antique	Restricted	0.00
COLL	Antique	Restricted	0.00

No expense fees are applicable on Annual Policies

RX03TF91: PLCY Terms with Prior Carrier Factor

Effective Date: JUL-08-2011

Sub-chart - High Level	Pricing-OSU-Eff-Date	Prior Carrier Company Code
Renewal	<20070801	
Group A		Non-standard Prior Carriers Version 2.

Sub-chart - High Level	Pricing-OSU-Eff-Date	Prior Carrier Company Code
		Nationwide Prior Carriers Version 6..
Group B		Not(Nationwide Prion Carrier Version 6).)
		Not(Non-standard Prior Carriers-Version 2) .)

Sub-chart	Policy Insured Term	Prior Insurance Code	Terms with Prior Carrier	Terms with Prior Carrier Factor
Renewal	0-999			1.00
Group A	0-999			1.00
Group B		Lapse > 30 Days		1.00
	0-99		0-5	1.00
	1, 2		>5	0.90
	3		>5	0.92
	4		>5	0.94
	5		>5	0.96
	6		>5	0.98
	7-99		>5	1.00
	501(Intra Agency Transfer Discount)			0.90
	502(Intra Agency Transfer Discount)			0.90
	503(Intra Agency Transfer Discount)			0.92
	504(Intra Agency Transfer Discount)			0.94
	505(Intra Agency Transfer Discount)			0.96
	506(Intra Agency Transfer Discount)			0.98
	507-999			1.00

RX03TI06: CFL CFL Additional Rate

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Per Claimant Limit	Per Occurrence Limit	CFL Additional Rate	Per Claimant Limit	Per Occurrence Limit	CFL Additional Rate
25000	500	2.00	50000	500	2.50
100000	750	3.00			

RX03TI12: PLCY Accident Prevention Course Discount Factor

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Coverage	Defensive Driver Code	Accident Prevention Course Discount Factor	Coverage	Defensive Driver Code	Accident Prevention Course Discount Factor
COMP	Does Not Apply	1.00	COMP	Applies	0.95
COLL	Does Not Apply	1.00	COLL	Applies	0.95
PD	Does Not Apply	1.00	PD	Applies	0.95
BI	Does Not Apply	1.00	BI	Applies	0.95

Coverage	Defensive Driver Code	Accident Prevention Course Discount Factor	Coverage	Defensive Driver Code	Accident Prevention Course Discount Factor
PIP	Does Not Apply	1.00	PIP	Applies	0.95
MDCL	Does Not Apply	1.00	MDCL	Applies	0.95

RX03TI29: PLCY Passive Occupant Restraint Discount Factor

Effective Date: JUL-08-2011

Passive Restraint Code	Passive Occupant Restraint Discount Factor	Passive Restraint Code	Passive Occupant Restraint Discount Factor	Passive Restraint Code	Passive Occupant Restraint Discount Factor
Not Applicable	1.00	Air Bag	0.70	Air Bag (Driver Side)	0.80
Seat Belt Passive	1.00				

RX03TI33: PLCY Long Term Policyholder Discount Factor

Effective Date: JUL-28-2003

Full Term Policy Months	Policy Insured Term	Long Term Policyholder Discount Factor	Full Term Policy Months	Policy Insured Term	Long Term Policyholder Discount Factor
Semi-Annual	001-006	1.00	Semi-Annual	7-10	0.90
Semi-Annual	11-20	0.85	Semi-Annual	501(Intra Agency Transfer Discount)	0.92
Semi-Annual	502(Intra Agency Transfer Discount)	0.92	Semi-Annual	503(Intra Agency Transfer Discount)	0.92
Semi-Annual	504(Intra Agency Transfer Discount)	0.92	Semi-Annual	505(Intra Agency Transfer Discount)	0.92
Semi-Annual	506(Intra Agency Transfer Discount)	0.92	Semi-Annual	507-510	0.90
Semi-Annual	511-520	0.85	Semi-Annual	21-999	0.85
Annual	1-3	1.00	Annual	4, 5	0.90
Annual	6-10	0.85	Annual	501(Intra Agency Transfer Discount)	0.92
Annual	502(Intra Agency Transfer Discount)	0.92	Annual	503(Intra Agency Transfer Discount)	0.92
Annual	504(Intra Agency Transfer Discount)	0.90	Annual	505(Intra Agency Transfer Discount)	0.90

Full Term Policy Months	Policy Insured Term	Long Term Policyholder Discount Factor	Full Term Policy Months	Policy Insured Term	Long Term Policyholder Discount Factor
Annual	506(Intra Agency Transfer Discount)	0.85	Annual	507-599	0.85
Annual	11-999	0.85			

RX03TI35: PLCY Home and Car Discount Factor

Effective Date: JUL-08-2011

Home and Car Discount Code	Homeowner Policy Form Code	Vehicle Type	Vehicle Use	Home and Car Discount Factor
			Corporate Business	1.00
Future (add at renewal), No		Automobile		1.00
Remove (at renewal), Yes	Condo, Mobile Home, Tenent	Automobile		0.95
Remove (at renewal), Yes	Elite, Extended, Golden Blanket, Homeowner, Market Value	Automobile		1.00
Remove (at renewal), Yes	not Condo, not Elite, not Extended, not Golden Blanket, not Homeowner, not Market Value, not Mobile Home, not Tenent	Automobile		1.00
not Future (add at renewal), not No, not Remove (at renewal), not Yes		Automobile		1.00
Future (add at renewal), No		Antique(11), Classic(09)	Not Restricted	1.00
Remove (at renewal), Yes	Condo, Mobile Home, Tenent	Antique(11), Classic(09)	Not Restricted	0.95
Remove (at renewal), Yes	Elite, Extended, Golden Blanket, Homeowner, Market Value	Antique(11), Classic(09)	Not Restricted	1.00
Remove (at renewal), Yes	not Condo, not Elite, not Extended, not Golden Blanket, not Homeowner, not Market Value, not Mobile Home, not Tenent	Antique(11), Classic(09)	Not Restricted	1.00
not Future (add at renewal), not No, not Remove (at renewal), not Yes		Antique(11), Classic(09)	Not Restricted	1.00
Future (add at renewal), No		Antique(11), Classic(09)	Restricted	1.00

Home and Car Discount Code	Homeowner Policy Form Code	Vehicle Type	Vehicle Use	Home and Car Discount Factor
Remove (at renewal), Yes	Condo, Mobile Home, Tenent	Antique(11), Classic(09)	Restricted	0.95
Remove (at renewal), Yes	Elite, Extended, Golden Blanket, Homeowner, Market Value	Antique(11), Classic(09)	Restricted	0.90
Remove (at renewal), Yes	not Condo, not Elite, not Extended, not Golden Blanket, not Homeowner, not Market Value, not Mobile Home, not Tenent	Antique(11), Classic(09)	Restricted	1.00
not Future (add at renewal), not No, not Remove (at renewal), not Yes		Antique(11), Classic(09)	Restricted	1.00
Future (add at renewal), No		Motorhome(06), Trailer(04)		1.00
Remove (at renewal), Yes	Condo, Mobile Home, Tenent	Motorhome(06), Trailer(04)		0.95
Remove (at renewal), Yes	Elite, Extended, Golden Blanket, Homeowner, Market Value	Motorhome(06), Trailer(04)		0.90
Remove (at renewal), Yes	not Condo, not Elite, not Extended, not Golden Blanket, not Homeowner, not Market Value, not Mobile Home, not Tenent	Motorhome(06), Trailer(04)		1.00
not Future (add at renewal), not No, not Remove (at renewal), not Yes		Motorhome(06), Trailer(04)		1.00

RX03TI57: PLCY Homeowner Discount Factor **

Effective Date: OCT-23-2011

Home and Car Discount Code	Homeowner Policy Form Code	Homeowner Discount Factor	Home and Car Discount Code	Homeowner Policy Form Code	Homeowner Discount Factor
	Non Nationwide Homeowner	1.00		Non Nationwide Mobile Homeowner	0.95
	Non Nationwide Condo	1.00		Non Nationwide Farm	1.00
Remove (at renewal), Yes	Elite	1.00	Remove (at renewal), Yes	Extended	1.00
Remove (at renewal), Yes	Market Value	1.00	Remove (at renewal), Yes	Golden Blanket	1.00

Home and Car Discount Code	Homeowner Policy Form Code	Homeowner Discount Factor	Home and Car Discount Code	Homeowner Policy Form Code	Homeowner Discount Factor
Remove (at renewal), Yes	Homeowner	1.00	Remove (at renewal), Yes	Condo	1.00
Remove (at renewal), Yes	Mobile Home	1.00	Remove (at renewal), Yes	Tenant	1.00
Remove (at renewal), Yes	Farm	1.00	Future (add at renewal), No		1.00

RX03TI73: PLCY Accident Free Discount Factor

Effective Date: DEC-15-2000

Chargeable Accidents in Past Five Years (Count)	Driver License Status Code	Major Violations in Past Five Years (Count)	Prior Insurance Code	Years Driving Experience	Accident Free Discount Factor
				0-4	1.00
>0				>4	1.00
		>0		>4	1.00
			No Prev Ins, Surcharge 6 Months (3)	>4	1.00
			No Previous Ins. Surcharge-Policy Anniv.-No Prior Ins-1-30 Days (6)	>4	1.00
	Unverifiable			>4	1.00
	Inexperienced			>4	1.00
0		0		>4	0.90

RX03TI83: PLCY Auto Financial Discount Factor

Effective Date: JUL-13-2011

Auto Financial Discount Indicator	Auto Financial Discount Factor	Auto Financial Discount Indicator	Auto Financial Discount Factor	Auto Financial Discount Indicator	Auto Financial Discount Factor
Yes	0.95	No	1.00		

RX03TI84: COMP Driver's Age Percent

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent
<25	1.00	>24	1.00		

Under 25 Classification applies if an individual under the age of 25 is a principal or occasional operator, whether or not this individual's classification is also applied to an automobile.

RX03TI85: COLL Driver's Age Percent

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent
<25	1.50	>24	1.00		

Under 25 Classification applies if an individual under the age of 25 is a principal or occasional operator, whether or not this individual's classification is also applied to an

automobile.

RX03TI86: BI Driver's Age Percent

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent
<25	1.30	>24	1.00		

Under 25 Classification applies if an individual under the age of 25 is a principal or occasional operator, whether or not this individual's classification is also applied to an automobile.

RX03TI87: PD Driver's Age Percent

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent
<25	1.30	>24	1.00		

Under 25 Classification applies if an individual under the age of 25 is a principal or occasional operator, whether or not this individual's classification is also applied to an automobile.

RX03TI88: MDCL Driver's Age Percent

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent	Driver Age	Driver's Age Percent
<25	1.00	>24	1.00		

Under 25 Classification applies if an individual under the age of 25 is a principal or occasional operator, whether or not this individual's classification is also applied to an automobile.

RX03TI89: COMP Engine Size Percent

Effective Date: AUG-01-2008

Engine Size	Engine Size Percent	Engine Size	Engine Size Percent	Engine Size	Engine Size Percent
0-100	0.32	101-200	0.59	201-350	1.00
351-500	1.32	501-650	1.62	651-800	1.62
801-950	1.62	951-99999	1.62		

Engine Size = Cubic Centimeters.

0-100 cc engine size applies to Mopeds, Motorscooters, Minibikes and Motorbikes.

RX03TI90: COLL Engine Size Percent

Effective Date: AUG-01-2008

Engine Size	Engine Size Percent	Engine Size	Engine Size Percent	Engine Size	Engine Size Percent
0-100	0.22	101-200	0.44	201-350	0.66
351-500	0.96	501-650	1.12	651-800	1.12
801-950	1.12	951-99999	1.12		

Engine Size = Cubic Centimeters.

0-100 cc engine size applies to Mopeds, Motorscooters, Minibikes and Motorbikes.

RX03TI91: BI Engine Size Percent

Effective Date: AUG-01-2008

Engine Size	Engine Size Percent	Engine Size	Engine Size Percent	Engine Size	Engine Size Percent
0-100	0.43	101-200	0.56	201-350	0.64
351-500	0.71	501-650	0.71	651-800	0.71
801-950	0.71	951-99999	0.71		

Engine Size = Cubic Centimeters.

0-100 cc engine size applies to Mopeds, Motorscooters, Minibikes and Motorbikes.

RX03TI92: PD Engine Size Percent

Effective Date: AUG-01-2008

Engine Size	Engine Size Percent	Engine Size	Engine Size Percent	Engine Size	Engine Size Percent
0-100	0.46	101-200	0.60	201-350	0.69
351-500	0.88	501-650	0.91	651-800	0.91
801-950	0.91	951-99999	0.91		

Engine Size = Cubic Centimeters.

0-100 cc engine size applies to Mopeds, Motorscooters, Minibikes and Motorbikes.

RX03TM12: BI BI Matrix Factor

Effective Date: JUL-08-2011

Sub-chart - High Level	Rated Threshold
Rated Threshold G	G (Greater Than =100/300)
Rated Threshold H or K (>25/50,<100/300)	H, K
Rated Threshold O (<=25/50)	O (Less Than = 25/50)

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
Rated Threshold G	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.78
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.78
	5-9	Future (add at renewal), No		Applies	1-2	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.78

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.78
	10-19	Future (add at renewal), No		Applies	1-2	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	20-29	Future (add at renewal), No		Applies	1-2	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.56
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	30-39	Future (add at renewal), No		Applies	1-2	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	1-2	0.64

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.56
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.82
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.82
	40-49	Future (add at renewal), No		Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.82
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.82
	50-59	Future (add at renewal), No		Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	1-2	0.58

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	60-69	Future (add at renewal), No		Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	70-79	Future (add at renewal), No		Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	80-85	Future (add at renewal), No		Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	86-89	Future (add at renewal), No		Applies	1-2	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	90-94	Future (add at renewal), No		Applies	1-2	0.70
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.74

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	95-100	Future (add at renewal), No		Applies	1-2	0.70
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	993	Future (add at renewal), No		Does Not Apply	1-2	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	993	Future (add at renewal), No		Applies	1-2	0.70
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	998	Future (add at renewal), No		Does Not Apply	1-2	0.87

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	998	Future (add at renewal), No		Applies	1-2	0.70
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	999	Future (add at renewal), No		Does Not Apply	1-2	0.87
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	999	Future (add at renewal), No		Applies	1-2	0.70
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.78
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.78
	5-9	Future (add at renewal), No		Applies	3-6	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	3-6	0.62

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.78
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.78
	10-19	Future (add at renewal), No		Applies	3-6	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80
	20-29	Future (add at renewal), No		Applies	3-6	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.56

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80
	30-39	Future (add at renewal), No		Applies	3-6	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.56
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.82
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.82
	40-49	Future (add at renewal), No		Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.82
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.82

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	50-59	Future (add at renewal), No		Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	60-69	Future (add at renewal), No		Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	70-79	Future (add at renewal), No		Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.74

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	80-85	Future (add at renewal), No		Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	86-89	Future (add at renewal), No		Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.86

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	90-94	Future (add at renewal), No		Applies	3-6	0.70
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	95-100	Future (add at renewal), No		Applies	3-6	0.70
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	993	Future (add at renewal), No		Does Not Apply	3-6	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	993	Future (add at renewal), No		Applies	3-6	0.70
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	3-6	0.70

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	998	Future (add at renewal), No		Does Not Apply	3-6	0.87
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	998	Future (add at renewal), No		Applies	3-6	0.70
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	999	Future (add at renewal), No		Does Not Apply	3-6	0.87
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	999	Future (add at renewal), No		Applies	3-6	0.70
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.60

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.78
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.78
	5-9	Future (add at renewal), No		Applies	501-506	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.78
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.78
	10-19	Future (add at renewal), No		Applies	501-506	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	20-29	Future (add at renewal), No		Applies	501-506	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.56
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	30-39	Future (add at renewal), No		Applies	501-506	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.56
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.82
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.82
	40-49	Future (add at renewal), No		Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.74

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.82
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.82
	50-59	Future (add at renewal), No		Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	60-69	Future (add at renewal), No		Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.83

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	70-79	Future (add at renewal), No		Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	80-85	Future (add at renewal), No		Applies	501-506	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	86-89	Future (add at renewal), No		Applies	501-506	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	501-506	0.69

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	90-94	Future (add at renewal), No		Applies	501-506	0.70
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	95-100	Future (add at renewal), No		Applies	501-506	0.70
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Market Value ,	Applies	501-506	0.60

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	993	Future (add at renewal), No		Does Not Apply	501-506	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	993	Future (add at renewal), No		Applies	501-506	0.70
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	998	Future (add at renewal), No		Does Not Apply	501-506	0.87
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	998	Future (add at renewal), No		Applies	501-506	0.70
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	999	Future (add at renewal), No		Does Not Apply	501-506	0.87
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	999	Future (add at renewal), No		Applies	501-506	0.70
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.78
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.78
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.78
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.78
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.66

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.56
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.56
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.82

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.82
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.82
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.82
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	7-10, 507-510	0.67

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	7-10, 507-510	0.59

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.74

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.78
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.78
	5-9	Future (add at renewal), No		Applies	11-999	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.78

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.78
	10-19	Future (add at renewal), No		Applies	11-999	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	20-29	Future (add at renewal), No		Applies	11-999	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.56
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	30-39	Future (add at renewal), No		Applies	11-999	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	11-999	0.64

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.56
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.82
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.82
	40-49	Future (add at renewal), No		Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.82
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.82
	50-59	Future (add at renewal), No		Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Market Value ,	Applies	11-999	0.58

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	60-69	Future (add at renewal), No		Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	70-79	Future (add at renewal), No		Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	80-85	Future (add at renewal), No		Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	86-89	Future (add at renewal), No		Applies	11-999	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	90-94	Future (add at renewal), No		Applies	11-999	0.70
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.74

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	95-100	Future (add at renewal), No		Applies	11-999	0.70
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	993	Future (add at renewal), No		Does Not Apply	11-999	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	993	Future (add at renewal), No		Applies	11-999	0.70
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	998	Future (add at renewal), No		Does Not Apply	11-999	0.87

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	998	Future (add at renewal), No		Applies	11-999	0.70
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	999	Future (add at renewal), No		Does Not Apply	11-999	0.87
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	999	Future (add at renewal), No		Applies	11-999	0.70
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
Rated Threshold H or K (>25/50,<100/300)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.81
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	5-9	Future (add at renewal), No		Applies	1-2	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	1-2	0.61

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.70
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.53
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.81
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	10-19	Future (add at renewal), No		Applies	1-2	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.70
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.53
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.82
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.82
	20-29	Future (add at renewal), No		Applies	1-2	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	1-2	0.54

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.82
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.82
	30-39	Future (add at renewal), No		Applies	1-2	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.84
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	40-49	Future (add at renewal), No		Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.84
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	50-59	Future (add at renewal), No		Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	60-69	Future (add at renewal), No		Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	70-79	Future (add at renewal), No		Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.74

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	80-85	Future (add at renewal), No		Applies	1-2	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	86-89	Future (add at renewal), No		Applies	1-2	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.88

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.88
	90-94	Future (add at renewal), No		Applies	1-2	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.88
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.88
	95-100	Future (add at renewal), No		Applies	1-2	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	993	Future (add at renewal), No		Does Not Apply	1-2	0.88
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.88
	993	Future (add at renewal), No		Applies	1-2	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	1-2	0.67

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	998	Future (add at renewal), No		Does Not Apply	1-2	0.90
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.90
	998	Future (add at renewal), No		Applies	1-2	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	999	Future (add at renewal), No		Does Not Apply	1-2	0.90
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.90
	999	Future (add at renewal), No		Applies	1-2	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	1-2	0.64

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.81
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	5-9	Future (add at renewal), No		Applies	3-6	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.70
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.53
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.81
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	10-19	Future (add at renewal), No		Applies	3-6	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.70
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.53
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.82
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.82

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	20-29	Future (add at renewal), No		Applies	3-6	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.82
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.82
	30-39	Future (add at renewal), No		Applies	3-6	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.84
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	40-49	Future (add at renewal), No		Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.73

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.84
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	50-59	Future (add at renewal), No		Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	60-69	Future (add at renewal), No		Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.85

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	70-79	Future (add at renewal), No		Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	80-85	Future (add at renewal), No		Applies	3-6	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	86-89	Future (add at renewal), No		Applies	3-6	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	3-6	0.67

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.88
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.88
	90-94	Future (add at renewal), No		Applies	3-6	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.88
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.88
	95-100	Future (add at renewal), No		Applies	3-6	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.59

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	993	Future (add at renewal), No		Does Not Apply	3-6	0.88
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.88
	993	Future (add at renewal), No		Applies	3-6	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	998	Future (add at renewal), No		Does Not Apply	3-6	0.90
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.90
	998	Future (add at renewal), No		Applies	3-6	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	999	Future (add at renewal), No		Does Not Apply	3-6	0.90
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.90

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	999	Future (add at renewal), No		Applies	3-6	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.81
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	5-9	Future (add at renewal), No		Applies	501-506	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.70
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.53
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.81
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	10-19	Future (add at renewal), No		Applies	501-506	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.70

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.53
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.82
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.82
	20-29	Future (add at renewal), No		Applies	501-506	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.82
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.82
	30-39	Future (add at renewal), No		Applies	501-506	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.84

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	40-49	Future (add at renewal), No		Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.84
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	50-59	Future (add at renewal), No		Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	60-69	Future (add at renewal), No		Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	501-506	0.67

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	70-79	Future (add at renewal), No		Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	80-85	Future (add at renewal), No		Applies	501-506	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	501-506	0.59

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	86-89	Future (add at renewal), No		Applies	501-506	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.88
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.88
	90-94	Future (add at renewal), No		Applies	501-506	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.88
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.88

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	95-100	Future (add at renewal), No		Applies	501-506	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	993	Future (add at renewal), No		Does Not Apply	501-506	0.88
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.88
	993	Future (add at renewal), No		Applies	501-506	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	998	Future (add at renewal), No		Does Not Apply	501-506	0.90
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.90
	998	Future (add at renewal), No		Applies	501-506	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.79

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	999	Future (add at renewal), No		Does Not Apply	501-506	0.90
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.90
	999	Future (add at renewal), No		Applies	501-506	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.70
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.53
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.70
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.53
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.82
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.82
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.82
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.82
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	7-10, 507-510	0.62

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.88
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.88
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.76

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.88
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.88
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.88
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.88
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.90

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.90
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.90
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.90
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.81
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	5-9	Future (add at renewal), No		Applies	11-999	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	11-999	0.61

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.70
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.53
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.81
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	10-19	Future (add at renewal), No		Applies	11-999	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.70
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.53
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.82
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.82
	20-29	Future (add at renewal), No		Applies	11-999	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	11-999	0.54

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.82
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.82
	30-39	Future (add at renewal), No		Applies	11-999	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.84
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	40-49	Future (add at renewal), No		Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.84
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	50-59	Future (add at renewal), No		Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	60-69	Future (add at renewal), No		Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	70-79	Future (add at renewal), No		Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.74

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	80-85	Future (add at renewal), No		Applies	11-999	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	86-89	Future (add at renewal), No		Applies	11-999	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.88

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.88
	90-94	Future (add at renewal), No		Applies	11-999	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.88
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.88
	95-100	Future (add at renewal), No		Applies	11-999	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	993	Future (add at renewal), No		Does Not Apply	11-999	0.88
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.88
	993	Future (add at renewal), No		Applies	11-999	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	11-999	0.67

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	998	Future (add at renewal), No		Does Not Apply	11-999	0.90
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.90
	998	Future (add at renewal), No		Applies	11-999	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
	999	Future (add at renewal), No		Does Not Apply	11-999	0.90
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.90
	999	Future (add at renewal), No		Applies	11-999	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	11-999	0.64

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
Rated Threshold O (<=25/50)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	5-9	Future (add at renewal), No		Applies	1-2	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.62
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	10-19	Future (add at renewal), No		Applies	1-2	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.62
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.86
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	20-29	Future (add at renewal), No		Applies	1-2	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.86
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	30-39	Future (add at renewal), No		Applies	1-2	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.88
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.88
	40-49	Future (add at renewal), No		Applies	1-2	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.75

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.88
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.88
	50-59	Future (add at renewal), No		Applies	1-2	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.90
	60-69	Future (add at renewal), No		Applies	1-2	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.90

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.90
	70-79	Future (add at renewal), No		Applies	1-2	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.92
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.92
	80-85	Future (add at renewal), No		Applies	1-2	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.66
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.92
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.92
	86-89	Future (add at renewal), No		Applies	1-2	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	1-2	0.75

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.66
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.94
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.94
	90-94	Future (add at renewal), No		Applies	1-2	0.76
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.68
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.94
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.94
	95-100	Future (add at renewal), No		Applies	1-2	0.76
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	1-2	0.68

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	993	Future (add at renewal), No		Does Not Apply	1-2	0.94
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.94
	993	Future (add at renewal), No		Applies	1-2	0.76
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.68
	998	Future (add at renewal), No		Does Not Apply	1-2	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	1.01
	998	Future (add at renewal), No		Applies	1-2	0.80
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.80
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.71
	999	Future (add at renewal), No		Does Not Apply	1-2	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	1.01

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	999	Future (add at renewal), No		Applies	1-2	0.80
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.80
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.71
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	5-9	Future (add at renewal), No		Applies	3-6	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.62
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	10-19	Future (add at renewal), No		Applies	3-6	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.73

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.62
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.86
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	20-29	Future (add at renewal), No		Applies	3-6	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.86
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	30-39	Future (add at renewal), No		Applies	3-6	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.88

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.88
	40-49	Future (add at renewal), No		Applies	3-6	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.88
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.88
	50-59	Future (add at renewal), No		Applies	3-6	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.90
	60-69	Future (add at renewal), No		Applies	3-6	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	3-6	0.74

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.90
	70-79	Future (add at renewal), No		Applies	3-6	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.92
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.92
	80-85	Future (add at renewal), No		Applies	3-6	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.66

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.92
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.92
	86-89	Future (add at renewal), No		Applies	3-6	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.66
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.94
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.94
	90-94	Future (add at renewal), No		Applies	3-6	0.76
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.68
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.94
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.94

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	95-100	Future (add at renewal), No		Applies	3-6	0.76
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.68
	993	Future (add at renewal), No		Does Not Apply	3-6	0.94
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.94
	993	Future (add at renewal), No		Applies	3-6	0.76
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.68
	998	Future (add at renewal), No		Does Not Apply	3-6	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01
	998	Future (add at renewal), No		Applies	3-6	0.80
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.80
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.85

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.71
	999	Future (add at renewal), No		Does Not Apply	3-6	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01
	999	Future (add at renewal), No		Applies	3-6	0.80
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.80
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.71
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	5-9	Future (add at renewal), No		Applies	501-506	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.62
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.85

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	10-19	Future (add at renewal), No		Applies	501-506	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.62
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.86
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	20-29	Future (add at renewal), No		Applies	501-506	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.86
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	30-39	Future (add at renewal), No		Applies	501-506	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	501-506	0.70

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.88
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.88
	40-49	Future (add at renewal), No		Applies	501-506	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.88
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.88
	50-59	Future (add at renewal), No		Applies	501-506	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Market Value ,	Applies	501-506	0.63

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.90
	60-69	Future (add at renewal), No		Applies	501-506	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.90
	70-79	Future (add at renewal), No		Applies	501-506	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.92
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.92

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	80-85	Future (add at renewal), No		Applies	501-506	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.66
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.92
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.92
	86-89	Future (add at renewal), No		Applies	501-506	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.66
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.94
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.94
	90-94	Future (add at renewal), No		Applies	501-506	0.76
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.80

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.68
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.94
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.94
	95-100	Future (add at renewal), No		Applies	501-506	0.76
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.68
	993	Future (add at renewal), No		Does Not Apply	501-506	0.94
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.94
	993	Future (add at renewal), No		Applies	501-506	0.76
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.68
	998	Future (add at renewal), No		Does Not Apply	501-506	1.01

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01
	998	Future (add at renewal), No		Applies	501-506	0.80
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.80
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.71
	999	Future (add at renewal), No		Does Not Apply	501-506	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01
	999	Future (add at renewal), No		Applies	501-506	0.80
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.80
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.71
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	7-10, 507-510	0.69

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.62
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.62
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	7-10, 507-510	0.63

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.88
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.88
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.88
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.88

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.90
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.90
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.77

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.92
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.92
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.66
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.92
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.92
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.66
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.94

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.94
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.76
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.68
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.94
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.94
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.76
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.68
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.94
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.94
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.76
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	7-10, 507-510	0.76

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.68
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.80
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.80
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.71
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.80
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.80
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	7-10, 507-510	0.71

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	5-9	Future (add at renewal), No		Applies	11-999	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.62
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	10-19	Future (add at renewal), No		Applies	11-999	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.62
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.86
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	20-29	Future (add at renewal), No		Applies	11-999	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.86
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	30-39	Future (add at renewal), No		Applies	11-999	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.88
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.88
	40-49	Future (add at renewal), No		Applies	11-999	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.75

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.88
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.88
	50-59	Future (add at renewal), No		Applies	11-999	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.90
	60-69	Future (add at renewal), No		Applies	11-999	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.90

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.90
	70-79	Future (add at renewal), No		Applies	11-999	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.92
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.92
	80-85	Future (add at renewal), No		Applies	11-999	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.66
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.92
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.92
	86-89	Future (add at renewal), No		Applies	11-999	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	11-999	0.75

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Blanket , Homeowner , Market Value)			
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.66
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.94
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.94
	90-94	Future (add at renewal), No		Applies	11-999	0.76
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.68
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.94
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.94
	95-100	Future (add at renewal), No		Applies	11-999	0.76
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Market Value ,	Applies	11-999	0.68

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
			Homeowner , Market Value			
	993	Future (add at renewal), No		Does Not Apply	11-999	0.94
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.94
	993	Future (add at renewal), No		Applies	11-999	0.76
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.68
	998	Future (add at renewal), No		Does Not Apply	11-999	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	1.01
	998	Future (add at renewal), No		Applies	11-999	0.80
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.80
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.71
	999	Future (add at renewal), No		Does Not Apply	11-999	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	1.01

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	BI Matrix Factor
	999	Future (add at renewal), No		Applies	11-999	0.80
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.80
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.71

RX03TM13: COLL COLL Matrix Factor

Effective Date: JUL-08-2011

Sub-chart - High Level	Rated Threshold
Rated Threshold G	G (Greater Than =100/300)
Rated Threshold H or K (>25/50,<100/300)	H, K
Rated Threshold O (<=25/50)	O (Less Than = 25/50)

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
Rated Threshold G	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.82
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.82
	5-9	Future (add at renewal), No		Applies	1-2	0.68
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.82

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.82
	10-19	Future (add at renewal), No		Applies	1-2	0.68
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.83
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	20-29	Future (add at renewal), No		Applies	1-2	0.68
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.83
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	30-39	Future (add at renewal), No		Applies	1-2	0.68
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	1-2	0.68

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Blanket , Homeowner , Market Value)			
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	40-49	Future (add at renewal), No		Applies	1-2	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	50-59	Future (add at renewal), No		Applies	1-2	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	1-2	0.60

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	60-69	Future (add at renewal), No		Applies	1-2	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	70-79	Future (add at renewal), No		Applies	1-2	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	80-85	Future (add at renewal), No		Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	86-89	Future (add at renewal), No		Applies	1-2	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	90-94	Future (add at renewal), No		Applies	1-2	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.74

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	95-100	Future (add at renewal), No		Applies	1-2	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	993	Future (add at renewal), No		Does Not Apply	1-2	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	993	Future (add at renewal), No		Applies	1-2	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	998	Future (add at renewal), No		Does Not Apply	1-2	0.86

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	998	Future (add at renewal), No		Applies	1-2	0.68
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	999	Future (add at renewal), No		Does Not Apply	1-2	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	999	Future (add at renewal), No		Applies	1-2	0.68
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.82
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.82
	5-9	Future (add at renewal), No		Applies	3-6	0.68
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	3-6	0.68

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Blanket , Homeowner , Market Value)			
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.82
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.82
	10-19	Future (add at renewal), No		Applies	3-6	0.68
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.83
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	20-29	Future (add at renewal), No		Applies	3-6	0.68
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.59

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.83
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	30-39	Future (add at renewal), No		Applies	3-6	0.68
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	40-49	Future (add at renewal), No		Applies	3-6	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	50-59	Future (add at renewal), No		Applies	3-6	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	60-69	Future (add at renewal), No		Applies	3-6	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	70-79	Future (add at renewal), No		Applies	3-6	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.74

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	80-85	Future (add at renewal), No		Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	86-89	Future (add at renewal), No		Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.85

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	90-94	Future (add at renewal), No		Applies	3-6	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	95-100	Future (add at renewal), No		Applies	3-6	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	993	Future (add at renewal), No		Does Not Apply	3-6	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	993	Future (add at renewal), No		Applies	3-6	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	3-6	0.69

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Blanket , Homeowner , Market Value)			
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	998	Future (add at renewal), No		Does Not Apply	3-6	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	998	Future (add at renewal), No		Applies	3-6	0.68
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	999	Future (add at renewal), No		Does Not Apply	3-6	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	999	Future (add at renewal), No		Applies	3-6	0.68
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Applies	Applies	3-6	0.60

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.82
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.82
	5-9	Future (add at renewal), No		Applies	501-506	0.68
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.82
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.82
	10-19	Future (add at renewal), No		Applies	501-506	0.68
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.83
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	20-29	Future (add at renewal), No		Applies	501-506	0.68
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.83
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	30-39	Future (add at renewal), No		Applies	501-506	0.68
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	40-49	Future (add at renewal), No		Applies	501-506	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.74

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	50-59	Future (add at renewal), No		Applies	501-506	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	60-69	Future (add at renewal), No		Applies	501-506	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.85

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	70-79	Future (add at renewal), No		Applies	501-506	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	80-85	Future (add at renewal), No		Applies	501-506	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	86-89	Future (add at renewal), No		Applies	501-506	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	501-506	0.69

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Blanket , Homeowner , Market Value)			
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	90-94	Future (add at renewal), No		Applies	501-506	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	95-100	Future (add at renewal), No		Applies	501-506	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	501-506	0.60

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	993	Future (add at renewal), No		Does Not Apply	501-506	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	993	Future (add at renewal), No		Applies	501-506	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	998	Future (add at renewal), No		Does Not Apply	501-506	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	998	Future (add at renewal), No		Applies	501-506	0.68
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	999	Future (add at renewal), No		Does Not Apply	501-506	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	999	Future (add at renewal), No		Applies	501-506	0.68
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.82
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.82
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.82
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.82
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.74

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	7-10, 507-510	0.68

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Blanket , Homeowner , Market Value)			
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	7-10, 507-510	0.60

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.75

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.82
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.82
	5-9	Future (add at renewal), No		Applies	11-999	0.68
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.82

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.82
	10-19	Future (add at renewal), No		Applies	11-999	0.68
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.83
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	20-29	Future (add at renewal), No		Applies	11-999	0.68
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.83
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	30-39	Future (add at renewal), No		Applies	11-999	0.68
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	11-999	0.68

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Blanket , Homeowner , Market Value)			
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	40-49	Future (add at renewal), No		Applies	11-999	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	50-59	Future (add at renewal), No		Applies	11-999	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	11-999	0.60

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	60-69	Future (add at renewal), No		Applies	11-999	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	70-79	Future (add at renewal), No		Applies	11-999	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	80-85	Future (add at renewal), No		Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	86-89	Future (add at renewal), No		Applies	11-999	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	90-94	Future (add at renewal), No		Applies	11-999	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.74

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	95-100	Future (add at renewal), No		Applies	11-999	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	993	Future (add at renewal), No		Does Not Apply	11-999	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	993	Future (add at renewal), No		Applies	11-999	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	998	Future (add at renewal), No		Does Not Apply	11-999	0.86

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	998	Future (add at renewal), No		Applies	11-999	0.68
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	999	Future (add at renewal), No		Does Not Apply	11-999	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	999	Future (add at renewal), No		Applies	11-999	0.68
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
Rated Threshold H or K (>25/50,<100/300)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	5-9	Future (add at renewal), No		Applies	1-2	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	1-2	0.67

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Blanket , Homeowner , Market Value)			
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	10-19	Future (add at renewal), No		Applies	1-2	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	20-29	Future (add at renewal), No		Applies	1-2	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	1-2	0.59

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	30-39	Future (add at renewal), No		Applies	1-2	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.85
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	40-49	Future (add at renewal), No		Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.85
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	50-59	Future (add at renewal), No		Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	60-69	Future (add at renewal), No		Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	70-79	Future (add at renewal), No		Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.76

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	80-85	Future (add at renewal), No		Applies	1-2	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	86-89	Future (add at renewal), No		Applies	1-2	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.87

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	90-94	Future (add at renewal), No		Applies	1-2	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	95-100	Future (add at renewal), No		Applies	1-2	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	993	Future (add at renewal), No		Does Not Apply	1-2	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	993	Future (add at renewal), No		Applies	1-2	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	1-2	0.67

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Blanket , Homeowner , Market Value)			
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	998	Future (add at renewal), No		Does Not Apply	1-2	0.88
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.88
	998	Future (add at renewal), No		Applies	1-2	0.72
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	999	Future (add at renewal), No		Does Not Apply	1-2	0.88
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.88
	999	Future (add at renewal), No		Applies	1-2	0.72
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	1-2	0.63

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	5-9	Future (add at renewal), No		Applies	3-6	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	10-19	Future (add at renewal), No		Applies	3-6	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	20-29	Future (add at renewal), No		Applies	3-6	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	30-39	Future (add at renewal), No		Applies	3-6	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.85
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	40-49	Future (add at renewal), No		Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.75

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.85
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	50-59	Future (add at renewal), No		Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	60-69	Future (add at renewal), No		Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.86

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	70-79	Future (add at renewal), No		Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	80-85	Future (add at renewal), No		Applies	3-6	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	86-89	Future (add at renewal), No		Applies	3-6	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	3-6	0.67

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Blanket , Homeowner , Market Value)			
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	90-94	Future (add at renewal), No		Applies	3-6	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	95-100	Future (add at renewal), No		Applies	3-6	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.60

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	993	Future (add at renewal), No		Does Not Apply	3-6	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	993	Future (add at renewal), No		Applies	3-6	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	998	Future (add at renewal), No		Does Not Apply	3-6	0.88
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.88
	998	Future (add at renewal), No		Applies	3-6	0.72
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	999	Future (add at renewal), No		Does Not Apply	3-6	0.88
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.88

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	999	Future (add at renewal), No		Applies	3-6	0.72
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	5-9	Future (add at renewal), No		Applies	501-506	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	10-19	Future (add at renewal), No		Applies	501-506	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.75

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	20-29	Future (add at renewal), No		Applies	501-506	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	30-39	Future (add at renewal), No		Applies	501-506	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.85

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	40-49	Future (add at renewal), No		Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.85
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	50-59	Future (add at renewal), No		Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	60-69	Future (add at renewal), No		Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	501-506	0.67

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Blanket , Homeowner , Market Value)			
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	70-79	Future (add at renewal), No		Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	80-85	Future (add at renewal), No		Applies	501-506	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Market Value ,	Applies	501-506	0.60

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	86-89	Future (add at renewal), No		Applies	501-506	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	90-94	Future (add at renewal), No		Applies	501-506	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	95-100	Future (add at renewal), No		Applies	501-506	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	993	Future (add at renewal), No		Does Not Apply	501-506	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	993	Future (add at renewal), No		Applies	501-506	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	998	Future (add at renewal), No		Does Not Apply	501-506	0.88
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.88
	998	Future (add at renewal), No		Applies	501-506	0.72
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.78

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	999	Future (add at renewal), No		Does Not Apply	501-506	0.88
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.88
	999	Future (add at renewal), No		Applies	501-506	0.72
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	7-10, 507-510	0.67

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Blanket , Homeowner , Market Value)			
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	7-10, 507-510	0.60

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.76

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.88

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.88
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.72
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.88
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.88
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.72
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	5-9	Future (add at renewal), No		Applies	11-999	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	11-999	0.67

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Blanket , Homeowner , Market Value)			
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	10-19	Future (add at renewal), No		Applies	11-999	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	20-29	Future (add at renewal), No		Applies	11-999	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	11-999	0.59

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	30-39	Future (add at renewal), No		Applies	11-999	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.85
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	40-49	Future (add at renewal), No		Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.85
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	50-59	Future (add at renewal), No		Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	60-69	Future (add at renewal), No		Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	70-79	Future (add at renewal), No		Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.76

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	80-85	Future (add at renewal), No		Applies	11-999	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	86-89	Future (add at renewal), No		Applies	11-999	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.87

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	90-94	Future (add at renewal), No		Applies	11-999	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	95-100	Future (add at renewal), No		Applies	11-999	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	993	Future (add at renewal), No		Does Not Apply	11-999	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	993	Future (add at renewal), No		Applies	11-999	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	11-999	0.67

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Blanket , Homeowner , Market Value)			
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	998	Future (add at renewal), No		Does Not Apply	11-999	0.88
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.88
	998	Future (add at renewal), No		Applies	11-999	0.72
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	999	Future (add at renewal), No		Does Not Apply	11-999	0.88
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.88
	999	Future (add at renewal), No		Applies	11-999	0.72
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	11-999	0.63

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
Rated Threshold O (<=25/50)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.89
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	5-9	Future (add at renewal), No		Applies	1-2	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.89
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	10-19	Future (add at renewal), No		Applies	1-2	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.89
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	20-29	Future (add at renewal), No		Applies	1-2	0.73
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.89
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	30-39	Future (add at renewal), No		Applies	1-2	0.73
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.89
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	40-49	Future (add at renewal), No		Applies	1-2	0.74
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.79

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.89
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	50-59	Future (add at renewal), No		Applies	1-2	0.74
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.91
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.91
	60-69	Future (add at renewal), No		Applies	1-2	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.91

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.91
	70-79	Future (add at renewal), No		Applies	1-2	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.93
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	80-85	Future (add at renewal), No		Applies	1-2	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.66
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.93
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	86-89	Future (add at renewal), No		Applies	1-2	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	1-2	0.75

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Blanket , Homeowner , Market Value)			
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.66
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	90-94	Future (add at renewal), No		Applies	1-2	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	95-100	Future (add at renewal), No		Applies	1-2	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	1-2	0.67

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	993	Future (add at renewal), No		Does Not Apply	1-2	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	993	Future (add at renewal), No		Applies	1-2	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	998	Future (add at renewal), No		Does Not Apply	1-2	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	1.01
	998	Future (add at renewal), No		Applies	1-2	0.78
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.70
	999	Future (add at renewal), No		Does Not Apply	1-2	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	1.01

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	999	Future (add at renewal), No		Applies	1-2	0.78
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.70
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.89
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	5-9	Future (add at renewal), No		Applies	3-6	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.89
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	10-19	Future (add at renewal), No		Applies	3-6	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.78

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.89
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	20-29	Future (add at renewal), No		Applies	3-6	0.73
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.89
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	30-39	Future (add at renewal), No		Applies	3-6	0.73
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.89

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	40-49	Future (add at renewal), No		Applies	3-6	0.74
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.89
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	50-59	Future (add at renewal), No		Applies	3-6	0.74
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.91
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.91
	60-69	Future (add at renewal), No		Applies	3-6	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	3-6	0.74

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Blanket , Homeowner , Market Value)			
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.91
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.91
	70-79	Future (add at renewal), No		Applies	3-6	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.93
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	80-85	Future (add at renewal), No		Applies	3-6	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.66

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.93
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	86-89	Future (add at renewal), No		Applies	3-6	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.66
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	90-94	Future (add at renewal), No		Applies	3-6	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	95-100	Future (add at renewal), No		Applies	3-6	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	993	Future (add at renewal), No		Does Not Apply	3-6	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	993	Future (add at renewal), No		Applies	3-6	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	998	Future (add at renewal), No		Does Not Apply	3-6	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01
	998	Future (add at renewal), No		Applies	3-6	0.78
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.85

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.70
	999	Future (add at renewal), No		Does Not Apply	3-6	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01
	999	Future (add at renewal), No		Applies	3-6	0.78
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.70
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.89
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	5-9	Future (add at renewal), No		Applies	501-506	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.89

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	10-19	Future (add at renewal), No		Applies	501-506	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.89
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	20-29	Future (add at renewal), No		Applies	501-506	0.73
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.89
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	30-39	Future (add at renewal), No		Applies	501-506	0.73
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	501-506	0.73

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Blanket , Homeowner , Market Value)			
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.89
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	40-49	Future (add at renewal), No		Applies	501-506	0.74
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.89
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	50-59	Future (add at renewal), No		Applies	501-506	0.74
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Market Value ,	Applies	501-506	0.65

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.91
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.91
	60-69	Future (add at renewal), No		Applies	501-506	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.91
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.91
	70-79	Future (add at renewal), No		Applies	501-506	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.93
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	80-85	Future (add at renewal), No		Applies	501-506	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.66
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.93
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	86-89	Future (add at renewal), No		Applies	501-506	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.66
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	90-94	Future (add at renewal), No		Applies	501-506	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.80

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	95-100	Future (add at renewal), No		Applies	501-506	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67
	993	Future (add at renewal), No		Does Not Apply	501-506	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	993	Future (add at renewal), No		Applies	501-506	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67
	998	Future (add at renewal), No		Does Not Apply	501-506	1.01

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01
	998	Future (add at renewal), No		Applies	501-506	0.78
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.70
	999	Future (add at renewal), No		Does Not Apply	501-506	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01
	999	Future (add at renewal), No		Applies	501-506	0.78
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.70
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	7-10, 507-510	0.73

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Blanket , Homeowner , Market Value)			
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	7-10, 507-510	0.65

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.91
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.91
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.91
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.91
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.79

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.66
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.66
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	7-10, 507-510	0.75

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Blanket , Homeowner , Market Value)			
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.78
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.70
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.78
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	7-10, 507-510	0.70

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.89
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	5-9	Future (add at renewal), No		Applies	11-999	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.89
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	10-19	Future (add at renewal), No		Applies	11-999	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.89
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	20-29	Future (add at renewal), No		Applies	11-999	0.73
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.89
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	30-39	Future (add at renewal), No		Applies	11-999	0.73
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.89
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	40-49	Future (add at renewal), No		Applies	11-999	0.74
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.79

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.89
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	50-59	Future (add at renewal), No		Applies	11-999	0.74
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.91
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.91
	60-69	Future (add at renewal), No		Applies	11-999	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.91

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.91
	70-79	Future (add at renewal), No		Applies	11-999	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.93
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	80-85	Future (add at renewal), No		Applies	11-999	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.66
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.93
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	86-89	Future (add at renewal), No		Applies	11-999	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	11-999	0.75

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Blanket , Homeowner , Market Value)			
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.66
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	90-94	Future (add at renewal), No		Applies	11-999	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	95-100	Future (add at renewal), No		Applies	11-999	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	11-999	0.67

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
			Homeowner , Market Value			
	993	Future (add at renewal), No		Does Not Apply	11-999	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	993	Future (add at renewal), No		Applies	11-999	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	998	Future (add at renewal), No		Does Not Apply	11-999	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	1.01
	998	Future (add at renewal), No		Applies	11-999	0.78
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.70
	999	Future (add at renewal), No		Does Not Apply	11-999	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	1.01

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COLL Matrix Factor
	999	Future (add at renewal), No		Applies	11-999	0.78
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.70

RX03TM14: COMP COMP Matrix Factor

Effective Date: JUL-08-2011

Sub-chart - High Level	Rated Threshold
Rated Threshold G	G (Greater Than =100/300)
Rated Threshold H or K (>25/50,<100/300)	H, K
Rated Threshold O (<=25/50)	O (Less Than = 25/50)

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
Rated Threshold G	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.82
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.82
	5-9	Future (add at renewal), No		Applies	1-2	0.68
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.82

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.82
	10-19	Future (add at renewal), No		Applies	1-2	0.68
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.83
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	20-29	Future (add at renewal), No		Applies	1-2	0.68
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.83
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	30-39	Future (add at renewal), No		Applies	1-2	0.68
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	1-2	0.68

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Blanket , Homeowner , Market Value)			
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	40-49	Future (add at renewal), No		Applies	1-2	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	50-59	Future (add at renewal), No		Applies	1-2	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	1-2	0.60

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	60-69	Future (add at renewal), No		Applies	1-2	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	70-79	Future (add at renewal), No		Applies	1-2	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	80-85	Future (add at renewal), No		Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	86-89	Future (add at renewal), No		Applies	1-2	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	90-94	Future (add at renewal), No		Applies	1-2	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.74

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	95-100	Future (add at renewal), No		Applies	1-2	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	993	Future (add at renewal), No		Does Not Apply	1-2	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	993	Future (add at renewal), No		Applies	1-2	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	998	Future (add at renewal), No		Does Not Apply	1-2	0.86

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	998	Future (add at renewal), No		Applies	1-2	0.68
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	999	Future (add at renewal), No		Does Not Apply	1-2	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	999	Future (add at renewal), No		Applies	1-2	0.68
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.68
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.82
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.82
	5-9	Future (add at renewal), No		Applies	3-6	0.68
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	3-6	0.68

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Blanket , Homeowner , Market Value)			
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.82
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.82
	10-19	Future (add at renewal), No		Applies	3-6	0.68
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.83
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	20-29	Future (add at renewal), No		Applies	3-6	0.68
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.59

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.83
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	30-39	Future (add at renewal), No		Applies	3-6	0.68
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	40-49	Future (add at renewal), No		Applies	3-6	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	50-59	Future (add at renewal), No		Applies	3-6	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	60-69	Future (add at renewal), No		Applies	3-6	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	70-79	Future (add at renewal), No		Applies	3-6	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.74

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	80-85	Future (add at renewal), No		Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	86-89	Future (add at renewal), No		Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.85

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	90-94	Future (add at renewal), No		Applies	3-6	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	95-100	Future (add at renewal), No		Applies	3-6	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	993	Future (add at renewal), No		Does Not Apply	3-6	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	993	Future (add at renewal), No		Applies	3-6	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	3-6	0.69

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Blanket , Homeowner , Market Value)			
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	998	Future (add at renewal), No		Does Not Apply	3-6	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	998	Future (add at renewal), No		Applies	3-6	0.68
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	999	Future (add at renewal), No		Does Not Apply	3-6	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	999	Future (add at renewal), No		Applies	3-6	0.68
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.68
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.60

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.82
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.82
	5-9	Future (add at renewal), No		Applies	501-506	0.68
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.82
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.82
	10-19	Future (add at renewal), No		Applies	501-506	0.68
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.83
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	20-29	Future (add at renewal), No		Applies	501-506	0.68
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.83
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	30-39	Future (add at renewal), No		Applies	501-506	0.68
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	40-49	Future (add at renewal), No		Applies	501-506	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.74

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	50-59	Future (add at renewal), No		Applies	501-506	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	60-69	Future (add at renewal), No		Applies	501-506	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.85

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	70-79	Future (add at renewal), No		Applies	501-506	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	80-85	Future (add at renewal), No		Applies	501-506	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	86-89	Future (add at renewal), No		Applies	501-506	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	501-506	0.69

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Blanket , Homeowner , Market Value)			
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	90-94	Future (add at renewal), No		Applies	501-506	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	95-100	Future (add at renewal), No		Applies	501-506	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	501-506	0.60

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	993	Future (add at renewal), No		Does Not Apply	501-506	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	993	Future (add at renewal), No		Applies	501-506	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	998	Future (add at renewal), No		Does Not Apply	501-506	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	998	Future (add at renewal), No		Applies	501-506	0.68
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	999	Future (add at renewal), No		Does Not Apply	501-506	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	999	Future (add at renewal), No		Applies	501-506	0.68
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.68
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.82
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.82
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.82
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.82
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.74

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	7-10, 507-510	0.68

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Blanket , Homeowner , Market Value)			
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	7-10, 507-510	0.60

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.75

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.68
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.68
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.82
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.82
	5-9	Future (add at renewal), No		Applies	11-999	0.68
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.82

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.82
	10-19	Future (add at renewal), No		Applies	11-999	0.68
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.83
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	20-29	Future (add at renewal), No		Applies	11-999	0.68
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.83
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	30-39	Future (add at renewal), No		Applies	11-999	0.68
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	11-999	0.68

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Blanket , Homeowner , Market Value)			
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	40-49	Future (add at renewal), No		Applies	11-999	0.68
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	50-59	Future (add at renewal), No		Applies	11-999	0.68
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	11-999	0.60

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.85
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	60-69	Future (add at renewal), No		Applies	11-999	0.68
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.85
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	70-79	Future (add at renewal), No		Applies	11-999	0.68
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.85
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	80-85	Future (add at renewal), No		Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.85
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	86-89	Future (add at renewal), No		Applies	11-999	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.85
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	90-94	Future (add at renewal), No		Applies	11-999	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.74

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.85
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	95-100	Future (add at renewal), No		Applies	11-999	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	993	Future (add at renewal), No		Does Not Apply	11-999	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	993	Future (add at renewal), No		Applies	11-999	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	998	Future (add at renewal), No		Does Not Apply	11-999	0.86

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	998	Future (add at renewal), No		Applies	11-999	0.68
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	999	Future (add at renewal), No		Does Not Apply	11-999	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	999	Future (add at renewal), No		Applies	11-999	0.68
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.68
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
Rated Threshold H or K (>25/50,<100/300)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	5-9	Future (add at renewal), No		Applies	1-2	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	1-2	0.67

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Blanket , Homeowner , Market Value)			
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	10-19	Future (add at renewal), No		Applies	1-2	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	20-29	Future (add at renewal), No		Applies	1-2	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	1-2	0.59

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	30-39	Future (add at renewal), No		Applies	1-2	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.85
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	40-49	Future (add at renewal), No		Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.85
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	50-59	Future (add at renewal), No		Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	60-69	Future (add at renewal), No		Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	70-79	Future (add at renewal), No		Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.76

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	80-85	Future (add at renewal), No		Applies	1-2	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	86-89	Future (add at renewal), No		Applies	1-2	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.87

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	90-94	Future (add at renewal), No		Applies	1-2	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	95-100	Future (add at renewal), No		Applies	1-2	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	993	Future (add at renewal), No		Does Not Apply	1-2	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	993	Future (add at renewal), No		Applies	1-2	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	1-2	0.67

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Blanket , Homeowner , Market Value)			
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.60
	998	Future (add at renewal), No		Does Not Apply	1-2	0.88
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.88
	998	Future (add at renewal), No		Applies	1-2	0.72
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	999	Future (add at renewal), No		Does Not Apply	1-2	0.88
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.88
	999	Future (add at renewal), No		Applies	1-2	0.72
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	1-2	0.63

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	5-9	Future (add at renewal), No		Applies	3-6	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	10-19	Future (add at renewal), No		Applies	3-6	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	20-29	Future (add at renewal), No		Applies	3-6	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	30-39	Future (add at renewal), No		Applies	3-6	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.85
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	40-49	Future (add at renewal), No		Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.75

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.85
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	50-59	Future (add at renewal), No		Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	60-69	Future (add at renewal), No		Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.86

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	70-79	Future (add at renewal), No		Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	80-85	Future (add at renewal), No		Applies	3-6	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	86-89	Future (add at renewal), No		Applies	3-6	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	3-6	0.67

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Blanket , Homeowner , Market Value)			
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	90-94	Future (add at renewal), No		Applies	3-6	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	95-100	Future (add at renewal), No		Applies	3-6	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.60

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	993	Future (add at renewal), No		Does Not Apply	3-6	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	993	Future (add at renewal), No		Applies	3-6	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.60
	998	Future (add at renewal), No		Does Not Apply	3-6	0.88
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.88
	998	Future (add at renewal), No		Applies	3-6	0.72
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	999	Future (add at renewal), No		Does Not Apply	3-6	0.88
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.88

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	999	Future (add at renewal), No		Applies	3-6	0.72
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	5-9	Future (add at renewal), No		Applies	501-506	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	10-19	Future (add at renewal), No		Applies	501-506	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.75

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	20-29	Future (add at renewal), No		Applies	501-506	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	30-39	Future (add at renewal), No		Applies	501-506	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.85

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	40-49	Future (add at renewal), No		Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.85
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	50-59	Future (add at renewal), No		Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	60-69	Future (add at renewal), No		Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	501-506	0.67

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Blanket , Homeowner , Market Value)			
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	70-79	Future (add at renewal), No		Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	80-85	Future (add at renewal), No		Applies	501-506	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	501-506	0.60

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	86-89	Future (add at renewal), No		Applies	501-506	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	90-94	Future (add at renewal), No		Applies	501-506	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	95-100	Future (add at renewal), No		Applies	501-506	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	993	Future (add at renewal), No		Does Not Apply	501-506	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	993	Future (add at renewal), No		Applies	501-506	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.60
	998	Future (add at renewal), No		Does Not Apply	501-506	0.88
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.88
	998	Future (add at renewal), No		Applies	501-506	0.72
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.78

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	999	Future (add at renewal), No		Does Not Apply	501-506	0.88
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.88
	999	Future (add at renewal), No		Applies	501-506	0.72
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	7-10, 507-510	0.67

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Blanket , Homeowner , Market Value)			
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	7-10, 507-510	0.60

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.76

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.60
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.88

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.88
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.72
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.88
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.88
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.72
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.85
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	5-9	Future (add at renewal), No		Applies	11-999	0.67
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	11-999	0.67

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Blanket , Homeowner , Market Value)			
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.85
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	10-19	Future (add at renewal), No		Applies	11-999	0.67
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	20-29	Future (add at renewal), No		Applies	11-999	0.67
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	11-999	0.59

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	30-39	Future (add at renewal), No		Applies	11-999	0.67
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.85
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	40-49	Future (add at renewal), No		Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.85
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	50-59	Future (add at renewal), No		Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.86
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	60-69	Future (add at renewal), No		Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.86
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	70-79	Future (add at renewal), No		Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.76

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.87
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	80-85	Future (add at renewal), No		Applies	11-999	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.87
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	86-89	Future (add at renewal), No		Applies	11-999	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.87

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	90-94	Future (add at renewal), No		Applies	11-999	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	95-100	Future (add at renewal), No		Applies	11-999	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	993	Future (add at renewal), No		Does Not Apply	11-999	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	993	Future (add at renewal), No		Applies	11-999	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	11-999	0.67

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Blanket , Homeowner , Market Value)			
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.60
	998	Future (add at renewal), No		Does Not Apply	11-999	0.88
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.88
	998	Future (add at renewal), No		Applies	11-999	0.72
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.72
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	999	Future (add at renewal), No		Does Not Apply	11-999	0.88
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.88
	999	Future (add at renewal), No		Applies	11-999	0.72
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	11-999	0.63

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
Rated Threshold O (<=25/50)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.89
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	5-9	Future (add at renewal), No		Applies	1-2	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.89
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	10-19	Future (add at renewal), No		Applies	1-2	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.89
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	20-29	Future (add at renewal), No		Applies	1-2	0.73
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.89
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	30-39	Future (add at renewal), No		Applies	1-2	0.73
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.89
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	40-49	Future (add at renewal), No		Applies	1-2	0.74
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.79

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.89
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	50-59	Future (add at renewal), No		Applies	1-2	0.74
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.91
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.91
	60-69	Future (add at renewal), No		Applies	1-2	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.91

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.91
	70-79	Future (add at renewal), No		Applies	1-2	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.65
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.93
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	80-85	Future (add at renewal), No		Applies	1-2	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.66
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.93
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	86-89	Future (add at renewal), No		Applies	1-2	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	1-2	0.75

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Blanket , Homeowner , Market Value)			
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.66
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	90-94	Future (add at renewal), No		Applies	1-2	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	95-100	Future (add at renewal), No		Applies	1-2	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	1-2	0.67

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	993	Future (add at renewal), No		Does Not Apply	1-2	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	993	Future (add at renewal), No		Applies	1-2	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	998	Future (add at renewal), No		Does Not Apply	1-2	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	1.01
	998	Future (add at renewal), No		Applies	1-2	0.78
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.70
	999	Future (add at renewal), No		Does Not Apply	1-2	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	1.01

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	999	Future (add at renewal), No		Applies	1-2	0.78
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.70
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.89
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	5-9	Future (add at renewal), No		Applies	3-6	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.89
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	10-19	Future (add at renewal), No		Applies	3-6	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.78

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.89
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	20-29	Future (add at renewal), No		Applies	3-6	0.73
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.89
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	30-39	Future (add at renewal), No		Applies	3-6	0.73
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.89

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	40-49	Future (add at renewal), No		Applies	3-6	0.74
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.89
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	50-59	Future (add at renewal), No		Applies	3-6	0.74
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.91
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.91
	60-69	Future (add at renewal), No		Applies	3-6	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	3-6	0.74

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Blanket , Homeowner , Market Value)			
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.91
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.91
	70-79	Future (add at renewal), No		Applies	3-6	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.65
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.93
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	80-85	Future (add at renewal), No		Applies	3-6	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.66

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.93
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	86-89	Future (add at renewal), No		Applies	3-6	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.66
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	90-94	Future (add at renewal), No		Applies	3-6	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	95-100	Future (add at renewal), No		Applies	3-6	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	993	Future (add at renewal), No		Does Not Apply	3-6	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	993	Future (add at renewal), No		Applies	3-6	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	998	Future (add at renewal), No		Does Not Apply	3-6	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01
	998	Future (add at renewal), No		Applies	3-6	0.78
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.85

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.70
	999	Future (add at renewal), No		Does Not Apply	3-6	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01
	999	Future (add at renewal), No		Applies	3-6	0.78
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.70
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.89
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	5-9	Future (add at renewal), No		Applies	501-506	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.89

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	10-19	Future (add at renewal), No		Applies	501-506	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.89
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	20-29	Future (add at renewal), No		Applies	501-506	0.73
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.89
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	30-39	Future (add at renewal), No		Applies	501-506	0.73
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	501-506	0.73

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Blanket , Homeowner , Market Value)			
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.89
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	40-49	Future (add at renewal), No		Applies	501-506	0.74
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.89
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	50-59	Future (add at renewal), No		Applies	501-506	0.74
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Market Value ,	Applies	501-506	0.65

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.91
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.91
	60-69	Future (add at renewal), No		Applies	501-506	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.91
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.91
	70-79	Future (add at renewal), No		Applies	501-506	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.65
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.93
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	80-85	Future (add at renewal), No		Applies	501-506	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.66
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.93
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	86-89	Future (add at renewal), No		Applies	501-506	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.66
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	90-94	Future (add at renewal), No		Applies	501-506	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.80

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	95-100	Future (add at renewal), No		Applies	501-506	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67
	993	Future (add at renewal), No		Does Not Apply	501-506	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	993	Future (add at renewal), No		Applies	501-506	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67
	998	Future (add at renewal), No		Does Not Apply	501-506	1.01

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01
	998	Future (add at renewal), No		Applies	501-506	0.78
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.70
	999	Future (add at renewal), No		Does Not Apply	501-506	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01
	999	Future (add at renewal), No		Applies	501-506	0.78
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.70
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	7-10, 507-510	0.73

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Blanket , Homeowner , Market Value)			
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	7-10, 507-510	0.65

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.91
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.91
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.91
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.91
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.79

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.65
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.66
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.66
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	7-10, 507-510	0.75

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Blanket , Homeowner , Market Value)			
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.78
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.70
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.78
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	7-10, 507-510	0.70

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.89
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	5-9	Future (add at renewal), No		Applies	11-999	0.73
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.89
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	10-19	Future (add at renewal), No		Applies	11-999	0.73
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.89
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	20-29	Future (add at renewal), No		Applies	11-999	0.73
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.89
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	30-39	Future (add at renewal), No		Applies	11-999	0.73
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.89
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	40-49	Future (add at renewal), No		Applies	11-999	0.74
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.79

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.89
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	50-59	Future (add at renewal), No		Applies	11-999	0.74
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.91
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.91
	60-69	Future (add at renewal), No		Applies	11-999	0.74
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.91

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.91
	70-79	Future (add at renewal), No		Applies	11-999	0.74
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.65
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.93
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	80-85	Future (add at renewal), No		Applies	11-999	0.75
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.66
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.93
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	86-89	Future (add at renewal), No		Applies	11-999	0.75
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	11-999	0.75

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Blanket , Homeowner , Market Value)			
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.66
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	90-94	Future (add at renewal), No		Applies	11-999	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	95-100	Future (add at renewal), No		Applies	11-999	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	11-999	0.67

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
			Homeowner , Market Value			
	993	Future (add at renewal), No		Does Not Apply	11-999	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	993	Future (add at renewal), No		Applies	11-999	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	998	Future (add at renewal), No		Does Not Apply	11-999	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	1.01
	998	Future (add at renewal), No		Applies	11-999	0.78
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.85
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.70
	999	Future (add at renewal), No		Does Not Apply	11-999	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	1.01

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	COMP Matrix Factor
	999	Future (add at renewal), No		Applies	11-999	0.78
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.70

RX03TM15: MDCL MP Matrix Factor

Effective Date: JUL-08-2011

Sub-chart - High Level	Rated Threshold
Rated Threshold G	G (Greater Than =100/300)
Rated Threshold H or K (>25/50,<100/300)	H, K
Rated Threshold O (<=25/50)	O (Less Than = 25/50)

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
Rated Threshold G	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.77
	5-9	Future (add at renewal), No		Applies	1-2	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.77

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.77
	10-19	Future (add at renewal), No		Applies	1-2	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	20-29	Future (add at renewal), No		Applies	1-2	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	30-39	Future (add at renewal), No		Applies	1-2	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	1-2	0.64

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Blanket , Homeowner , Market Value)			
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	40-49	Future (add at renewal), No		Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	50-59	Future (add at renewal), No		Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	1-2	0.58

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	60-69	Future (add at renewal), No		Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	70-79	Future (add at renewal), No		Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.84
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	80-85	Future (add at renewal), No		Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.84
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	86-89	Future (add at renewal), No		Applies	1-2	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	90-94	Future (add at renewal), No		Applies	1-2	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.73

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	95-100	Future (add at renewal), No		Applies	1-2	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	993	Future (add at renewal), No		Does Not Apply	1-2	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	993	Future (add at renewal), No		Applies	1-2	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	998	Future (add at renewal), No		Does Not Apply	1-2	0.86

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	998	Future (add at renewal), No		Applies	1-2	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	999	Future (add at renewal), No		Does Not Apply	1-2	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	999	Future (add at renewal), No		Applies	1-2	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.77
	5-9	Future (add at renewal), No		Applies	3-6	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	3-6	0.62

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Blanket , Homeowner , Market Value)			
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.77
	10-19	Future (add at renewal), No		Applies	3-6	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80
	20-29	Future (add at renewal), No		Applies	3-6	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.55

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80
	30-39	Future (add at renewal), No		Applies	3-6	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.55
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	40-49	Future (add at renewal), No		Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	50-59	Future (add at renewal), No		Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	60-69	Future (add at renewal), No		Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	70-79	Future (add at renewal), No		Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.73

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.84
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	80-85	Future (add at renewal), No		Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.84
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	86-89	Future (add at renewal), No		Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.86

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	90-94	Future (add at renewal), No		Applies	3-6	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	95-100	Future (add at renewal), No		Applies	3-6	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	993	Future (add at renewal), No		Does Not Apply	3-6	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	993	Future (add at renewal), No		Applies	3-6	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	3-6	0.69

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Blanket , Homeowner , Market Value)			
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	998	Future (add at renewal), No		Does Not Apply	3-6	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	998	Future (add at renewal), No		Applies	3-6	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	999	Future (add at renewal), No		Does Not Apply	3-6	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	999	Future (add at renewal), No		Applies	3-6	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.59

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.77
	5-9	Future (add at renewal), No		Applies	501-506	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.77
	10-19	Future (add at renewal), No		Applies	501-506	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	20-29	Future (add at renewal), No		Applies	501-506	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	30-39	Future (add at renewal), No		Applies	501-506	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	40-49	Future (add at renewal), No		Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.73

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	50-59	Future (add at renewal), No		Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	60-69	Future (add at renewal), No		Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.83

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	70-79	Future (add at renewal), No		Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.84
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	80-85	Future (add at renewal), No		Applies	501-506	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.84
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	86-89	Future (add at renewal), No		Applies	501-506	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	501-506	0.69

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Blanket , Homeowner , Market Value)			
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	90-94	Future (add at renewal), No		Applies	501-506	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	95-100	Future (add at renewal), No		Applies	501-506	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	501-506	0.59

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	993	Future (add at renewal), No		Does Not Apply	501-506	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	993	Future (add at renewal), No		Applies	501-506	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	998	Future (add at renewal), No		Does Not Apply	501-506	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	998	Future (add at renewal), No		Applies	501-506	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	999	Future (add at renewal), No		Does Not Apply	501-506	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	999	Future (add at renewal), No		Applies	501-506	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.77
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.77
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.66

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	7-10, 507-510	0.67

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Blanket , Homeowner , Market Value)			
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	7-10, 507-510	0.59

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.73

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.77
	5-9	Future (add at renewal), No		Applies	11-999	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.77

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.77
	10-19	Future (add at renewal), No		Applies	11-999	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	20-29	Future (add at renewal), No		Applies	11-999	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	30-39	Future (add at renewal), No		Applies	11-999	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	11-999	0.64

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Blanket , Homeowner , Market Value)			
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	40-49	Future (add at renewal), No		Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	50-59	Future (add at renewal), No		Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Market Value ,	Applies	11-999	0.58

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	60-69	Future (add at renewal), No		Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	70-79	Future (add at renewal), No		Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.84
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	80-85	Future (add at renewal), No		Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.84
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	86-89	Future (add at renewal), No		Applies	11-999	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	90-94	Future (add at renewal), No		Applies	11-999	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.73

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	95-100	Future (add at renewal), No		Applies	11-999	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	993	Future (add at renewal), No		Does Not Apply	11-999	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	993	Future (add at renewal), No		Applies	11-999	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	998	Future (add at renewal), No		Does Not Apply	11-999	0.86

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	998	Future (add at renewal), No		Applies	11-999	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	999	Future (add at renewal), No		Does Not Apply	11-999	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	999	Future (add at renewal), No		Applies	11-999	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
Rated Threshold H or K (>25/50,<100/300)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	5-9	Future (add at renewal), No		Applies	1-2	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	1-2	0.61

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Blanket , Homeowner , Market Value)			
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.53
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	10-19	Future (add at renewal), No		Applies	1-2	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.53
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	20-29	Future (add at renewal), No		Applies	1-2	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	1-2	0.54

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	30-39	Future (add at renewal), No		Applies	1-2	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	40-49	Future (add at renewal), No		Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	50-59	Future (add at renewal), No		Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.84
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	60-69	Future (add at renewal), No		Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.84
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	70-79	Future (add at renewal), No		Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.73

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.86
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	80-85	Future (add at renewal), No		Applies	1-2	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.86
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	86-89	Future (add at renewal), No		Applies	1-2	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.87

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	90-94	Future (add at renewal), No		Applies	1-2	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	95-100	Future (add at renewal), No		Applies	1-2	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	993	Future (add at renewal), No		Does Not Apply	1-2	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	993	Future (add at renewal), No		Applies	1-2	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	1-2	0.67

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Blanket , Homeowner , Market Value)			
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	998	Future (add at renewal), No		Does Not Apply	1-2	0.89
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	998	Future (add at renewal), No		Applies	1-2	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	999	Future (add at renewal), No		Does Not Apply	1-2	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	999	Future (add at renewal), No		Applies	1-2	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	1-2	0.64

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80
	5-9	Future (add at renewal), No		Applies	3-6	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.53
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80
	10-19	Future (add at renewal), No		Applies	3-6	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.53
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	20-29	Future (add at renewal), No		Applies	3-6	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	30-39	Future (add at renewal), No		Applies	3-6	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	40-49	Future (add at renewal), No		Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.73

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	50-59	Future (add at renewal), No		Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.84
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	60-69	Future (add at renewal), No		Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.84

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	70-79	Future (add at renewal), No		Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.86
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	80-85	Future (add at renewal), No		Applies	3-6	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.86
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	86-89	Future (add at renewal), No		Applies	3-6	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	3-6	0.67

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Blanket , Homeowner , Market Value)			
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	90-94	Future (add at renewal), No		Applies	3-6	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	95-100	Future (add at renewal), No		Applies	3-6	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.59

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	993	Future (add at renewal), No		Does Not Apply	3-6	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	993	Future (add at renewal), No		Applies	3-6	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	998	Future (add at renewal), No		Does Not Apply	3-6	0.89
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	998	Future (add at renewal), No		Applies	3-6	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	999	Future (add at renewal), No		Does Not Apply	3-6	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	999	Future (add at renewal), No		Applies	3-6	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	5-9	Future (add at renewal), No		Applies	501-506	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.53
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	10-19	Future (add at renewal), No		Applies	501-506	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.69

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.53
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	20-29	Future (add at renewal), No		Applies	501-506	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	30-39	Future (add at renewal), No		Applies	501-506	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.83

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	40-49	Future (add at renewal), No		Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	50-59	Future (add at renewal), No		Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.84
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	60-69	Future (add at renewal), No		Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	501-506	0.67

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Blanket , Homeowner , Market Value)			
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.84
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	70-79	Future (add at renewal), No		Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.86
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	80-85	Future (add at renewal), No		Applies	501-506	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	501-506	0.59

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.86
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	86-89	Future (add at renewal), No		Applies	501-506	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	90-94	Future (add at renewal), No		Applies	501-506	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	95-100	Future (add at renewal), No		Applies	501-506	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	993	Future (add at renewal), No		Does Not Apply	501-506	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	993	Future (add at renewal), No		Applies	501-506	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	998	Future (add at renewal), No		Does Not Apply	501-506	0.89
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	998	Future (add at renewal), No		Applies	501-506	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.78

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	999	Future (add at renewal), No		Does Not Apply	501-506	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	999	Future (add at renewal), No		Applies	501-506	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.53
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.53
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	7-10, 507-510	0.62

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Blanket , Homeowner , Market Value)			
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	7-10, 507-510	0.58

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.75

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	5-9	Future (add at renewal), No		Applies	11-999	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	11-999	0.61

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Blanket , Homeowner , Market Value)			
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.53
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	10-19	Future (add at renewal), No		Applies	11-999	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.53
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	20-29	Future (add at renewal), No		Applies	11-999	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	11-999	0.54

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	30-39	Future (add at renewal), No		Applies	11-999	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	40-49	Future (add at renewal), No		Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	50-59	Future (add at renewal), No		Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.84
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	60-69	Future (add at renewal), No		Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.84
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	70-79	Future (add at renewal), No		Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.73

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.86
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	80-85	Future (add at renewal), No		Applies	11-999	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.86
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	86-89	Future (add at renewal), No		Applies	11-999	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.87

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	90-94	Future (add at renewal), No		Applies	11-999	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	95-100	Future (add at renewal), No		Applies	11-999	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	993	Future (add at renewal), No		Does Not Apply	11-999	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	993	Future (add at renewal), No		Applies	11-999	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	11-999	0.67

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Blanket , Homeowner , Market Value)			
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	998	Future (add at renewal), No		Does Not Apply	11-999	0.89
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	998	Future (add at renewal), No		Applies	11-999	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
	999	Future (add at renewal), No		Does Not Apply	11-999	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	999	Future (add at renewal), No		Applies	11-999	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	11-999	0.64

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
Rated Threshold O (<=25/50)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	5-9	Future (add at renewal), No		Applies	1-2	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.62
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	10-19	Future (add at renewal), No		Applies	1-2	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.62
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	20-29	Future (add at renewal), No		Applies	1-2	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	30-39	Future (add at renewal), No		Applies	1-2	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.87
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	40-49	Future (add at renewal), No		Applies	1-2	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.75

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.87
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	50-59	Future (add at renewal), No		Applies	1-2	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.90
	60-69	Future (add at renewal), No		Applies	1-2	0.73
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.90

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.90
	70-79	Future (add at renewal), No		Applies	1-2	0.73
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.91
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.91
	80-85	Future (add at renewal), No		Applies	1-2	0.74
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.66
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.91
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.91
	86-89	Future (add at renewal), No		Applies	1-2	0.74
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	1-2	0.74

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Blanket , Homeowner , Market Value)			
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.66
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	90-94	Future (add at renewal), No		Applies	1-2	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	95-100	Future (add at renewal), No		Applies	1-2	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	1-2	0.67

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	993	Future (add at renewal), No		Does Not Apply	1-2	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	993	Future (add at renewal), No		Applies	1-2	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	998	Future (add at renewal), No		Does Not Apply	1-2	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	1.01
	998	Future (add at renewal), No		Applies	1-2	0.79
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.84
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.71
	999	Future (add at renewal), No		Does Not Apply	1-2	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	1.01

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	999	Future (add at renewal), No		Applies	1-2	0.79
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.71
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	5-9	Future (add at renewal), No		Applies	3-6	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.62
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	10-19	Future (add at renewal), No		Applies	3-6	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.73

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.62
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	20-29	Future (add at renewal), No		Applies	3-6	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	30-39	Future (add at renewal), No		Applies	3-6	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.87

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	40-49	Future (add at renewal), No		Applies	3-6	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.87
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	50-59	Future (add at renewal), No		Applies	3-6	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.90
	60-69	Future (add at renewal), No		Applies	3-6	0.73
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	3-6	0.73

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Blanket , Homeowner , Market Value)			
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.90
	70-79	Future (add at renewal), No		Applies	3-6	0.73
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.91
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.91
	80-85	Future (add at renewal), No		Applies	3-6	0.74
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.66

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.91
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.91
	86-89	Future (add at renewal), No		Applies	3-6	0.74
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.66
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	90-94	Future (add at renewal), No		Applies	3-6	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	95-100	Future (add at renewal), No		Applies	3-6	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	993	Future (add at renewal), No		Does Not Apply	3-6	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	993	Future (add at renewal), No		Applies	3-6	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	998	Future (add at renewal), No		Does Not Apply	3-6	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01
	998	Future (add at renewal), No		Applies	3-6	0.79
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.84

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.71
	999	Future (add at renewal), No		Does Not Apply	3-6	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01
	999	Future (add at renewal), No		Applies	3-6	0.79
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.71
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	5-9	Future (add at renewal), No		Applies	501-506	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.62
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.84

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	10-19	Future (add at renewal), No		Applies	501-506	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.62
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	20-29	Future (add at renewal), No		Applies	501-506	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	30-39	Future (add at renewal), No		Applies	501-506	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	501-506	0.70

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Blanket , Homeowner , Market Value)			
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.87
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	40-49	Future (add at renewal), No		Applies	501-506	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.87
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	50-59	Future (add at renewal), No		Applies	501-506	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Market Value ,	Applies	501-506	0.63

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.90
	60-69	Future (add at renewal), No		Applies	501-506	0.73
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.90
	70-79	Future (add at renewal), No		Applies	501-506	0.73
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.91
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.91

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	80-85	Future (add at renewal), No		Applies	501-506	0.74
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.66
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.91
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.91
	86-89	Future (add at renewal), No		Applies	501-506	0.74
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.66
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	90-94	Future (add at renewal), No		Applies	501-506	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.79

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	95-100	Future (add at renewal), No		Applies	501-506	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67
	993	Future (add at renewal), No		Does Not Apply	501-506	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	993	Future (add at renewal), No		Applies	501-506	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67
	998	Future (add at renewal), No		Does Not Apply	501-506	1.01

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01
	998	Future (add at renewal), No		Applies	501-506	0.79
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.84
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.71
	999	Future (add at renewal), No		Does Not Apply	501-506	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01
	999	Future (add at renewal), No		Applies	501-506	0.79
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.71
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	7-10, 507-510	0.69

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Blanket , Homeowner , Market Value)			
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.62
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.62
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	7-10, 507-510	0.63

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.90
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.90
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.77

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.91
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.91
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.66
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.91
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.91
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.66
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	7-10, 507-510	0.75

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Blanket , Homeowner , Market Value)			
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.79
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.84
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.71
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.79
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	7-10, 507-510	0.71

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	5-9	Future (add at renewal), No		Applies	11-999	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.62
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	10-19	Future (add at renewal), No		Applies	11-999	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.62
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	20-29	Future (add at renewal), No		Applies	11-999	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	30-39	Future (add at renewal), No		Applies	11-999	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.87
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	40-49	Future (add at renewal), No		Applies	11-999	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.75

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.87
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	50-59	Future (add at renewal), No		Applies	11-999	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.90
	60-69	Future (add at renewal), No		Applies	11-999	0.73
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.90

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.90
	70-79	Future (add at renewal), No		Applies	11-999	0.73
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.91
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.91
	80-85	Future (add at renewal), No		Applies	11-999	0.74
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.66
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.91
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.91
	86-89	Future (add at renewal), No		Applies	11-999	0.74
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	11-999	0.74

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Blanket , Homeowner , Market Value)			
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.66
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	90-94	Future (add at renewal), No		Applies	11-999	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	95-100	Future (add at renewal), No		Applies	11-999	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	11-999	0.67

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
			Homeowner , Market Value			
	993	Future (add at renewal), No		Does Not Apply	11-999	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	993	Future (add at renewal), No		Applies	11-999	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	998	Future (add at renewal), No		Does Not Apply	11-999	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	1.01
	998	Future (add at renewal), No		Applies	11-999	0.79
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.84
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.71
	999	Future (add at renewal), No		Does Not Apply	11-999	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	1.01

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	MP Matrix Factor
	999	Future (add at renewal), No		Applies	11-999	0.79
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.71

RX03TM16: PD PD Matrix Factor

Effective Date: JUL-08-2011

Sub-chart - High Level	Rated Threshold
Rated Threshold G	G (Greater Than =100/300)
Rated Threshold H or K (>25/50,<100/300)	H, K
Rated Threshold O (<=25/50)	O (Less Than = 25/50)

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
Rated Threshold G	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.77
	5-9	Future (add at renewal), No		Applies	1-2	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.77

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.77
	10-19	Future (add at renewal), No		Applies	1-2	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	20-29	Future (add at renewal), No		Applies	1-2	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	30-39	Future (add at renewal), No		Applies	1-2	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	1-2	0.64

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Blanket , Homeowner , Market Value)			
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.55
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	40-49	Future (add at renewal), No		Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	50-59	Future (add at renewal), No		Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	1-2	0.58

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	60-69	Future (add at renewal), No		Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	70-79	Future (add at renewal), No		Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.84
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	80-85	Future (add at renewal), No		Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.84
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	86-89	Future (add at renewal), No		Applies	1-2	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	90-94	Future (add at renewal), No		Applies	1-2	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.73

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	95-100	Future (add at renewal), No		Applies	1-2	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	993	Future (add at renewal), No		Does Not Apply	1-2	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	993	Future (add at renewal), No		Applies	1-2	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	998	Future (add at renewal), No		Does Not Apply	1-2	0.86

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	998	Future (add at renewal), No		Applies	1-2	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	999	Future (add at renewal), No		Does Not Apply	1-2	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	999	Future (add at renewal), No		Applies	1-2	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.77
	5-9	Future (add at renewal), No		Applies	3-6	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	3-6	0.62

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Blanket , Homeowner , Market Value)			
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.77
	10-19	Future (add at renewal), No		Applies	3-6	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80
	20-29	Future (add at renewal), No		Applies	3-6	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.55

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80
	30-39	Future (add at renewal), No		Applies	3-6	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.55
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	40-49	Future (add at renewal), No		Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	50-59	Future (add at renewal), No		Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	60-69	Future (add at renewal), No		Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	70-79	Future (add at renewal), No		Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.73

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.84
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	80-85	Future (add at renewal), No		Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.84
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	86-89	Future (add at renewal), No		Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.86

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	90-94	Future (add at renewal), No		Applies	3-6	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	95-100	Future (add at renewal), No		Applies	3-6	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	993	Future (add at renewal), No		Does Not Apply	3-6	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	993	Future (add at renewal), No		Applies	3-6	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	3-6	0.69

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Blanket , Homeowner , Market Value)			
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	998	Future (add at renewal), No		Does Not Apply	3-6	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	998	Future (add at renewal), No		Applies	3-6	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	999	Future (add at renewal), No		Does Not Apply	3-6	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	999	Future (add at renewal), No		Applies	3-6	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.59

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.77
	5-9	Future (add at renewal), No		Applies	501-506	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.77
	10-19	Future (add at renewal), No		Applies	501-506	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	20-29	Future (add at renewal), No		Applies	501-506	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	30-39	Future (add at renewal), No		Applies	501-506	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.55
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	40-49	Future (add at renewal), No		Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.73

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	50-59	Future (add at renewal), No		Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	60-69	Future (add at renewal), No		Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.83

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	70-79	Future (add at renewal), No		Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.84
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	80-85	Future (add at renewal), No		Applies	501-506	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.84
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	86-89	Future (add at renewal), No		Applies	501-506	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	501-506	0.69

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Blanket , Homeowner , Market Value)			
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	90-94	Future (add at renewal), No		Applies	501-506	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	95-100	Future (add at renewal), No		Applies	501-506	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Market Value ,	Applies	501-506	0.59

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	993	Future (add at renewal), No		Does Not Apply	501-506	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	993	Future (add at renewal), No		Applies	501-506	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	998	Future (add at renewal), No		Does Not Apply	501-506	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	998	Future (add at renewal), No		Applies	501-506	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	999	Future (add at renewal), No		Does Not Apply	501-506	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	999	Future (add at renewal), No		Applies	501-506	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.77
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.77
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.77
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.66

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.64
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.55
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	7-10, 507-510	0.67

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Blanket , Homeowner , Market Value)			
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	7-10, 507-510	0.59

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.73

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.77
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.77
	5-9	Future (add at renewal), No		Applies	11-999	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.66
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.77

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.77
	10-19	Future (add at renewal), No		Applies	11-999	0.62
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.66
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.80
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	20-29	Future (add at renewal), No		Applies	11-999	0.64
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.64
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.68
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.80
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	30-39	Future (add at renewal), No		Applies	11-999	0.64
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	11-999	0.64

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Blanket , Homeowner , Market Value)			
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.68
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.55
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.81
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	40-49	Future (add at renewal), No		Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.81
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	50-59	Future (add at renewal), No		Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	11-999	0.58

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.83
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	60-69	Future (add at renewal), No		Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.83
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	70-79	Future (add at renewal), No		Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.84
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	80-85	Future (add at renewal), No		Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.84
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	86-89	Future (add at renewal), No		Applies	11-999	0.69
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.86
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	90-94	Future (add at renewal), No		Applies	11-999	0.69
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.73

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.86
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	95-100	Future (add at renewal), No		Applies	11-999	0.69
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	993	Future (add at renewal), No		Does Not Apply	11-999	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	993	Future (add at renewal), No		Applies	11-999	0.69
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	998	Future (add at renewal), No		Does Not Apply	11-999	0.86

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	998	Future (add at renewal), No		Applies	11-999	0.69
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	999	Future (add at renewal), No		Does Not Apply	11-999	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	999	Future (add at renewal), No		Applies	11-999	0.69
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
Rated Threshold H or K (>25/50,<100/300)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	5-9	Future (add at renewal), No		Applies	1-2	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	1-2	0.61

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Blanket , Homeowner , Market Value)			
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.53
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.80
	10-19	Future (add at renewal), No		Applies	1-2	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.53
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	20-29	Future (add at renewal), No		Applies	1-2	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	1-2	0.54

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.81
	30-39	Future (add at renewal), No		Applies	1-2	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.54
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83
	40-49	Future (add at renewal), No		Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.83

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	50-59	Future (add at renewal), No		Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.58
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.84
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	60-69	Future (add at renewal), No		Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.84
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	70-79	Future (add at renewal), No		Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.73

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.86
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	80-85	Future (add at renewal), No		Applies	1-2	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.86
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.86
	86-89	Future (add at renewal), No		Applies	1-2	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.87

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	90-94	Future (add at renewal), No		Applies	1-2	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	95-100	Future (add at renewal), No		Applies	1-2	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	993	Future (add at renewal), No		Does Not Apply	1-2	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	993	Future (add at renewal), No		Applies	1-2	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	1-2	0.67

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Blanket , Homeowner , Market Value)			
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.59
	998	Future (add at renewal), No		Does Not Apply	1-2	0.89
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	998	Future (add at renewal), No		Applies	1-2	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	999	Future (add at renewal), No		Does Not Apply	1-2	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.89
	999	Future (add at renewal), No		Applies	1-2	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	1-2	0.64

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80
	5-9	Future (add at renewal), No		Applies	3-6	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.53
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.80
	10-19	Future (add at renewal), No		Applies	3-6	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.53
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	20-29	Future (add at renewal), No		Applies	3-6	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.81
	30-39	Future (add at renewal), No		Applies	3-6	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.54
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	40-49	Future (add at renewal), No		Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.73

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.83
	50-59	Future (add at renewal), No		Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.58
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.84
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	60-69	Future (add at renewal), No		Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.84

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	70-79	Future (add at renewal), No		Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.86
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	80-85	Future (add at renewal), No		Applies	3-6	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.86
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.86
	86-89	Future (add at renewal), No		Applies	3-6	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	3-6	0.67

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Blanket , Homeowner , Market Value)			
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	90-94	Future (add at renewal), No		Applies	3-6	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	95-100	Future (add at renewal), No		Applies	3-6	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.59

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	993	Future (add at renewal), No		Does Not Apply	3-6	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	993	Future (add at renewal), No		Applies	3-6	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.59
	998	Future (add at renewal), No		Does Not Apply	3-6	0.89
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89
	998	Future (add at renewal), No		Applies	3-6	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	999	Future (add at renewal), No		Does Not Apply	3-6	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.89

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	999	Future (add at renewal), No		Applies	3-6	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	5-9	Future (add at renewal), No		Applies	501-506	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.53
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.80
	10-19	Future (add at renewal), No		Applies	501-506	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.69

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.53
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	20-29	Future (add at renewal), No		Applies	501-506	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.81
	30-39	Future (add at renewal), No		Applies	501-506	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.54
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.83

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	40-49	Future (add at renewal), No		Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.83
	50-59	Future (add at renewal), No		Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.58
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.84
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	60-69	Future (add at renewal), No		Applies	501-506	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	501-506	0.67

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Blanket , Homeowner , Market Value)			
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.84
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	70-79	Future (add at renewal), No		Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.86
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	80-85	Future (add at renewal), No		Applies	501-506	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	501-506	0.59

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.86
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.86
	86-89	Future (add at renewal), No		Applies	501-506	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	90-94	Future (add at renewal), No		Applies	501-506	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	95-100	Future (add at renewal), No		Applies	501-506	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	993	Future (add at renewal), No		Does Not Apply	501-506	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	993	Future (add at renewal), No		Applies	501-506	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.59
	998	Future (add at renewal), No		Does Not Apply	501-506	0.89
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	998	Future (add at renewal), No		Applies	501-506	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.78

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	999	Future (add at renewal), No		Does Not Apply	501-506	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.89
	999	Future (add at renewal), No		Applies	501-506	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.53
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.80

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.80
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.53
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.81
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	7-10, 507-510	0.62

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Blanket , Homeowner , Market Value)			
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.54
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.58
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.83
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Market Value ,	Applies	7-10, 507-510	0.58

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.86
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.86
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.75

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.67
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.59
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.89
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.80
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	5-9	Future (add at renewal), No		Applies	11-999	0.61
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	11-999	0.61

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Blanket , Homeowner , Market Value)			
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.53
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.80
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.80
	10-19	Future (add at renewal), No		Applies	11-999	0.61
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.61
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.53
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.81
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	20-29	Future (add at renewal), No		Applies	11-999	0.62
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.71
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	11-999	0.54

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.81
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.81
	30-39	Future (add at renewal), No		Applies	11-999	0.62
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.62
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.71
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.54
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.83
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83
	40-49	Future (add at renewal), No		Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.83
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.83

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	50-59	Future (add at renewal), No		Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.58
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.84
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	60-69	Future (add at renewal), No		Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.84
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	70-79	Future (add at renewal), No		Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.73

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.86
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	80-85	Future (add at renewal), No		Applies	11-999	0.67
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.86
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.86
	86-89	Future (add at renewal), No		Applies	11-999	0.67
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.87

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	90-94	Future (add at renewal), No		Applies	11-999	0.67
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.87
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	95-100	Future (add at renewal), No		Applies	11-999	0.67
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.67
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	993	Future (add at renewal), No		Does Not Apply	11-999	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	993	Future (add at renewal), No		Applies	11-999	0.67
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	11-999	0.67

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Blanket , Homeowner , Market Value)			
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.59
	998	Future (add at renewal), No		Does Not Apply	11-999	0.89
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	998	Future (add at renewal), No		Applies	11-999	0.73
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
	999	Future (add at renewal), No		Does Not Apply	11-999	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.89
	999	Future (add at renewal), No		Applies	11-999	0.73
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.78
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	11-999	0.64

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
Rated Threshold O (<=25/50)	5-9	Future (add at renewal), No		Does Not Apply	1-2	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	5-9	Future (add at renewal), No		Applies	1-2	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.62
	10-19	Future (add at renewal), No		Does Not Apply	1-2	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.84
	10-19	Future (add at renewal), No		Applies	1-2	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.62
	20-29	Future (add at renewal), No		Does Not Apply	1-2	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	20-29	Future (add at renewal), No		Applies	1-2	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	30-39	Future (add at renewal), No		Does Not Apply	1-2	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.85
	30-39	Future (add at renewal), No		Applies	1-2	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	40-49	Future (add at renewal), No		Does Not Apply	1-2	0.87
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	40-49	Future (add at renewal), No		Applies	1-2	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	1-2	0.75

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	50-59	Future (add at renewal), No		Does Not Apply	1-2	0.87
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.87
	50-59	Future (add at renewal), No		Applies	1-2	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.63
	60-69	Future (add at renewal), No		Does Not Apply	1-2	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.90
	60-69	Future (add at renewal), No		Applies	1-2	0.73
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	70-79	Future (add at renewal), No		Does Not Apply	1-2	0.90

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.90
	70-79	Future (add at renewal), No		Applies	1-2	0.73
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.64
	80-85	Future (add at renewal), No		Does Not Apply	1-2	0.91
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.91
	80-85	Future (add at renewal), No		Applies	1-2	0.74
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.66
	86-89	Future (add at renewal), No		Does Not Apply	1-2	0.91
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.91
	86-89	Future (add at renewal), No		Applies	1-2	0.74
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	1-2	0.74

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Blanket , Homeowner , Market Value)			
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.66
	90-94	Future (add at renewal), No		Does Not Apply	1-2	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	90-94	Future (add at renewal), No		Applies	1-2	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	95-100	Future (add at renewal), No		Does Not Apply	1-2	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	95-100	Future (add at renewal), No		Applies	1-2	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	1-2	0.67

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	993	Future (add at renewal), No		Does Not Apply	1-2	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	0.93
	993	Future (add at renewal), No		Applies	1-2	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.67
	998	Future (add at renewal), No		Does Not Apply	1-2	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	1.01
	998	Future (add at renewal), No		Applies	1-2	0.79
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.84
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.71
	999	Future (add at renewal), No		Does Not Apply	1-2	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1-2	1.01

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	999	Future (add at renewal), No		Applies	1-2	0.79
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	1-2	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	1-2	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	1-2	0.71
	5-9	Future (add at renewal), No		Does Not Apply	3-6	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	5-9	Future (add at renewal), No		Applies	3-6	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.62
	10-19	Future (add at renewal), No		Does Not Apply	3-6	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.84
	10-19	Future (add at renewal), No		Applies	3-6	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.73

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.62
	20-29	Future (add at renewal), No		Does Not Apply	3-6	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	20-29	Future (add at renewal), No		Applies	3-6	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	30-39	Future (add at renewal), No		Does Not Apply	3-6	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.85
	30-39	Future (add at renewal), No		Applies	3-6	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	40-49	Future (add at renewal), No		Does Not Apply	3-6	0.87

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	40-49	Future (add at renewal), No		Applies	3-6	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	50-59	Future (add at renewal), No		Does Not Apply	3-6	0.87
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.87
	50-59	Future (add at renewal), No		Applies	3-6	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.63
	60-69	Future (add at renewal), No		Does Not Apply	3-6	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.90
	60-69	Future (add at renewal), No		Applies	3-6	0.73
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	3-6	0.73

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Blanket , Homeowner , Market Value)			
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	70-79	Future (add at renewal), No		Does Not Apply	3-6	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.90
	70-79	Future (add at renewal), No		Applies	3-6	0.73
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.64
	80-85	Future (add at renewal), No		Does Not Apply	3-6	0.91
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.91
	80-85	Future (add at renewal), No		Applies	3-6	0.74
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	3-6	0.66

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	86-89	Future (add at renewal), No		Does Not Apply	3-6	0.91
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.91
	86-89	Future (add at renewal), No		Applies	3-6	0.74
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.66
	90-94	Future (add at renewal), No		Does Not Apply	3-6	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	90-94	Future (add at renewal), No		Applies	3-6	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	95-100	Future (add at renewal), No		Does Not Apply	3-6	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	95-100	Future (add at renewal), No		Applies	3-6	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	993	Future (add at renewal), No		Does Not Apply	3-6	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	0.93
	993	Future (add at renewal), No		Applies	3-6	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.67
	998	Future (add at renewal), No		Does Not Apply	3-6	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01
	998	Future (add at renewal), No		Applies	3-6	0.79
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	3-6	0.84

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.71
	999	Future (add at renewal), No		Does Not Apply	3-6	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	3-6	1.01
	999	Future (add at renewal), No		Applies	3-6	0.79
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	3-6	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	3-6	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	3-6	0.71
	5-9	Future (add at renewal), No		Does Not Apply	501-506	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	5-9	Future (add at renewal), No		Applies	501-506	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.62
	10-19	Future (add at renewal), No		Does Not Apply	501-506	0.84

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.84
	10-19	Future (add at renewal), No		Applies	501-506	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.62
	20-29	Future (add at renewal), No		Does Not Apply	501-506	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	20-29	Future (add at renewal), No		Applies	501-506	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	30-39	Future (add at renewal), No		Does Not Apply	501-506	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.85
	30-39	Future (add at renewal), No		Applies	501-506	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	501-506	0.70

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Blanket , Homeowner , Market Value)			
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	40-49	Future (add at renewal), No		Does Not Apply	501-506	0.87
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	40-49	Future (add at renewal), No		Applies	501-506	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.63
	50-59	Future (add at renewal), No		Does Not Apply	501-506	0.87
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.87
	50-59	Future (add at renewal), No		Applies	501-506	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Market Value ,	Applies	501-506	0.63

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	60-69	Future (add at renewal), No		Does Not Apply	501-506	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.90
	60-69	Future (add at renewal), No		Applies	501-506	0.73
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	70-79	Future (add at renewal), No		Does Not Apply	501-506	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.90
	70-79	Future (add at renewal), No		Applies	501-506	0.73
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.64
	80-85	Future (add at renewal), No		Does Not Apply	501-506	0.91
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.91

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	80-85	Future (add at renewal), No		Applies	501-506	0.74
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.66
	86-89	Future (add at renewal), No		Does Not Apply	501-506	0.91
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.91
	86-89	Future (add at renewal), No		Applies	501-506	0.74
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.66
	90-94	Future (add at renewal), No		Does Not Apply	501-506	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	90-94	Future (add at renewal), No		Applies	501-506	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	501-506	0.79

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67
	95-100	Future (add at renewal), No		Does Not Apply	501-506	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	95-100	Future (add at renewal), No		Applies	501-506	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67
	993	Future (add at renewal), No		Does Not Apply	501-506	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	0.93
	993	Future (add at renewal), No		Applies	501-506	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.67
	998	Future (add at renewal), No		Does Not Apply	501-506	1.01

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01
	998	Future (add at renewal), No		Applies	501-506	0.79
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.84
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.71
	999	Future (add at renewal), No		Does Not Apply	501-506	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	501-506	1.01
	999	Future (add at renewal), No		Applies	501-506	0.79
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	501-506	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	501-506	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	501-506	0.71
	5-9	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	5-9	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	7-10, 507-510	0.69

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Blanket , Homeowner , Market Value)			
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.62
	10-19	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.84
	10-19	Future (add at renewal), No		Applies	7-10, 507-510	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.62
	20-29	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	20-29	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	7-10, 507-510	0.63

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	30-39	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.85
	30-39	Future (add at renewal), No		Applies	7-10, 507-510	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	40-49	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87
	40-49	Future (add at renewal), No		Applies	7-10, 507-510	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	50-59	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.87
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.87

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	50-59	Future (add at renewal), No		Applies	7-10, 507-510	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.63
	60-69	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.90
	60-69	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	70-79	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.90
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.90
	70-79	Future (add at renewal), No		Applies	7-10, 507-510	0.73
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	7-10, 507-510	0.77

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.64
	80-85	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.91
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.91
	80-85	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.66
	86-89	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.91
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.91
	86-89	Future (add at renewal), No		Applies	7-10, 507-510	0.74
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.74
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.66
	90-94	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	90-94	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	95-100	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	95-100	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	993	Future (add at renewal), No		Does Not Apply	7-10, 507-510	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	0.93
	993	Future (add at renewal), No		Applies	7-10, 507-510	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	7-10, 507-510	0.75

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Blanket , Homeowner , Market Value)			
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.67
	998	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	998	Future (add at renewal), No		Applies	7-10, 507-510	0.79
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.84
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	7-10, 507-510	0.71
	999	Future (add at renewal), No		Does Not Apply	7-10, 507-510	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	7-10, 507-510	1.01
	999	Future (add at renewal), No		Applies	7-10, 507-510	0.79
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	7-10, 507-510	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	7-10, 507-510	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	7-10, 507-510	0.71

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	5-9	Future (add at renewal), No		Does Not Apply	11-999	0.84
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	5-9	Future (add at renewal), No		Applies	11-999	0.69
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.62
	10-19	Future (add at renewal), No		Does Not Apply	11-999	0.84
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.84
	10-19	Future (add at renewal), No		Applies	11-999	0.69
	10-19	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.69
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.73
	10-19	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.62
	20-29	Future (add at renewal), No		Does Not Apply	11-999	0.85
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	20-29	Future (add at renewal), No		Applies	11-999	0.70
	20-29	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	20-29	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	30-39	Future (add at renewal), No		Does Not Apply	11-999	0.85
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.85
	30-39	Future (add at renewal), No		Applies	11-999	0.70
	30-39	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.70
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.74
	30-39	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	40-49	Future (add at renewal), No		Does Not Apply	11-999	0.87
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	40-49	Future (add at renewal), No		Applies	11-999	0.72
	40-49	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.72
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	11-999	0.75

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	40-49	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	50-59	Future (add at renewal), No		Does Not Apply	11-999	0.87
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.87
	50-59	Future (add at renewal), No		Applies	11-999	0.72
	50-59	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.72
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.75
	50-59	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.63
	60-69	Future (add at renewal), No		Does Not Apply	11-999	0.90
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.90
	60-69	Future (add at renewal), No		Applies	11-999	0.73
	60-69	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.77
	60-69	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
	70-79	Future (add at renewal), No		Does Not Apply	11-999	0.90

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.90
	70-79	Future (add at renewal), No		Applies	11-999	0.73
	70-79	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.73
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.77
	70-79	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.64
	80-85	Future (add at renewal), No		Does Not Apply	11-999	0.91
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.91
	80-85	Future (add at renewal), No		Applies	11-999	0.74
	80-85	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.74
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	80-85	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.66
	86-89	Future (add at renewal), No		Does Not Apply	11-999	0.91
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.91
	86-89	Future (add at renewal), No		Applies	11-999	0.74
	86-89	Remove (at renewal), Yes	Not(Elite , Extended, Golden	Applies	11-999	0.74

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Blanket , Homeowner , Market Value)			
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	86-89	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.66
	90-94	Future (add at renewal), No		Does Not Apply	11-999	0.93
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	90-94	Future (add at renewal), No		Applies	11-999	0.75
	90-94	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	90-94	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	95-100	Future (add at renewal), No		Does Not Apply	11-999	0.93
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	95-100	Future (add at renewal), No		Applies	11-999	0.75
	95-100	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	95-100	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	11-999	0.67

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
			Homeowner , Market Value			
	993	Future (add at renewal), No		Does Not Apply	11-999	0.93
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	0.93
	993	Future (add at renewal), No		Applies	11-999	0.75
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.67
	998	Future (add at renewal), No		Does Not Apply	11-999	1.01
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	1.01
	998	Future (add at renewal), No		Applies	11-999	0.79
	998	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.79
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.84
	998	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.71
	999	Future (add at renewal), No		Does Not Apply	11-999	1.01
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	11-999	1.01

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	Policy Insured Term	PD Matrix Factor
	999	Future (add at renewal), No		Applies	11-999	0.79
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	11-999	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	11-999	0.84
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	11-999	0.71

RX03TM20: PLCY Advance Quote Discount Factor

Effective Date: JUL-08-2011

Policy Insured Term	Pricing-OSU-Eff-Date	Prior Carrier Company Code	Shopping Days	Advance Quote Discount Factor
	<20060130			1.000
		Nationwide Prior Carriers incl Titan		1.000
			0-7	1.000
001	>20070731		8	0.910
001	>20070731		>8	0.910
002	>20070731		8	0.910
002	>20070731		>8	0.910
3	>20070731		8	0.920
3	>20070731		>8	0.920
4	>20070731		8	0.940
4	>20070731		>8	0.940
5	>20070731		8	0.960
5	>20070731		>8	0.960
6	>20070731		8	0.980
6	>20070731		>8	0.980
>6	>20070731			1.000
001	>20060129		8	0.950
001	>20060129		>8	0.950
002	>20060129		8	0.975
002	>20060129		>8	0.975
Not(1, 2)	>20060129			1.000

RX03TM22: PLCY Preferred Discount

Effective Date: JUL-08-2011

Preferred Discount Flag	Preferred Discount	Preferred Discount Flag	Preferred Discount	Preferred Discount Flag	Preferred Discount
08	0.85	09	1.00	Not(08, 09)	1.00

RX03TM24: PLCY Rewards Bundle Discount **

Effective Date: OCT-23-2011

Accident Forgiven Feature Code	Feature:Diminishing Deductible Flag	RSA Preferred Flag	Rewards Bundle Discount
Yes(Y)	Yes	Yes	0.95
Yes(Y)			1.00
No(N)			1.00

RX03TM29: PLCY Feature : Accident Forgiveness Factor

Effective Date: JUL-14-2009

Accident Forgiven Feature Code	Feature : Accident Forgiveness Factor	Accident Forgiven Feature Code	Feature : Accident Forgiveness Factor	Accident Forgiven Feature Code	Feature : Accident Forgiveness Factor
Yes(Y)	1.052	No(N)	1.000		

RX03TM30: PLCY Feature : Minor Violation Forgiveness Factor

Effective Date: JUL-14-2009

Minor Violation Forgiven Selected Ind	Feature : Minor Violation Forgiveness Factor	Minor Violation Forgiven Selected Ind	Feature : Minor Violation Forgiveness Factor	Minor Violation Forgiven Selected Ind	Feature : Minor Violation Forgiveness Factor
Yes	1.019	No	1.000		

RX03TM35: COMP Feature: Total Loss Comp Ded Waiver Factor

Effective Date: JUL-14-2009

Deductible	Feature: Total Loss Deductible Waive Flag	Feature: Total Loss Comp Ded Waiver Factor	Deductible	Feature: Total Loss Deductible Waive Flag	Feature: Total Loss Comp Ded Waiver Factor
	No	1.000	0	Yes	1.000
50	Yes	1.030	100	Yes	1.030
250	Yes	1.030	500	Yes	1.030

RX03TM36: COLL Feature: Total Loss Coll Ded Waiver Factor

Effective Date: JUL-14-2009

Deductible	Feature: Total Loss Deductible Waive Flag	Feature: Total Loss Coll Ded Waiver Factor	Deductible	Feature: Total Loss Deductible Waive Flag	Feature: Total Loss Coll Ded Waiver Factor
	No	1.000	50	Yes	1.050
100	Yes	1.050	150	Yes	1.050
200	Yes	1.050	250	Yes	1.050
500	Yes	1.050	1000	Yes	1.120

RX03TM37: TL Feature : RoadSide Assistance Cov Prem

Effective Date: JUL-14-2009

First RoadSide Assistance Flag	Number of Drivers in Household	Option Code	Feature : RoadSide Assistance Cov Prem
Yes	1	200(Basic Roadside Assistance)	5.00
Yes	>1	200(Basic Roadside Assistance)	10.00

First RoadSide Assistance Flag	Number of Drivers in Household	Option Code	Feature : RoadSide Assistance Cov Prem
Yes	1	201(Plus Roadside Assistance)	10.00
Yes	>1	201(Plus Roadside Assistance)	20.00
No			0.00

RX03TM43: COMP Feature:Vanishing Comp Amount **

Effective Date: OCT-23-2011

Deductible	First Comp Flag	Feature:Vanishing Comp Amount	Deductible	First Comp Flag	Feature:Vanishing Comp Amount
0	Yes	15.00	0	No	2.50
50	Yes	15.00	50	No	2.50
100	Yes	15.00	100	No	2.50
250	Yes	15.00	250	No	2.50
500	Yes	15.00	500	No	2.50

RX03TM44: COLL Feature:Vanishing Coll Amount **

Effective Date: OCT-23-2011

Deductible	First Coll Flag	Feature:Vanishing Coll Amount	Deductible	First Coll Flag	Feature:Vanishing Coll Amount
50	Yes	15.00	50	No	2.50
100	Yes	15.00	100	No	2.50
150	Yes	15.00	150	No	2.50
200	Yes	15.00	200	No	2.50
250	Yes	15.00	250	No	2.50
500	Yes	15.00	500	No	2.50
1000	Yes	15.00	1000	No	2.50

RX03TM62: PLCY Nationwide Associate Discount Factor

Effective Date: DEC-21-2008

Nationwide Associate Discount Flag	Nationwide Associate Discount Factor	Nationwide Associate Discount Flag	Nationwide Associate Discount Factor	Nationwide Associate Discount Flag	Nationwide Associate Discount Factor
Yes	0.900	No	1.000		

RX03TM63: PLCY Easy Pay Discount Amount **

Effective Date: OCT-23-2011

Coverage	Easy Pay Flag	Result Amount WS	Easy Pay Discount Amount
BI, PD	Yes	>15.0	15.00

SERFF Tracking Number: NWPC-127194695 State: Arkansas
 Filing Company: Nationwide Mutual Insurance Company. State Tracking Number:
 Company Tracking Number: 11A-7857AR-JMS (NMIC)
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: Private Passenger Personal Auto
 Project Name/Number: /11A-7857AR-JMS (NMIC)

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	A-1 Private Passenger Auto Abstract	Filed	07/12/2011

Comments:

Please see the attached document.

Attachment:

AR NMIC 10-23-11 Form A-1 Private Passenger Automobile Abstract _ed. 1-06_.pdf

		Item Status:	Status Date:
Satisfied - Item:	APCS-Auto Premium Comparison Survey	Filed	07/12/2011

Comments:

Please see attached documents.

Attachments:

AR NMIC 10-23-11 PPA Survey FORM APCS.pdf

AR NMIC 10-23-11 PPA Survey FORM APCS.xls

		Item Status:	Status Date:
Satisfied - Item:	NAIC loss cost data entry document	Filed	07/12/2011

Comments:

Please see attached document.

Attachment:

AR NMIC 10-23-11 NAIC Loss Cost Data Entry Doc _ed. 5-05_.pdf

		Item Status:	Status Date:
Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	07/12/2011

Bypass Reason: This form does not apply to this filing.

Comments:

SERFF Tracking Number: NWPC-127194695 State: Arkansas
Filing Company: Nationwide Mutual Insurance Company. State Tracking Number:
Company Tracking Number: 11A-7857AR-JMS (NMIC)
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Personal Auto
Project Name/Number: /11A-7857AR-JMS (NMIC)

Item Status:	Status
Filed	07/12/2011

Satisfied - Item: Actuarial Memorandum

Comments:

Please see attached document.

Attachment:

AR NMIC 10-23-2011 Filing Memorandum and Exhibits.pdf

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

Instructions: All questions must be answered. If the answer is "none" or "not applicable", so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name Nationwide Mutual Insurance Company
 NAIC No. (including group #) NAIC Group Number 0140, NAIC Company Code 23787

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance?

Yes No

If yes, list the areas: _____

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

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

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

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

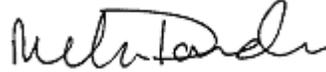
a.	Driver over 55	5% (Accident Prevention Course Discount)
b.	Good Student Discount	Discounts between 0% and 21%
c.	Multi-car Discount	Varies in Matrix
d.	Accident Free Discount	10%*
*Please Specify Qualification for Discount:		
Driver has five years or more driving experience, is free from major violations for the most recent five years, is free of accidents* that resulted in a surcharge for the most recent five years, must have a verifiable driving record, and the policy is not receiving the "No Prior Insurance Surcharge".		
*Note: The Accident Free Discount does not apply if the driver has, or had in the most recent five years, an accident being forgiven under the Merit Rating Plan's former First Accident Forgiveness rule.		
e.	Anti-Theft Discount	0%
f.	Other (specify)	
	Full Front Seat Air Bag	30%
	Driver Side Only Air Bag	20%
	Auto Financial Discount	5%
	Long Term Policyholder Discount	8% to 15%
	Home and Car Discount	5% to 10%
	New Vehicle Discount	0.6% to 29%
	Preferred Discount	15%
	Rewards Bundle Discount	5%
	Advance Quote Discount	2% to 9%
	Terms with Prior Carrier Factor	2% to 10%
	Intra-Agency Transfer Discount	2% to 10%

6. Do you have an installment payment plan for automobile insurance? Yes No
If so, what is the fee for installment payments? \$5.00

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

Program	Percentage Difference	Volume
---------	-----------------------	--------

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



Signature
Melisa L Darnieder
Printed Name
Pricing Manager
Title
614-249-7508
Telephone Number
darniem@nationwide.com
Email address

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number: 23787
Company Name: Nationwide Mutual Insurance Company
Contact Person: Melisa Darnieder
Telephone No.: (800)882-2822 ext.97508
Email Address: darniem@nationwide.com
Effective Date: 10/23/2011

Assumptions to Use:

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

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

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	20 or 30	%
AUTO/HOMEOWNERS	5-10	%
GOOD STUDENT	1-21	%
ANTI-THEFT DEVICE	0	%
Over 55 Defensive Driver Discount	5	%
\$250/\$500 Deductible Comp./Coll.	39/16	%

Vehicle	Coverages	Gender	Age	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
				Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66
				1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability			\$536	\$664	\$250	\$240	\$599	\$747	\$270	\$258	\$746	\$939	\$315	\$299	\$508	\$627	\$242	\$232
	Minimum Liability with Comprehensive and Collision			\$892	\$1,141	\$401	\$380	\$959	\$1,233	\$426	\$402	\$1,122	\$1,446	\$474	\$447	\$895	\$1,162	\$418	\$392	\$893	\$1,141	\$401	\$380
	100/300/50 Liability with Comprehensive and Collision			\$934	\$1,186	\$434	\$413	\$1,020	\$1,302	\$463	\$439	\$1,213	\$1,556	\$521	\$493	\$940	\$1,209	\$450	\$425	\$965	\$1,224	\$443	\$421
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$553	\$685	\$256	\$245	\$620	\$772	\$277	\$264	\$774	\$974	\$324	\$308	\$525	\$647	\$248	\$237	\$599	\$745	\$272	\$259
	Minimum Liability with Comprehensive and Collision			\$1,082	\$1,395	\$462	\$436	\$1,151	\$1,490	\$488	\$459	\$1,332	\$1,727	\$543	\$510	\$1,086	\$1,419	\$482	\$451	\$1,064	\$1,369	\$457	\$431
	100/300/50 Liability with Comprehensive and Collision			\$1,112	\$1,424	\$491	\$466	\$1,201	\$1,544	\$522	\$494	\$1,413	\$1,823	\$586	\$553	\$1,119	\$1,450	\$510	\$480	\$1,127	\$1,440	\$495	\$469
2003 Honda Odyssey "EX"	Minimum Liability			\$492	\$604	\$238	\$228	\$550	\$681	\$256	\$245	\$684	\$856	\$298	\$283	\$469	\$574	\$231	\$222	\$535	\$660	\$252	\$241
	Minimum Liability with Comprehensive and Collision			\$971	\$1,250	\$431	\$407	\$1,034	\$1,338	\$456	\$428	\$1,191	\$1,542	\$503	\$472	\$987	\$1,292	\$456	\$426	\$957	\$1,229	\$427	\$402
	100/300/50 Liability with Comprehensive and Collision			\$1,000	\$1,278	\$460	\$436	\$1,080	\$1,386	\$489	\$462	\$1,263	\$1,627	\$543	\$513	\$1,018	\$1,320	\$483	\$454	\$1,014	\$1,293	\$463	\$439
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$561	\$693	\$261	\$249	\$638	\$794	\$285	\$271	\$807	\$1,014	\$338	\$319	\$539	\$664	\$254	\$243	\$626	\$778	\$283	\$268
	Minimum Liability with Comprehensive and Collision			\$1,173	\$1,517	\$496	\$466	\$1,253	\$1,626	\$525	\$492	\$1,453	\$1,887	\$586	\$548	\$1,187	\$1,557	\$521	\$485	\$1,163	\$1,500	\$493	\$463
	100/300/50 Liability with Comprehensive and Collision			\$1,204	\$1,546	\$524	\$495	\$1,305	\$1,683	\$560	\$527	\$1,541	\$1,992	\$631	\$593	\$1,220	\$1,587	\$548	\$514	\$1,230	\$1,577	\$531	\$502
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$493	\$606	\$239	\$229	\$557	\$689	\$258	\$247	\$697	\$873	\$302	\$287	\$473	\$579	\$233	\$223	\$544	\$672	\$255	\$244
	Minimum Liability with Comprehensive and Collision			\$1,260	\$1,652	\$544	\$502	\$1,332	\$1,755	\$567	\$528	\$1,510	\$1,986	\$620	\$577	\$1,310	\$1,754	\$587	\$542	\$1,218	\$1,591	\$522	\$488
	100/300/50 Liability with Comprehensive and Collision			\$1,271	\$1,653	\$558	\$525	\$1,361	\$1,779	\$593	\$555	\$1,568	\$2,049	\$654	\$612	\$1,321	\$1,752	\$605	\$562	\$1,261	\$1,636	\$553	\$520
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$525	\$647	\$249	\$238	\$591	\$734	\$270	\$257	\$740	\$928	\$316	\$299	\$501	\$616	\$242	\$231	\$576	\$713	\$266	\$253
	Minimum Liability with Comprehensive and Collision			\$1,002	\$1,285	\$436	\$412	\$1,069	\$1,377	\$461	\$434	\$1,242	\$1,603	\$513	\$482	\$1,004	\$1,304	\$452	\$424	\$995	\$1,273	\$434	\$410
	100/300/50 Liability with Comprehensive and Collision			\$1,036	\$1,319	\$466	\$443	\$1,122	\$1,435	\$496	\$469	\$1,326	\$1,702	\$557	\$526	\$1,041	\$1,340	\$482	\$454	\$1,060	\$1,347	\$473	\$449

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	11A-7857AR-JMS (NMIC)
-----------	-------------------------------------------------------	------------------------------

2.	If filing is an adoption of an advisory organization loss cost filing, give name of advisory organization and Reference/Item Filing Number	N/A
-----------	--------------------------------------------------------------------------------------------------------------------------------------------	------------

Company Name		Company NAIC Number		
3.	A.	Nationwide Mutual Insurance Company	B.	23787

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)		
4.	A.	Personal Auto	B.	Private Passenger Auto

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	3.4%	2.0%					
Property Damage	4.6%	2.0%					
Medical Benefits/ Excess Medical	24.8%	2.0%					
Comprehensive	6.7%	2.0%					
Collision	-0.9%	2.0%					
UM/UIM – Bodily Injury	-4.6%	2.0%					
UM – Property Damage	-16.2%	1.7%					
Loss of Use	0.7%	1.9%					
TOTAL OVERALL EFFECT	2.7%	2.0%					

6. 5 Year History		Rate Change History					
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2010	38,602	0.9%	10/19/2010	60,610	33,384	55.1%	52.0%
2009	40,692	5.3%	7/14/2009	62,453	35,494	56.8%	53.8%
2008	43,122	3.0%	8/1/2008	62,537	37,819	60.5%	55.5%
2007	43,232	0.0%	8/1/2007	62,386	34,000	54.5%	53.8%
2006	42,491	-0.3%	9/15/2006	61,966	34,433	55.6%	53.4%
		0.0%	7/28/2006				
		-2.1%	4/14/2006				
		0.0%	1/30/2006				

7.	
Expense Constants	Selected Provisions
A. Total Production Expense (Commissions)	12.8%
B. General Expense	15.5%
C. Taxes, License & Fees	2.8%
D. Underwriting Profit & Contingencies	3.0%
E. Other (explain)	-1.9% Underwriting Expense Offsets
F. TOTAL	32.2%

8. N/A Apply Lost Cost Factors to Future filings? (Y or N)

9. 5.1% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 50

10. -2.4% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 34

PC RLC

FILING MEMORANDUM
Arkansas Private Passenger Automobile

Outlined herein are details and supporting data relating to changes in Private Passenger Automobile rates written in Nationwide Mutual Insurance Company.

STATEWIDE RATE LEVEL CHANGES

Due to the implementation of the new Nationwide Property and Casualty Insurance Company effective September 26, 2011 (SERFF filing number NWPC-127194797), the Nationwide Mutual Insurance Company will be closed to new business and all eligible new business will be written in the Nationwide Property and Casualty Insurance Company. All existing customers will be eligible to be rewritten into this new company and will be notified accordingly prior to each renewal following the effective date of this new company implementation.

We are filing for an effective date of October 23, 2011, for renewal business. The overall rate level change for the Nationwide Mutual Insurance Company is a 2.0 percent increase. The year-to-date loss ratio for this company is 65.0 percent.

Please note that forms and endorsements being used in the Nationwide Mutual Insurance Company were filed under SERFF filing number NWPP-127162352.

Exhibit I shows three years of Voluntary Personal Automobile experience by coverage for the Nationwide Mutual Insurance Company ending September 30, 2010. Earned premiums are adjusted to current rate levels, and losses are on an accident year basis, developed to ultimate, and projected to the average date of loss during the effective period of the new rates. Exhibit II displays the determination of premium projection factors.

Accident year losses for the period ending September 30, 2010 were evaluated as of December 31, 2010. Ultimate loss levels were calculated using historical losses for Arkansas and company age-to-ultimate factors. Exhibit III shows the development of ultimate losses by coverage.

Large Losses

To prevent any single claim from having a disproportionate influence on the loss development patterns, we have adjusted Bodily Injury and Uninsured / Underinsured Motorists Coverage – Bodily Injury ultimate losses by removing losses greater than or equal to \$100,000, developing the remaining losses to ultimate, and then adding the large losses back in.

Comprehensive Catastrophe Adjustment

The random occurrence of catastrophes distorts actual underwriting results for the Comprehensive coverage. In order to account for expected catastrophes yet maintain stability in our rates we remove actual catastrophe losses and replace them with a provision for expected catastrophe losses. The Comprehensive indication for the Nationwide Mutual Insurance Company contains a total catastrophe provision of 18.7 percent of losses to reflect catastrophe exposure as shown on Exhibit IV.

Projection of Losses

Exhibit V shows the Average Paid Cost Trend data and Incurred Claim Frequency by coverage for the Nationwide Mutual Insurance Company for Arkansas and Companywide for the past 24 quarters. The data is on a four-quarter-ending basis. Our projection of losses to anticipated future levels is primarily based on historical claim cost trends. We have also considered accident year trends, industry trends, and credibility measures.

We are incorporating the use of both retrospective and prospective trends. Historical losses are trended first to the average accident date of the current accident year using retrospective trends. These “current” losses are then trended to the future effective period using prospective trends. This two-step process allows for recognition of the fact that actual loss cost changes that occurred during the experience period might not always be consistent with what we expect will happen in the future.

The selected trends were projected from the average date of loss for the experience period to the future average date of loss under the revised rates, based on an effective date of October 23, 2011. The resulting loss projection factors, reflecting both severity and frequency by coverage, are shown on row (7) of Exhibit I for Comprehensive coverage and row (6) for the remaining coverages.

Projected Expense Adjustments

Expenses, which are not directly related to the premiums, are projected separately in determining the indicated rate need. These amounts differ for liability and physical damage coverages. Fixed Expenses, which include General Expense, Other Acquisition, and Unallocated Loss Adjustment, are calculated as a percentage of earned premiums.

	<u>Liability</u>	<u>Physical Damage</u>
Fixed Expenses	25.4%	22.6%

We project these expense dollars using an annual average expense trend of +2.7 percent. This trend is based on trends in the Consumer Price Index and insurance industry wages.

Financial Needs Model

Exhibit VI is the Company's Financial Needs Model, which demonstrates support for a 1.8 percent underwriting profit provision for Liability coverages and a 4.6 percent underwriting profit provision for Physical Damage coverages, considering total investment income from all sources.

Permissible Loss, Loss Adjustment, and Fixed Expense Ratio

The Permissible Loss, Loss Adjustment, and Fixed Expense ratios of 84.0 percent for Liability coverages and 81.2 percent for Physical Damage coverages were derived using the components of the variable expense ratio of 14.2 percent, which includes the average commission and brokerage ratio for all agency states, the state premium tax rate, plus an allowance for miscellaneous taxes, licenses, and fees based on Companywide data.

$$\text{Permissible Loss, Loss Adjustment, and Fixed Expense Ratio} = 100\% - \text{Variable Expenses} - \text{Underwriting Profit Provision}$$

INDICATED AND PROPOSED CHANGES

Based on the adjusted loss and fixed expense ratios in Exhibit I, and the permissible loss and fixed expense ratio developed above, the indicated and proposed changes by coverage are summarized in the following table below. The indications are based on 36 months of experience.

Coverage	Indicated Change	Proposed Change
Bodily Injury	3.4%	2.0%
Property Damage	4.6%	2.0%
Medical Benefits / Excess Medical Benefits	24.8%	2.0%
Uninsured Motorists - Property Damage*	-16.2%	1.7%
Uninsured Motorists / Underinsured - Bodily Injury	-4.6%	2.0%
Comprehensive	6.7%	2.0%
Collision	-0.9%	2.0%
Loss of Use*	0.7%	1.9%
Total	2.7%	2.0%

*Due to rounding, the actual overall impact of the base rate change is less than 2.0%

Territory Base Rates

We are revising the territorial base rates for Bodily Injury, Property Damage, Medical Benefits, Excess Medical Benefits, Comprehensive, and Collision coverages. We will apply a flat 2.0% base rate increase across all territories. Exhibit VII shows a summary of the territorial base rate changes for all coverages. Exhibit VIII reflects the determination of the territorial base rates by coverage. .

Miscellaneous Coverage Base Rates

We are revising base rates for Loss of Use, Uninsured Motorists – Property Damage, and Uninsured Motorists / Underinsured Motorists Bodily Injury coverages as shown on Exhibit IX.

Coverage Expense Fees

We are revising Coverage Expense Fees for Bodily Injury, Property Damage, Medical Benefits, Comprehensive, and Collision coverages as shown on Exhibit X.

Easy Pay Sign-Up Discount

We are introducing a one time \$30 Easy Pay Sign-Up Discount in the Nationwide Mutual Insurance Company. This discount will apply to customers who newly enroll in automated monthly electronic fund transfer via a checking or savings account and a paperless billing option.

Vanishing Deductibles

Previously referred to as Diminishing Deductibles, we are revising the pricing of the Vanishing Deductibles feature for Comprehensive and Collision coverages from a multiplicative rate factor to a flat dollar amount of \$30 for the first vehicle and \$5 for each additional vehicle. The overall premium impact of this change is negligible.

Rewards Bundle Discount

We are implementing a 5% Rewards Bundle Discount. The Rewards Bundle Discount provides a lower rate based on a combination of the Accident Forgiveness feature, Vanishing Deductible feature, and Roadside Assistance coverage. This discount applies to Bodily Injury, Property Damage, Medical Benefits, Comprehensive, and Collision coverages. The overall premium impact of this change is negligible.

Mobile Homeowner Discount

We are revising the Home and Car discount to apply to policyholders with a mobile home policy previously insured with Nationwide. This change is reflected in the manual page rules.

Car Key Replacement Coverage

We are implementing Car Key Replacement Coverage in the Nationwide Mutual Insurance Company. If the vehicle has Comprehensive coverage, we provide coverage up to \$400 to replace lost or stolen car keys or electronic car entry devices under the conditions detailed in the endorsement. There is no additional charge for this coverage.

Please see the forms and endorsements filing under SERFF filing number NWPP-127162352 for further details.

Pet Injury Collision Coverage

We are implementing Pet Injury Collision Coverage in the Nationwide Mutual Insurance Company. If the vehicle has Collision coverage and the policyholder's dog or cat is injured in an accident that is covered under the policyholder's Nationwide Collision Coverage, we will pay up to \$500 for vet bills related to the injuries under the conditions detailed in the endorsement. There is no additional charge for this coverage. Please see the forms and endorsements filing under SERFF filing number NWPP-127162352 for further details.

Auto Insurance Guarantee

We are implementing the Auto Insurance Guarantee in the Nationwide Mutual Insurance Company. Please see the forms and endorsements filing under SERFF filing number NWPP-127162352 for further details.

Increased Chargeable Accident Threshold

We are increasing the Chargeable Accident Threshold for the purposes of Merit Rating from \$400 to \$1250. Please refer to the marked-up manual pages for details.

Editorial Revision – Cancellations

In the rating manual, we are including an editorial correction to the section for Cancellations. The correction will remove references to short-rate calculations. This is an editorial change only since the short-rate percent columns were removed from the Pro-Rate table in 2008.

**Arkansas Personal Auto
Nationwide Mutual Insurance Company
Table of Contents**

<u>Exhibit Title</u>	<u>Exhibit Number</u>
Indications	I
Premium Projection Factors	II
Loss Development	III
Catastrophe Provision	IV
Loss Trending Data	V
Financial Needs Model	VI
Territory Base Rates Summary	VII
Territory Base Rates	VIII
Miscellaneous Coverage Base Rates	IX
Coverage Expense Fees	X

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective October 23, 2011
Bodily Injury**

Fiscal Accident Year Ending	2008/3	2009/3	2010/3	2-Year	3-Year
Premium					
1. Current Level Earned Premium	16,724,542	16,195,484	15,089,050		
2. Premium Projection Factor	0.964	0.974	0.984		
3. Projected Current Level Earned Premium = (1) x (2)	16,122,458	15,774,401	14,847,625	30,622,026	46,744,484
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	8,632,804	8,325,607	8,362,088		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	8,632,804	8,325,607	8,362,088		
6. Loss Projection Factor	1.245	1.155	1.071		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	10,747,841	9,616,076	8,955,796	18,556,948	29,028,325
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	66.7%	61.0%	60.3%	60.6%	62.1%
9. Experience Year Weights Used Above				45/55	25/35/40
10. Credibility Assigned to Experience	23.3%	23.0%	21.7%	36.5%	46.8%
11. Trended Permissible Loss and DCC Expense Ratio	58.0%	58.0%	58.0%	58.0%	58.0%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) x (8) + [1 - (10)] x (11)	60.0%	58.7%	58.5%	58.9%	59.9%
13. Credibility-Weighted Losses and DCC Expenses = (3) x (12)	9,673,475	9,259,573	8,685,861	18,036,373	27,999,946
Fixed Expenses					
14. Est. General & Other Acquisition	2,524,892	2,470,418	2,295,160		
15. Est. Adjusting and Other Loss Adjustment	1,612,673	1,577,880	1,465,941		
16. Fixed Expense Projection Factor	1.056	1.056	1.056		
17. Projected General and Other Acquisition Expenses = (14) x (16)	2,666,286	2,608,761	2,423,689	5,032,450	7,698,736
18. Projected Adjusting and Other Loss Adjustment Expenses = (15) x (16)	1,702,983	1,666,241	1,548,034	3,214,275	4,917,258
19. Projected Total Fixed Expenses = (17) + (18)	4,369,269	4,275,002	3,971,723	8,246,725	12,615,994
Indication					
20. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (19)	14,042,744	13,534,575	12,657,584	26,283,098	40,615,940
21. Permissible Loss, DCC and Fixed Expense Ratio	84.0%	84.0%	84.0%	84.0%	84.0%
22. Required Premium = (20) ÷ (21)	16,717,552	16,112,589	15,068,552	31,289,402	48,352,310
23. Credibility-Weighted Indicated Rate Level Change = (22) ÷ (3) - 1	3.7%	2.1%	1.5%	2.2%	3.4%
Expense Fee					
24. Policy Term in Months	6	6	6	6	6
25. Current Expense Fee Per Vehicle	27.10	27.10	27.10	27.10	27.10
26. Indicated Expense Fee Per Vehicle	27.50	27.50	27.50	27.50	27.50
27. Indicated Fixed Premium Change = (26) ÷ (25) - 1	1.5%	1.5%	1.5%	1.5%	1.5%
Indication Net of Expense Fee					
28. Latest Year Projected Total Current Level Earned Premium = (3@2010/3)	14,847,625	14,847,625	14,847,625	14,847,625	14,847,625
29. Latest Year Fixed Current Level Earned Premium	3,751,995	3,751,995	3,751,995	3,751,995	3,751,995
30. Latest Year Projected Variable Current Level Earned Premium = (28) - (29)	11,095,630	11,095,630	11,095,630	11,095,630	11,095,630
31. Required Total Premium = (28) x [1 + (23)]	15,396,987	15,159,425	15,070,339	15,174,273	15,352,444
32. Required Fixed Premium	3,807,375	3,807,375	3,807,375	3,807,375	3,807,375
33. Required Variable Premium = (31) - (32)	11,589,612	11,352,050	11,262,964	11,366,898	11,545,069
34. Indicated Rate Level Change Net of Expense Fee = (33) ÷ (30) - 1	4.5%	2.3%	1.5%	2.4%	4.1%
Summary					
35. Indicated Rate Level Change Net of Expense Fee = (34)	4.5%	2.3%	1.5%	2.4%	4.1%
36. Indicated Expense Fee Change = (27)	1.5%	1.5%	1.5%	1.5%	1.5%
37. Total Indicated Rate Level Change = (23)	3.7%	2.1%	1.5%	2.2%	3.4%

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective October 23, 2011
Property Damage**

Fiscal Accident Year Ending	2008/3	2009/3	2010/3	2-Year	3-Year
Premium					
1. Current Level Earned Premium	14,902,878	14,313,626	13,232,321		
2. Premium Projection Factor	0.934	0.951	0.967		
3. Projected Current Level Earned Premium = (1) x (2)	13,919,288	13,612,258	12,795,654	26,407,912	40,327,200
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	7,625,356	7,715,041	7,341,196		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	7,625,356	7,715,041	7,341,196		
6. Loss Projection Factor	1.082	1.073	1.063		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	8,250,635	8,278,239	7,803,691	16,082,418	24,397,956
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	59.3%	60.8%	61.0%	60.9%	60.5%
9. Experience Year Weights Used Above				45/55	25/35/40
10. Credibility Assigned to Experience	71.7%	71.3%	69.8%	82.7%	88.0%
11. Trended Permissible Loss and DCC Expense Ratio	58.3%	58.3%	58.3%	58.3%	58.3%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) x (8) + [1 - (10)] x (11)	59.0%	60.1%	60.2%	60.5%	60.2%
13. Credibility-Weighted Losses and DCC Expenses = (3) x (12)	8,212,380	8,180,967	7,702,984	15,976,787	24,276,974
Fixed Expenses					
14. Est. General & Other Acquisition	2,231,691	2,183,351	2,028,544		
15. Est. Adjusting and Other Loss Adjustment	1,425,403	1,394,528	1,295,651		
16. Fixed Expense Projection Factor	1.056	1.056	1.056		
17. Projected General and Other Acquisition Expenses = (14) x (16)	2,356,666	2,305,619	2,142,142	4,447,761	6,804,427
18. Projected Adjusting and Other Loss Adjustment Expenses = (15) x (16)	1,505,226	1,472,622	1,368,207	2,840,829	4,346,055
19. Projected Total Fixed Expenses = (17) + (18)	3,861,892	3,778,241	3,510,349	7,288,590	11,150,482
Indication					
20. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (19)	12,074,272	11,959,208	11,213,333	23,265,377	35,427,456
21. Permissible Loss, DCC and Fixed Expense Ratio	84.0%	84.0%	84.0%	84.0%	84.0%
22. Required Premium = (20) ÷ (21)	14,374,133	14,237,152	13,349,206	27,696,877	42,175,543
23. Credibility-Weighted Indicated Rate Level Change = (22) ÷ (3) - 1	3.3%	4.6%	4.3%	4.9%	4.6%
Expense Fee					
24. Policy Term in Months	6	6	6	6	6
25. Current Expense Fee Per Vehicle	23.90	23.90	23.90	23.90	23.90
26. Indicated Expense Fee Per Vehicle	24.30	24.30	24.30	24.30	24.30
27. Indicated Fixed Premium Change = (26) ÷ (25) - 1	1.7%	1.7%	1.7%	1.7%	1.7%
Indication Net of Expense Fee					
28. Latest Year Projected Total Current Level Earned Premium = (3@2010/3)	12,795,654	12,795,654	12,795,654	12,795,654	12,795,654
29. Latest Year Fixed Current Level Earned Premium	3,309,672	3,309,672	3,309,672	3,309,672	3,309,672
30. Latest Year Projected Variable Current Level Earned Premium = (28) - (29)	9,485,982	9,485,982	9,485,982	9,485,982	9,485,982
31. Required Total Premium = (28) x [1 + (23)]	13,217,911	13,384,254	13,345,867	13,422,641	13,384,254
32. Required Fixed Premium	3,365,064	3,365,064	3,365,064	3,365,064	3,365,064
33. Required Variable Premium = (31) - (32)	9,852,847	10,019,190	9,980,803	10,057,577	10,019,190
34. Indicated Rate Level Change Net of Expense Fee = (33) ÷ (30) - 1	3.9%	5.6%	5.2%	6.0%	5.6%
Summary					
35. Indicated Rate Level Change Net of Expense Fee = (34)	3.9%	5.6%	5.2%	6.0%	5.6%
36. Indicated Expense Fee Change = (27)	1.7%	1.7%	1.7%	1.7%	1.7%
37. Total Indicated Rate Level Change = (23)	3.3%	4.6%	4.3%	4.9%	4.6%

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective October 23, 2011
Medical Benefits, Excess Medical Benefits**

Fiscal Accident Year Ending	2008/3	2009/3	2010/3	2-Year	3-Year
Premium					
1. Current Level Earned Premium	2,585,857	2,489,844	2,299,533		
2. Premium Projection Factor	0.946	0.959	0.973		
3. Projected Current Level Earned Premium = (1) x (2)	2,446,221	2,387,760	2,237,446	4,625,206	7,071,427
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	1,409,818	1,658,300	1,501,887		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	1,409,818	1,658,300	1,501,887		
6. Loss Projection Factor	1.578	1.410	1.260		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	2,224,693	2,338,203	1,892,378	4,190,437	6,420,856
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	90.9%	97.9%	84.6%	90.6%	90.8%
9. Experience Year Weights Used Above				45/55	25/35/40
10. Credibility Assigned to Experience	31.2%	30.8%	29.1%	46.1%	56.7%
11. Trended Permissible Loss and DCC Expense Ratio	63.2%	63.2%	63.2%	63.2%	63.2%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) x (8) + [1 - (10)] x (11)	71.8%	73.9%	69.4%	75.8%	78.8%
13. Credibility-Weighted Losses and DCC Expenses = (3) x (12)	1,756,387	1,764,555	1,552,788	3,505,906	5,572,284
Fixed Expenses					
14. Est. General & Other Acquisition	369,944	361,794	333,580		
15. Est. Adjusting and Other Loss Adjustment	236,287	231,081	213,061		
16. Fixed Expense Projection Factor	1.056	1.056	1.056		
17. Projected General and Other Acquisition Expenses = (14) x (16)	390,661	382,054	352,260	734,314	1,124,975
18. Projected Adjusting and Other Loss Adjustment Expenses = (15) x (16)	249,519	244,022	224,992	469,014	718,533
19. Projected Total Fixed Expenses = (17) + (18)	640,180	626,076	577,252	1,203,328	1,843,508
Indication					
20. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (19)	2,396,567	2,390,631	2,130,040	4,709,234	7,415,792
21. Permissible Loss, DCC and Fixed Expense Ratio	84.0%	84.0%	84.0%	84.0%	84.0%
22. Required Premium = (20) ÷ (21)	2,853,056	2,845,989	2,535,762	5,606,231	8,828,324
23. Credibility-Weighted Indicated Rate Level Change = (22) ÷ (3) - 1	16.6%	19.2%	13.3%	21.2%	24.8%
Expense Fee					
24. Policy Term in Months	6	6	6	6	6
25. Current Expense Fee Per Vehicle	6.60	6.60	6.60	6.60	6.60
26. Indicated Expense Fee Per Vehicle	6.80	6.80	6.80	6.80	6.80
27. Indicated Fixed Premium Change = (26) ÷ (25) - 1	3.0%	3.0%	3.0%	3.0%	3.0%
Indication Net of Expense Fee					
28. Latest Year Projected Total Current Level Earned Premium = (3@2010/3)	2,237,446	2,237,446	2,237,446	2,237,446	2,237,446
29. Latest Year Fixed Current Level Earned Premium	540,778	540,778	540,778	540,778	540,778
30. Latest Year Projected Variable Current Level Earned Premium = (28) - (29)	1,696,668	1,696,668	1,696,668	1,696,668	1,696,668
31. Required Total Premium = (28) x [1 + (23)]	2,608,862	2,667,036	2,535,026	2,711,785	2,792,333
32. Required Fixed Premium	557,165	557,165	557,165	557,165	557,165
33. Required Variable Premium = (31) - (32)	2,051,697	2,109,871	1,977,861	2,154,620	2,235,168
34. Indicated Rate Level Change Net of Expense Fee = (33) ÷ (30) - 1	20.9%	24.4%	16.6%	27.0%	31.7%
Summary					
35. Indicated Rate Level Change Net of Expense Fee = (34)	20.9%	24.4%	16.6%	27.0%	31.7%
36. Indicated Expense Fee Change = (27)	3.0%	3.0%	3.0%	3.0%	3.0%
37. Total Indicated Rate Level Change = (23)	16.6%	19.2%	13.3%	21.2%	24.8%

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective October 23, 2011
Uninsured Motorists - Property Damage**

Fiscal Accident Year Ending	2008/3	2009/3	2010/3	2-Year	3-Year
Premium					
1. Current Level Earned Premium	1,238,725	1,236,843	1,187,260		
2. Premium Projection Factor	1.090	1.068	1.046		
3. Projected Current Level Earned Premium = (1) x (2)	1,350,210	1,320,948	1,241,874	2,562,822	3,913,032
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	437,760	393,009	452,899		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	437,760	393,009	452,899		
6. Loss Projection Factor	1.153	1.074	1.000		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	504,737	422,092	452,899	884,174	1,377,387
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	37.4%	32.0%	36.5%	34.5%	35.2%
9. Experience Year Weights Used Above				45/55	25/35/40
10. Credibility Assigned to Experience	26.1%	25.8%	24.6%	40.2%	50.7%
11. Trended Permissible Loss and DCC Expense Ratio	54.5%	54.5%	54.5%	54.5%	54.5%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) x (8) + [1 - (10)] x (11)	50.0%	48.7%	50.1%	46.5%	44.7%
13. Credibility-Weighted Losses and DCC Expenses = (3) x (12)	675,105	643,302	622,179	1,191,712	1,749,125
Fixed Expenses					
14. Est. General & Other Acquisition	200,032	196,432	184,154		
15. Est. Adjusting and Other Loss Adjustment	127,762	125,463	117,621		
16. Fixed Expense Projection Factor	1.056	1.056	1.056		
17. Projected Total Fixed Expenses	346,151	339,921	318,675	658,596	1,004,747
Indication					
18. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (17)	1,021,256	983,223	940,854	1,850,308	2,753,872
19. Permissible Loss, DCC and Fixed Expense Ratio	84.0%	84.0%	84.0%	84.0%	84.0%
20. Required Premium = (18) ÷ (19)	1,215,781	1,170,504	1,120,064	2,202,748	3,278,419
21. Credibility-Weighted Indicated Rate Level Change = (20) ÷ (3) - 1	-10.0%	-11.4%	-9.8%	-14.0%	-16.2%

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective October 23, 2011
Underinsured Motorists - Bodily Injury, Uninsured Motorists - Bodily Injury**

Fiscal Accident Year Ending	2008/3	2009/3	2010/3	2-Year	3-Year
Premium					
1. Current Level Earned Premium	3,712,287	3,624,875	3,374,352		
2. Premium Projection Factor	0.962	0.971	0.980		
3. Projected Current Level Earned Premium = (1) x (2)	3,571,220	3,519,754	3,306,865	6,826,619	10,397,839
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	1,966,304	1,526,557	1,674,530		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	1,966,304	1,526,557	1,674,530		
6. Loss Projection Factor	1.010	1.005	1.000		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	1,985,967	1,534,190	1,674,530	3,242,644	5,136,532
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	55.6%	43.6%	50.6%	47.5%	49.4%
9. Experience Year Weights Used Above				45/55	25/35/40
10. Credibility Assigned to Experience	24.5%	24.2%	23.1%	38.3%	48.6%
11. Trended Permissible Loss and DCC Expense Ratio	56.3%	56.3%	56.3%	56.3%	56.3%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) x (8) + [1 - (10)] x (11)	56.1%	53.2%	55.0%	52.9%	52.9%
13. Credibility-Weighted Losses and DCC Expenses = (3) x (12)	2,003,454	1,872,509	1,818,776	3,611,281	5,500,457
Fixed Expenses					
14. Est. General & Other Acquisition	561,929	552,798	520,204		
15. Est. Adjusting and Other Loss Adjustment	358,910	353,078	332,260		
16. Fixed Expense Projection Factor	1.056	1.056	1.056		
17. Projected Total Fixed Expenses	972,406	956,605	900,202	1,856,807	2,829,213
Indication					
18. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (17)	2,975,860	2,829,114	2,718,978	5,468,088	8,329,670
19. Permissible Loss, DCC and Fixed Expense Ratio	84.0%	84.0%	84.0%	84.0%	84.0%
20. Required Premium = (18) ÷ (19)	3,542,690	3,367,993	3,236,879	6,509,629	9,916,274
21. Credibility-Weighted Indicated Rate Level Change = (20) ÷ (3) - 1	-0.8%	-4.3%	-2.1%	-4.6%	-4.6%

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective October 23, 2011
Comprehensive**

Fiscal Accident Year Ending	2008/3	2009/3	2010/3	2-Year	3-Year
Premium					
1. Current Level Earned Premium	8,051,909	7,764,661	7,158,091		
2. Premium Projection Factor	0.984	0.988	0.992		
3. Projected Current Level Earned Premium = (1) x (2)	7,923,078	7,671,485	7,100,826	14,772,311	22,695,389
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	3,268,891	4,822,498	2,999,217		
5. Catastrophe Load	1.187	1.187	1.187		
6. Adjusted Estimated Ultimate Losses and DCC Expenses = (4) x (5)	3,880,174	5,724,305	3,560,071		
7. Loss Projection Factor	1.129	1.093	1.058		
8. Projected Estimated Ultimate Losses and DCC Expenses = (6) x (7)	4,380,716	6,256,665	3,766,555	9,734,953	14,434,267
9. Projected Loss and DCC Expense Ratio = (8) ÷ (3)	55.3%	81.6%	53.0%	65.9%	63.6%
10. Experience Year Weights Used Above				45/55	25/35/40
11. Credibility Assigned to Experience	51.1%	50.3%	48.0%	65.9%	74.9%
12. Trended Permissible Loss and DCC Expense Ratio	60.0%	60.0%	60.0%	60.0%	60.0%
13. Credibility-Weighted Loss and DCC Expense Ratio = (11) x (9) + [1 - (11)] x (12)	57.6%	70.9%	56.6%	63.9%	62.7%
14. Credibility-Weighted Losses and DCC Expenses = (3) x (13)	4,563,693	5,439,083	4,019,068	9,439,507	14,230,009
Fixed Expenses					
15. Est. General & Other Acquisition	1,238,390	1,196,072	1,091,282		
16. Est. Adjusting and Other Loss Adjustment	567,263	547,879	499,878		
17. Fixed Expense Projection Factor	1.056	1.056	1.056		
18. Projected General and Other Acquisition Expenses = (15) x (17)	1,307,740	1,263,052	1,152,394	2,415,446	3,723,186
19. Projected Adjusting and Other Loss Adjustment Expenses = (16) x (17)	599,030	578,560	527,871	1,106,431	1,705,461
20. Projected Total Fixed Expenses = (18) + (19)	1,906,770	1,841,612	1,680,265	3,521,877	5,428,647
Indication					
21. Credibility-Weighted Losses, DCC and Fixed Expenses = (14) + (20)	6,470,463	7,280,695	5,699,333	12,961,384	19,658,656
22. Permissible Loss, DCC and Fixed Expense Ratio	81.2%	81.2%	81.2%	81.2%	81.2%
23. Required Premium = (21) ÷ (22)	7,968,550	8,966,373	7,018,883	15,962,296	24,210,167
24. Credibility-Weighted Indicated Rate Level Change = (23) ÷ (3) - 1	0.6%	16.9%	-1.2%	8.1%	6.7%
Expense Fee					
25. Policy Term in Months	6	6	6	6	6
26. Current Expense Fee Per Vehicle	18.00	18.00	18.00	18.00	18.00
27. Indicated Expense Fee Per Vehicle	18.90	18.90	18.90	18.90	18.90
28. Indicated Fixed Premium Change = (27) ÷ (26) - 1	5.0%	5.0%	5.0%	5.0%	5.0%
Indication Net of Expense Fee					
29. Latest Year Projected Total Current Level Earned Premium = (3@2010/3)	7,100,826	7,100,826	7,100,826	7,100,826	7,100,826
30. Latest Year Fixed Current Level Earned Premium	1,658,952	1,658,952	1,658,952	1,658,952	1,658,952
31. Latest Year Projected Variable Current Level Earned Premium = (29) - (30)	5,441,874	5,441,874	5,441,874	5,441,874	5,441,874
32. Required Total Premium = (29) x [1 + (24)]	7,143,431	8,300,866	7,015,616	7,675,993	7,576,581
33. Required Fixed Premium	1,741,900	1,741,900	1,741,900	1,741,900	1,741,900
34. Required Variable Premium = (32) - (33)	5,401,531	6,558,966	5,273,716	5,934,093	5,834,681
35. Indicated Rate Level Change Net of Expense Fee = (34) ÷ (31) - 1	-0.7%	20.5%	-3.1%	9.0%	7.2%
Summary					
36. Indicated Rate Level Change Net of Expense Fee = (35)	-0.7%	20.5%	-3.1%	9.0%	7.2%
37. Indicated Expense Fee Change = (28)	5.0%	5.0%	5.0%	5.0%	5.0%
38. Total Indicated Rate Level Change = (24)	0.6%	16.9%	-1.2%	8.1%	6.7%

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective October 23, 2011
Collision**

Fiscal Accident Year Ending	2008/3	2009/3	2010/3	2-Year	3-Year
Premium					
1. Current Level Earned Premium	18,631,349	18,329,340	17,166,382		
2. Premium Projection Factor	1.060	1.044	1.029		
3. Projected Current Level Earned Premium = (1) x (2)	19,749,230	19,135,831	17,664,207	36,800,038	56,549,268
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	10,732,387	9,856,734	9,371,421		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	10,732,387	9,856,734	9,371,421		
6. Loss Projection Factor	1.078	1.072	1.067		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	11,569,513	10,566,419	9,999,306	20,608,021	32,006,886
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	58.6%	55.2%	56.6%	56.0%	56.6%
9. Experience Year Weights Used Above				45/55	25/35/40
10. Credibility Assigned to Experience	63.3%	62.4%	60.2%	76.0%	83.0%
11. Trended Permissible Loss and DCC Expense Ratio	59.1%	59.1%	59.1%	59.1%	59.1%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) x (8) + [1 - (10)] x (11)	58.8%	56.7%	57.6%	56.7%	57.0%
13. Credibility-Weighted Losses and DCC Expenses = (3) x (12)	11,612,547	10,850,016	10,174,583	20,865,622	32,233,083
Fixed Expenses					
14. Est. General & Other Acquisition	3,026,206	2,920,291	2,659,134		
15. Est. Adjusting and Other Loss Adjustment	1,386,198	1,337,682	1,218,055		
16. Fixed Expense Projection Factor	1.056	1.056	1.056		
17. Projected General and Other Acquisition Expenses = (14) x (16)	3,195,674	3,083,827	2,808,046	5,891,873	9,087,547
18. Projected Adjusting and Other Loss Adjustment Expenses = (15) x (16)	1,463,825	1,412,592	1,286,266	2,698,858	4,162,683
19. Projected Total Fixed Expenses = (17) + (18)	4,659,499	4,496,419	4,094,312	8,590,731	13,250,230
Indication					
20. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (19)	16,272,046	15,346,435	14,268,895	29,456,353	45,483,313
21. Permissible Loss, DCC and Fixed Expense Ratio	81.2%	81.2%	81.2%	81.2%	81.2%
22. Required Premium = (20) ÷ (21)	20,039,466	18,899,550	17,572,531	36,276,297	56,013,932
23. Credibility-Weighted Indicated Rate Level Change = (22) ÷ (3) - 1	1.5%	-1.2%	-0.5%	-1.4%	-0.9%
Expense Fee					
24. Policy Term in Months	6	6	6	6	6
25. Current Expense Fee Per Vehicle	44.10	44.10	44.10	44.10	44.10
26. Indicated Expense Fee Per Vehicle	46.80	46.80	46.80	46.80	46.80
27. Indicated Fixed Premium Change = (26) ÷ (25) - 1	6.1%	6.1%	6.1%	6.1%	6.1%
Indication Net of Expense Fee					
28. Latest Year Projected Total Current Level Earned Premium = (3@2010/3)	17,664,207	17,664,207	17,664,207	17,664,207	17,664,207
29. Latest Year Fixed Current Level Earned Premium	4,003,574	4,003,574	4,003,574	4,003,574	4,003,574
30. Latest Year Projected Variable Current Level Earned Premium = (28) - (29)	13,660,633	13,660,633	13,660,633	13,660,633	13,660,633
31. Required Total Premium = (28) x [1 + (23)]	17,929,170	17,452,237	17,575,886	17,416,908	17,505,229
32. Required Fixed Premium	4,248,691	4,248,691	4,248,691	4,248,691	4,248,691
33. Required Variable Premium = (31) - (32)	13,680,479	13,203,546	13,327,195	13,168,217	13,256,538
34. Indicated Rate Level Change Net of Expense Fee = (33) ÷ (30) - 1	0.1%	-3.3%	-2.4%	-3.6%	-3.0%
Summary					
35. Indicated Rate Level Change Net of Expense Fee = (34)	0.1%	-3.3%	-2.4%	-3.6%	-3.0%
36. Indicated Expense Fee Change = (27)	6.1%	6.1%	6.1%	6.1%	6.1%
37. Total Indicated Rate Level Change = (23)	1.5%	-1.2%	-0.5%	-1.4%	-0.9%

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective October 23, 2011
Loss of Use**

Fiscal Accident Year Ending	2008/3	2009/3	2010/3	2-Year	3-Year
Premium					
1. Current Level Earned Premium	770,838	794,162	751,511		
2. Premium Projection Factor	1.097	1.072	1.048		
3. Projected Current Level Earned Premium = (1) x (2)	845,609	851,342	787,584	1,638,926	2,484,535
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	427,832	417,876	406,154		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	427,832	417,876	406,154		
6. Loss Projection Factor	1.257	1.188	1.123		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	537,785	496,437	456,111	952,216	1,478,298
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	63.6%	58.3%	57.9%	58.1%	59.5%
9. Experience Year Weights Used Above				45/55	25/35/40
10. Credibility Assigned to Experience	83.7%	83.7%	82.7%	90.8%	93.8%
11. Trended Permissible Loss and DCC Expense Ratio	60.1%	60.1%	60.1%	60.1%	60.1%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) x (8) + [1 - (10)] x (11)	63.0%	58.6%	58.3%	58.3%	59.5%
13. Credibility-Weighted Losses and DCC Expenses = (3) x (12)	532,734	498,886	459,161	955,494	1,478,298
Fixed Expenses					
14. Est. General & Other Acquisition	122,420	123,235	113,995		
15. Est. Adjusting and Other Loss Adjustment	56,076	56,450	52,217		
16. Fixed Expense Projection Factor	1.056	1.056	1.056		
17. Projected Total Fixed Expenses	188,492	189,747	175,220	365,267	553,759
Indication					
18. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (17)	721,226	688,633	634,681	1,320,761	2,032,057
19. Permissible Loss, DCC and Fixed Expense Ratio	81.2%	81.2%	81.2%	81.2%	81.2%
20. Required Premium = (18) ÷ (19)	888,209	848,070	781,627	1,626,553	2,502,533
21. Credibility-Weighted Indicated Rate Level Change = (20) ÷ (3) - 1	5.0%	-0.4%	-0.8%	-0.8%	0.7%

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Determination of Premium Projection Factors
Bodily Injury**

	Fiscal Calendar Year Ending		
	2008/3	2009/3	2010/3
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	3/31/2008	3/31/2009	3/31/2010
2. Average Earned Date for Latest Fiscal Calendar Year	3/31/2010	3/31/2010	3/31/2010
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Premium Trend	-1.0%	-1.0%	-1.0%
5. Past-to-Present Factor = $[1+(4)](3)$	0.980	0.990	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	3/31/2010	3/31/2010	3/31/2010
7. Average Earned Date for Assumed Effective Period	4/18/2012	4/18/2012	4/18/2012
8. Years of Trend = (7) - (6)	2.053	2.053	2.053
9. Selected Premium Trend	-0.8%	-0.8%	-0.8%
10. Present-to-Future Factor = $[1+(9)](8)$	0.984	0.984	0.984
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	0.964	0.974	0.984

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Determination of Premium Projection Factors
Property Damage**

	Fiscal Calendar Year Ending		
	2008/3	2009/3	2010/3
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	3/31/2008	3/31/2009	3/31/2010
2. Average Earned Date for Latest Fiscal Calendar Year	3/31/2010	3/31/2010	3/31/2010
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Premium Trend	-1.7%	-1.7%	-1.7%
5. Past-to-Present Factor = $[1+(4)](3)$	0.966	0.983	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	3/31/2010	3/31/2010	3/31/2010
7. Average Earned Date for Assumed Effective Period	4/18/2012	4/18/2012	4/18/2012
8. Years of Trend = (7) - (6)	2.053	2.053	2.053
9. Selected Premium Trend	-1.6%	-1.6%	-1.6%
10. Present-to-Future Factor = $[1+(9)](8)$	0.967	0.967	0.967
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	0.934	0.951	0.967

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Determination of Premium Projection Factors
Medical Benefits, Excess Medical Benefits**

	Fiscal Calendar Year Ending		
	2008/3	2009/3	2010/3
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	3/31/2008	3/31/2009	3/31/2010
2. Average Earned Date for Latest Fiscal Calendar Year	3/31/2010	3/31/2010	3/31/2010
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Premium Trend	-1.4%	-1.4%	-1.4%
5. Past-to-Present Factor = $[1+(4)](3)$	0.972	0.986	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	3/31/2010	3/31/2010	3/31/2010
7. Average Earned Date for Assumed Effective Period	4/18/2012	4/18/2012	4/18/2012
8. Years of Trend = (7) - (6)	2.053	2.053	2.053
9. Selected Premium Trend	-1.3%	-1.3%	-1.3%
10. Present-to-Future Factor = $[1+(9)](8)$	0.973	0.973	0.973
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	0.946	0.959	0.973

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Determination of Premium Projection Factors
Uninsured Motorists - Property Damage**

	Fiscal Calendar Year Ending		
	2008/3	2009/3	2010/3
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	3/31/2008	3/31/2009	3/31/2010
2. Average Earned Date for Latest Fiscal Calendar Year	3/31/2010	3/31/2010	3/31/2010
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Premium Trend	2.1%	2.1%	2.1%
5. Past-to-Present Factor = $[1+(4)](3)$	1.042	1.021	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	3/31/2010	3/31/2010	3/31/2010
7. Average Earned Date for Assumed Effective Period	4/18/2012	4/18/2012	4/18/2012
8. Years of Trend = (7) - (6)	2.053	2.053	2.053
9. Selected Premium Trend	2.2%	2.2%	2.2%
10. Present-to-Future Factor = $[1+(9)](8)$	1.046	1.046	1.046
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	1.090	1.068	1.046

**Arkansas Personal Automobile
 Nationwide Mutual Insurance Company
 Determination of Premium Projection Factors
 Underinsured Motorists - Bodily Injury, Uninsured Motorists - Bodily Injury**

	Fiscal Calendar Year Ending		
	2008/3	2009/3	2010/3
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	3/31/2008	3/31/2009	3/31/2010
2. Average Earned Date for Latest Fiscal Calendar Year	3/31/2010	3/31/2010	3/31/2010
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Premium Trend	-0.9%	-0.9%	-0.9%
5. Past-to-Present Factor = $[1+(4)](3)$	0.982	0.991	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	3/31/2010	3/31/2010	3/31/2010
7. Average Earned Date for Assumed Effective Period	4/18/2012	4/18/2012	4/18/2012
8. Years of Trend = (7) - (6)	2.053	2.053	2.053
9. Selected Premium Trend	-1.0%	-1.0%	-1.0%
10. Present-to-Future Factor = $[1+(9)](8)$	0.980	0.980	0.980
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	0.962	0.971	0.980

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Determination of Premium Projection Factors
Comprehensive**

	Fiscal Calendar Year Ending		
	2008/3	2009/3	2010/3
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	3/31/2008	3/31/2009	3/31/2010
2. Average Earned Date for Latest Fiscal Calendar Year	3/31/2010	3/31/2010	3/31/2010
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Premium Trend	-0.4%	-0.4%	-0.4%
5. Past-to-Present Factor = $[1+(4)](3)$	0.992	0.996	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	3/31/2010	3/31/2010	3/31/2010
7. Average Earned Date for Assumed Effective Period	4/18/2012	4/18/2012	4/18/2012
8. Years of Trend = (7) - (6)	2.053	2.053	2.053
9. Selected Premium Trend	-0.4%	-0.4%	-0.4%
10. Present-to-Future Factor = $[1+(9)](8)$	0.992	0.992	0.992
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	0.984	0.988	0.992

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Determination of Premium Projection Factors
Collision**

	Fiscal Calendar Year Ending		
	2008/3	2009/3	2010/3
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	3/31/2008	3/31/2009	3/31/2010
2. Average Earned Date for Latest Fiscal Calendar Year	3/31/2010	3/31/2010	3/31/2010
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Premium Trend	1.5%	1.5%	1.5%
5. Past-to-Present Factor = $[1+(4)](3)$	1.030	1.015	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	3/31/2010	3/31/2010	3/31/2010
7. Average Earned Date for Assumed Effective Period	4/18/2012	4/18/2012	4/18/2012
8. Years of Trend = (7) - (6)	2.053	2.053	2.053
9. Selected Premium Trend	1.4%	1.4%	1.4%
10. Present-to-Future Factor = $[1+(9)](8)$	1.029	1.029	1.029
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	1.060	1.044	1.029

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Determination of Premium Projection Factors
Loss of Use**

	Fiscal Calendar Year Ending		
	2008/3	2009/3	2010/3
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	3/31/2008	3/31/2009	3/31/2010
2. Average Earned Date for Latest Fiscal Calendar Year	3/31/2010	3/31/2010	3/31/2010
3. Years of Trend = (2) - (1)	2.000	1.000	0.000
4. Selected Premium Trend	2.3%	2.3%	2.3%
5. Past-to-Present Factor = $[1+(4)](3)$	1.047	1.023	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	3/31/2010	3/31/2010	3/31/2010
7. Average Earned Date for Assumed Effective Period	4/18/2012	4/18/2012	4/18/2012
8. Years of Trend = (7) - (6)	2.053	2.053	2.053
9. Selected Premium Trend	2.3%	2.3%	2.3%
10. Present-to-Future Factor = $[1+(9)](8)$	1.048	1.048	1.048
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	1.097	1.072	1.048

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Loss Development for Accident Years Ending September 30, 2010
With 5 Quarters of Development as of December 31, 2010
Bodily Injury**

Incurred Losses

Incurred Cost (No Supp) + DCC Expense Amount, Excluding Losses Over 100000

Accident Year Ending	Age in Months										
	15	27	39	51	63	75	87	99	111	123	135
2000/3	4,465,007	5,080,167	5,518,449	5,733,864	5,813,350	5,839,475	5,823,473	5,822,723	5,823,388	5,824,824	5,824,824
2001/3	6,125,887	7,280,331	7,897,049	8,100,911	8,228,844	8,312,088	8,243,599	8,243,825	8,225,825	8,225,825	8,225,825
2002/3	7,844,874	8,956,015	9,386,369	9,755,978	9,889,359	9,792,029	9,795,800	9,790,617	9,777,617		
2003/3	7,947,730	8,432,473	9,044,914	9,191,325	9,331,546	9,342,658	9,259,629	9,268,766			
2004/3	6,953,095	8,455,256	8,591,519	8,781,026	8,857,904	8,840,766	8,853,902				
2005/3	7,241,467	8,396,063	8,280,526	8,444,298	8,376,613	8,380,205					
2006/3	7,046,791	7,205,131	7,297,571	7,433,744	7,479,819						
2007/3	7,210,054	7,472,236	7,435,676	7,196,885							
2008/3	7,567,329	7,742,846	7,934,894								
2009/3	7,291,531	7,545,707									
2010/3	7,530,711										

Age-to-Age Development Factors

Accident Year Ending	Development Interval									
	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
2000/3	1.1378	1.0863	1.0390	1.0139	1.0045	0.9973	0.9999	1.0001	1.0002	1.0000
2001/3	1.1885	1.0847	1.0258	1.0158	1.0101	0.9918	1.0000	0.9978	1.0000	
2002/3	1.1416	1.0481	1.0394	1.0137	0.9902	1.0004	0.9995	0.9987		
2003/3	1.0610	1.0726	1.0162	1.0153	1.0012	0.9911	1.0010			
2004/3	1.2160	1.0161	1.0221	1.0088	0.9981	1.0015				
2005/3	1.1594	0.9862	1.0198	0.9920	1.0004					
2006/3	1.0225	1.0128	1.0187	1.0062						
2007/3	1.0364	0.9951	0.9679							
2008/3	1.0232	1.0248								
2009/3	1.0349									

Average and Selected Factors

Algorithm	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	
Latest Year	1.0349	1.0248	0.9679	1.0062	1.0004	1.0015	1.0010	0.9987	1.0000	1.0000	
Age-to-Ult	1.0345	0.9996	0.9754	1.0078	1.0016	1.0012	0.9997	0.9987	1.0000	1.0000	
2-Year Avg	1.0291	1.0100	0.9933	0.9991	0.9993	0.9963	1.0003	0.9983	1.0001	1.0000	
Age-to-Ult	1.0256	0.9966	0.9867	0.9934	0.9943	0.9950	0.9987	0.9984	1.0001	1.0000	
3-Year Avg	1.0315	1.0109	1.0021	1.0023	0.9999	0.9977	1.0002	0.9989	1.0001	1.0000	
Age-to-Ult	1.0440	1.0121	1.0012	0.9991	0.9968	0.9969	0.9992	0.9990	1.0001	1.0000	
4-Year Avg	1.0293	1.0047	1.0071	1.0056	0.9975	0.9962	1.0001	0.9989	1.0001	1.0000	
Age-to-Ult	1.0398	1.0102	1.0055	0.9984	0.9928	0.9953	0.9991	0.9990	1.0001	1.0000	
All-Year Avg	1.1021	1.0363	1.0186	1.0094	1.0008	0.9964	1.0001	0.9989	1.0001	1.0000	
Age-to-Ult	1.1700	1.0616	1.0244	1.0057	0.9963	0.9955	0.9991	0.9990	1.0001	1.0000	
M3 of L5	1.0315	1.0080	1.0182	1.0096	0.9999	0.9965	1.0001	0.9989	1.0001	1.0000	
Age-to-Ult	1.0641	1.0316	1.0234	1.0051	0.9955	0.9956	0.9991	0.9990	1.0001	1.0000	
2-Year LWA	1.0289	1.0102	0.9930	0.9986	0.9992	0.9962	1.0002	0.9983	1.0001	1.0000	
Age-to-Ult	1.0246	0.9958	0.9857	0.9926	0.9940	0.9948	0.9986	0.9984	1.0001	1.0000	
3-Year LWA	1.0314	1.0111	1.0027	1.0022	0.9999	0.9976	1.0002	0.9987	1.0001	1.0000	
Age-to-Ult	1.0443	1.0125	1.0014	0.9987	0.9965	0.9966	0.9990	0.9988	1.0001	1.0000	
4-Year LWA	1.0292	1.0043	1.0079	1.0058	0.9973	0.9963	1.0001	0.9987	1.0001	1.0000	
Age-to-Ult	1.0400	1.0105	1.0062	0.9983	0.9925	0.9952	0.9989	0.9988	1.0001	1.0000	
All-Year LWA	1.0986	1.0343	1.0187	1.0093	1.0002	0.9964	1.0001	0.9987	1.0001	1.0000	
Age-to-Ult	1.1631	1.0587	1.0236	1.0048	0.9955	0.9953	0.9989	0.9988	1.0001	1.0000	
Selected	1.0315	1.0109	1.0021	1.0023	0.9999	0.9977	1.0002	0.9989	1.0001	1.0000	Tail Factor
Age-to-Ult	1.0440	1.0121	1.0012	0.9991	0.9968	0.9969	0.9992	0.9990	1.0001	1.0000	1.0000

Estimated Ultimates Under Each Algorithm

Accident Year Ending	Losses as of 12/31/2010	Latest Year	2-Year Avg	3-Year Avg	4-Year Avg	All-Year Avg	M3 of L5	2-Year LWA	3-Year LWA	4-Year LWA	All-Year LWA
2000/3	5,824,824	6,965,854	6,965,854	6,965,854	6,965,854	6,965,854	6,965,854	6,965,854	6,965,854	6,965,854	6,965,854
2001/3	8,225,825	8,841,567	8,841,567	8,841,567	8,841,567	8,841,567	8,841,567	8,841,567	8,841,567	8,841,567	8,841,567
2002/3	9,777,617	10,580,243	10,581,221	10,581,221	10,581,221	10,581,221	10,581,221	10,581,221	10,581,221	10,581,221	10,581,221
2003/3	9,268,766	10,092,668	10,089,887	10,095,448	10,095,448	10,095,448	10,095,448	10,089,887	10,093,594	10,093,594	10,093,594
2004/3	8,853,902	9,684,074	9,675,220	9,679,647	9,678,761	9,678,761	9,678,761	9,674,335	9,677,876	9,676,991	9,676,991
2005/3	8,380,205	9,023,178	8,971,221	8,987,143	8,973,735	8,975,411	8,976,249	8,969,545	8,984,629	8,972,897	8,973,735
2006/3	7,479,819	7,956,662	7,902,059	7,920,759	7,890,839	7,917,019	7,911,035	7,899,815	7,918,515	7,888,595	7,911,035
2007/3	7,196,885	8,684,871	8,581,236	8,622,258	8,617,220	8,669,757	8,665,439	8,575,478	8,619,379	8,616,500	8,663,280
2008/3	7,934,894	8,428,084	8,517,748	8,632,804	8,666,924	8,816,893	8,808,959	8,509,813	8,634,391	8,672,478	8,810,545
2009/3	7,545,707	8,231,286	8,208,649	8,325,607	8,311,270	8,699,120	8,472,748	8,202,612	8,328,625	8,313,534	8,677,237
2010/3	7,530,711	8,290,547	8,223,523	8,362,088	8,330,459	9,310,958	8,513,456	8,215,992	8,364,347	8,331,965	9,258,996

Summary Results Based on Selected Development Factors

Accident Year Ending	Losses as of 12/31/2010	Age-to-Ult Factor	Losses Not Developed	Ultimate Losses	Ultimate Count	Earned Premium	Earned Exposures	Ultimate Severity	Ultimate Frequency	Ultimate Loss Cost	Ultimate Loss Ratio
2000/3	5,824,824	1.0000	1,141,030	6,965,854	737	9,829,817	63,225	9.452	11.657	110.18	70.9%
2001/3	8,225,825	1.0000	615,742	8,841,567	910	12,575,939	76,873	9.716	11.838	115.02	70.3%
2002/3	9,777,617	1.0001	802,626	10,581,221	1,172	15,079,037	84,483	9.028	13.873	125.25	70.2%
2003/3	9,268,766	0.9990	835,951	10,095,448	1,226	15,757,047	85,633	8.234	14.317	117.89	64.1%
2004/3	8,853,902	0.9992	832,828	9,679,647	1,055	14,864,442	80,827	9.175	13.053	119.76	65.1%
2005/3	8,380,205	0.9969	632,917	8,987,143	875	14,864,439	77,740	10.271	11.255	115.61	60.5%
2006/3	7,479,819	0.9968	464,875	7,920,759	776	14,926,949	74,972	10.207	10.351	105.65	53.1%
2007/3	7,196,885	0.9991	1,431,850	8,622,258	761	15,102,842	75,612	11.330	10.065	114.03	57.1%
2008/3	7,934,894	1.0012	688,388	8,632,804	749	15,113,780	76,154	11.526	9.835	113.36	57.1%
2009/3	7,545,707	1.0121	688,597	8,325,607	708	15,036,985	74,511	11.759	9.502	111.74	55.4%
2010/3	7,530,711	1.0440	500,026	8,362,088	711	14,807,483	69,225	11.761	10.271	120.80	56.5%

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Loss Development for Accident Years Ending September 30, 2010
With 5 Quarters of Development as of December 31, 2010
Property Damage**

Paid Losses

Paid Cost and DCC Expense Amount

Accident Year Ending	Age in Months										
	15	27	39	51	63	75	87	99	111	123	135
2000/3	5,656,952	5,853,420	5,917,173	5,921,913	5,921,913	5,921,206	5,920,993	5,922,485	5,922,485	5,922,485	5,922,485
2001/3	7,640,884	8,069,052	8,166,875	8,203,008	8,198,455	8,198,027	8,197,857	8,197,857	8,197,857	8,197,857	8,197,857
2002/3	9,175,395	9,752,625	9,829,785	9,874,033	9,877,270	9,883,298	9,883,298	9,883,298	9,883,298	9,883,298	9,883,298
2003/3	9,025,131	9,463,932	9,499,181	9,504,586	9,517,695	9,518,183	9,518,322	9,518,322	9,518,322	9,518,322	9,518,322
2004/3	8,084,353	8,490,614	8,547,760	8,568,227	8,576,110	8,576,631	8,576,631	8,576,631	8,576,631	8,576,631	8,576,631
2005/3	7,248,645	7,815,907	7,932,049	7,936,090	7,936,208	7,936,341	7,936,341	7,936,341	7,936,341	7,936,341	7,936,341
2006/3	6,983,972	7,473,839	7,485,563	7,486,275	7,486,275	7,486,275	7,486,275	7,486,275	7,486,275	7,486,275	7,486,275
2007/3	7,283,435	7,707,451	7,756,839	7,770,047	7,770,047	7,770,047	7,770,047	7,770,047	7,770,047	7,770,047	7,770,047
2008/3	7,327,528	7,589,490	7,616,217	7,616,217	7,616,217	7,616,217	7,616,217	7,616,217	7,616,217	7,616,217	7,616,217
2009/3	7,156,401	7,676,658	7,676,658	7,676,658	7,676,658	7,676,658	7,676,658	7,676,658	7,676,658	7,676,658	7,676,658
2010/3	6,919,781	7,461,600	7,339,120	7,341,196	7,341,196	7,341,196	7,341,196	7,341,196	7,341,196	7,341,196	7,341,196

Age-to-Age Development Factors

Accident Year Ending	Development Interval									
	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
2000/3	1.0347	1.0109	1.0008	1.0000	0.9999	1.0000	1.0003	1.0000	1.0000	1.0000
2001/3	1.0560	1.0121	1.0044	0.9994	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000
2002/3	1.0629	1.0079	1.0045	1.0003	1.0006	1.0000	1.0000	1.0000	1.0000	1.0000
2003/3	1.0486	1.0037	1.0006	1.0014	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000
2004/3	1.0503	1.0067	1.0024	1.0009	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000
2005/3	1.0783	1.0149	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2006/3	1.0701	1.0016	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2007/3	1.0582	1.0064	1.0017	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2008/3	1.0358	1.0035	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2009/3	1.0727	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Average and Selected Factors

Algorithm	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	
Latest Year	1.0727	1.0035	1.0017	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0783	1.0052	1.0017	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2-Year Avg	1.0543	1.0050	1.0009	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0606	1.0060	1.0010	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	
3-Year Avg	1.0556	1.0038	1.0008	1.0003	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0609	1.0050	1.0012	1.0004	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	
4-Year Avg	1.0592	1.0066	1.0012	1.0006	1.0002	1.0000	1.0001	1.0000	1.0000	1.0000	
Age-to-Ult	1.0684	1.0087	1.0021	1.0009	1.0003	1.0001	1.0001	1.0000	1.0000	1.0000	
All-Year Avg	1.0568	1.0075	1.0019	1.0003	1.0001	1.0000	1.0001	1.0000	1.0000	1.0000	
Age-to-Ult	1.0673	1.0099	1.0024	1.0005	1.0002	1.0001	1.0001	1.0000	1.0000	1.0000	
M3 of L5	1.0670	1.0055	1.0009	1.0004	1.0001	1.0000	1.0001	1.0000	1.0000	1.0000	
Age-to-Ult	1.0745	1.0070	1.0015	1.0006	1.0002	1.0001	1.0001	1.0000	1.0000	1.0000	
2-Year LWA	1.0540	1.0050	1.0009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0602	1.0059	1.0009	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3-Year LWA	1.0554	1.0039	1.0008	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0607	1.0050	1.0011	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
4-Year LWA	1.0590	1.0067	1.0012	1.0006	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0682	1.0087	1.0020	1.0008	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	
All-Year LWA	1.0570	1.0074	1.0020	1.0003	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0674	1.0098	1.0024	1.0004	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	
Selected	1.0556	1.0038	1.0008	1.0003	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	Tail Factor
Age-to-Ult	1.0609	1.0050	1.0012	1.0004	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Estimated Ultimates Under Each Algorithm

Accident Year Ending	Losses as of 12/31/2010	Latest Year	2-Year Avg	3-Year Avg	4-Year Avg	All-Year Avg	M3 of L5	2-Year LWA	3-Year LWA	4-Year LWA	All-Year LWA
2000/3	5,922,485	5,922,485	5,922,485	5,922,485	5,922,485	5,922,485	5,922,485	5,922,485	5,922,485	5,922,485	5,922,485
2001/3	8,197,857	8,197,857	8,197,857	8,197,857	8,197,857	8,197,857	8,197,857	8,197,857	8,197,857	8,197,857	8,197,857
2002/3	9,883,298	9,883,298	9,883,298	9,883,298	9,883,298	9,883,298	9,883,298	9,883,298	9,883,298	9,883,298	9,883,298
2003/3	9,518,322	9,518,322	9,518,322	9,518,322	9,518,322	9,518,322	9,518,322	9,518,322	9,518,322	9,518,322	9,518,322
2004/3	8,576,631	8,576,631	8,576,631	8,576,631	8,577,489	8,577,489	8,577,489	8,576,631	8,576,631	8,576,631	8,576,631
2005/3	7,936,341	7,936,341	7,936,341	7,936,341	7,937,135	7,937,135	7,937,135	7,936,341	7,936,341	7,936,341	7,936,341
2006/3	7,486,275	7,486,275	7,487,024	7,487,024	7,488,521	7,487,772	7,487,772	7,486,275	7,486,275	7,487,772	7,487,024
2007/3	7,770,047	7,770,047	7,770,824	7,773,155	7,777,040	7,773,932	7,774,709	7,770,047	7,772,378	7,776,263	7,773,155
2008/3	7,616,217	7,629,165	7,623,833	7,625,356	7,632,211	7,634,496	7,627,641	7,623,072	7,624,595	7,631,449	7,634,496
2009/3	7,676,658	7,716,577	7,722,718	7,715,041	7,743,445	7,752,657	7,730,395	7,721,950	7,715,041	7,743,445	7,751,889
2010/3	6,919,781	7,461,600	7,339,120	7,341,196	7,393,094	7,385,482	7,435,305	7,336,352	7,339,812	7,391,710	7,386,174

Summary Results Based on Selected Development Factors

Accident Year Ending	Losses as of 12/31/2010	Age-to-Ult Factor	Losses Not Developed	Ultimate Losses	Ultimate Count	Earned Premium	Earned Exposures	Ultimate Severity	Ultimate Frequency	Ultimate Loss Cost	Ultimate Loss Ratio
2000/3	5,922,485	1.0000	0	5,922,485	2,589	8,804,143	63,245	2,288	40.936	93.64	67.3%
2001/3	8,197,857	1.0000	0	8,197,857	3,472	11,985,441	76,950	2,361	45.120	106.53	68.4%
2002/3	9,883,298	1.0000	0	9,883,298	3,973	14,766,746	84,537	2,488	46.997	116.91	66.9%
2003/3	9,518,322	1.0000	0	9,518,322	3,741	15,557,687	85,659	2,544	43.673	111.12	61.2%
2004/3	8,576,631	1.0000	0	8,576,631	3,389	14,180,439	80,841	2,531	41.922	106.09	60.5%
2005/3	7,936,341	1.0000	0	7,936,341	3,102	13,719,126	77,762	2,558	39.891	102.06	57.8%
2006/3	7,486,275	1.0001	0	7,487,024	2,740	13,592,525	75,017	2,732	36.525	99.80	55.1%
2007/3	7,770,047	1.0004	0	7,773,155	2,848	13,491,314	75,664	2,729	37.640	102.73	57.6%
2008/3	7,616,217	1.0012	0	7,625,356	2,777	13,324,525	76,174	2,746	36.456	100.10	57.2%
2009/3	7,676,658	1.0050	0	7,715,041	2,645	13,266,994	74,524	2,917	35.492	103.52	58.2%
2010/3	6,919,781	1.0609	0	7,341,196	2,573	13,087,381	69,240	2,853	37.161	106.03	56.1%

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Loss Development for Accident Years Ending September 30, 2010
With 5 Quarters of Development as of December 31, 2010
Medical Benefits, Excess Medical Benefits**

Incurred Losses

Accident Year Ending	Incurred Cost (No Supp) + DCC Expense Amount										
	Age in Months										
	15	27	39	51	63	75	87	99	111	123	135
2000/3	1,288,478	1,177,842	1,126,616	1,089,039	1,057,457	1,060,556	1,060,556	1,060,556	1,060,556	1,058,986	1,058,986
2001/3	1,452,497	1,435,421	1,368,119	1,345,387	1,344,127	1,332,353	1,331,026	1,329,026	1,328,859	1,328,859	
2002/3	1,804,590	1,705,312	1,625,930	1,601,694	1,592,778	1,582,424	1,579,746	1,579,746	1,579,735		
2003/3	1,903,930	1,791,664	1,693,420	1,679,446	1,663,074	1,655,945	1,655,144	1,654,916			
2004/3	2,055,522	1,767,256	1,713,615	1,699,651	1,703,958	1,702,446	1,701,088				
2005/3	1,858,946	1,615,568	1,549,462	1,532,223	1,534,302	1,535,147					
2006/3	1,705,866	1,387,705	1,388,198	1,345,556	1,347,163						
2007/3	1,454,941	1,290,794	1,305,206	1,287,725							
2008/3	1,515,376	1,449,766	1,439,177								
2009/3	1,733,183	1,690,418									
2010/3	1,629,298										

Accident Year Ending	Age-to-Age Development Factors									
	Development Interval									
	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
2000/3	0.9141	0.9565	0.9666	0.9710	1.0029	1.0000	1.0000	1.0000	0.9985	1.0000
2001/3	0.9882	0.9531	0.9834	0.9991	0.9912	0.9990	0.9985	0.9999	1.0000	
2002/3	0.9450	0.9535	0.9851	0.9944	0.9935	0.9983	1.0000			
2003/3	0.9410	0.9452	0.9917	0.9903	0.9957	0.9995	0.9999			
2004/3	0.8598	0.9696	0.9919	1.0025	0.9991	0.9992				
2005/3	0.8691	0.9591	0.9889	1.0014	1.0006					
2006/3	0.8135	1.0004	0.9693	1.0012						
2007/3	0.8872	1.0112	0.9866							
2008/3	0.9567	0.9927								
2009/3	0.9753									

Algorithm	Average and Selected Factors										
	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	
Latest Year	0.9753	0.9927	0.9866	1.0012	1.0006	0.9992	0.9999	1.0000	1.0000	1.0000	
Age-to-Ult	0.9561	0.9803	0.9875	1.0009	0.9997	0.9991	0.9999	1.0000	1.0000	1.0000	
2-Year Avg	0.9660	1.0020	0.9780	1.0013	0.9999	0.9994	1.0000	1.0000	0.9993	1.0000	
Age-to-Ult	0.9466	0.9799	0.9779	0.9999	0.9986	0.9987	0.9993	0.9993	0.9993	1.0000	
3-Year Avg	0.9397	1.0014	0.9816	1.0017	0.9985	0.9990	0.9995	1.0000	0.9993	1.0000	
Age-to-Ult	0.9218	0.9810	0.9796	0.9980	0.9963	0.9978	0.9988	0.9993	0.9993	1.0000	
4-Year Avg	0.9082	0.9909	0.9842	0.9989	0.9972	0.9990	0.9996	1.0000	0.9993	1.0000	
Age-to-Ult	0.8804	0.9694	0.9783	0.9940	0.9951	0.9979	0.9989	0.9993	0.9993	1.0000	
All-Year Avg	0.9150	0.9713	0.9829	0.9943	0.9972	0.9992	0.9996	1.0000	0.9993	1.0000	
Age-to-Ult	0.8645	0.9448	0.9727	0.9896	0.9953	0.9981	0.9989	0.9993	0.9993	1.0000	
M3 of L5	0.9043	0.9876	0.9891	0.9990	0.9961	0.9992	0.9996	1.0000	0.9993	1.0000	
Age-to-Ult	0.8774	0.9702	0.9824	0.9932	0.9942	0.9981	0.9989	0.9993	0.9993	1.0000	
2-Year LWA	0.9666	1.0014	0.9777	1.0013	0.9998	0.9994	0.9999	0.9999	0.9993	1.0000	
Age-to-Ult	0.9460	0.9787	0.9773	0.9996	0.9983	0.9985	0.9991	0.9992	0.9993	1.0000	
3-Year LWA	0.9421	1.0010	0.9818	1.0017	0.9984	0.9990	0.9995	1.0000	0.9993	1.0000	
Age-to-Ult	0.9239	0.9807	0.9797	0.9979	0.9962	0.9978	0.9988	0.9993	0.9993	1.0000	
4-Year LWA	0.9078	0.9892	0.9847	0.9987	0.9972	0.9990	0.9996	1.0000	0.9993	1.0000	
Age-to-Ult	0.8788	0.9680	0.9786	0.9938	0.9951	0.9979	0.9989	0.9993	0.9993	1.0000	
All-Year LWA	0.9129	0.9698	0.9839	0.9951	0.9970	0.9992	0.9996	1.0000	0.9993	1.0000	
Age-to-Ult	0.8626	0.9449	0.9743	0.9902	0.9951	0.9981	0.9989	0.9993	0.9993	1.0000	
Selected	0.9397	1.0014	0.9816	1.0017	0.9985	0.9990	0.9995	1.0000	0.9993	1.0000	Tail Factor
Age-to-Ult	0.9218	0.9810	0.9796	0.9980	0.9963	0.9978	0.9988	0.9993	0.9993	1.0000	1.0000

Accident Year Ending	Estimated Ultimates Under Each Algorithm										
	Losses as of 12/31/2010	Latest Year	2-Year Avg	3-Year Avg	4-Year Avg	All-Year Avg	M3 of L5	2-Year LWA	3-Year LWA	4-Year LWA	All-Year LWA
2000/3	1,058,986	1,058,986	1,058,986	1,058,986	1,058,986	1,058,986	1,058,986	1,058,986	1,058,986	1,058,986	1,058,986
2001/3	1,328,859	1,328,859	1,328,859	1,328,859	1,328,859	1,328,859	1,328,859	1,328,859	1,328,859	1,328,859	1,328,859
2002/3	1,579,735	1,579,735	1,578,629	1,578,629	1,578,629	1,578,629	1,578,629	1,578,629	1,578,629	1,578,629	1,578,629
2003/3	1,654,916	1,654,916	1,653,758	1,653,758	1,653,758	1,653,758	1,653,758	1,653,592	1,653,758	1,653,758	1,653,758
2004/3	1,701,088	1,700,918	1,699,897	1,699,047	1,699,217	1,699,217	1,699,217	1,699,557	1,699,047	1,699,217	1,699,217
2005/3	1,535,147	1,533,765	1,533,151	1,531,770	1,531,923	1,532,230	1,532,230	1,532,844	1,531,770	1,531,923	1,532,230
2006/3	1,347,163	1,346,759	1,345,277	1,342,178	1,340,562	1,340,831	1,339,349	1,344,873	1,342,044	1,340,562	1,340,562
2007/3	1,287,725	1,288,884	1,287,596	1,285,150	1,279,999	1,274,333	1,278,968	1,287,210	1,285,021	1,279,741	1,275,105
2008/3	1,439,177	1,421,187	1,407,371	1,409,818	1,407,947	1,399,887	1,413,847	1,406,508	1,409,962	1,408,379	1,402,190
2009/3	1,690,418	1,657,117	1,656,441	1,658,300	1,638,691	1,597,107	1,640,044	1,654,412	1,657,793	1,636,325	1,597,276
2010/3	1,629,298	1,557,772	1,542,293	1,501,887	1,434,434	1,408,528	1,429,546	1,541,316	1,505,308	1,431,827	1,405,432

Accident Year Ending	Summary Results Based on Selected Development Factors										
	Losses as of 12/31/2010	Age-to-Ult Factor	Losses Not Developed	Ultimate Losses	Ultimate Count	Earned Premium	Earned Exposures	Ultimate Severity	Ultimate Frequency	Ultimate Loss Cost	Ultimate Loss Ratio
2000/3	1,058,986	1.0000	0	1,058,986	488	1,330,113	44,604	2,170	10.941	23.74	79.6%
2001/3	1,328,859	1.0000	0	1,328,859	573	1,582,489	49,497	2,319	11.576	26.85	84.0%
2002/3	1,579,735	0.9993	0	1,578,629	674	1,978,334	52,523	2,342	12.832	30.06	79.8%
2003/3	1,654,916	0.9993	0	1,653,758	683	2,356,711	53,766	2,421	12.703	30.76	70.2%
2004/3	1,701,088	0.9988	0	1,699,047	671	2,428,065	51,025	2,532	13.150	33.30	70.0%
2005/3	1,535,147	0.9978	0	1,531,770	568	2,262,728	48,176	2,697	11.790	31.80	67.7%
2006/3	1,347,163	0.9963	0	1,342,178	480	2,201,263	45,911	2,796	10.455	29.23	61.0%
2007/3	1,287,725	0.9980	0	1,285,150	419	2,234,603	45,407	3,067	9.228	28.30	57.5%
2008/3	1,439,177	0.9796	0	1,409,818	455	2,199,090	45,434	3,099	10.015	31.03	64.1%
2009/3	1,690,418	0.9810	0	1,658,300	490	2,174,085	44,433	3,384	11.028	37.32	76.3%
2010/3	1,629,298	0.9218	0	1,501,887	443	2,152,131	40,968	3,390	10.813	36.66	69.8%

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Loss Development for Accident Years Ending September 30, 2010
With 5 Quarters of Development as of December 31, 2010
Uninsured Motorists - Property Damage**

Paid Losses

Paid Cost and DCC Expense Amount

Accident Year Ending	Age in Months										
	15	27	39	51	63	75	87	99	111	123	135
2000/3	741,534	740,142	739,686	740,825	739,213	739,186	737,712	737,721	737,721	737,721	737,721
2001/3	848,149	847,328	845,990	850,327	846,497	840,906	836,554	835,720	833,417	832,239	
2002/3	899,757	900,493	898,870	899,715	901,474	899,320	895,425	890,951	886,472		
2003/3	644,012	645,921	648,697	659,662	653,544	644,237	636,328	628,583			
2004/3	543,629	533,071	540,008	525,421	519,956	507,483	505,076				
2005/3	468,630	479,486	477,648	474,426	471,182	470,752					
2006/3	485,397	486,527	484,505	480,797	479,372						
2007/3	359,750	357,638	352,665	364,852							
2008/3	447,688	455,037	450,927								
2009/3	409,213	408,491									
2010/3	469,374										

Age-to-Age Development Factors

Accident Year Ending	Development Interval									
	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
2000/3	0.9981	0.9994	1.0015	0.9978	1.0000	0.9980	1.0000	1.0000	1.0000	1.0000
2001/3	0.9990	0.9984	1.0051	0.9955	0.9934	0.9948	0.9990	0.9972	0.9986	
2002/3	1.0008	0.9982	1.0009	1.0020	0.9976	0.9957	0.9950	0.9950		
2003/3	1.0030	1.0043	1.0169	0.9907	0.9858	0.9877	0.9878			
2004/3	0.9806	1.0130	0.9730	0.9896	0.9760	0.9953				
2005/3	1.0232	0.9962	0.9933	0.9932	0.9991					
2006/3	1.0023	0.9958	0.9923	0.9970						
2007/3	0.9941	0.9861	1.0346							
2008/3	1.0164	0.9910								
2009/3	0.9982									

Average and Selected Factors

Algorithm	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	
Latest Year	0.9982	0.9910	1.0346	0.9970	0.9991	0.9953	0.9878	0.9950	0.9986	1.0000	
Age-to-Ult	0.9959	0.9977	1.0068	0.9731	0.9760	0.9769	0.9815	0.9936	0.9986	1.0000	
2-Year Avg	1.0073	0.9886	1.0135	0.9951	0.9876	0.9915	0.9914	0.9961	0.9993	1.0000	
Age-to-Ult	0.9705	0.9635	0.9746	0.9616	0.9663	0.9784	0.9868	0.9954	0.9993	1.0000	
3-Year Avg	1.0029	0.9910	1.0067	0.9933	0.9870	0.9929	0.9939	0.9974	0.9993	1.0000	
Age-to-Ult	0.9649	0.9621	0.9708	0.9643	0.9708	0.9836	0.9906	0.9967	0.9993	1.0000	
4-Year Avg	1.0028	0.9923	0.9983	0.9926	0.9896	0.9934	0.9955	0.9974	0.9993	1.0000	
Age-to-Ult	0.9619	0.9592	0.9666	0.9682	0.9754	0.9857	0.9922	0.9967	0.9993	1.0000	
All-Year Avg	1.0016	0.9980	1.0022	0.9951	0.9920	0.9943	0.9955	0.9974	0.9993	1.0000	
Age-to-Ult	0.9755	0.9739	0.9759	0.9738	0.9786	0.9865	0.9922	0.9967	0.9993	1.0000	
M3 of L5	1.0056	0.9943	1.0008	0.9936	0.9923	0.9953	0.9955	0.9974	0.9993	1.0000	
Age-to-Ult	0.9742	0.9688	0.9744	0.9736	0.9799	0.9875	0.9922	0.9967	0.9993	1.0000	
2-Year LWA	1.0077	0.9888	1.0101	0.9951	0.9870	0.9910	0.9920	0.9961	0.9993	1.0000	
Age-to-Ult	0.9673	0.9599	0.9708	0.9611	0.9658	0.9785	0.9874	0.9954	0.9993	1.0000	
3-Year LWA	1.0037	0.9915	1.0040	0.9932	0.9865	0.9931	0.9945	0.9972	0.9993	1.0000	
Age-to-Ult	0.9636	0.9600	0.9682	0.9643	0.9709	0.9842	0.9910	0.9965	0.9993	1.0000	
4-Year LWA	1.0033	0.9927	0.9950	0.9924	0.9904	0.9936	0.9958	0.9972	0.9993	1.0000	
Age-to-Ult	0.9604	0.9572	0.9642	0.9690	0.9764	0.9859	0.9923	0.9965	0.9993	1.0000	
All-Year LWA	1.0011	0.9988	1.0016	0.9957	0.9927	0.9945	0.9958	0.9972	0.9993	1.0000	
Age-to-Ult	0.9769	0.9758	0.9770	0.9754	0.9796	0.9868	0.9923	0.9965	0.9993	1.0000	
Selected	1.0029	0.9910	1.0067	0.9933	0.9870	0.9929	0.9939	0.9974	0.9993	1.0000	Tail Factor
Age-to-Ult	0.9649	0.9621	0.9708	0.9643	0.9708	0.9836	0.9906	0.9967	0.9993	1.0000	1.0000

Estimated Ultimates Under Each Algorithm

Accident Year Ending	Losses as of 12/31/2010	Latest Year	2-Year Avg	3-Year Avg	4-Year Avg	All-Year Avg	M3 of L5	2-Year LWA	3-Year LWA	4-Year LWA	All-Year LWA
2000/3	737,721	737,721	737,721	737,721	737,721	737,721	737,721	737,721	737,721	737,721	737,721
2001/3	832,239	832,239	832,239	832,239	832,239	832,239	832,239	832,239	832,239	832,239	832,239
2002/3	886,472	885,231	885,851	885,851	885,851	885,851	885,851	885,851	885,851	885,851	885,851
2003/3	628,583	624,560	625,692	626,509	626,509	626,509	626,509	625,692	626,383	626,383	626,383
2004/3	505,076	495,732	498,409	500,328	501,136	501,136	501,136	498,712	500,530	501,187	501,187
2005/3	470,752	459,878	460,584	463,032	464,020	464,397	464,868	460,631	463,314	464,114	464,538
2006/3	479,372	467,867	463,217	465,374	467,579	469,113	469,737	462,977	465,422	468,059	469,593
2007/3	364,852	355,037	350,842	351,827	353,250	355,293	355,220	350,659	351,827	353,542	355,877
2008/3	450,927	453,993	439,473	437,760	435,866	440,060	439,383	437,760	436,588	434,784	440,556
2009/3	408,491	407,551	393,581	393,009	391,825	397,829	395,746	392,111	392,151	391,008	398,606
2010/3	469,374	467,450	455,527	452,899	451,491	457,874	457,264	454,025	452,289	450,787	458,531

Summary Results Based on Selected Development Factors

Accident Year Ending	Losses as of 12/31/2010	Age-to-Ult Factor	Losses Not Developed	Ultimate Losses	Ultimate Count	Earned Premium	Earned Exposures	Ultimate Severity	Ultimate Frequency	Ultimate Loss Cost	Ultimate Loss Ratio
2000/3	737,721	1.0000	0	737,721	537	459,804	57,600	1,374	9.323	12.81	160.4%
2001/3	832,239	1.0000	0	832,239	700	717,405	67,119	1,189	10.429	12.40	116.0%
2002/3	886,472	0.9993	0	885,851	797	1,137,001	72,004	1,111	11.069	12.30	77.9%
2003/3	628,583	0.9967	0	626,509	722	1,315,182	72,910	868	9.903	8.59	47.6%
2004/3	505,076	0.9906	0	500,328	659	1,333,374	69,334	759	9.505	7.22	37.5%
2005/3	470,752	0.9836	0	463,032	636	1,143,424	66,166	728	9.612	7.00	40.5%
2006/3	479,372	0.9708	0	465,374	588	1,117,157	63,621	791	9.242	7.31	41.7%
2007/3	364,852	0.9643	0	351,827	594	1,243,402	63,545	592	9.348	5.54	28.3%
2008/3	450,927	0.9708	0	437,760	597	1,238,480	63,671	733	9.376	6.88	35.3%
2009/3	408,491	0.9621	0	393,009	602	1,237,167	62,525	653	9.628	6.29	31.8%
2010/3	469,374	0.9649	0	452,899	581	1,188,090	58,617	780	9.912	7.73	38.1%

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Loss Development for Accident Years Ending September 30, 2010
With 5 Quarters of Development as of December 31, 2010
Underinsured Motorists - Bodily Injury, Uninsured Motorists - Bodily Injury**

Incurred Losses

Incurred Cost (No Supp) + DCC Expense Amount, Excluding Losses Over 100000

Accident Year Ending	Age in Months											
	15	27	39	51	63	75	87	99	111	123	135	
2000/3	702,910	1,094,055	1,284,787	1,345,199	1,344,337	1,344,339	1,344,339	1,344,339	1,344,339	1,344,339	1,344,337	1,344,337
2001/3	728,135	1,099,044	1,218,468	1,293,487	1,275,780	1,284,804	1,308,668	1,292,704	1,292,704	1,292,604	1,316,403	
2002/3	1,227,151	1,503,042	1,620,478	1,638,045	1,686,096	1,705,234	1,704,081	1,704,016	1,704,016	1,704,062		
2003/3	845,959	1,327,599	1,527,166	1,620,226	1,654,761	1,595,518	1,561,767	1,567,015				
2004/3	889,240	1,293,222	1,495,158	1,555,791	1,634,349	1,653,703	1,653,717					
2005/3	1,094,444	1,415,044	1,546,885	1,578,973	1,550,784	1,550,149						
2006/3	774,619	883,569	954,673	960,910	945,909							
2007/3	948,052	1,253,415	1,224,408	1,266,369								
2008/3	1,216,160	1,314,634	1,441,809									
2009/3	915,281	1,333,661										
2010/3	1,115,014											

Age-to-Age Development Factors

Accident Year Ending	Development Interval									
	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
2000/3	1.5565	1.1743	1.0470	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2001/3	1.5094	1.1087	1.0616	0.9863	1.0071	1.0186	0.9878	0.9999	1.0184	
2002/3	1.2248	1.0781	1.0108	1.0293	1.0114	0.9993	1.0000			
2003/3	1.5693	1.1503	1.0609	1.0213	0.9642	0.9788	1.0034			
2004/3	1.4543	1.1561	1.0406	1.0505	1.0118	1.0000				
2005/3	1.2929	1.0932	1.0207	0.9821	0.9996					
2006/3	1.1406	1.0805	1.0065	0.9844						
2007/3	1.3221	0.9769	1.0343							
2008/3	1.0810	1.0967								
2009/3	1.4571									

Average and Selected Factors

Algorithm	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	
Latest Year	1.4571	1.0967	1.0343	0.9844	0.9996	1.0000	1.0034	1.0000	1.0184	1.0000	
Age-to-Ult	1.6621	1.1407	1.0401	1.0056	1.0215	1.0219	1.0219	1.0184	1.0184	1.0000	
2-Year Avg	1.2691	1.0368	1.0204	0.9833	1.0057	0.9894	1.0017	1.0000	1.0092	1.0000	
Age-to-Ult	1.3280	1.0464	1.0093	0.9891	1.0059	1.0002	1.0109	1.0092	1.0092	1.0000	
3-Year Avg	1.2867	1.0514	1.0205	1.0057	0.9919	0.9927	0.9971	1.0000	1.0092	1.0000	
Age-to-Ult	1.3757	1.0692	1.0169	0.9965	0.9909	0.9990	1.0063	1.0092	1.0092	1.0000	
4-Year Avg	1.2502	1.0618	1.0255	1.0096	0.9968	0.9992	0.9978	1.0000	1.0092	1.0000	
Age-to-Ult	1.3785	1.1026	1.0384	1.0126	1.0030	1.0062	1.0070	1.0092	1.0092	1.0000	
All-Year Avg	1.3608	1.1016	1.0353	1.0076	0.9990	0.9993	0.9978	1.0000	1.0092	1.0000	
Age-to-Ult	1.5720	1.1552	1.0487	1.0129	1.0053	1.0063	1.0070	1.0092	1.0092	1.0000	
M3 of L5	1.2519	1.0901	1.0319	1.0117	1.0060	0.9998	0.9978	1.0000	1.0092	1.0000	
Age-to-Ult	1.4429	1.1526	1.0573	1.0246	1.0128	1.0068	1.0070	1.0092	1.0092	1.0000	
2-Year LWA	1.2425	1.0382	1.0221	0.9830	1.0059	0.9896	1.0016	1.0000	1.0090	1.0000	
Age-to-Ult	1.3039	1.0494	1.0108	0.9889	1.0060	1.0001	1.0106	1.0090	1.0090	1.0000	
3-Year LWA	1.2670	1.0490	1.0215	1.0086	0.9916	0.9930	0.9976	1.0000	1.0090	1.0000	
Age-to-Ult	1.3572	1.0712	1.0212	0.9997	0.9912	0.9996	1.0066	1.0090	1.0090	1.0000	
4-Year LWA	1.2416	1.0619	1.0270	1.0122	0.9967	0.9982	0.9982	1.0000	1.0090	1.0000	
Age-to-Ult	1.3735	1.1062	1.0417	1.0143	1.0021	1.0054	1.0072	1.0090	1.0090	1.0000	
All-Year LWA	1.3399	1.1011	1.0356	1.0099	0.9986	0.9985	0.9982	1.0000	1.0090	1.0000	
Age-to-Ult	1.5496	1.1565	1.0503	1.0142	1.0043	1.0057	1.0072	1.0090	1.0090	1.0000	
Selected	1.2867	1.0514	1.0205	1.0057	0.9919	0.9927	0.9971	1.0000	1.0092	1.0000	Tail Factor
Age-to-Ult	1.3757	1.0692	1.0169	0.9965	0.9909	0.9990	1.0063	1.0092	1.0092	1.0000	1.0000

Estimated Ultimates Under Each Algorithm

Accident Year Ending	Losses as of 12/31/2010	Latest Year	2-Year Avg	3-Year Avg	4-Year Avg	All-Year Avg	M3 of L5	2-Year LWA	3-Year LWA	4-Year LWA	All-Year LWA
2000/3	1,344,337	1,567,449	1,567,449	1,567,449	1,567,449	1,567,449	1,567,449	1,567,449	1,567,449	1,567,449	1,567,449
2001/3	1,316,403	1,623,129	1,623,129	1,623,129	1,623,129	1,623,129	1,623,129	1,623,129	1,623,129	1,623,129	1,623,129
2002/3	1,704,062	2,264,995	2,249,317	2,249,317	2,249,317	2,249,317	2,249,977	2,248,977	2,248,977	2,248,977	2,248,977
2003/3	1,567,015	1,971,076	1,956,660	1,956,660	1,956,660	1,956,660	1,956,660	1,956,346	1,956,346	1,956,346	1,956,346
2004/3	1,653,717	1,790,100	1,771,910	1,764,302	1,765,460	1,765,460	1,765,460	1,771,413	1,764,799	1,765,791	1,765,791
2005/3	1,550,149	1,793,044	1,759,406	1,757,546	1,768,707	1,768,862	1,769,637	1,759,251	1,758,476	1,767,467	1,767,932
2006/3	945,909	1,269,659	1,254,903	1,240,714	1,252,160	1,254,335	1,261,430	1,254,997	1,240,998	1,251,308	1,253,389
2007/3	1,266,369	1,779,329	1,758,434	1,767,805	1,788,193	1,788,573	1,803,390	1,758,180	1,771,857	1,790,346	1,790,219
2008/3	1,441,809	1,999,754	1,955,346	1,966,304	1,997,302	2,012,153	2,024,553	1,957,509	1,972,503	2,002,060	2,014,460
2009/3	1,333,661	1,621,914	1,496,150	1,526,557	1,571,102	1,641,252	1,637,785	1,500,151	1,529,225	1,575,903	1,642,986
2010/3	1,115,014	1,993,870	1,621,344	1,674,530	1,677,652	1,893,407	1,749,459	1,594,472	1,653,902	1,672,077	1,868,431

Summary Results Based on Selected Development Factors

Accident Year Ending	Losses as of 12/31/2010	Age-to-Ult Factor	Losses Not Developed	Ultimate Losses	Ultimate Count	Earned Premium	Earned Exposures	Ultimate Severity	Ultimate Frequency	Ultimate Loss Cost	Ultimate Loss Ratio
2000/3	1,344,337	1.0000	223,112	1,567,449	116	2,570,460	102,259	13,512	1.134	15.33	61.0%
2001/3	1,316,403	1.0000	306,726	1,623,129	137	3,052,472	117,911	11,848	1.162	13.77	53.2%
2002/3	1,704,062	1.0092	529,578	2,249,317	181	3,405,718	126,304	12,427	1.433	17.81	66.0%
2003/3	1,567,015	1.0092	375,228	1,956,660	189	3,517,372	128,877	10,353	1.467	15.18	55.6%
2004/3	1,653,717	1.0063	100,167	1,764,302	175	3,711,198	122,723	10,082	1.426	14.38	47.5%
2005/3	1,550,149	0.9990	208,947	1,757,546	139	3,678,088	117,385	12,644	1.184	14.97	47.8%
2006/3	945,909	0.9909	303,413	1,240,714	127	3,491,506	113,237	9,769	1.122	10.96	35.5%
2007/3	1,266,369	0.9965	505,868	1,767,805	128	3,386,980	113,524	13,811	1.128	15.57	52.2%
2008/3	1,441,809	1.0169	500,128	1,966,304	138	3,377,922	113,854	14,249	1.212	17.27	58.2%
2009/3	1,333,661	1.0692	100,607	1,526,557	108	3,355,202	112,004	14,135	0.964	13.63	45.5%
2010/3	1,115,014	1.3757	140,605	1,674,530	120	3,356,158	105,400	13,954	1.139	15.89	49.9%

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Loss Development for Accident Years Ending September 30, 2010
With 5 Quarters of Development as of December 31, 2010
Comprehensive**

Paid Losses

Paid Cost and DCC Expense Amount, Excluding Catastrophes

Accident Year Ending	Age in Months										
	15	27	39	51	63	75	87	99	111	123	135
2000/3	2,559,131	2,582,915	2,587,425	2,590,587	2,591,786	2,589,343	2,589,665	2,590,108	2,590,108	2,590,108	2,590,108
2001/3	3,621,329	3,628,140	3,635,033	3,636,192	3,636,374	3,634,955	3,634,505	3,633,655	3,632,983	3,632,983	
2002/3	3,753,442	3,797,940	3,807,857	3,825,815	3,825,524	3,826,749	3,827,478	3,827,639	3,827,639		
2003/3	4,668,686	4,673,013	4,674,498	4,681,914	4,695,969	4,698,298	4,697,039	4,697,039			
2004/3	3,403,955	3,411,428	3,412,037	3,416,057	3,416,753	3,419,643	3,422,419				
2005/3	3,197,993	3,213,351	3,217,349	3,211,171	3,211,186	3,211,186					
2006/3	3,046,956	3,063,588	3,066,097	3,062,170	3,062,818						
2007/3	2,634,556	2,672,018	2,675,468	2,676,230							
2008/3	3,264,769	3,265,611	3,270,526								
2009/3	4,723,810	4,819,125									
2010/3	2,962,775										

Age-to-Age Development Factors

Accident Year Ending	Development Interval									
	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
2000/3	1.0093	1.0017	1.0012	1.0005	0.9991	1.0001	1.0002	1.0000	1.0000	1.0000
2001/3	1.0019	1.0019	1.0003	1.0001	0.9996	0.9999	0.9998	0.9998	1.0000	
2002/3	1.0119	1.0026	1.0047	0.9999	1.0003	1.0002	1.0000			
2003/3	1.0009	1.0003	1.0016	1.0030	1.0005	0.9997	1.0000			
2004/3	1.0022	1.0002	1.0012	1.0002	1.0008	1.0008				
2005/3	1.0048	1.0012	0.9981	1.0000	1.0000					
2006/3	1.0055	1.0008	0.9987	1.0002						
2007/3	1.0142	1.0013	1.0003							
2008/3	1.0003	1.0015								
2009/3	1.0202									

Average and Selected Factors

Algorithm	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	
Latest Year	1.0202	1.0015	1.0003	1.0002	1.0000	1.0008	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0231	1.0028	1.0013	1.0010	1.0008	1.0008	1.0000	1.0000	1.0000	1.0000	
2-Year Avg	1.0103	1.0014	0.9995	1.0001	1.0004	1.0003	1.0000	0.9999	1.0000	1.0000	
Age-to-Ult	1.0119	1.0016	1.0002	1.0007	1.0006	1.0002	0.9999	0.9999	1.0000	1.0000	
3-Year Avg	1.0116	1.0012	0.9990	1.0001	1.0004	1.0002	0.9999	0.9999	1.0000	1.0000	
Age-to-Ult	1.0123	1.0007	0.9995	1.0005	1.0004	1.0000	0.9998	0.9999	1.0000	1.0000	
4-Year Avg	1.0101	1.0012	0.9996	1.0009	1.0004	1.0002	1.0000	0.9999	1.0000	1.0000	
Age-to-Ult	1.0123	1.0022	1.0010	1.0014	1.0005	1.0001	0.9999	0.9999	1.0000	1.0000	
All-Year Avg	1.0071	1.0013	1.0008	1.0006	1.0001	1.0001	1.0000	0.9999	1.0000	1.0000	
Age-to-Ult	1.0099	1.0028	1.0015	1.0007	1.0001	1.0000	0.9999	0.9999	1.0000	1.0000	
M3 of L5	1.0082	1.0011	1.0001	1.0001	1.0003	1.0001	1.0000	0.9999	1.0000	1.0000	
Age-to-Ult	1.0098	1.0016	1.0005	1.0004	1.0003	1.0000	0.9999	0.9999	1.0000	1.0000	
2-Year LWA	1.0120	1.0014	0.9994	1.0001	1.0004	1.0002	1.0000	0.9999	1.0000	1.0000	
Age-to-Ult	1.0134	1.0014	1.0000	1.0006	1.0005	1.0001	0.9999	0.9999	1.0000	1.0000	
3-Year LWA	1.0126	1.0012	0.9990	1.0001	1.0005	1.0002	0.9999	0.9999	1.0000	1.0000	
Age-to-Ult	1.0134	1.0008	0.9996	1.0006	1.0005	1.0000	0.9998	0.9999	1.0000	1.0000	
4-Year LWA	1.0110	1.0012	0.9996	1.0011	1.0004	1.0001	1.0000	0.9999	1.0000	1.0000	
Age-to-Ult	1.0133	1.0023	1.0011	1.0015	1.0004	1.0000	0.9999	0.9999	1.0000	1.0000	
All-Year LWA	1.0072	1.0013	1.0009	1.0007	1.0001	1.0001	1.0000	0.9999	1.0000	1.0000	
Age-to-Ult	1.0102	1.0030	1.0017	1.0008	1.0001	1.0000	0.9999	0.9999	1.0000	1.0000	
Selected	1.0116	1.0012	0.9990	1.0001	1.0004	1.0002	0.9999	0.9999	1.0000	1.0000	Tail Factor
Age-to-Ult	1.0123	1.0007	0.9995	1.0005	1.0004	1.0000	0.9998	0.9999	1.0000	1.0000	1.0000

Estimated Ultimates Under Each Algorithm

Accident Year Ending	Losses as of 12/31/2010	Latest Year	2-Year Avg	3-Year Avg	4-Year Avg	All-Year Avg	M3 of L5	2-Year LWA	3-Year LWA	4-Year LWA	All-Year LWA
2000/3	2,590,108	2,590,108	2,590,108	2,590,108	2,590,108	2,590,108	2,590,108	2,590,108	2,590,108	2,590,108	2,590,108
2001/3	3,632,983	3,632,983	3,632,983	3,632,983	3,632,983	3,632,983	3,632,983	3,632,983	3,632,983	3,632,983	3,632,983
2002/3	3,827,639	3,827,639	3,827,639	3,827,639	3,827,639	3,827,639	3,827,639	3,827,639	3,827,639	3,827,639	3,827,639
2003/3	4,697,039	4,697,039	4,696,569	4,696,569	4,696,569	4,696,569	4,696,569	4,696,569	4,696,569	4,696,569	4,696,569
2004/3	3,422,419	3,422,419	3,422,077	3,421,735	3,422,077	3,422,077	3,422,077	3,422,077	3,421,735	3,422,077	3,422,077
2005/3	3,211,186	3,213,755	3,211,828	3,211,186	3,211,507	3,211,186	3,211,186	3,211,507	3,211,186	3,211,186	3,211,186
2006/3	3,062,818	3,065,268	3,064,656	3,064,043	3,064,349	3,063,124	3,063,737	3,064,349	3,064,349	3,064,043	3,063,124
2007/3	2,676,230	2,678,906	2,678,103	2,677,568	2,679,977	2,678,103	2,677,300	2,677,836	2,677,836	2,680,244	2,678,371
2008/3	3,270,526	3,274,778	3,271,180	3,268,891	3,273,797	3,275,432	3,272,161	3,270,526	3,269,218	3,274,124	3,276,086
2009/3	4,819,125	4,832,619	4,826,836	4,822,498	4,829,727	4,832,619	4,826,836	4,825,872	4,822,980	4,830,209	4,833,582
2010/3	2,962,775	3,031,215	2,998,032	2,999,217	2,999,217	2,992,106	2,991,810	3,002,476	3,002,476	3,002,180	2,992,995

Summary Results Based on Selected Development Factors

Accident Year Ending	Losses as of 12/31/2010	Age-to-Ult Factor	Losses Not Developed	Ultimate Losses	Ultimate Count	Earned Premium	Earned Exposures	Ultimate Severity	Ultimate Frequency	Ultimate Loss Cost	Ultimate Loss Ratio
2000/3	2,590,108	1.0000	0	2,590,108	3,964	5,424,154	45,877	653	86.405	56.46	47.8%
2001/3	3,632,983	1.0000	0	3,632,983	4,913	6,373,065	52,716	739	93.198	68.92	57.0%
2002/3	3,827,639	1.0000	0	3,827,639	5,078	7,200,531	57,196	754	88.782	66.92	53.2%
2003/3	4,697,039	0.9999	0	4,696,569	5,200	8,189,292	59,232	903	87.790	79.29	57.4%
2004/3	3,422,419	0.9998	0	3,421,735	4,150	8,232,218	56,999	825	72.808	60.03	41.6%
2005/3	3,211,186	1.0000	0	3,211,186	3,828	8,162,371	54,575	839	70.142	58.84	39.3%
2006/3	3,062,818	1.0004	0	3,064,043	3,515	7,831,443	52,256	872	67.265	58.64	39.1%
2007/3	2,676,230	1.0005	0	2,677,568	3,197	7,639,486	52,267	838	61.167	51.23	35.0%
2008/3	3,270,526	0.9995	0	3,268,891	3,262	7,629,738	52,294	1,002	62.378	62.51	42.8%
2009/3	4,819,125	1.0007	0	4,822,498	3,589	7,378,160	50,507	1,344	71.059	95.48	65.4%
2010/3	2,962,775	1.0123	0	2,999,217	3,357	7,040,531	46,082	893	72.848	65.08	42.6%

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Loss Development for Accident Years Ending September 30, 2010
With 5 Quarters of Development as of December 31, 2010
Collision**

Paid Losses

Accident Year Ending	Paid Cost and DCC Expense Amount										
	Age in Months										
	15	27	39	51	63	75	87	99	111	123	135
2000/3	7,041,816	6,865,571	6,856,296	6,873,587	6,873,982	6,873,899	6,878,308	6,900,489	6,901,091	6,900,949	6,900,916
2001/3	9,788,854	9,683,965	9,680,940	9,676,492	9,676,738	9,656,297	9,657,463	9,656,074	9,656,074	9,656,024	
2002/3	11,294,778	11,116,094	11,095,971	11,086,802	11,085,899	11,083,602	11,081,434	11,078,049	11,076,185		
2003/3	12,302,773	12,132,486	12,122,659	12,116,011	12,103,459	12,091,766	12,078,863	12,071,578			
2004/3	10,773,807	10,614,182	10,604,970	10,594,985	10,585,372	10,573,120	10,564,165				
2005/3	10,457,523	10,350,726	10,341,149	10,332,007	10,314,351	10,307,864					
2006/3	9,487,135	9,498,186	9,491,023	9,473,626	9,466,151						
2007/3	10,079,262	10,016,879	10,006,340	9,986,205							
2008/3	10,786,026	10,781,148	10,781,984								
2009/3	9,944,807	9,908,257									
2010/3	9,453,668										

Accident Year Ending	Age-to-Age Development Factors									
	Development Interval									
	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
2000/3	0.9750	0.9986	1.0025	1.0001	1.0000	1.0006	1.0032	1.0001	1.0000	1.0000
2001/3	0.9893	0.9997	0.9995	1.0000	0.9979	1.0001	0.9999	1.0000	1.0000	
2002/3	0.9842	0.9982	0.9992	0.9999	0.9998	0.9998	0.9997	0.9998		
2003/3	0.9862	0.9992	0.9995	0.9990	0.9990	0.9989	0.9994			
2004/3	0.9852	0.9991	0.9991	0.9991	0.9988	0.9992				
2005/3	0.9898	0.9991	0.9991	0.9983	0.9994					
2006/3	1.0012	0.9992	0.9982	0.9992						
2007/3	0.9938	0.9989	0.9980							
2008/3	0.9995	1.0001								
2009/3	0.9963									

Algorithm	Average and Selected Factors										
	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	Tail Factor
Latest Year	0.9963	1.0001	0.9980	0.9992	0.9994	0.9992	0.9994	0.9998	1.0000	1.0000	
Age-to-Ult	0.9914	0.9951	0.9950	0.9970	0.9978	0.9984	0.9992	0.9998	1.0000	1.0000	
2-Year Avg	0.9979	0.9995	0.9981	0.9988	0.9991	0.9991	0.9996	0.9999	1.0000	1.0000	
Age-to-Ult	0.9920	0.9941	0.9946	0.9965	0.9977	0.9986	0.9995	0.9999	1.0000	1.0000	
3-Year Avg	0.9965	0.9994	0.9984	0.9989	0.9991	0.9993	0.9997	1.0000	1.0000	1.0000	
Age-to-Ult	0.9913	0.9948	0.9954	0.9970	0.9981	0.9990	0.9997	1.0000	1.0000	1.0000	
4-Year Avg	0.9977	0.9993	0.9986	0.9989	0.9993	0.9995	1.0006	1.0000	1.0000	1.0000	
Age-to-Ult	0.9939	0.9962	0.9969	0.9983	0.9994	1.0001	1.0006	1.0000	1.0000	1.0000	
All-Year Avg	0.9901	0.9991	0.9994	0.9994	0.9992	0.9997	1.0006	1.0000	1.0000	1.0000	
Age-to-Ult	0.9875	0.9974	0.9983	0.9989	0.9995	1.0003	1.0006	1.0000	1.0000	1.0000	
M3 of L5	0.9965	0.9991	0.9988	0.9991	0.9991	0.9997	1.0006	1.0000	1.0000	1.0000	
Age-to-Ult	0.9929	0.9964	0.9973	0.9985	0.9994	1.0003	1.0006	1.0000	1.0000	1.0000	
2-Year LWA	0.9980	0.9995	0.9981	0.9987	0.9991	0.9990	0.9995	0.9999	1.0000	1.0000	
Age-to-Ult	0.9918	0.9938	0.9943	0.9962	0.9975	0.9984	0.9994	0.9999	1.0000	1.0000	
3-Year LWA	0.9966	0.9994	0.9984	0.9989	0.9991	0.9993	0.9996	1.0000	1.0000	1.0000	
Age-to-Ult	0.9913	0.9947	0.9953	0.9969	0.9980	0.9989	0.9996	1.0000	1.0000	1.0000	
4-Year LWA	0.9977	0.9993	0.9986	0.9989	0.9993	0.9995	1.0003	1.0000	1.0000	1.0000	
Age-to-Ult	0.9936	0.9959	0.9966	0.9980	0.9991	0.9998	1.0003	1.0000	1.0000	1.0000	
All-Year LWA	0.9903	0.9991	0.9993	0.9993	0.9991	0.9996	1.0003	1.0000	1.0000	1.0000	
Age-to-Ult	0.9870	0.9967	0.9976	0.9983	0.9990	0.9999	1.0003	1.0000	1.0000	1.0000	
Selected	0.9965	0.9994	0.9984	0.9989	0.9991	0.9993	0.9997	1.0000	1.0000	1.0000	
Age-to-Ult	0.9913	0.9948	0.9954	0.9970	0.9981	0.9990	0.9997	1.0000	1.0000	1.0000	1.0000

Accident Year Ending	Estimated Ultimates Under Each Algorithm										
	Losses as of 12/31/2010	Latest Year	2-Year Avg	3-Year Avg	4-Year Avg	All-Year Avg	M3 of L5	2-Year LWA	3-Year LWA	4-Year LWA	All-Year LWA
2000/3	6,900,916	6,900,916	6,900,916	6,900,916	6,900,916	6,900,916	6,900,916	6,900,916	6,900,916	6,900,916	6,900,916
2001/3	9,656,024	9,656,024	9,656,024	9,656,024	9,656,024	9,656,024	9,656,024	9,656,024	9,656,024	9,656,024	9,656,024
2002/3	11,076,185	11,076,185	11,076,185	11,076,185	11,076,185	11,076,185	11,076,185	11,076,185	11,076,185	11,076,185	11,076,185
2003/3	12,071,578	12,069,164	12,070,371	12,071,578	12,071,578	12,071,578	12,071,578	12,070,371	12,071,578	12,071,578	12,071,578
2004/3	10,564,165	10,555,714	10,558,883	10,560,996	10,570,503	10,570,503	10,570,503	10,557,827	10,559,939	10,567,334	10,567,334
2005/3	10,307,864	10,291,371	10,293,433	10,297,556	10,308,895	10,310,956	10,310,956	10,291,371	10,296,525	10,305,802	10,306,833
2006/3	9,466,151	9,445,325	9,444,379	9,448,165	9,460,471	9,461,418	9,460,471	9,442,486	9,447,219	9,457,631	9,456,685
2007/3	9,986,205	9,956,246	9,951,253	9,956,246	9,969,228	9,975,220	9,971,226	9,948,257	9,955,248	9,966,233	9,969,228
2008/3	10,781,984	10,728,074	10,723,761	10,732,387	10,748,560	10,763,655	10,752,873	10,720,527	10,731,309	10,745,325	10,756,107
2009/3	9,908,257	9,859,707	9,849,798	9,856,734	9,870,606	9,882,496	9,872,587	9,846,826	9,855,743	9,867,633	9,875,560
2010/3	9,453,668	9,372,366	9,378,039	9,371,421	9,396,001	9,335,497	9,386,547	9,376,148	9,371,421	9,393,165	9,330,770

Accident Year Ending	Summary Results Based on Selected Development Factors										
	Losses as of 12/31/2010	Age-to-Ult Factor	Losses Not Developed	Ultimate Losses	Ultimate Count	Earned Premium	Earned Exposures	Ultimate Severity	Ultimate Frequency	Ultimate Loss Cost	Ultimate Loss Ratio
2000/3	6,900,916	1.0000	0	6,900,916	2,470	10,504,100	45,026	2,794	54.857	153.27	65.7%
2001/3	9,656,024	1.0000	0	9,656,024	3,445	12,599,669	51,941	2,803	66.325	185.90	76.6%
2002/3	11,076,185	1.0000	0	11,076,185	3,865	15,151,301	56,487	2,866	68.423	196.08	73.1%
2003/3	12,071,578	1.0000	0	12,071,578	3,988	17,471,572	58,554	3,027	68.108	206.16	69.1%
2004/3	10,564,165	0.9997	0	10,560,996	3,611	17,971,044	56,333	2,925	64.101	187.47	58.8%
2005/3	10,307,864	0.9990	0	10,297,556	3,373	17,526,201	53,927	3,053	62.548	190.95	58.8%
2006/3	9,466,151	0.9981	0	9,448,165	3,034	16,887,320	51,627	3,114	58.768	183.01	55.9%
2007/3	9,986,205	0.9970	0	9,956,246	3,252	16,923,436	51,653	3,062	62.959	192.75	58.8%
2008/3	10,781,984	0.9954	0	10,732,387	3,217	17,341,544	51,658	3,336	62.275	207.76	61.9%
2009/3	9,908,257	0.9948	0	9,856,734	3,191	17,738,823	49,850	3,089	64.012	197.73	55.6%
2010/3	9,453,668	0.9913	0	9,371,421	3,179	17,155,701	45,392	2,948	70.034	206.46	54.6%

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Loss Development for Accident Years Ending September 30, 2010
With 5 Quarters of Development as of December 31, 2010
Loss of Use**

Paid Losses

Paid Cost and DCC Expense Amount

Accident Year Ending	Age in Months										
	15	27	39	51	63	75	87	99	111	123	135
2000/3	158,247	157,289	157,354	157,354	157,354	157,354	157,354	157,354	157,354	157,354	157,354
2001/3	259,179	260,332	260,862	260,853	260,720	260,720	260,720	260,729	260,729	260,729	260,729
2002/3	351,752	349,435	348,927	348,668	348,493	348,593	348,593	348,593	348,593	348,593	348,593
2003/3	390,914	386,558	387,522	387,394	387,394	387,394	387,394	387,494	387,494	387,494	387,494
2004/3	331,480	325,448	325,073	324,846	324,846	324,846	324,846	324,846	324,846	324,846	324,846
2005/3	304,921	302,494	302,291	301,741	301,441	301,441	301,441	301,441	301,441	301,441	301,441
2006/3	288,541	287,942	288,407	288,407	288,407	288,407	288,407	288,407	288,407	288,407	288,407
2007/3	337,485	339,142	339,336	339,124	339,124	339,124	339,124	339,124	339,124	339,124	339,124
2008/3	426,383	427,815	428,260	428,260	428,260	428,260	428,260	428,260	428,260	428,260	428,260
2009/3	417,920	417,834	417,834	417,834	417,834	417,834	417,834	417,834	417,834	417,834	417,834
2010/3	405,020	405,020	405,020	405,020	405,020	405,020	405,020	405,020	405,020	405,020	405,020

Age-to-Age Development Factors

Accident Year Ending	Development Interval										
	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	
2000/3	0.9939	1.0004	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2001/3	1.0044	1.0020	1.0000	0.9995	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2002/3	0.9934	0.9985	0.9993	0.9995	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	
2003/3	0.9889	1.0025	0.9997	1.0000	1.0000	1.0003	1.0000	1.0000	1.0000	1.0000	
2004/3	0.9818	0.9988	0.9993	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2005/3	0.9920	0.9993	0.9982	0.9990	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2006/3	0.9979	1.0016	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2007/3	1.0049	1.0006	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2008/3	1.0034	1.0010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2009/3	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	

Average and Selected Factors

Algorithm	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	
Latest Year	0.9998	1.0010	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0002	1.0004	0.9994	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2-Year Avg	1.0016	1.0008	0.9997	0.9995	1.0000	1.0002	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0018	1.0002	0.9994	0.9997	1.0002	1.0002	1.0000	1.0000	1.0000	1.0000	
3-Year Avg	1.0027	1.0011	0.9992	0.9997	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0028	1.0001	0.9990	0.9998	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000	
4-Year Avg	1.0015	1.0006	0.9992	0.9998	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0013	0.9998	0.9992	1.0000	1.0002	1.0001	1.0000	1.0000	1.0000	1.0000	
All-Year Avg	0.9960	1.0005	0.9995	0.9997	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9959	0.9999	0.9994	0.9999	1.0002	1.0001	1.0000	1.0000	1.0000	1.0000	
M3 of L5	1.0004	1.0003	0.9995	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0000	0.9996	0.9993	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2-Year LWA	1.0016	1.0008	0.9997	0.9995	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0017	1.0001	0.9993	0.9996	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000	
3-Year LWA	1.0025	1.0010	0.9992	0.9997	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0025	1.0000	0.9990	0.9998	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000	
4-Year LWA	1.0016	1.0007	0.9992	0.9998	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0015	0.9999	0.9992	1.0000	1.0002	1.0001	1.0000	1.0000	1.0000	1.0000	
All-Year LWA	0.9962	1.0006	0.9994	0.9997	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9961	0.9999	0.9993	0.9999	1.0002	1.0001	1.0000	1.0000	1.0000	1.0000	
Selected	1.0027	1.0011	0.9992	0.9997	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	Tail Factor
Age-to-Ult	1.0028	1.0001	0.9990	0.9998	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000

Estimated Ultimates Under Each Algorithm

Accident Year Ending	Losses as of 12/31/2010	Latest Year	2-Year Avg	3-Year Avg	4-Year Avg	All-Year Avg	M3 of L5	2-Year LWA	3-Year LWA	4-Year LWA	All-Year LWA
2000/3	157,354	157,354	157,354	157,354	157,354	157,354	157,354	157,354	157,354	157,354	157,354
2001/3	260,729	260,729	260,729	260,729	260,729	260,729	260,729	260,729	260,729	260,729	260,729
2002/3	348,593	348,593	348,593	348,593	348,593	348,593	348,593	348,593	348,593	348,593	348,593
2003/3	387,494	387,494	387,494	387,494	387,494	387,494	387,494	387,494	387,494	387,494	387,494
2004/3	324,846	324,846	324,846	324,846	324,846	324,846	324,846	324,846	324,846	324,846	324,846
2005/3	301,441	301,441	301,501	301,471	301,471	301,471	301,471	301,441	301,471	301,471	301,471
2006/3	288,407	288,407	288,465	288,436	288,465	288,465	288,407	288,436	288,436	288,465	288,465
2007/3	339,124	339,124	339,022	339,056	339,124	339,090	339,090	339,056	339,056	339,124	339,090
2008/3	428,260	428,003	428,003	427,832	427,917	428,003	427,960	427,960	427,832	427,917	427,960
2009/3	417,834	418,001	417,918	417,876	417,750	417,792	417,667	417,876	417,834	417,792	417,792
2010/3	405,020	405,101	405,749	406,154	405,547	403,359	405,020	405,709	406,033	405,628	403,440

Summary Results Based on Selected Development Factors

Accident Year Ending	Losses as of 12/31/2010	Age-to-Ult Factor	Losses Not Developed	Ultimate Losses	Ultimate Count	Earned Premium	Earned Exposures	Ultimate Severity	Ultimate Frequency	Ultimate Loss Cost	Ultimate Loss Ratio
2000/3	157,354	1.0000	0	157,354	617	194,730	12,504	255	49.344	12.58	80.8%
2001/3	260,729	1.0000	0	260,729	986	277,614	16,677	264	59.123	15.63	93.9%
2002/3	348,593	1.0000	0	348,593	1,339	369,098	20,510	260	65.285	17.00	94.4%
2003/3	387,494	1.0000	0	387,494	1,497	457,888	22,961	259	65.198	16.88	84.6%
2004/3	324,846	1.0000	0	324,846	1,333	572,549	21,989	244	60.621	14.77	56.7%
2005/3	301,441	1.0001	0	301,471	1,178	556,108	21,085	256	55.869	14.30	54.2%
2006/3	288,407	1.0001	0	288,436	1,108	538,418	20,577	260	53.847	14.02	53.6%
2007/3	339,124	0.9998	0	339,056	1,231	578,930	21,340	275	57.685	15.89	58.6%
2008/3	428,260	0.9990	0	427,832	1,439	629,372	22,522	297	63.893	19.00	68.0%
2009/3	417,834	1.0001	0	417,876	1,407	680,789	22,672	297	62.059	18.43	61.4%
2010/3	405,020	1.0028	0	406,154	1,272	735,453	20,972	319	60.652	19.37	55.2%

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Determination of Catastrophe Load
Comprehensive**

Fiscal Year Ending	Accident Year Catastrophe Paid Cost + DCC Expense	Calendar Year Non-Cat Paid Cost + DCC Expense	Non-Catastrophe Coverage Adjustment	Catastrophe Ratio	Capped Catastrophe Ratio	Residual Catastrophe Ratio	Years of Residual Spread	Residual Catastrophe Load
Prior						0.000	0	0.000
2001/4	202,107	3,786,975	1.000	0.053	0.053	0.000	0	0.000
2002/4	1,639,166	3,621,192	1.000	0.453	0.453	0.000	0	0.000
2003/4	172,090	4,663,020	1.000	0.037	0.037	0.000	0	0.000
2004/4	766,623	3,505,333	1.000	0.219	0.219	0.000	0	0.000
2005/4	74,022	3,272,112	1.000	0.023	0.023	0.000	0	0.000
2006/4	1,274,318	2,872,096	1.000	0.444	0.444	0.000	0	0.000
2007/4	4,149	2,923,634	1.000	0.001	0.001	0.000	0	0.000
2008/4	3,242,040	3,133,801	1.000	1.035	0.500	0.535	0	0.000
2009/4	490,482	4,759,873	1.000	0.103	0.103	0.000	0	0.000
2010/4	121,775	3,141,851	1.000	0.039	0.039	0.000	0	0.000
				Average	0.187		Total	0.000

Selected Catastrophe Load = 1.000 + 0.187 + 0.000 = 1.187

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Loss Trending Data
Bodily Injury**

Four Quarters Ending	Arkansas*		Countrywide**	
	Average Paid Cost	Incurred Frequency (per 1,000)	Average Paid Cost	Incurred Frequency (per 1,000)
2005/1	8,840	12.170	10,634	9.489
2005/2	8,664	11.466	10,305	9.492
2005/3	9,863	10.895	10,201	9.323
2005/4	10,154	10.888	10,265	9.170
2006/1	9,634	10.751	10,465	9.103
2006/2	9,925	10.406	10,945	8.918
2006/3	9,296	10.417	11,085	8.897
2006/4	9,089	10.301	11,067	8.997
2007/1	9,033	10.555	11,171	8.956
2007/2	9,097	10.911	11,192	8.881
2007/3	8,828	10.620	11,408	8.799
2007/4	8,988	10.373	11,892	8.593
2008/1	9,790	9.918	12,075	8.478
2008/2	9,811	9.690	12,335	8.441
2008/3	10,591	9.638	12,776	8.314
2008/4	11,427	9.464	13,051	8.290
2009/1	11,742	9.156	13,225	8.159
2009/2	12,046	9.139	13,510	8.278
2009/3	12,152	9.489	13,709	8.476
2009/4	11,794	9.799	13,628	8.469
2010/1	11,291	9.875	13,754	8.572
2010/2	11,814	10.070	13,668	8.578
2010/3	11,146	10.271	13,495	8.612
2010/4	11,457	10.357	13,832	8.668

* Large losses capped at 100000, State data removed from Companywide

** Illinois, Tennessee, New Hampshire, Nevada, Oklahoma, Wyoming, Arizona, Mississippi, Nebraska, South Dakota, Rhode Island, Alabama, Iowa, North Carolina, South Carolina, Vermont, Ohio, Virginia, Wisconsin, Colorado, California, Connecticut, Idaho, Missouri, Indiana, Georgia, Montana, Maine, West Virginia

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Loss Trending Data
Property Damage**

Four Quarters Ending	Arkansas*		Countrywide**	
	Average Paid Cost	Paid Frequency (per 1,000)	Average Paid Cost	Paid Frequency (per 1,000)
2005/1	2,523	40.685	2,397	35.815
2005/2	2,521	40.181	2,401	35.736
2005/3	2,512	39.621	2,404	35.715
2005/4	2,529	38.945	2,416	35.366
2006/1	2,558	38.785	2,434	35.234
2006/2	2,538	38.197	2,458	34.834
2006/3	2,651	37.725	2,468	34.472
2006/4	2,721	37.232	2,478	34.933
2007/1	2,712	37.648	2,506	34.947
2007/2	2,738	37.939	2,522	35.449
2007/3	2,708	37.904	2,530	35.790
2007/4	2,728	38.517	2,556	35.754
2008/1	2,772	37.833	2,570	35.676
2008/2	2,807	37.607	2,599	35.409
2008/3	2,799	36.994	2,647	35.064
2008/4	2,827	35.387	2,688	34.627
2009/1	2,821	34.933	2,707	34.709
2009/2	2,829	34.899	2,710	34.899
2009/3	2,806	35.679	2,715	35.328
2009/4	2,792	36.711	2,710	35.679
2010/1	2,807	37.388	2,717	35.704
2010/2	2,835	37.248	2,702	35.857
2010/3	2,886	36.972	2,701	36.223
2010/4	2,919	37.307	2,712	36.612

* State data removed from Companywide

** Illinois, Tennessee, New Hampshire, Nevada, Oklahoma, Wyoming, Arizona, District Of Columbia, Mississippi, Pennsylvania, Michigan, Nebraska, Rhode Island, South Dakota, Alabama, Delaware, Iowa, North Carolina, Oregon, North Dakota, South Carolina, Vermont, Ohio, Maryland, Kansas, Virginia, Wisconsin, California, Colorado, Idaho, Connecticut, Florida, Missouri, Washington, Utah, Indiana, Alaska, Georgia, Kentucky, Maine, Minnesota, Montana, Texas, New York, West Virginia

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Loss Trending Data
Medical Benefits, Excess Medical Benefits**

Arkansas		
Four Quarters Ending	Average Paid Cost	Incurred Frequency (per 1,000)
2005/1	2,539	12.738
2005/2	2,486	12.072
2005/3	2,274	11.500
2005/4	2,269	11.217
2006/1	2,374	11.099
2006/2	2,595	10.532
2006/3	2,760	9.867
2006/4	2,751	10.442
2007/1	2,802	9.733
2007/2	2,636	9.032
2007/3	2,757	9.316
2007/4	2,658	9.025
2008/1	2,857	9.442
2008/2	3,081	10.167
2008/3	2,960	9.508
2008/4	3,025	9.198
2009/1	2,997	9.602
2009/2	3,207	10.464
2009/3	3,328	10.668
2009/4	3,359	11.074
2010/1	3,539	11.488
2010/2	3,213	11.021
2010/3	3,361	10.984
2010/4	3,377	10.919

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Loss Trending Data
Uninsured Motorists - Property Damage**

Four Quarters Ending	Arkansas*		Countrywide**	
	Average Paid Cost	Paid Frequency (per 1,000)	Average Paid Cost	Paid Frequency (per 1,000)
2005/1	787	9.614	1,166	5.742
2005/2	737	9.826	1,175	5.683
2005/3	726	9.809	1,160	5.782
2005/4	753	9.665	1,143	5.725
2006/1	852	9.775	1,138	5.753
2006/2	900	9.549	1,125	5.721
2006/3	851	9.163	1,104	5.558
2006/4	817	9.320	1,092	5.622
2007/1	709	9.172	1,092	5.626
2007/2	628	9.546	1,115	5.727
2007/3	589	9.411	1,100	5.867
2007/4	561	9.614	1,134	5.948
2008/1	560	10.144	1,133	5.974
2008/2	616	9.470	1,100	5.990
2008/3	630	9.643	1,127	5.954
2008/4	743	9.298	1,120	5.830
2009/1	728	8.833	1,123	5.858
2009/2	705	9.334	1,120	5.864
2009/3	684	9.580	1,098	5.883
2009/4	585	9.798	1,098	5.920
2010/1	666	9.621	1,070	5.910
2010/2	643	9.513	1,071	5.959
2010/3	746	9.895	1,073	5.974
2010/4	809	10.090	1,095	5.956

* State data removed from Companywide

** Illinois, Tennessee, District Of Columbia, Mississippi, Rhode Island, Delaware, North Carolina, Oregon, South Carolina, Vermont, Ohio, Maryland, Virginia, Wisconsin, Colorado, California, Washington, Utah, Alaska, Indiana, Georgia, Texas, West Virginia

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Loss Trending Data
Underinsured Motorists - Bodily Injury, Uninsured Motorists - Bodily Injury**

Four Quarters Ending	Arkansas*		Countrywide**	
	Average Paid Cost	Incurred Frequency (per 1,000)	Average Paid Cost	Incurred Frequency (per 1,000)
2005/1	10,666	1.202	16,267	1.179
2005/2	11,092	1.240	16,051	1.172
2005/3	10,604	1.295	16,652	1.158
2005/4	10,427	1.281	16,401	1.127
2006/1	11,669	1.345	17,029	1.109
2006/2	10,876	1.306	17,342	1.088
2006/3	11,362	1.130	17,359	1.088
2006/4	12,336	1.099	17,187	1.111
2007/1	11,892	0.984	17,571	1.095
2007/2	12,516	1.033	18,279	1.082
2007/3	12,278	1.189	18,670	1.053
2007/4	10,243	1.231	19,746	1.045
2008/1	10,425	1.371	20,067	1.029
2008/2	12,018	1.292	20,475	1.014
2008/3	10,663	1.203	20,713	1.008
2008/4	11,996	1.205	21,665	1.000
2009/1	12,054	0.980	21,850	1.001
2009/2	10,605	0.975	21,510	1.015
2009/3	12,143	0.920	21,727	1.011
2009/4	13,169	0.831	21,021	1.017
2010/1	13,203	1.017	21,157	0.994
2010/2	13,930	1.007	21,498	0.988
2010/3	12,932	1.148	21,377	0.986
2010/4	11,874	1.240	22,194	0.970

* Large losses capped at 100000, State data removed from Companywide

** Illinois, Tennessee, New Hampshire, Nevada, Oklahoma, Wyoming, Arizona, Mississippi, Nebraska, Rhode Island, South Dakota, Iowa, Alabama, North Carolina, South Carolina, Vermont, Ohio, Virginia, Wisconsin, Colorado, California, Idaho, Connecticut, Missouri, Indiana, Georgia, Montana, Maine, West Virginia

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Loss Trending Data
Comprehensive**

Four Quarters Ending	Arkansas*		Countrywide**	
	Average Paid Cost	Paid Frequency (per 1,000)	Average Paid Cost	Paid Frequency (per 1,000)
2005/1	830	74.994	821	62.755
2005/2	829	72.635	825	62.161
2005/3	831	71.518	830	61.417
2005/4	870	69.428	841	60.234
2006/1	894	69.591	858	59.942
2006/2	848	68.511	884	58.944
2006/3	846	67.801	900	57.775
2006/4	821	67.042	915	57.769
2007/1	809	65.169	929	57.035
2007/2	814	62.045	931	57.240
2007/3	834	61.206	962	57.677
2007/4	882	62.895	974	57.622
2008/1	915	63.210	986	58.083
2008/2	1,012	64.039	1,011	57.851
2008/3	995	63.200	1,024	57.619
2008/4	997	59.938	1,051	57.384
2009/1	1,072	60.842	1,063	57.591
2009/2	1,039	60.618	1,059	57.913
2009/3	1,292	69.753	1,043	58.494
2009/4	1,281	74.658	1,013	60.517
2010/1	1,244	75.701	981	62.549
2010/2	1,198	80.266	940	65.983
2010/3	959	74.020	914	68.539
2010/4	935	74.081	914	68.960

* Catastrophes removed, State data removed from Companywide

** Illinois, Tennessee, New Hampshire, Nevada, Wyoming, Oklahoma, Arizona, District Of Columbia, Mississippi, Pennsylvania, Nebraska, Michigan, South Dakota, Rhode Island, Alabama, Iowa, Delaware, North Carolina, Oregon, South Carolina, North Dakota, Vermont, Ohio, Kansas, Maryland, Virginia, Wisconsin, California, Colorado, Connecticut, Idaho, Florida, Missouri, Utah, Washington, Alaska, Indiana, Georgia, Minnesota, Montana, Kentucky, Maine, Texas, West Virginia, New York

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Loss Trending Data
Collision**

Four Quarters Ending	Arkansas*		Countrywide**	
	Average Paid Cost	Paid Frequency (per 1,000)	Average Paid Cost	Paid Frequency (per 1,000)
2005/1	3,018	64.498	2,573	57.869
2005/2	2,988	64.388	2,596	57.859
2005/3	3,035	62.753	2,600	58.005
2005/4	3,096	61.881	2,641	57.661
2006/1	3,077	61.180	2,664	57.048
2006/2	3,145	60.482	2,675	56.552
2006/3	3,056	58.923	2,688	56.039
2006/4	3,055	58.959	2,680	56.412
2007/1	3,073	60.437	2,689	57.146
2007/2	3,064	60.625	2,696	58.414
2007/3	3,077	62.320	2,681	59.242
2007/4	3,155	62.684	2,691	59.902
2008/1	3,293	62.003	2,707	60.235
2008/2	3,290	62.460	2,710	60.092
2008/3	3,316	62.817	2,743	59.867
2008/4	3,205	62.490	2,778	59.712
2009/1	3,124	62.629	2,792	59.950
2009/2	3,098	64.133	2,783	60.173
2009/3	3,086	63.509	2,765	60.854
2009/4	3,059	66.124	2,737	61.066
2010/1	2,954	68.152	2,695	61.759
2010/2	2,961	68.968	2,676	62.419
2010/3	2,927	70.719	2,669	63.186
2010/4	2,976	69.640	2,661	64.179

* State data removed from Companywide

** Illinois, Tennessee, New Hampshire, Nevada, Oklahoma, Wyoming, Arizona, District Of Columbia, Mississippi, Pennsylvania, Nebraska, Michigan, Rhode Island, South Dakota, Alabama, Iowa, Delaware, North Carolina, Oregon, South Carolina, North Dakota, Vermont, Ohio, Maryland, Kansas, Virginia, Wisconsin, California, Colorado, Connecticut, Idaho, Missouri, Florida, Utah, Washington, Indiana, Alaska, Georgia, Montana, Kentucky, Maine, Minnesota, Texas, West Virginia, New York

**Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Loss Trending Data
Loss of Use**

Four Quarters Ending	Arkansas*		Countrywide**	
	Average Paid Cost	Paid Frequency (per 1,000)	Average Paid Cost	Paid Frequency (per 1,000)
2005/1	248	59.547	252	54.244
2005/2	252	57.605	254	55.853
2005/3	251	53.640	256	56.606
2005/4	248	55.415	259	56.683
2006/1	247	57.005	261	57.183
2006/2	245	56.067	262	57.042
2006/3	259	55.844	264	56.793
2006/4	264	53.611	265	56.334
2007/1	271	53.942	269	57.101
2007/2	278	55.661	270	60.030
2007/3	272	56.792	272	61.472
2007/4	278	58.911	272	62.658
2008/1	282	59.001	274	62.082
2008/2	291	61.665	278	62.131
2008/3	299	63.049	282	62.695
2008/4	298	61.685	286	62.745
2009/1	297	62.440	291	63.981
2009/2	293	60.171	293	62.863
2009/3	291	62.194	296	62.749
2009/4	302	65.538	302	64.100
2010/1	314	65.289	306	64.522
2010/2	322	65.134	309	65.480
2010/3	322	61.603	311	66.195
2010/4	322	59.516	313	66.751

* State data removed from Companywide

** Illinois, Tennessee, California, Connecticut, Colorado, Florida, Idaho, North Carolina, New Hampshire, Oregon, Michigan, South Carolina, Missouri, North Dakota, Nebraska, Nevada, Washington, Oklahoma, Rhode Island, South Dakota, Utah, Vermont, Wyoming, Indiana, Alabama, Arizona, Ohio, Alaska, Georgia, District Of Columbia, Delaware, Iowa, Maryland, Mississippi, Kentucky, Kansas, Maine, Pennsylvania, Minnesota, Montana, Texas, Virginia, New York, West Virginia, Wisconsin

Nationwide Mutual and Affiliated Insurance Companies

Financial Needs Model

Underwriting Profit Provision Support

Standard Auto – Liability & Physical Damage

The underwriting profit provisions for liability and physical damage coverages used in this filing's rate level analysis was selected after reviewing the required underwriting profit provisions developed separately using an internal rate of return model that incorporates the estimated timing of premium receipts, loss payments, expense payments and other underwriting components. This model simulates a single insurance transaction (Premium = \$100.00) and its related assets flow and determines the required underwriting profit provision that would result in the desired rate of return on the surplus that supports the transaction.

The underlying surplus supporting the transaction at any given point in time is a function of the insurance reserves being held. Also, if the cash balance is insufficient to offset the insurance liabilities less receivables, additional surplus is committed to fund these reserves.

In addition to the historical payout patterns and expense provisions, the model reflects the following assumptions:

	Liability	Physical Damage
Desired Rate of Return:	15.0 %	15.0 %
Equity Allocated to Line of Business Using Premium to Surplus Ratio:	0.97 to 1.00	1.63 to 1.00
Reserve to Premium Ratio:	1.18 to 1.00	0.30 to 1.00
Investment Yield:	5.9 %	5.8 %
Portion of Assets Available for Investments:	92.0 %	92.0 %
Federal Tax Rate:	35.0 %	35.0 %

Pages 3 and 6 of this exhibit display the cash flow resulting from these assumptions for liability and physical damage coverages respectively. The model derives an underwriting profit of \$11.78 for liability coverages and an underwriting profit of \$15.64 for physical damage coverages in order for these lines to achieve the desired rate of return; these underwriting profits are the sum of the net underwriting flows across all time periods. Pages 4 and 7 provide the model's required assets (sum of reserve and surplus requirements) as well as the available assets (sum of receivables and cash balance from insurance operations) for liability and physical damage coverages respectively. If the available assets are not sufficient to offset the required assets, additional assets (from surplus) must be infused to support the transaction. Page 5 for liability coverages and Page 8 for physical damage coverages display the assets flows (negative values indicate flow to insurance operations while positive values indicate flow back to surplus). The total asset flow is then discounted at the desired rate of return, and the resulting sum of the discounted asset flow is \$0.00. Thus, an underwriting profit provision of 11.78 percent (\$11.78/\$100.00) is expected to achieve a 15.0 percent rate of return for liability coverages, and an underwriting

profit provision of 15.64 percent (\$15.64/\$100.00) is expected to achieve a 15.0 percent rate of return for physical damage coverages.

The following table summarizes the required underwriting profit provisions required to generate a 15.0 percent rate of return on surplus funds, the selected underwriting profit provisions used in this rate filing and the corresponding rate of return on surplus funds associated with the selected provisions:

	Liability	Physical Damage
Required Underwriting Profit Provision	11.78 %	15.64 %
Selected Underwriting Profit Provision	1.8%	4.6%
Rate of Return – Selected Underwriting Profit Provision	7.1%	7.0%

Nationwide Mutual and Affiliated Insurance Companies

EC - Standard Auto Liability (6mo) - Countrywide

Cash Flow Related to Insurance Operations

Months from Policy Inception	Cash Flow				Actual Cash Balance	Excess Cash Flow	Adjusted Cash Balance
	Net Underwriting	Investment Income	Federal Income Tax	Total			
-1	(0.07)	0.00	0.00	(0.07)	0.00	0.00	0.00
0	10.52	0.00	1.68	12.19	12.19	0.00	12.19
3	11.93	0.86	(2.48)	10.31	22.51	0.00	22.51
6	12.48	0.79	(0.57)	12.70	35.21	0.00	35.21
9	7.59	1.34	(2.55)	6.38	41.58	0.00	41.58
12	(1.42)	1.15	(2.32)	(2.58)	39.00	0.00	39.00
15	(6.73)	0.78	(0.14)	(6.10)	32.90	0.00	32.90
18	(3.92)	0.60	(0.12)	(3.44)	29.46	0.00	29.46
21	(2.75)	0.50	(0.11)	(2.36)	27.10	0.00	27.10
24	(2.40)	0.42	(0.09)	(2.06)	25.03	0.00	25.03
27	(1.87)	0.36	(0.07)	(1.58)	23.45	0.00	23.45
30	(1.73)	0.31	(0.07)	(1.48)	21.97	1.96	20.01
33	(1.48)	0.27	(0.06)	(1.27)	18.74	1.69	17.05
36	(1.44)	0.23	(0.05)	(1.26)	15.79	1.62	14.17
39	(1.07)	0.19	(0.05)	(0.93)	13.25	1.23	12.02
42	(0.95)	0.16	(0.03)	(0.83)	11.19	1.09	10.10
45	(0.81)	0.13	(0.03)	(0.71)	9.39	0.94	8.45
48	(0.79)	0.11	(0.02)	(0.70)	7.76	0.89	6.87
51	(0.56)	0.09	(0.03)	(0.50)	6.37	0.63	5.74
54	(0.49)	0.08	(0.01)	(0.42)	5.32	0.57	4.75
57	(0.37)	0.06	(0.01)	(0.31)	4.44	0.45	3.99
60	(0.39)	0.05	(0.01)	(0.34)	3.64	0.44	3.21
72	(0.80)	0.17	(0.04)	(0.66)	2.54	0.96	1.58
84	(0.40)	0.09	(0.02)	(0.34)	1.24	0.49	0.75
96	(0.20)	0.04	(0.01)	(0.17)	0.58	0.24	0.34
108	(0.11)	0.02	(0.00)	(0.10)	0.24	0.13	0.11
120	(0.04)	0.01	(0.00)	(0.03)	0.08	0.05	0.03
132	(0.02)	0.00	0.00	(0.02)	0.01	0.01	0.00
144	(0.01)	0.00	0.00	(0.01)	(0.01)	0.00	(0.01)
156	0.01	0.00	0.00	0.01	(0.00)	0.00	(0.00)
168	0.01	0.00	0.00	0.01	0.01	0.01	0.00
180	0.01	0.00	0.00	0.01	0.01	0.01	0.00
192	0.01	0.00	0.00	0.01	0.01	0.01	0.00
204	0.01	0.00	0.00	0.01	0.01	0.01	0.00
216	0.01	0.00	0.00	0.01	0.01	0.01	0.00
228	0.01	0.00	0.00	0.01	0.01	0.01	0.00
240	0.00	0.00	0.00	0.00	0.00	0.00	0.00
252	0.00	0.00	0.00	0.00	0.00	0.00	0.00
264	0.00	0.00	0.00	0.00	0.00	0.00	0.00
276	0.00	0.00	0.00	0.00	0.00	0.00	0.00
288	0.00	0.00	0.00	0.00	0.00	0.00	0.00
300	0.00	0.00	(0.00)	0.00	0.00	0.00	0.00
312	0.00	0.00	(0.00)	0.00	0.00	0.00	0.00
324	0.00	0.00	(0.00)	0.00	0.00	0.00	0.00
336	0.00	0.00	(0.00)	0.00	0.00	0.00	0.00
348	0.00	0.00	(0.00)	0.00	0.00	0.00	0.00
360	0.00	0.00	(0.00)	0.00	0.00	0.00	0.00
Total	11.78	8.81	(7.21)	13.38			

Nationwide Mutual and Affiliated Insurance Companies

EC - Standard Auto Liability (6mo) - Countrywide

Assets Required to Support Insurance Operations

Months from Policy Inception	Required Assets				Available Assets from Operations			Assets Prior to Infusion
	Unearned Premium Reserve	Loss & LAE Reserve	Required Underlying Surplus	Total	Premium Receivable	Salvage & Subrogation Receivable	Required Cash Balance	
-1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0	50.00	0.00	43.54	93.54	28.50	0.00	12.19	40.70
3	25.00	12.10	32.30	69.40	8.55	1.49	22.51	32.55
6	50.00	20.57	61.45	132.03	28.50	2.50	35.21	66.21
9	25.00	27.76	45.94	98.70	8.55	3.42	41.58	53.56
12	0.00	33.47	29.15	62.62	(0.00)	4.23	39.00	43.23
15	0.00	25.94	22.58	48.52	(0.00)	3.42	32.90	36.32
18	0.00	21.60	18.81	40.41	(0.00)	3.01	29.46	32.47
21	0.00	18.51	16.12	34.63	(0.00)	2.67	27.10	29.77
24	0.00	15.81	13.76	29.57	(0.00)	2.36	25.03	27.39
27	0.00	13.64	11.88	25.52	(0.00)	2.06	23.45	25.51
30	0.00	11.66	10.16	21.82	(0.00)	1.81	20.01	21.82
33	0.00	9.96	8.67	18.63	(0.00)	1.58	17.05	18.63
36	0.00	8.31	7.24	15.55	(0.00)	1.38	14.17	15.55
39	0.00	7.06	6.15	13.21	(0.00)	1.19	12.02	13.21
42	0.00	5.95	5.18	11.14	(0.00)	1.04	10.10	11.14
45	0.00	5.00	4.35	9.35	(0.00)	0.89	8.45	9.35
48	0.00	4.08	3.56	7.64	(0.00)	0.77	6.87	7.64
51	0.00	3.43	2.99	6.42	(0.00)	0.68	5.74	6.42
54	0.00	2.85	2.48	5.33	(0.00)	0.58	4.75	5.33
57	0.00	2.39	2.08	4.47	(0.00)	0.49	3.99	4.47
60	0.00	1.94	1.69	3.63	(0.00)	0.42	3.21	3.63
72	0.00	0.99	0.86	1.85	(0.00)	0.27	1.58	1.85
84	0.00	0.50	0.44	0.94	(0.00)	0.19	0.75	0.94
96	0.00	0.26	0.23	0.49	(0.00)	0.15	0.34	0.49
108	0.00	0.12	0.11	0.23	(0.00)	0.12	0.11	0.23
120	0.00	0.07	0.06	0.14	(0.00)	0.11	0.03	0.14
132	0.00	0.04	0.06	0.09	(0.00)	0.09	0.00	0.09
144	0.00	0.01	0.07	0.08	(0.00)	0.08	(0.01)	0.08
156	0.00	0.01	0.06	0.06	(0.00)	0.06	(0.00)	0.06
168	0.00	0.00	0.05	0.05	(0.00)	0.05	0.00	0.05
180	0.00	0.00	0.04	0.04	(0.00)	0.04	0.00	0.04
192	0.00	0.00	0.03	0.03	(0.00)	0.03	0.00	0.03
204	0.00	0.00	0.02	0.02	(0.00)	0.02	0.00	0.02
216	0.00	0.00	0.02	0.02	(0.00)	0.02	0.00	0.02
228	0.00	0.00	0.01	0.01	(0.00)	0.01	0.00	0.01
240	0.00	0.00	0.01	0.01	(0.00)	0.01	0.00	0.01
252	0.00	0.00	0.01	0.01	(0.00)	0.01	0.00	0.01
264	0.00	0.00	0.01	0.01	(0.00)	0.01	0.00	0.01
276	0.00	0.00	0.00	0.00	(0.00)	0.00	0.00	0.00
288	0.00	0.00	0.00	0.00	(0.00)	0.00	0.00	0.00
300	0.00	0.00	0.00	0.00	(0.00)	0.00	0.00	(0.00)
312	0.00	0.00	0.00	0.00	(0.00)	0.00	0.00	(0.00)
324	0.00	0.00	0.00	0.00	(0.00)	0.00	0.00	(0.00)
336	0.00	0.00	0.00	0.00	(0.00)	0.00	0.00	(0.00)
348	0.00	0.00	0.00	0.00	(0.00)	0.00	0.00	(0.00)
360	0.00	0.00	0.00	0.00	(0.00)	0.00	0.00	(0.00)

Nationwide Mutual and Affiliated Insurance Companies

EC - Standard Auto Liability (6mo) - Countrywide

Infused and Excess Asset Flows Resulting from Insurance Operations

Months from Policy Inception	Required Assets	Assets Prior to Infusion	Required Infused Assets	Infused Asset Flow	Excess Asset Flow	Total Asset Flow	Discount Factor at 15.0% ROR	Discounted Asset Flow
-1	0.00	0.00	0.00	0.00	(0.07)	(0.07)	1.0117	(0.07)
0	93.54	40.70	52.84	(52.84)	0.00	(52.84)	1.0000	(52.84)
3	69.40	32.55	36.85	15.99	0.00	15.99	0.9657	15.44
6	132.03	66.21	65.82	(28.97)	0.00	(28.97)	0.9325	(27.02)
9	98.70	53.56	45.15	20.67	0.00	20.67	0.9005	18.62
12	62.62	43.23	19.39	25.75	0.00	25.75	0.8696	22.39
15	48.52	36.32	12.20	7.19	0.00	7.19	0.8397	6.04
18	40.41	32.47	7.94	4.26	0.00	4.26	0.8109	3.45
21	34.63	29.77	4.87	3.08	0.00	3.08	0.7830	2.41
24	29.57	27.39	2.18	2.69	0.00	2.69	0.7561	2.03
27	25.52	25.51	0.00	2.17	0.00	2.17	0.7302	1.59
30	21.82	21.82	0.00	0.00	1.96	1.97	0.7051	1.39
33	18.63	18.63	0.00	0.00	1.69	1.69	0.6809	1.15
36	15.55	15.55	0.00	0.00	1.62	1.62	0.6575	1.06
39	13.21	13.21	0.00	0.00	1.23	1.23	0.6349	0.78
42	11.14	11.14	0.00	0.00	1.09	1.09	0.6131	0.67
45	9.35	9.35	0.00	0.00	0.94	0.94	0.5921	0.56
48	7.64	7.64	0.00	0.00	0.89	0.89	0.5718	0.51
51	6.42	6.42	0.00	0.00	0.63	0.63	0.5521	0.35
54	5.33	5.33	0.00	0.00	0.57	0.57	0.5332	0.30
57	4.47	4.47	0.00	0.00	0.45	0.45	0.5149	0.23
60	3.63	3.63	0.00	0.00	0.44	0.44	0.4972	0.22
72	1.85	1.85	0.00	0.00	0.96	0.96	0.4323	0.42
84	0.94	0.94	0.00	0.00	0.49	0.49	0.3759	0.19
96	0.49	0.49	0.00	0.00	0.24	0.24	0.3269	0.08
108	0.23	0.23	0.00	0.00	0.13	0.13	0.2843	0.04
120	0.14	0.14	0.00	0.00	0.05	0.05	0.2472	0.01
132	0.09	0.09	0.00	0.00	0.01	0.01	0.2149	0.00
144	0.08	0.08	0.00	0.00	(0.01)	(0.01)	0.1869	(0.00)
156	0.06	0.06	0.00	0.00	0.01	0.01	0.1625	0.00
168	0.05	0.05	0.00	0.00	0.01	0.01	0.1413	0.00
180	0.04	0.04	0.00	0.00	0.01	0.01	0.1229	0.00
192	0.03	0.03	0.00	0.00	0.01	0.01	0.1069	0.00
204	0.02	0.02	0.00	0.00	0.01	0.01	0.0929	0.00
216	0.02	0.02	0.00	0.00	0.01	0.01	0.0808	0.00
228	0.01	0.01	0.00	0.00	0.01	0.01	0.0703	0.00
240	0.01	0.01	0.00	0.00	0.00	0.00	0.0611	0.00
252	0.01	0.01	0.00	0.00	0.00	0.00	0.0531	0.00
264	0.01	0.01	0.00	0.00	0.00	0.00	0.0462	0.00
276	0.00	0.00	0.00	0.00	0.00	0.00	0.0402	0.00
288	0.00	0.00	0.00	0.00	0.00	0.00	0.0349	0.00
300	0.00	(0.00)	0.00	(0.00)	0.00	(0.00)	0.0304	(0.00)
312	0.00	(0.00)	0.00	0.00	0.00	0.00	0.0264	0.00
324	0.00	(0.00)	0.00	0.00	0.00	0.00	0.0230	0.00
336	0.00	(0.00)	0.00	0.00	0.00	0.00	0.0200	0.00
348	0.00	(0.00)	0.00	0.00	0.00	0.00	0.0174	0.00
360	0.00	(0.00)	0.00	0.00	0.00	0.00	0.0151	0.00
Total				(0.00)	13.38	13.38		(0.00)

Nationwide Mutual and Affiliated Insurance Companies

EC - Standard Auto Physical Damage (6mo) - Countrywide

Cash Flow Related to Insurance Operations

Months from Policy Inception	Cash Flow				Actual Cash Balance	Excess Cash Flow	Adjusted Cash Balance
	Net Underwriting	Investment Income	Federal Income Tax	Total			
-1	(0.07)	0.00	0.00	(0.07)	0.00	0.00	0.00
0	10.57	0.00	1.64	12.21	12.21	0.00	12.21
3	6.47	1.60	(2.85)	5.21	17.42	0.00	17.42
6	6.45	1.08	(0.87)	6.65	24.08	0.00	24.08
9	2.97	1.83	(2.90)	1.90	25.98	0.00	25.98
12	(5.62)	1.14	(2.52)	(7.00)	18.98	0.00	18.98
15	(5.12)	0.27	(0.05)	(4.90)	14.08	11.92	2.16
18	(0.10)	0.03	(0.00)	(0.08)	2.08	1.15	0.93
21	0.01	0.01	(0.00)	0.02	0.95	0.36	0.58
24	(0.00)	0.01	(0.00)	0.00	0.59	0.20	0.39
27	0.01	0.01	0.00	0.01	0.40	0.10	0.30
30	(0.01)	0.00	(0.00)	(0.00)	0.30	0.09	0.21
33	0.00	0.00	(0.00)	0.00	0.21	0.06	0.15
36	(0.00)	0.00	(0.00)	0.00	0.15	0.05	0.11
39	0.00	0.00	(0.00)	0.01	0.11	0.03	0.08
42	0.00	0.00	(0.00)	0.00	0.09	0.04	0.05
45	0.00	0.00	(0.00)	0.00	0.05	0.02	0.03
48	(0.00)	0.00	(0.00)	(0.00)	0.03	0.02	0.00
51	(0.00)	0.00	0.00	(0.00)	0.00	0.00	0.00
54	0.00	0.00	0.00	0.00	0.00	0.00	0.00
57	0.00	0.00	0.00	0.00	0.00	0.00	0.00
60	0.00	0.00	0.00	0.00	0.00	0.00	0.00
72	0.01	0.00	0.00	0.01	0.01	0.01	0.00
84	0.00	0.00	0.00	0.00	0.00	0.00	0.00
96	0.00	0.00	0.00	0.00	0.00	0.00	0.00
108	0.00	0.00	0.00	0.00	0.00	0.00	0.00
120	0.00	0.00	0.00	0.00	0.00	0.00	0.00
132	0.00	0.00	0.00	0.00	0.00	0.00	0.00
144	0.00	0.00	0.00	0.00	0.00	0.00	0.00
156	0.00	0.00	0.00	0.00	0.00	0.00	0.00
168	0.00	0.00	0.00	0.00	0.00	0.00	0.00
180	0.00	0.00	0.00	0.00	0.00	0.00	0.00
192	0.00	0.00	0.00	0.00	0.00	0.00	0.00
204	0.00	0.00	0.00	0.00	0.00	0.00	0.00
216	0.00	0.00	0.00	0.00	0.00	0.00	0.00
228	0.00	0.00	0.00	0.00	0.00	0.00	0.00
240	0.00	0.00	0.00	0.00	0.00	0.00	0.00
252	0.00	0.00	0.00	0.00	0.00	0.00	0.00
264	0.00	0.00	0.00	0.00	0.00	0.00	0.00
276	0.00	0.00	(0.00)	0.00	0.00	0.00	0.00
288	0.00	0.00	(0.00)	0.00	0.00	0.00	0.00
300	0.00	0.00	(0.00)	0.00	0.00	0.00	0.00
312	0.00	0.00	(0.00)	0.00	0.00	0.00	0.00
324	0.00	0.00	(0.00)	0.00	0.00	0.00	0.00
336	0.00	0.00	(0.00)	0.00	0.00	0.00	0.00
348	0.00	0.00	(0.00)	0.00	0.00	0.00	0.00
360	0.00	0.00	(0.00)	0.00	0.00	0.00	0.00
Total	15.64	5.98	(7.57)	14.05			

Nationwide Mutual and Affiliated Insurance Companies

EC - Standard Auto Physical Damage (6mo) - Countrywide

Assets Required to Support Insurance Operations

Months from Policy Inception	Required Assets				Available Assets from Operations			Assets Prior to Infusion
	Unearned Premium Reserve	Loss & LAE Reserve	Required Underlying Surplus	Total	Premium Receivable	Salvage & Subrogation Receivable	Required Cash Balance	
-1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0	50.00	0.00	100.91	150.91	28.50	0.00	12.21	40.72
3	25.00	5.59	61.75	92.34	8.55	1.41	17.42	27.39
6	50.00	6.61	114.25	170.86	28.50	1.95	24.08	54.53
9	25.00	7.61	65.81	98.42	8.55	2.26	25.98	36.80
12	0.00	7.55	15.24	22.78	(0.00)	2.42	18.98	21.40
15	0.00	1.06	2.14	3.21	(0.00)	1.05	2.16	3.21
18	0.00	0.50	1.02	1.52	(0.00)	0.59	0.93	1.52
21	0.00	0.33	0.66	0.99	(0.00)	0.41	0.58	0.99
24	0.00	0.23	0.47	0.71	(0.00)	0.32	0.39	0.71
27	0.00	0.18	0.37	0.56	(0.00)	0.26	0.30	0.56
30	0.00	0.14	0.29	0.43	(0.00)	0.22	0.21	0.43
33	0.00	0.11	0.23	0.34	(0.00)	0.19	0.15	0.34
36	0.00	0.09	0.18	0.28	(0.00)	0.17	0.11	0.28
39	0.00	0.08	0.16	0.24	(0.00)	0.15	0.08	0.24
42	0.00	0.06	0.12	0.18	(0.00)	0.13	0.05	0.18
45	0.00	0.05	0.10	0.15	(0.00)	0.12	0.03	0.15
48	0.00	0.04	0.08	0.11	(0.00)	0.11	0.00	0.11
51	0.00	0.03	0.07	0.10	(0.00)	0.10	0.00	0.10
54	0.00	0.02	0.07	0.09	(0.00)	0.09	0.00	0.09
57	0.00	0.02	0.06	0.08	(0.00)	0.08	0.00	0.08
60	0.00	0.02	0.06	0.08	(0.00)	0.08	0.00	0.08
72	0.00	0.01	0.05	0.06	(0.00)	0.06	0.00	0.06
84	0.00	0.00	0.05	0.05	(0.00)	0.05	0.00	0.05
96	0.00	0.00	0.04	0.04	(0.00)	0.04	0.00	0.04
108	0.00	0.00	0.04	0.04	(0.00)	0.04	0.00	0.04
120	0.00	0.00	0.04	0.04	(0.00)	0.04	0.00	0.04
132	0.00	0.00	0.03	0.03	(0.00)	0.03	0.00	0.03
144	0.00	0.00	0.03	0.03	(0.00)	0.03	0.00	0.03
156	0.00	0.00	0.02	0.02	(0.00)	0.02	0.00	0.02
168	0.00	0.00	0.02	0.02	(0.00)	0.02	0.00	0.02
180	0.00	0.00	0.02	0.02	(0.00)	0.02	0.00	0.02
192	0.00	0.00	0.01	0.01	(0.00)	0.01	0.00	0.01
204	0.00	0.00	0.01	0.01	(0.00)	0.01	0.00	0.01
216	0.00	0.00	0.01	0.01	(0.00)	0.01	0.00	0.01
228	0.00	0.00	0.00	0.00	(0.00)	0.00	0.00	0.00
240	0.00	0.00	0.00	0.00	(0.00)	0.00	0.00	0.00
252	0.00	0.00	0.00	0.00	(0.00)	0.00	0.00	0.00
264	0.00	0.00	0.00	0.00	(0.00)	0.00	0.00	0.00
276	0.00	0.00	0.00	0.00	(0.00)	0.00	0.00	(0.00)
288	0.00	0.00	0.00	0.00	(0.00)	0.00	0.00	(0.00)
300	0.00	0.00	0.00	0.00	(0.00)	0.00	0.00	(0.00)
312	0.00	0.00	0.00	0.00	(0.00)	0.00	0.00	(0.00)
324	0.00	0.00	0.00	0.00	(0.00)	0.00	0.00	(0.00)
336	0.00	0.00	0.00	0.00	(0.00)	0.00	0.00	(0.00)
348	0.00	0.00	0.00	0.00	(0.00)	0.00	0.00	(0.00)
360	0.00	0.00	0.00	0.00	(0.00)	0.00	0.00	(0.00)

Nationwide Mutual and Affiliated Insurance Companies

EC - Standard Auto Physical Damage (6mo) - Countrywide

Infused and Excess Asset Flows Resulting from Insurance Operations

Months from Policy Inception	Required Assets	Assets Prior to Infusion	Required Infused Assets	Infused Asset Flow	Excess Asset Flow	Total Asset Flow	Discount Factor at 15.0% ROR	Discounted Asset Flow
-1	0.00	0.00	0.00	0.00	(0.07)	(0.07)	1.0117	(0.07)
0	150.91	40.72	110.20	(110.20)	0.00	(110.20)	1.0000	(110.20)
3	92.34	27.39	64.95	45.25	0.00	45.25	0.9657	43.69
6	170.86	54.53	116.33	(51.38)	0.00	(51.38)	0.9325	(47.91)
9	98.42	36.80	61.62	54.71	0.00	54.71	0.9005	49.27
12	22.78	21.40	1.38	60.24	0.00	60.24	0.8696	52.38
15	3.21	3.21	0.00	1.38	11.92	13.31	0.8397	11.17
18	1.52	1.52	0.00	0.00	1.15	1.15	0.8109	0.94
21	0.99	0.99	0.00	0.00	0.36	0.36	0.7830	0.28
24	0.71	0.71	0.00	0.00	0.20	0.20	0.7561	0.15
27	0.56	0.56	0.00	0.00	0.10	0.10	0.7302	0.08
30	0.43	0.43	0.00	0.00	0.09	0.09	0.7051	0.06
33	0.34	0.34	0.00	0.00	0.06	0.06	0.6809	0.04
36	0.28	0.28	0.00	0.00	0.05	0.05	0.6575	0.03
39	0.24	0.24	0.00	0.00	0.03	0.03	0.6349	0.02
42	0.18	0.18	0.00	0.00	0.04	0.04	0.6131	0.02
45	0.15	0.15	0.00	0.00	0.02	0.02	0.5921	0.01
48	0.11	0.11	0.00	0.00	0.02	0.02	0.5718	0.01
51	0.10	0.10	0.00	0.00	0.00	0.00	0.5521	0.00
54	0.09	0.09	0.00	0.00	0.00	0.00	0.5332	0.00
57	0.08	0.08	0.00	0.00	0.00	0.00	0.5149	0.00
60	0.08	0.08	0.00	0.00	0.00	0.00	0.4972	0.00
72	0.06	0.06	0.00	0.00	0.01	0.01	0.4323	0.00
84	0.05	0.05	0.00	0.00	0.00	0.00	0.3759	0.00
96	0.04	0.04	0.00	0.00	0.00	0.00	0.3269	0.00
108	0.04	0.04	0.00	0.00	0.00	0.00	0.2843	0.00
120	0.04	0.04	0.00	0.00	0.00	0.00	0.2472	0.00
132	0.03	0.03	0.00	0.00	0.00	0.00	0.2149	0.00
144	0.03	0.03	0.00	0.00	0.00	0.00	0.1869	0.00
156	0.02	0.02	0.00	0.00	0.00	0.00	0.1625	0.00
168	0.02	0.02	0.00	0.00	0.00	0.00	0.1413	0.00
180	0.02	0.02	0.00	0.00	0.00	0.00	0.1229	0.00
192	0.01	0.01	0.00	0.00	0.00	0.00	0.1069	0.00
204	0.01	0.01	0.00	0.00	0.00	0.00	0.0929	0.00
216	0.01	0.01	0.00	0.00	0.00	0.00	0.0808	0.00
228	0.00	0.00	0.00	0.00	0.00	0.00	0.0703	0.00
240	0.00	0.00	0.00	0.00	0.00	0.00	0.0611	0.00
252	0.00	0.00	0.00	0.00	0.00	0.00	0.0531	0.00
264	0.00	0.00	0.00	0.00	0.00	0.00	0.0462	0.00
276	0.00	(0.00)	0.00	(0.00)	0.00	(0.00)	0.0402	(0.00)
288	0.00	(0.00)	0.00	0.00	0.00	0.00	0.0349	0.00
300	0.00	(0.00)	0.00	0.00	0.00	0.00	0.0304	0.00
312	0.00	(0.00)	0.00	0.00	0.00	0.00	0.0264	0.00
324	0.00	(0.00)	0.00	0.00	0.00	0.00	0.0230	0.00
336	0.00	(0.00)	0.00	0.00	0.00	0.00	0.0200	0.00
348	0.00	(0.00)	0.00	0.00	0.00	0.00	0.0174	0.00
360	0.00	(0.00)	0.00	0.00	0.00	0.00	0.0151	0.00
Total				(0.00)	14.05	14.05		(0.00)

**Arkansas Personal Auto
Nationwide Mutual Insurance Company
All Coverages
Selected Combined Indices Assumed Effective October 23, 2011**

Current Territory	Bodily Injury	Property Damage	Medical Benefits/ Excess Medical Benefits	Comprehensive	Collision	Loss of Use	Uninsured/ Underinsured Motorists - Bodily Injury	Uninsured Motorists - Property Damage	Total
007	2.0%	2.0%	2.0%	2.0%	2.0%	1.9%	2.0%	1.7%	2.0%
024	2.0%	2.0%	2.0%	2.0%	2.0%	1.9%	2.0%	1.7%	2.0%
025	2.0%	2.0%	2.0%	2.0%	2.0%	1.9%	2.0%	1.7%	2.0%
028	2.0%	2.0%	2.0%	2.0%	2.0%	1.9%	2.0%	1.7%	2.0%
034	2.0%	2.0%	2.0%	2.0%	2.0%	1.9%	2.0%	1.7%	2.0%
035	2.0%	2.0%	2.0%	2.0%	2.0%	1.9%	2.0%	1.7%	2.0%
036	2.0%	2.0%	2.0%	2.0%	2.0%	1.9%	2.0%	1.7%	2.0%
040	2.0%	2.0%	2.0%	2.0%	2.0%	1.9%	2.0%	1.7%	2.0%
046	2.0%	2.0%	2.0%	2.0%	2.0%	1.9%	2.0%	1.7%	2.0%
047	2.0%	2.0%	2.0%	2.0%	2.0%	1.9%	2.0%	1.7%	2.0%
048	2.0%	2.0%	2.0%	2.0%	2.0%	1.9%	2.0%	1.7%	2.0%
049	2.0%	2.0%	2.0%	2.0%	2.0%	1.9%	2.0%	1.7%	2.0%
050	2.0%	2.0%	2.0%	2.0%	2.0%	1.9%	2.0%	1.7%	2.0%
051	2.0%	2.1%	2.0%	2.0%	2.0%	1.9%	2.0%	1.7%	2.0%
052	2.0%	2.0%	2.0%	2.0%	2.0%	1.9%	2.0%	1.7%	2.0%
053	2.0%	2.0%	2.0%	2.0%	2.0%	1.9%	2.0%	1.7%	2.0%
054	2.0%	2.0%	2.0%	2.0%	2.0%	1.9%	2.0%	1.7%	2.0%
055	2.0%	2.0%	2.0%	2.0%	2.0%	1.9%	2.0%	1.7%	2.0%
056	2.0%	2.0%	2.0%	2.0%	2.0%	1.9%	2.0%	1.7%	2.0%
057	2.0%	2.0%	2.0%	2.0%	2.0%	1.9%	2.0%	1.7%	2.0%
058	2.0%	2.0%	2.0%	2.0%	2.0%	1.9%	2.0%	1.7%	2.0%
060	2.0%	2.0%	2.0%	2.0%	2.0%	1.9%	2.0%	1.7%	2.0%
061	2.0%	2.0%	2.0%	2.0%	2.0%	1.9%	2.0%	1.7%	2.0%
062	2.0%	2.0%	2.0%	2.0%	2.0%	1.9%	2.0%	1.7%	2.0%
063	2.0%	2.0%	2.0%	2.0%	2.0%	1.9%	2.0%	1.7%	2.0%
064	2.0%	2.0%	2.0%	2.0%	2.0%	1.9%	2.0%	1.7%	2.0%
065	2.0%	2.0%	2.0%	2.0%	2.0%	1.9%	2.0%	1.7%	2.0%
066	2.0%	2.0%	2.0%	2.0%	2.0%	1.9%	2.0%	1.7%	2.0%
067	2.0%	2.0%	2.0%	2.0%	2.0%	1.9%	2.0%	1.7%	2.0%
068	2.0%	2.0%	2.0%	2.0%	2.0%	1.9%	2.0%	1.7%	2.0%
999	2.0%	2.0%	2.0%	2.0%	2.0%	1.9%	2.0%	1.7%	2.0%
Total	2.0%	2.0%	2.0%	2.0%	2.0%	1.9%	2.0%	1.7%	2.0%

**Arkansas Personal Auto
Nationwide Mutual Insurance Company
Bodily Injury
Selected Combined Indices Assumed Effective October 23, 2011**

Current Territory	Selected Variable Premium Change	Total Internal Change	Selected Base Rate Change	Current Base Rate*	Selected Base Rate	Total Change Including Expense Fee
007	2.2%	-0.3%	2.5%	106.80	109.50	2.0%
024	2.1%	-0.3%	2.4%	167.30	171.40	2.0%
025	2.2%	-0.3%	2.5%	112.40	115.20	2.0%
028	2.2%	-0.3%	2.5%	154.00	157.80	2.0%
034	2.2%	-0.3%	2.5%	167.60	171.80	2.0%
035	2.1%	-0.3%	2.4%	166.50	170.50	2.0%
036	2.1%	-0.3%	2.4%	186.20	190.70	2.0%
040	2.1%	-0.3%	2.4%	146.10	149.70	2.0%
046	2.2%	-0.3%	2.5%	139.70	143.20	2.0%
047	2.1%	-0.3%	2.4%	140.60	144.10	2.0%
048	2.2%	-0.3%	2.5%	139.70	143.20	2.0%
049	2.2%	-0.3%	2.5%	113.30	116.10	2.0%
050	2.2%	-0.3%	2.5%	124.90	128.00	2.0%
051	2.2%	-0.3%	2.5%	119.80	122.80	2.0%
052	2.1%	-0.3%	2.4%	141.70	145.20	2.0%
053	2.1%	-0.3%	2.4%	146.90	150.50	2.0%
054	2.1%	-0.3%	2.4%	193.20	197.80	2.0%
055	2.2%	-0.3%	2.5%	177.70	182.10	2.0%
056	2.1%	-0.3%	2.4%	169.50	173.60	2.0%
057	2.1%	-0.3%	2.4%	232.80	238.40	2.0%
058	2.2%	-0.3%	2.5%	130.50	133.80	2.0%
060	2.2%	-0.3%	2.5%	145.20	148.80	2.0%
061	2.2%	-0.3%	2.5%	90.50	92.80	2.0%
062	2.2%	-0.3%	2.5%	119.60	122.60	2.0%
063	2.1%	-0.3%	2.4%	137.30	140.70	2.0%
064	2.2%	-0.3%	2.5%	126.00	129.20	2.0%
065	2.1%	-0.3%	2.4%	155.70	159.50	2.0%
066	2.2%	-0.3%	2.5%	119.30	122.30	2.0%
067	2.1%	-0.3%	2.4%	146.60	150.20	2.0%
068	2.1%	-0.3%	2.4%	174.80	179.00	2.0%
999	2.1%	-0.3%	2.4%	140.50	143.90	2.0%
Total	2.1%	-0.3%	2.4%			2.0%

* Effective 10/19/2010, 25/50 Limit, Model Year 2011

** Current Expense Fee is \$27.10, Proposed is \$27.50

**Arkansas Personal Auto
Nationwide Mutual Insurance Company
Property Damage
Selected Combined Indices Assumed Effective October 23, 2011**

Current Territory	Selected Variable Premium Change	Total Internal Change	Selected Base Rate Change	Current Base Rate*	Selected Base Rate	Total Change Including Expense Fee
007	2.2%	-0.3%	2.5%	102.20	104.70	2.0%
024	2.1%	-0.3%	2.4%	103.10	105.60	2.0%
025	2.1%	-0.3%	2.4%	94.70	97.00	2.0%
028	2.1%	-0.3%	2.4%	125.00	128.00	2.0%
034	2.1%	-0.3%	2.4%	125.60	128.60	2.0%
035	2.1%	-0.3%	2.4%	136.40	139.70	2.0%
036	2.1%	-0.3%	2.4%	124.10	127.10	2.0%
040	2.1%	-0.3%	2.4%	121.90	124.80	2.0%
046	2.1%	-0.3%	2.4%	129.60	132.70	2.0%
047	2.1%	-0.3%	2.4%	126.90	129.90	2.0%
048	2.1%	-0.3%	2.4%	119.30	122.20	2.0%
049	2.1%	-0.3%	2.4%	127.80	130.90	2.0%
050	2.1%	-0.3%	2.4%	123.80	126.80	2.0%
051	2.2%	-0.3%	2.5%	107.10	109.70	2.0%
052	2.1%	-0.3%	2.4%	104.50	107.00	2.0%
053	2.1%	-0.3%	2.4%	109.00	111.60	2.0%
054	2.1%	-0.3%	2.4%	160.10	163.90	2.0%
055	2.1%	-0.3%	2.4%	154.50	158.20	2.0%
056	2.1%	-0.3%	2.4%	142.50	145.90	2.0%
057	2.1%	-0.3%	2.4%	142.50	145.90	2.0%
058	2.1%	-0.3%	2.4%	118.70	121.50	2.0%
060	2.1%	-0.3%	2.4%	139.40	142.70	2.0%
061	2.2%	-0.3%	2.5%	73.00	74.80	2.0%
062	2.1%	-0.3%	2.4%	106.40	109.00	2.0%
063	2.1%	-0.3%	2.4%	107.20	109.80	2.0%
064	2.1%	-0.3%	2.4%	103.80	106.30	2.0%
065	2.1%	-0.3%	2.4%	126.60	129.60	2.0%
066	2.1%	-0.3%	2.4%	101.30	103.80	2.0%
067	2.1%	-0.3%	2.4%	115.90	118.70	2.0%
068	2.1%	-0.3%	2.4%	134.60	137.80	2.0%
999	2.1%	-0.3%	2.4%	124.10	127.10	2.0%
Total	2.1%	-0.3%	2.4%			2.0%

* Effective 10/19/2010, Model Year 2011

** Current Expense Fee is \$23.90, Proposed is \$24.30

**Arkansas Personal Auto
 Nationwide Mutual Insurance Company
 Medical Benefits (including Excess Medical Benefits experience)
 Selected Combined Indices Assumed Effective October 23, 2011**

Current Territory	Selected Variable Premium Change	Total Internal Change	Selected Base Rate Change	Current Base Rate*	Selected Base Rate	Total Change Including Expense Fee
007	1.7%	0.0%	1.7%	82.90	84.30	2.0%
024	1.7%	0.0%	1.7%	105.90	107.70	2.0%
025	1.6%	0.0%	1.6%	62.00	63.00	2.0%
028	1.7%	0.0%	1.7%	92.40	94.00	2.0%
034	1.6%	0.0%	1.6%	86.10	87.50	2.0%
035	1.6%	0.0%	1.6%	85.90	87.30	2.0%
036	1.7%	0.0%	1.7%	104.70	106.50	2.0%
040	1.7%	0.0%	1.7%	87.00	88.50	2.0%
046	1.6%	0.0%	1.6%	82.10	83.40	2.0%
047	1.7%	0.0%	1.7%	82.30	83.70	2.0%
048	1.7%	0.0%	1.7%	83.50	84.90	2.0%
049	1.6%	0.0%	1.6%	86.20	87.60	2.0%
050	1.6%	0.0%	1.6%	80.30	81.60	2.0%
051	1.7%	0.0%	1.7%	82.40	83.80	2.0%
052	1.7%	0.0%	1.7%	81.00	82.40	2.0%
053	1.7%	0.0%	1.7%	90.20	91.70	2.0%
054	1.7%	0.0%	1.7%	97.80	99.50	2.0%
055	1.7%	0.0%	1.7%	90.30	91.80	2.0%
056	1.6%	0.0%	1.6%	82.10	83.40	2.0%
057	1.8%	0.0%	1.8%	122.30	124.50	2.0%
058	1.6%	0.0%	1.6%	79.90	81.20	2.0%
060	1.7%	0.0%	1.7%	82.10	83.50	2.0%
061	1.7%	0.0%	1.7%	69.30	70.50	2.0%
062	1.6%	0.0%	1.6%	85.30	86.70	2.0%
063	1.7%	0.0%	1.7%	87.00	88.50	2.0%
064	1.6%	0.0%	1.6%	76.30	77.50	2.0%
065	1.7%	0.0%	1.7%	98.80	100.50	2.0%
066	1.7%	0.0%	1.7%	77.30	78.60	2.0%
067	1.6%	0.0%	1.6%	86.00	87.40	2.0%
068	1.7%	0.0%	1.7%	90.70	92.20	2.0%
999	1.7%	0.0%	1.7%	85.90	87.40	2.0%
Total	1.7%	0.0%	1.7%			2.0%

* Effective 10/19/2010, Model Year 2011

** Current Expense Fee is \$6.60, Proposed is \$6.80

**Arkansas Personal Auto
Nationwide Mutual Insurance Company
Comprehensive
Selected Combined Indices Assumed Effective October 23, 2011**

Current Territory	Selected Variable Premium Change	Total Internal Change	Selected Base Rate Change	Current Base Rate*	Selected Base Rate	Total Change Including Expense Fee
007	1.5%	0.0%	1.5%	156.70	159.10	2.0%
024	1.1%	0.0%	1.1%	80.20	81.10	2.0%
025	1.2%	0.0%	1.2%	93.20	94.30	2.0%
028	1.2%	0.0%	1.2%	100.00	101.20	2.0%
034	1.1%	0.0%	1.1%	91.10	92.10	2.0%
035	1.1%	0.0%	1.1%	90.80	91.80	2.0%
036	1.4%	0.0%	1.4%	149.50	151.60	2.0%
040	1.3%	0.0%	1.3%	100.90	102.20	2.0%
046	0.7%	0.0%	0.7%	68.90	69.40	2.0%
047	0.8%	0.0%	0.8%	73.10	73.70	2.0%
048	0.8%	0.0%	0.8%	74.40	75.00	2.0%
049	1.0%	0.0%	1.0%	87.00	87.90	2.0%
050	0.9%	0.0%	0.9%	71.30	71.90	2.0%
051	1.1%	0.0%	1.1%	89.20	90.20	2.0%
052	1.2%	0.0%	1.2%	108.00	109.30	2.0%
053	1.2%	0.0%	1.2%	107.80	109.10	2.0%
054	0.9%	0.0%	0.9%	71.90	72.50	2.0%
055	0.9%	0.0%	0.9%	77.50	78.20	2.0%
056	0.8%	0.0%	0.8%	73.10	73.70	2.0%
057	1.1%	0.0%	1.1%	99.00	100.10	2.0%
058	1.1%	0.0%	1.1%	84.90	85.80	2.0%
060	1.0%	0.0%	1.0%	86.90	87.80	2.0%
061	1.2%	0.0%	1.2%	98.00	99.20	2.0%
062	1.5%	0.0%	1.5%	154.50	156.80	2.0%
063	1.2%	0.0%	1.2%	99.30	100.50	2.0%
064	1.1%	0.0%	1.1%	91.50	92.50	2.0%
065	1.2%	0.0%	1.2%	102.70	103.90	2.0%
066	1.1%	0.0%	1.1%	97.50	98.60	2.0%
067	1.1%	0.0%	1.1%	82.30	83.20	2.0%
068	1.1%	0.0%	1.1%	88.50	89.50	2.0%
999	1.1%	0.0%	1.1%	87.90	88.90	2.0%
Total	1.1%	0.0%	1.1%			2.0%

* Effective 10/19/2010, \$0 Deductible, Model Year 2011

** Current Expense Fee is \$18.00, Proposed is \$18.90

**Arkansas Personal Auto
Nationwide Mutual Insurance Company
Collision
Selected Combined Indices Assumed Effective October 23, 2011**

Current Territory	Selected Variable Premium Change	Total Internal Change	Selected Base Rate Change	Current Base Rate*	Selected Base Rate	Total Change Including Expense Fee
007	0.9%	0.0%	0.9%	283.80	286.40	2.0%
024	0.7%	0.0%	0.7%	226.70	228.30	2.0%
025	0.8%	0.0%	0.8%	247.80	249.80	2.0%
028	0.8%	0.0%	0.8%	253.50	255.50	2.0%
034	0.9%	0.0%	0.9%	288.30	290.90	2.0%
035	0.8%	0.0%	0.8%	261.80	263.90	2.0%
036	0.9%	0.0%	0.9%	283.90	286.50	2.0%
040	0.9%	0.0%	0.9%	288.40	291.00	2.0%
046	0.7%	0.0%	0.7%	246.70	248.40	2.0%
047	0.8%	0.0%	0.8%	268.20	270.30	2.0%
048	0.7%	0.0%	0.7%	261.50	263.30	2.0%
049	0.8%	0.0%	0.8%	262.90	265.00	2.0%
050	0.8%	0.0%	0.8%	265.70	267.80	2.0%
051	0.8%	0.0%	0.8%	259.10	261.20	2.0%
052	0.9%	0.0%	0.9%	255.20	257.50	2.0%
053	0.8%	0.0%	0.8%	252.70	254.70	2.0%
054	1.1%	0.0%	1.1%	331.00	334.60	2.0%
055	0.9%	0.0%	0.9%	295.40	298.10	2.0%
056	0.8%	0.0%	0.8%	249.80	251.80	2.0%
057	0.9%	0.0%	0.9%	275.10	277.60	2.0%
058	0.8%	0.0%	0.8%	265.20	267.30	2.0%
060	0.8%	0.0%	0.8%	258.80	260.90	2.0%
061	0.4%	0.0%	0.4%	178.60	179.30	2.0%
062	0.8%	0.0%	0.8%	250.30	252.30	2.0%
063	0.9%	0.0%	0.9%	243.20	245.40	2.0%
064	0.7%	0.0%	0.7%	247.10	248.80	2.0%
065	0.7%	0.0%	0.7%	256.90	258.70	2.0%
066	0.7%	0.0%	0.7%	251.70	253.50	2.0%
067	0.8%	0.0%	0.8%	245.20	247.20	2.0%
068	1.0%	0.0%	1.0%	316.30	319.50	2.0%
999	0.9%	0.0%	0.9%	248.20	250.40	2.0%
Total	0.8%	0.0%	0.8%			2.0%

* Effective 10/19/2010, \$100 Deductible, Model Year 2011

** Current Expense Fee is \$44.10, Proposed is \$46.80

**Arkansas Personal Auto
 Nationwide Mutual Insurance Company
 Excess Medical Benefits (based on combined experience with Medical Benefits)
 Effective October 23, 2011**

Current Territory	Current Base Rate	Selected Medical Benefits Base Rate Change	Selected Base Rate
007	\$124.30	2.00%	\$126.80
024	\$160.00	2.00%	\$163.20
025	\$98.80	2.00%	\$100.80
028	\$139.30	2.00%	\$142.10
034	\$128.80	2.00%	\$131.40
035	\$128.80	2.00%	\$131.40
036	\$158.20	2.00%	\$161.40
040	\$130.60	2.00%	\$133.20
046	\$122.90	2.00%	\$125.40
047	\$123.40	2.00%	\$125.90
048	\$125.00	2.00%	\$127.50
049	\$129.20	2.00%	\$131.80
050	\$120.30	2.00%	\$122.70
051	\$123.50	2.00%	\$126.00
052	\$121.80	2.00%	\$124.20
053	\$135.60	2.00%	\$138.30
054	\$147.50	2.00%	\$150.50
055	\$135.70	2.00%	\$138.40
056	\$122.90	2.00%	\$125.40
057	\$185.80	2.00%	\$189.50
058	\$119.80	2.00%	\$122.20
060	\$123.10	2.00%	\$125.60
061	\$104.40	2.00%	\$106.50
062	\$128.30	2.00%	\$130.90
063	\$130.90	2.00%	\$133.50
064	\$113.90	2.00%	\$116.20
065	\$148.70	2.00%	\$151.70
066	\$115.40	2.00%	\$117.70
067	\$129.20	2.00%	\$131.80
068	\$136.10	2.00%	\$138.80
999	\$129.40	2.00%	\$132.00

**Arkansas Personal Auto
Nationwide Mutual Insurance Company
Uninsured / Underinsured Motorists - Bodily Injury Base Rates
Effective October 23, 2011**

Per Claimant Limit	Per Occurrence Limit	Single Uninsured Motorists - Bodily Injury			Multi Uninsured Motorists - Bodily Injury			Single Underinsured Motorists - Bodily Injury			Multi Underinsured Motorists - Bodily Injury		
		Current Base Rate	Rate Change	Selected Base Rate	Current Base Rate	Rate Change	Selected Base Rate	Current Base Rate	Rate Change	Selected Base Rate	Current Base Rate	Rate Change	Selected Base Rate
25,000	50,000	17.70	1.020	18.10	33.90	1.020	34.60	14.20	1.020	14.50	26.30	1.020	26.80
25,000	100,000	20.70	1.020	21.10	39.40	1.020	40.20	22.60	1.020	23.10	43.20	1.020	44.10
30,000	60,000	20.70	1.020	21.10	39.40	1.020	40.20	22.60	1.020	23.10	43.20	1.020	44.10
40,000	80,000	20.70	1.020	21.10	39.40	1.020	40.20	22.60	1.020	23.10	43.20	1.020	44.10
50,000	50,000	20.70	1.020	21.10	39.40	1.020	40.20	22.60	1.020	23.10	43.20	1.020	44.10
50,000	100,000	20.70	1.020	21.10	39.40	1.020	40.20	22.60	1.020	23.10	43.20	1.020	44.10
50,000	200,000	23.70	1.020	24.20	44.90	1.020	45.80	33.90	1.020	34.60	64.20	1.020	65.50
100,000	100,000	23.70	1.020	24.20	44.90	1.020	45.80	33.90	1.020	34.60	64.20	1.020	65.50
100,000	150,000	23.70	1.020	24.20	44.90	1.020	45.80	33.90	1.020	34.60	64.20	1.020	65.50
100,000	200,000	23.70	1.020	24.20	44.90	1.020	45.80	33.90	1.020	34.60	64.20	1.020	65.50
100,000	250,000	24.40	1.020	24.90	46.60	1.020	47.50	38.30	1.020	39.10	72.90	1.020	74.40
100,000	300,000	24.40	1.020	24.90	46.60	1.020	47.50	38.30	1.020	39.10	72.90	1.020	74.40
100,000	400,000	26.60	1.020	27.10	50.90	1.020	51.90	50.70	1.020	51.70	96.60	1.020	98.50
100,000	500,000	26.60	1.020	27.10	50.90	1.020	51.90	50.70	1.020	51.70	96.60	1.020	98.50
150,000	200,000	26.20	1.020	26.70	49.90	1.020	50.90	47.80	1.020	48.80	90.90	1.020	92.70
150,000	250,000	26.20	1.020	26.70	49.90	1.020	50.90	47.80	1.020	48.80	90.90	1.020	92.70
150,000	300,000	26.20	1.020	26.70	49.90	1.020	50.90	47.80	1.020	48.80	90.90	1.020	92.70
150,000	400,000	26.60	1.020	27.10	50.90	1.020	51.90	50.70	1.020	51.70	96.60	1.020	98.50
150,000	500,000	26.60	1.020	27.10	50.90	1.020	51.90	50.70	1.020	51.70	96.60	1.020	98.50
200,000	200,000	26.20	1.020	26.70	49.90	1.020	50.90	47.80	1.020	48.80	90.90	1.020	92.70
200,000	250,000	26.20	1.020	26.70	49.90	1.020	50.90	47.80	1.020	48.80	90.90	1.020	92.70
200,000	300,000	26.20	1.020	26.70	49.90	1.020	50.90	47.80	1.020	48.80	90.90	1.020	92.70
200,000	400,000	26.60	1.020	27.10	50.90	1.020	51.90	50.70	1.020	51.70	96.60	1.020	98.50
200,000	500,000	26.60	1.020	27.10	50.90	1.020	51.90	50.70	1.020	51.70	96.60	1.020	98.50
200,000	750,000	28.70	1.020	29.30	54.50	1.020	55.60	63.70	1.020	65.00	121.20	1.020	123.60
250,000	250,000	26.20	1.020	26.70	49.90	1.020	50.90	47.80	1.020	48.80	90.90	1.020	92.70
250,000	300,000	26.20	1.020	26.70	49.90	1.020	50.90	47.80	1.020	48.80	90.90	1.020	92.70
250,000	400,000	26.60	1.020	27.10	50.90	1.020	51.90	50.70	1.020	51.70	96.60	1.020	98.50
250,000	500,000	26.60	1.020	27.10	50.90	1.020	51.90	50.70	1.020	51.70	96.60	1.020	98.50
250,000	750,000	28.70	1.020	29.30	54.50	1.020	55.60	63.70	1.020	65.00	121.20	1.020	123.60
250,000	1,000,000	28.70	1.020	29.30	54.50	1.020	55.60	63.70	1.020	65.00	121.20	1.020	123.60
300,000	300,000	26.20	1.020	26.70	49.90	1.020	50.90	47.80	1.020	48.80	90.90	1.020	92.70
300,000	400,000	27.70	1.020	28.30	52.90	1.020	54.00	57.30	1.020	58.40	109.50	1.020	111.70
300,000	500,000	27.70	1.020	28.30	52.90	1.020	54.00	57.30	1.020	58.40	109.50	1.020	111.70
300,000	750,000	28.70	1.020	29.30	54.50	1.020	55.60	63.70	1.020	65.00	121.20	1.020	123.60
300,000	1,000,000	28.70	1.020	29.30	54.50	1.020	55.60	63.70	1.020	65.00	121.20	1.020	123.60
400,000	400,000	27.70	1.020	28.30	52.90	1.020	54.00	57.30	1.020	58.40	109.50	1.020	111.70
400,000	500,000	27.70	1.020	28.30	52.90	1.020	54.00	57.30	1.020	58.40	109.50	1.020	111.70
400,000	750,000	28.70	1.020	29.30	54.50	1.020	55.60	63.70	1.020	65.00	121.20	1.020	123.60
400,000	1,000,000	28.70	1.020	29.30	54.50	1.020	55.60	63.70	1.020	65.00	121.20	1.020	123.60
500,000	500,000	27.70	1.020	28.30	52.90	1.020	54.00	57.30	1.020	58.40	109.50	1.020	111.70
500,000	750,000	28.70	1.020	29.30	54.50	1.020	55.60	63.70	1.020	65.00	121.20	1.020	123.60
500,000	1,000,000	28.70	1.020	29.30	54.50	1.020	55.60	63.70	1.020	65.00	121.20	1.020	123.60
1,000,000	1,000,000	29.70	1.020	30.30	56.30	1.020	57.40	70.10	1.020	71.50	133.10	1.020	135.80

**Arkansas Personal Auto
Nationwide Mutual Insurance Company
Uninsured - Property Damage Base Rates
Effective October 23, 2011**

Limit	Per Occurrence with Collision			Per Occurrence Without Collision		
	Current Base Rate	Rate Change	Selected Base Rate	Current Base Rate	Rate Change	Selected Base Rate
25000	2.30	1.020	2.30	30.70	1.020	31.30
30000	2.30	1.020	2.30	32.60	1.020	33.30
35000	2.30	1.020	2.30	32.60	1.020	33.30
40000	2.30	1.020	2.30	32.60	1.020	33.30
45000	2.30	1.020	2.30	32.60	1.020	33.30
50000	2.30	1.020	2.30	32.60	1.020	33.30
60000	2.30	1.020	2.30	34.50	1.020	35.20
70000	2.30	1.020	2.30	34.50	1.020	35.20
75000	2.30	1.020	2.30	34.50	1.020	35.20
80000	2.30	1.020	2.30	36.20	1.020	36.90
90000	2.30	1.020	2.30	36.20	1.020	36.90
100000	2.30	1.020	2.30	36.20	1.020	36.90
110000	38.00	1.020	38.80	38.00	1.020	38.80
120000	38.00	1.020	38.80	38.00	1.020	38.80
130000	38.00	1.020	38.80	38.00	1.020	38.80
140000	38.00	1.020	38.80	38.00	1.020	38.80
150000	38.00	1.020	38.80	38.00	1.020	38.80
175000	38.00	1.020	38.80	38.00	1.020	38.80
200000	38.00	1.020	38.80	38.00	1.020	38.80
225000	38.00	1.020	38.80	38.00	1.020	38.80
250000	38.00	1.020	38.80	38.00	1.020	38.80
275000	41.20	1.020	42.00	41.20	1.020	42.00
300000	41.20	1.020	42.00	41.20	1.020	42.00
350000	41.20	1.020	42.00	41.20	1.020	42.00
400000	41.20	1.020	42.00	41.20	1.020	42.00
450000	41.20	1.020	42.00	41.20	1.020	42.00
500000	41.20	1.020	42.00	41.20	1.020	42.00
1000000	46.20	1.020	47.10	46.20	1.020	47.10

**Arkansas Personal Auto
 Nationwide Mutual Insurance Company
 Loss of Use Base Rates
 Effective October 23, 2011**

Option Code	Current Base Rate	Rate Change	Selected Base Rate
\$15 per day \$300 Total	7.40	1.020	7.50
\$20 per day \$700 total	14.40	1.020	14.70
\$25 per day \$500	14.80	1.020	15.10
\$30 per day \$900	20.30	1.020	20.70
\$40 per day \$1100 total	26.20	1.020	26.70
\$50 per day \$1300 total	32.00	1.020	32.60
\$60 per day \$1500 total	37.80	1.020	38.60

**Arkansas Personal Auto
Nationwide Mutual Insurance Company
Coverage Expense Fees
Effective October 23, 2011**

Coverage	Current Expense Fee	Selected Expense Fee	Percent Change
Bodily Injury	27.10	27.50	1.5%
Property Damage	23.90	24.30	1.7%
Medical Benefits	6.60	6.80	3.0%
Comprehensive	18.00	18.90	5.0%
Collision	44.10	46.80	6.1%