Filing at a Glance

Company:	State Farm Fire and Casualty Company
Product Name:	PV-29122f
State:	Arkansas
TOI:	19.0 Personal Auto
Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Filing Type:	Rate/Rule
Date Submitted:	08/02/2012
SERFF Tr Num:	SFMA-128613711
SERFF Status:	Closed-Filed
State Tr Num:	
State Status:	
Co Tr Num:	PV-29122F
Effective Date Requested (New):	01/21/2013
Effective Date Requested (Renewal):	01/21/2013
Author(s):	Julie Davis, Carol Limer, Robin Dunagan
Reviewer(s):	Alexa Grissom (primary)
Disposition Date:	10/18/2012
Disposition Status:	Filed
Effective Date (New):	01/21/2013
Effective Date (Renewal):	01/21/2013

State Filing Description:

State: *Arkansas* **Filing Company:** *State Farm Fire and Casualty Company*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *PV-29122f*
Project Name/Number: *PV-29122f/PV-29122f*

General Information

Project Name: PV-29122f
Project Number: PV-29122f
Reference Organization:
Reference Title:
Filing Status Changed: 10/18/2012
State Status Changed:
Created By: Ethel Gordon
Corresponding Filing Tracking Number:

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

Deemer Date:
Submitted By: Ethel Gordon

Filing Description:

We respectfully submit a revision to our independent Private Passenger Auto program, which results in a rate level increase of 3.4%. The details of and support for the change are outlined in the attached Filing Memorandum and supporting exhibits.

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

We do not rely solely on rate activity to achieve our objective of continued financial stability. We also concentrate on continued improvements in the way we service the business we write. These improvements range from internal expense controls to ongoing enhancements in the loss settlement process. We also invest and participate in many loss prevention and control activities. Attached is an exhibit that outlines some of these activities.

We submit this filing to be effective on new and renewal policies dated January 21, 2013 and later.

Sincerely,

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

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

Company and Contact

Filing Contact Information

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

State: *Arkansas* **Filing Company:** *State Farm Fire and Casualty Company*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *PV-29122f*
Project Name/Number: *PV-29122f/PV-29122f*

Filing Company Information

State Farm Fire and Casualty Company
1 State Farm Plaza
Bloomington, IL 61710
(309) 735-0649 ext. [Phone]

CoCode: 25143
Group Code: 176
Group Name: State Farm Insurance Cos.
FEIN Number: 37-0533080

State of Domicile: Illinois
Company Type:
State ID Number:

Filing Fees

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

Company	Amount	Date Processed	Transaction #
State Farm Fire and Casualty Company	$100.00	08/02/2012	61388821

State: *Arkansas* **Filing Company:** *State Farm Fire and Casualty Company*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *PV-29122f*
Project Name/Number: *PV-29122f/PV-29122f*

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	10/18/2012	10/18/2012

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	**Created By**	**Created On**	**Date Submitted**	**Responded By**	**Created On**	**Date Submitted**
Pending Industry Response	Alexa Grissom	09/06/2012	09/06/2012	Robin Dunagan	09/24/2012	09/24/2012
Pending Industry Response	Alexa Grissom	08/28/2012	08/28/2012	Robin Dunagan	08/31/2012	08/31/2012
Pending Industry Response	Alexa Grissom	08/07/2012	08/07/2012	Robin Dunagan	08/15/2012	08/23/2012

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Response to 2nd Objection	Note To Reviewer	Robin Dunagan	08/23/2012	08/24/2012

State: *Arkansas* **Filing Company:** *State Farm Fire and Casualty Company*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *PV-29122f*
Project Name/Number: *PV-29122f/PV-29122f*

Disposition

Disposition Date: 10/18/2012
Effective Date (New): 01/21/2013
Effective Date (Renewal): 01/21/2013
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 req'd):	Minimum % Change (where req'd):
State Farm Fire and Casualty Company	%	3.400%	$822,353	26,942	$24,186,856	%	%

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 (revised)	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Filing Memorandum and Exhibits	Filed	Yes
Supporting Document	AR SFFC Confidential Filing	Filed	Yes
Supporting Document	Response to 08/28 Inquiry	Filed	Yes
Supporting Document	Response to 09/06 Inquiry	Filed	Yes
Rate	Manual Pages	Filed	Yes

State:	*Arkansas*	**Filing Company:**	*State Farm Fire and Casualty Company*
TOI/Sub-TOI:	*19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*		
Product Name:	*PV-29122f*		
Project Name/Number:	*PV-29122f/PV-29122f*		

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	09/06/2012
Submitted Date	09/06/2012
Respond By Date	

Dear Jeff Clinch,

Introduction:

This will acknowledge receipt of the captioned filing. The Commissioner has reviewed the filing and advised that a 20 percent increase per insured is the maximum acceptable. Additionally, justification must be presented to allow the elimination of the utility category.

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.

Conclusion:

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

State: Arkansas **Filing Company:** State Farm Fire and Casualty Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: PV-29122f
Project Name/Number: PV-29122f/PV-29122f

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	09/24/2012
Submitted Date	09/24/2012

Dear Alexa Grissom,

Introduction:

Dear Alexa Grissom,

Response 1

Comments:

Please see "Response to 09/06 Inquiry" under supporting documents.

Changed Items:

Supporting Document Schedule Item Changes
Satisfied -Name: Response to 09/06 Inquiry
Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,

Jeff Clinch
Pricing Manager

Sincerely,

Robin Dunagan

State:	*Arkansas*	**Filing Company:**	*State Farm Fire and Casualty Company*
TOI/Sub-TOI:	*19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*		
Product Name:	*PV-29122f*		
Project Name/Number:	*PV-29122f/PV-29122f*		

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	08/28/2012
Submitted Date	08/28/2012
Respond By Date	

Dear Jeff Clinch,

Introduction:

This will acknowledge receipt of the captioned filing. Please be advsied due to the large increases for some insureds the filing requires discussion with the Commissioner. What are the dollar amount of premium increase for those insureds receiving above 20 percent?

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.

Conclusion:

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

State: Arkansas **Filing Company:** State Farm Fire and Casualty Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: PV-29122f
Project Name/Number: PV-29122f/PV-29122f

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/31/2012
Submitted Date	08/31/2012

Dear Alexa Grissom,

Introduction:

This is in response to your August 28, 2012 objection letter:

Response 1

Comments:

Please see "Response to 08/28 Inquiry" under supporting documents.

Changed Items:

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

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,

Jeff Clinch
Pricing Manager

Sincerely,

Robin Dunagan

State:	*Arkansas*	**Filing Company:**	*State Farm Fire and Casualty Company*
TOI/Sub-TOI:	*19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*		
Product Name:	*PV-29122f*		
Project Name/Number:	*PV-29122f/PV-29122f*		

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	08/07/2012
Submitted Date	08/07/2012
Respond By Date	

Dear Jeff Clinch,

Introduction:

This will acknowledge receipt of the captioned filing. Please submit the RF-1 under the supporting documentation tab and limit individual increase to 20 percent.

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.

Conclusion:

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

State: Arkansas **Filing Company:** State Farm Fire and Casualty Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: PV-29122f
Project Name/Number: PV-29122f/PV-29122f

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/15/2012
Submitted Date	08/23/2012

Dear Alexa Grissom,

Introduction:

Dear Alexa Grissom,

Response 1

Comments:

As requested, were resubmitting the RF-1 under the supporting documentation tab and separate from the filing memorandum and exhibits. Also, we are currently examining policies receiving increases over 20 percent and will respond in the near future.

Changed Items:

Supporting Document Schedule Item Changes
Satisfied -Name: NAIC loss cost data entry document
Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,

Jeff Clinch

Pricing Manager

Sincerely,

Robin Dunagan

State:	*Arkansas*	**Filing Company:**	*State Farm Fire and Casualty Company*
TOI/Sub-TOI:	*19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*		
Product Name:	*PV-29122f*		
Project Name/Number:	*PV-29122f/PV-29122f*		

Note To Reviewer

State:	*Arkansas*	**Filing Company:**	*State Farm Fire and Casualty Company*
TOI/Sub-TOI:	*19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*		
Product Name:	*PV-29122f*		
Project Name/Number:	*PV-29122f/PV-29122f*		

Created By:

Robin Dunagan on 08/23/2012 01:15 PM

Last Edited By:

Alexa Grissom

Submitted On:

10/18/2012 09:33 AM

Subject:

Response to 2nd Objection

Comments:

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

As much as possible, State Farm tries to limit the number of policies receiving large rate increases. We often try to keep individual policy changes under 25%, but that isn't always possible. With this filing, over 92% of our policies will either receive a rate decrease or a rate increase of less than 5%. Only a very limited number of policies in State Farm Fire and Casualty (0.0% of the total policies) would receive an increase over 20%. Of the approximately 27,000 policies that we insure in State Farm Fire and Casualty, we estimate that only 11 policies will receive an increase over 20%.

All of the policies receiving an increase over 20% are private passenger policies that are impacted by the significant changes we are proposing to our driver classification plan. In particular, one class plan change is the elimination of the "utility" automobile use category. We propose to move policies currently classified as "utility" to "farm" use if the automobile's use was previously farm utility; or "business" use if it was previously non-farm utility. Since the "utility" use category is going away, there will no longer be a rating rule or rating factor for "utility" use vehicles. These vehicles will be reclassified at their renewal to either "farm" or "business." They will then receive the associated rating factor with either the "farm" or "business" class, depending on their classification. Eliminating the "utility" use category is one of many changes we're proposing with this revision in order to simplify the driver classification plan and quote process for the customer.

The other proposed change to our class plan which is creating increases over 20% for some of the 11 private passenger policyholders is the classification of policies with multiple assigned youths. Currently, policies with two youthful drivers of opposite gender assigned would be rated with an occasional rate if each driver is an occasional operator of the vehicle. With this revision, we are changing the classification of these policies. Instead of rating these policies with an occasional youthful rate, we propose to now use a non-occasional youthful rate. While each of the assigned youths may only use the vehicle occasionally on an individual basis, the combined use of youthful operators on the vehicle is non-occasional. At their renewal, policies will be reclassified as non-occasional and receive the corresponding rating factor for non-occasional operators.

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

Sincerely,
Jeff Clinch
Pricing Manager

State: *Arkansas* **Filing Company:** *State Farm Fire and Casualty Company*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *PV-29122f*
Project Name/Number: *PV-29122f/PV-29122f*

Rate Information

Rate data applies to filing.

Filing Method: File and Use
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 4.800%
Effective Date of Last Rate Revision: 03/19/2012
Filing Method of Last Filing: File and Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
State Farm Fire and Casualty Company	%	3.400%	$822,353	26,942	$24,186,856	%	%

State: *Arkansas* **Filing Company:** *State Farm Fire and Casualty Company*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *PV-29122f*
Project Name/Number: *PV-29122f/PV-29122f*

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 10/18/2012	Manual Pages	See Attached	Replacement		AR 2013-01-21.pdf

SUMMARY OF REVISIONS

The following table summarizes the changes contained in this revision.

Item	Description
Accident Record Rating (ARRP)	Exception listing ineligible vehicles revised for clarification and edited for clarity.
Customer Rating Index (CRI)	Revised to change the CRI Factors and exception listing ineligible vehicles revised for clarification.
Defensive Driving Course Discount	Exception listing ineligible vehicles revised for clarification and edited for clarity.
Drive Safe & Save	This is a new rule.
Driver Training Discount	Expanded to married females under 21, exception listing ineligible vehicles revised for clarification and edited for clarity.
Good Driving Discount	Exception listing ineligible vehicles revised for clarification and edited for clarity.
Good Student Discount	Revised to apply only to current students and college graduates, expanded to married females under age 25, exception listing ineligible vehicles revised for clarification, and edited for clarity.
Inexperienced Operator Adjustment	This is a new rule.
Liability Rating Group	Exception listing ineligible vehicles revised for clarification and edited for clarity.
Multiple Automobiles Discount	Exception listing ineligible vehicles revised for clarification and edited for clarity.
Multiple Line Discount	Exception listing ineligible vehicles revised for clarification and edited for clarity.
Passive Restraint Discount	Exception listing ineligible vehicles revised for clarification and edited for clarity.
Standard Tier Automobile Rating (STAR) Plan	Exception listing ineligible vehicles revised for clarification and edited for clarity.
Steer Clear Safe Driver Discount	Expanded to married females under 25, exception listing ineligible vehicles revised for clarification and edited for clarity.
Student Away at School Discount	This is a new rule.
Vehicle Safety Discount	Exception listing ineligible vehicles revised for clarification and edited for clarity.
Rule 201	Expanded list of eligible vehicles to include motor homes.
Rule 204	Rule deleted.
Rule 205	Rule deleted.
Private Passenger Automobile Classification Exceptions to Rules 204 and 205	Rule deleted.
Rule 206	Rule deleted.
Rule 207	Edited for clarity.
Rule 208	Edited for clarity.
Rule 209	Edited for clarity.
Rule 210	Rule deleted.

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Item	Description
Rule 211	This is a new rule.
Rule 212	This is a new rule.
Rule 213	This is a new rule.
Rule 214	This is a new rule.
Rule 318	Edited for clarity.
Rule 319	Edited for clarity.
Rule 401	Classification and model year rating section added for vehicles under the provision of this rule rated as recreational use and edited for clarity.
Rule 404	Edited for clarity.
Rule 406	Edited for clarity.
Rule 413	Edited for clarity.
Rule 601	Edited for clarity.
Rule 604	Edited for clarity.
Rule 705	Edited for clarity.
Rule 706	Edited for clarity.
Rule 708	Revised to increase the factor, reference Rule 213 - Private Passenger Automobile Use and Rule 214 - Estimated Average Total Annual Mileage and edited for clarity.
Rule 801	Revised to subject all fleets insured under the provisions of this rule to an annual policy term and the Experienced Rating Plan and edited for clarity. Non-farm business factor table added by coverage for clarification.
Rule 851	Revised to subject all fleets insured under the Fleet Rating Plan to the provisions of this rule and edited for clarity.
Private Passenger Sequence	Sequences revised and note added for clarity.
Private Passenger Driver Adjustment Sequence	This is a new rate page.
Private Passenger Fleet Sequence	This is a new rate page.
Private Passenger Age Adjustment Factors	Rate pages deleted.
Private Passenger Annual Mileage Factors	These are new rate pages.
Private Passenger Base Driver Factors	These are new rate pages.
Private Passenger Base Rates	Rates revised.
Private Passenger Class Code Chart	Rate page deleted.
Private Passenger Class Factors	Rate pages deleted.
Private Passenger Drive Safe & Save Adjustment Factors	This is a new rate page.

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Item	Description
Private Passenger Driver Discounts	This is a new rate page.
Private Passenger Insurance Rating Group/Deductible	Retitled and edited for clarity.
Private Passenger Limit Factors	Introduced R1 limit factors.
Private Passenger Other Rates and Factors	Deleted Ineligible for CRI but Eligible for ARRP factors, introduced R1 Driver Adjustment factors.
Private Passenger Single Automobile Factors	These are new rate pages.
Private Passenger Usage Factors	These are new rate pages.
Commercial Sequence	Edited for clarity.
Commercial Insurance Rating Group/Deductible Factors	Retitled and edited for clarity.
School Bus Sequence	Sequences revised.
School Bus Collision Base Rates	Edited for clarity.
School Bus Comprehensive Base Rates	Rates revised, deductible moved to base rate table and edited for clarity.
Antique and Classic Automobiles and Replicas	Sequences and percentages revised and edited for clarity.
Motor Homes, Truck or Van Campers	Sequences and notes revised, added separate base rates, insurance rating groups/deductible factors, model year factors, driver adjustment factors, and territory rating factors, and edited for clarity.
Motorcycles Sequences	Sequence revised.
Motorcycle Age Factors	Factors revised and edited for clarity.
Motorcycle Base Rates	Rates revised.
Motorcycle Liability Rating Group	Percentages removed and edited for clarity.
Motorcycle Model Year Factors	Factors revised.
Motorcycle Percentages	Percentages removed and edited for clarity.
Off-Road Vehicles Liability Coverages	Edited for clarity.
Off-Road Vehicles Physical Damage Coverage	Sequences and rates revised and deductibles moved to base rate table and edited for clarity.
Private Passenger Trailers Collision Coverage	Sequences and rates revised and deductibles moved to base rate table and edited for clarity.
Private Passenger Trailers Comprehensive Coverage	Sequences and rates revised and deductibles moved to base rate table and edited for clarity.
Travel and Camping Trailers Physical Damage Rates	Sequences and rates revised and deductibles moved to base rate table and edited for clarity.

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Item	Description
Named Non-Owner	Sequences and notes revised.
Limited Distribution	Section revised.

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RULES

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

RATE SECTION RULES

ACCIDENT RECORD RATING PLAN (ARRP) (SFM Only)

The base premiums for the bodily injury and property damage liability, medical payments, and collision coverages, applicable to a private passenger automobile as defined in Rule 201 - Private Passenger Automobile Defined shall be subject to adjustments determined in accordance with the following provisions:

A. **Charges Reference Table**

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

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

Note: See Section F. for adjustments to be used when the policy had been receiving an accident-free discount.

B. **New Business Rating**

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

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

C. **Subsequent Rating**

1. **Chargeable Accidents**

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

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

2. **Premium Surcharge**

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

3. **Accident Charges**

The charge for a specific accident shall be:

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

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

c. Category D in all other instances.

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

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

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

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

3. that the driver involved in the accident was:

a. lawfully parked; or,

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

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

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

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

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

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

E. **Miscellaneous Provisions**

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

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

3. For initial rating under the New Business provisions of this rule, the premium adjustment for each automobile will be determined based on the accident record of the **assigned drivers** of that automobile. If a new driver is assigned after the policy has been initially written, that driver's prior record will be considered in the subsequent rating of the automobile.

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

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

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

F. **Accident-Free Discount**

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

This discount increases to:

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

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

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

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

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

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

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

Category	Adjustment
Category 9	0%
Category Z	5%

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

G. **Reinstatements**

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

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

1. Motor homes as defined in Rule 401(A) - Motor Homes, Truck or Van Campers (Recreational Use)
2. Trailers insured under Rule 402 - Trailers Designed for Use with Private Passenger Automobiles
3. Vehicles insured under Rule 404 - Motorcycles, Motorscooters, and Motorized Bicycles
4. Automobiles insured under Rule 406 - Antique and Classic Automobiles and Replicas
5. Policies insured under Rule 502 - Use of Non-Owned Cars (Broad Form)
6. Fleets insured under Rule 801 - Fleet Rating Plan (SFM Only)

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

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CUSTOMER RATING INDEX (CRI)

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

A. **New Business and Subsequent Rating**

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

B. **Factors**

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

Private Passenger Automobile	
Category	**Minimum**
SFM; SFF&C	0.670

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

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

1. Motor homes as defined in Rule 401(A) - Motor Homes, Truck or Van Campers (Recreational Use)
2. Trailers insured under Rule 402 - Trailers Designed for Use with Private Passenger Automobiles
3. Automobiles insured under Rule 406 - Antique and Classic Automobiles and Replicas
4. Policies insured under Rule 502 - Use of Non-Owned Cars (Broad Form)
5. Fleets insured under Rule 801 - Fleet Rating Plan (SFM Only)
6. Vehicles insured under Rule 901 - Recreational Vehicles (SFM Only)

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DEFENSIVE DRIVING COURSE DISCOUNT

The base premiums for bodily injury and property damage liability, medical payments, comprehensive, and collision coverages applicable to a private passenger automobile as defined in Rule 201 - Private Passenger Automobile Defined shall be reduced by:

Percentage
5%

provided the **principal driver** is at least 55 years of **age** and has successfully completed an approved Motor Vehicle Accident Prevention Course within the past three years. Such course must be taught by an approved instructor for a minimum number of hours of actual classroom or field driving instruction as determined by the Department of Motor Vehicles (Office of Driver Services), and certification presented to the Company. After this three year period, the course must be successfully repeated and evidence furnished in order to again qualify for the discount.

If the driver is a **principal driver** of two or more qualifying vehicles insured with the State Farm Mutual Automobile Insurance Company or the State Farm Fire and Casualty Company, the discount shall apply to all such vehicles.

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

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

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

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

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

E. Policies insured under Rule 502 - Use of Non-Owned Cars (Broad Form)

F. Fleets insured under Rule 801 - Fleet Rating Plan (SFM Only)

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

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DRIVE SAFE & SAVE™

The bodily injury and property damage liability, medical payments, comprehensive, and collision coverage premiums applicable to a private passenger automobile as defined in Rule 201 - Private Passenger Automobile Defined shall be reduced for risks who consent to participate in the Drive Safe & Save program.

The Drive Safe & Save premium adjustment is the combination of the following factors:

- Drive Safe & Save Calculated Annual Mileage Adjustment Factor (Section B)
- Drive Safe & Save Participation Adjustment Factor (Section A)
- Drive Safe & Save Index Adjustment Factor (Section C)

The Drive Safe & Save premium adjustment is subject to maximum and minimum factors as described in Section D.

A. **PARTICIPATION ADJUSTMENT**

The Drive Safe & Save Adjustment Factor shall be equal to the Participation Adjustment Factor for each applicable coverage until the Calculated Annual Mileage can be determined under Section B.

B. **CALCULATED ANNUAL MILEAGE**

This Drive Safe & Save Calculated Annual Mileage Adjustment shall be calculated in accordance with the following provisions:

Note: All Drive Safe & Save participants are eligible for the Calculated Annual Mileage Adjustment.

1. **Determination of Calculated Annual Mileage**

   a. If the number of days of available mileage readings or between available odometer readings is at least 100 days at the time the policy renewal bill is processed, the readings shall be annualized and rounded to the nearest 100 miles to determine the Calculated Annual Mileage.

   b. If the number of days of available mileage readings or between available odometer readings is less than 100 days at the time the policy renewal bill is processed, the Calculated Annual Mileage shall not be determined and the Participation Adjustment Factor shall apply for the entire policy term.

      Note: If the policy renewal bill is being processed for the second policy term after enrolling in the Drive Safe & Save program and less than two odometer or mileage readings are available, the automobile shall be removed from the program for the upcoming policy term.

   c. If the most recent odometer or mileage reading date is more than 360 days prior to the date the renewal bill is processed, the automobile shall be removed from the Drive Safe & Save program for the upcoming policy term.

2. **Calculated Annual Mileage Adjustment**

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a. The Calculated Annual Mileage shall be used to determine the Calculated Annual Mileage Factor from the Rate Section for each applicable coverage.

b. To determine the Calculated Annual Mileage Adjustment:

i. Add the Calculated Annual Mileage Factor from Section B.2.a to the applicable Base Driver Factor from the Rate Section.

ii. Divide that sum by the applicable Base Driver Factor from the Rate Section.

iii. The Calculated Annual Mileage Adjustment is the factor determined above and rounded to three decimal places.

Note: Use the Base Driver Factor for assigned non-occasional married males for the corresponding age as the applicable Base Driver Factor for the Calculated Annual Mileage Adjustment.

c. If the Calculated Annual Mileage Adjustment can be determined, the Annual Mileage Factors from the Rate Section do not apply.

C. **Drive Safe & Save Index (DSSI)**

This DSSI Factor shall be calculated in accordance with the following provisions:

1. **DSSI Eligibility**

a. Risks who consent to share driving characteristics are eligible to receive the Drive Safe & Save Index Adjustment.

b. In addition to the exceptions listed in Section G of this rule, automobiles insured under Rule 413 - Kit Cars and Replica Automobiles - Regular Use are not eligible for the Drive Safe & Save Index Adjustment.

2. **Drive Safe & Save Index (DSSI) Factor**

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

a. If the number of days between available driving readings is at least 100 days at the time the policy renewal bill is processed, the readings shall be used to derive the DSSI.

Note: Odometer or mileage reading availability may vary from driving reading availability.

The DSSI Factor is determined by the following formula: (3000 - DSSI) / 500.

b. If the number of days of available mileage readings or between available odometer readings is less than 100 days at the time the policy renewal bill is processed, the DSSI shall not be determined and the Participation Adjustment Factor shall apply for the entire policy term.

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D. **Maximum and Minimum Premium Adjustment Factor**

1. The Premium Adjustment Factor shall be no greater than the otherwise applicable Annual Mileage Factor times the factor shown in the table below:

Coverage	Maximum
BIPD	0.99
COLL	0.99
COMP	0.99
MPC	0.99

2. The Premium Adjustment Factor shall be no less than the factor shown in the table below:

Coverage	Minimum
BIPD	0.50
COLL	0.50
COMP	0.50
MPC	0.50

E. **Miscellaneous Provisions**

1. A State Farm Fire and Casualty Company policy when initially written shall begin with the Participation Adjustment Factor for purposes of determining the Drive Safe & Save Adjustment Factors. Any readings previously obtained by State Farm will not be available to the new policy. However, odometer readings prior to the effective date of the new policy may be available at the time a subsequent policy renewal bill is processed as outlined in the customer consent.

2. If the risk fails to comply with provisions outlined in the customer consent, the automobile may be removed from the program. However, if the risk fails to maintain an active subscription as outlined in the customer consent, the automobile shall be removed from the program for the upcoming policy term.

F. **Reinstatements**

Policies reinstating after 39 days shall begin with the Participation Adjustment Factor for purposes of determining the Drive Safe & Save Adjustment Factors. Any readings previously obtained by State Farm will not be available to the reinstated policy. However, odometer readings prior to the effective date of the new policy may be available at the time a subsequent policy renewal bill is processed as outlined in the customer consent.

G. **Exception**: The following vehicles are not eligible for the Drive Safe & Save program:

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

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

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

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

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5. Policies insured under Rule 502 - Use of Non-Owned Cars (Broad Form)
6. Fleets insured under Rule 801 - Fleet Rating Plan (SFM Only)
7. Vehicles insured under Rule 901 - Recreational Vehicles (SFM Only)

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DRIVER TRAINING DISCOUNT

The bodily injury and property damage liability, medical payments, comprehensive, and collision coverage premiums applicable to a private passenger automobile as defined in Rule 201 - Private Passenger Automobile Defined are reduced if all **assigned drivers** under the **age** of 21 meet the qualifications described below. Evidence must be presented that each **assigned driver**, who is under 21 years of **age**, has successfully completed an acceptable driver education course. The minimum requirements of an "acceptable" driver education course are that it:

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

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

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

The discount factors are shown in the Rate Section.

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

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

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

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

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

E. Policies insured under Rule 502 - Use of Non-Owned Cars (Broad Form)

F. Fleets insured under Rule 801 - Fleet Rating Plan (SFM Only)

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

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GOOD DRIVING DISCOUNT (SFM Only)

A. **Requirements**

The base premiums for the bodily injury and property damage liability, medical payments, and collision coverages, applicable to a private passenger automobile as defined in Rule 201 - Private Passenger Automobile Defined are reduced by:

Percentage
10%

if the following requirements are met:

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

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

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

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

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

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

B. **Miscellaneous Provisions**

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

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

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

C. **Definitions**

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

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

D. **Reinstatements**

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

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

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

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

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

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

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

5. Policies insured under Rule 502 - Use of Non-Owned Cars (Broad Form)

6. Fleets insured under Rule 801 - Fleet Rating Plan (SFM Only)

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

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GOOD STUDENT DISCOUNT

The bodily injury and property damage liability, medical payments, comprehensive, and collision coverage premiums applicable to a private passenger automobile as defined in Rule 201 - Private Passenger Automobile Defined shall be reduced if all **assigned drivers** under the **age** of 25 meet the qualifications described below. The discount factors are shown in the Rate Section.

A. **Good Student Discount Categories:** A driver is a good student if he or she satisfies one of the qualifications below:

1. The driver is enrolled as a full time student in high school or academic courses in a college or university and has achieved a Qualifying Scholastic Record as defined in Section B.1 or B.2 of this rule; or,

2. The driver has earned a Bachelor's Degree or equivalent with a Qualifying Scholastic Record as defined in Section B.3 of this rule; or,

3. The driver has earned an Associate's Degree or equivalent with a Qualifying Scholastic Record as defined in Section B.3 of this rule; or,

4. The driver has earned a Bachelor's Degree or equivalent but did not achieve a Qualifying Scholastic Record as defined in Section B.3 of this rule.

B. **Qualifying Scholastic Record:**

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

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

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

   c. in schools where numbers are used to designate grade "points" (such as 4, 3, 2 and 1), had at least a 3.0 average on a 4.0 scale or its equivalent for all subjects combined; or,

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

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

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

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a. PSAT (Preliminary Scholastic Aptitude Test)

b. PLAN (Preliminary American College Test)

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

d. ACT (American College Test)

e. TAP (Tests of Achievement and Proficiency)

f. ITED (Iowa Tests for Educational Development)

g. California Achievement Test, including TerraNova

3. **College Graduates:** The driver who has earned a degree (Bachelor's, Associate's or equivalent) must submit a cumulative scholastic record meeting one of the following scholastic requirements:

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

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

   c. in schools where numbers are used to designate grade "points" (such as 4, 3, 2 and 1), had at least a 3.0 average on a 4.0 scale or its equivalent for all subjects combined.

C. **Miscellaneous Provisions:**

1. The Company must be furnished evidence each 12 months indicating that each driver who qualified under Section A.1 of this rule continues to meet the qualifications described in Section B.1 or B.2.

2. Additional drivers who are later assigned to the automobile must meet the qualifying scholastic record requirements in Section B of this rule in order for the Good Student Discount to continue.

3. A driver who earned a degree and returns to school full time may qualify for Section A.1 by furnishing evidence to the Company that he or she has satisfied the requirements of Section B.1.

4. A driver who previously qualified as a Good Student under Section A.3 and subsequently earns a Bachelor's Degree but cannot satisfy the qualifying scholastic record requirements in Section B.3 for that degree shall continue to qualify as a good student under Section A.3 and not Section A.4.

D. The Good Student Discount terminates when the driver(s) reaches **age** 25.

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

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

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

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

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4. Automobiles insured under Rule 406 - Antique and Classic Automobiles and Replicas
5. Policies insured under Rule 502 - Use of Non-Owned Cars (Broad Form)
6. Fleets insured under Rule 801 - Fleet Rating Plan (SFM Only)
7. Vehicles insured under Rule 901 - Recreational Vehicles (SFM Only)

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INEXPERIENCED OPERATOR ADJUSTMENT

The base premium for bodily injury and property damage liability, medical payments, comprehensive, and collision coverages applicable to a private passenger automobile as defined in Rule 201 - Private Passenger Automobile Defined shall be adjusted if the **principal driver** meets the following qualifications:

A. is at least 21 years of **age**; and,

B. has not been licensed in the United States or Canada for at least 36 months; and,

C. is an **assigned driver** of the automobile as defined in Rule 211 - Private Passenger Driver Definitions.

The adjustment from the table below shall be added to the otherwise applicable Driver Adjustment Factor:

Category	Adjustment
Principal driver licensed less than 12 months	0.10
Principal driver licensed at least 12 months but less than 24 months	0.08
Principal driver licensed at least 24 months but less than 36 months	0.05

The 36-month license period shall be exclusive of any period during which the individual operated a motor vehicle with a learner's permit or any other special license or permit which is preliminary to an operator's license and which imposes restrictions, limitations, or requirements greater than those included on the regular license issued to the operator.

Exception: The following vehicles are not eligible for the Inexperienced Operator Adjustment:

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

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

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

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

E. Policies insured under Rule 502 - Use of Non-Owned Cars (Broad Form)

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

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LIABILITY RATING GROUP

A. **Private Passenger Automobiles**

1. **1998 and Newer Model Years**

   The bodily injury and property damage liability base premium applicable to a private passenger automobile as defined in Rule 201 - Private Passenger Automobile Defined shall be adjusted by the following premium adjustment factor if the automobile is identified in the Insurance Rating Group, Vehicle Safety Discount and Liability Rating Group Section with one of the following codes:

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

2. **1997 and Older Model Years**

   Liability Rating Group Premium Adjustment Factors do not apply.

B. **Motorcycles** - For Liability Rating Group codes and factors applicable to Motorcycles as defined in Rule 404 - Motorcycles, Motorscooters, and Motorized Bicycles see the Rate Page.

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

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

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

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

C. Policies insured under Rule 502 - Use of Non-Owned Cars (Broad Form)

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

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MATERIALS DISCOUNT

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

Motor Homes Percentage
15%

Travel and Camping Trailers Percentage
17%

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

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MULTIPLE AUTOMOBILES DISCOUNT

The bodily injury and property damage liability, medical payments, comprehensive, and collision coverage premiums applicable to a private passenger automobile as defined in Rule 201 - Private Passenger Automobile Defined are reduced when two or more private passenger automobiles, used principally by persons residing in the same household, are insured with State Farm Mutual Automobile Insurance Company or State Farm Fire and Casualty Company. The automobiles must be owned by one or more individuals in the household who are related by blood, marriage, or adoption. An automobile whose use, sale, or replacement is controlled by an individual shall be considered as owned by that individual.

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

This discount also applies to an owned private passenger automobile if the insured has a motor home rated under the provisions of Rule 401 - Motor Homes, Truck or Van Campers, and meets the above requirements. The base rates already include this discount. To remove the discount, increase the Driver Adjustment Factor by the Single Automobile Factors in the Rate Section.

The discount factor for uninsured motor vehicle coverage and underinsured motor vehicle coverage is shown in the Rate Section.

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

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

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

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

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

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

E. Policies insured under Rule 502 - Use of Non-Owned Cars (Broad Form)

F. Fleets insured under Rule 801 - Fleet Rating Plan (SFM Only)

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

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MULTIPLE LINE DISCOUNT

The base premiums for bodily injury and property damage liability, medical payments, comprehensive, and collision coverages, applicable to a private passenger automobile as defined in Rule 201 - Private Passenger Automobile Defined shall be reduced by the percentage shown below if the person(s) who is the named insured on the automobile policy is also the named insured or owner of another policy as follows:

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

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

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

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

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

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

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

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E. Policies insured under Rule 502 - Use of Non-Owned Cars (Broad Form)

F. Fleets insured under Rule 801 - Fleet Rating Plan (SFM Only)

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

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PASSIVE RESTRAINT DISCOUNT

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

The medical payments base premium applicable to a private passenger automobile as defined in Rule 201 - Private Passenger Automobile Defined shall be reduced by the following percentage if the automobile is equipped with a factory-installed air bag or other passive restraint system which meets federal safety standards.

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

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

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

B. Policies insured under Rule 502 - Use of Non-Owned Cars (Broad Form)

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

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

A. **Driver Record Charges**

The base premiums for the bodily injury and property damage liability, medical payments, and collision coverages, applicable to a private passenger automobile as defined in Rule 201 - Private Passenger Automobile Defined shall be adjusted for the individual driving records of the drivers assigned to the vehicle, in accordance with the following provisions. If there is more than one driver assigned to the vehicle, the Driver Record Charges for each driver are added together and applied to the base premiums.

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

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

*Plus 50% for each additional level above 10.

B. **Driver Record Levels**

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

    a. 3 levels for each chargeable accident

    b. 2 levels for each minor violation

    c. 5 levels for each major violation.

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

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

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

b. +2 levels during the second year, and

c. +1 level during the third year.

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

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

b. +1 level during the second year, and

c. +0 levels during the third year.

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

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

b. +4 levels during the second year, and

c. +3 levels during the third year.

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

1. **New Business Rating**

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

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

2. **Subsequent Rating**

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

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

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

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

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

c. that the driver involved in the accident was:

i. lawfully parked; or,

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

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

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

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

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

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

D. **Minor Violations**

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

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

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

E. **Major Violations:**

For purposes of this rule, major violations include:

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

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

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

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

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

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

7. Racing or engaging in a highway speed contest.

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

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

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

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

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

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

   d. If the insured vehicle does not have at least one **assigned driver** who has been licensed in the United States or Canada for at least 36 months, there must be another vehicle in the household which is already rated with the 3-Star Discount. Furthermore, the other household vehicle must have at least one **assigned driver** who has been licensed in the United States or Canada for at least 36 months.

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

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

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

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

G. **Miscellaneous Provisions**

1. For purposes of determining a Driver Record Charge, drivers are assigned to the car they most frequently operate in accordance with Rule 211 - Private Passenger Driver Definitions. Each driver is assigned to only one vehicle. Drivers may not be moved from one vehicle to another for the purposes of affecting the total premium.

2. If there are no **assigned drivers** on a vehicle, that vehicle shall be rated as if all of its drivers were at Driver Record Level 1. Refer to Rule 211 - Private Passenger Driver Definitions.

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

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

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

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

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

5. Policies insured under Rule 502 - Use of Non-Owned Cars (Broad Form)

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STEER CLEAR® SAFE DRIVER DISCOUNT

The bodily injury and property damage liability, medical payments, comprehensive, and collision coverage premiums applicable to a private passenger automobile as defined in Rule 201 - Private Passenger Automobile Defined are reduced for **assigned drivers** under age 25. The discount factors are shown in the Rate Section.

A. **Initial Qualifications**: In order to initially qualify for this discount, all drivers under 25 years of age who are assigned to the automobile must:

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

   2. have completed the State Farm Steer Clear program.

B. **Subsequent Qualifications**: The discount shall continue until all qualifying drivers reach 25 years of age so long as:

   1. all qualifying drivers continue to have no moving violations and no at-fault accidents subject to the exceptions listed in Section D of the Accident Record Rating rule; and

   2. additional drivers who are later assigned to the automobile meet the initial qualifications; and

   3. drivers who initially qualify prior to age 20 complete the second education program before age 21.

C. **Miscellaneous Provisions:**

   1. If the policy qualified for the Steer Clear Discount prior to its first renewal on or after January 21, 2013 and a married female driver is assigned to that policy as of that renewal, she is exempt from the initial qualifications in Section A above. However:

      a. In addition to the subsequent qualifications in Section B above, the discount shall no longer apply if the married female driver, has an at-fault accident or moving violation after that renewal; or,

      b. The married female driver shall no longer be exempt from the initial qualifications in Section A above if all other qualifying drivers are reassigned to other policies such that there are no drivers assigned to the policy who met the initial qualifications.

      c. If the married female driver is reassigned to another policy, she will need to meet the initial qualifications in order for that policy to receive the Steer Clear Discount.

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

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

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

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1. Motor homes as defined in Rule 401(A) - Motor Homes, Truck or Van Campers (Recreational Use)
2. Trailers insured under Rule 402 - Trailers Designed for Use with Private Passenger Automobiles
3. Vehicles insured under Rule 404 - Motorcycles, Motorscooters, and Motorized Bicycles
4. Automobiles insured under Rule 406 - Antique and Classic Automobiles and Replicas
5. Policies insured under Rule 502 - Use of Non-Owned Cars (Broad Form)
6. Fleets insured under Rule 801 - Fleet Rating Plan (SFM Only)
7. Vehicles insured under Rule 901 - Recreational Vehicles (SFM Only)

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STUDENT AWAY AT SCHOOL DISCOUNT

The bodily injury and property damage liability, medical payments, comprehensive, and collision coverage premiums applicable to a private passenger automobile as defined in Rule 201 - Private Passenger Automobile Defined are reduced if each of the **assigned drivers**, who is under the **age** of 25, meets the qualifications described below:

A. is a student who resides at school more than 100 miles from home; and,

B. only drives the automobile while home during the school vacation or holiday periods; and,

C. the automobile remains at home while the student is away at school.

The discount factors are shown in the Rate Section.

The discount applies to the full term of the policy and shall not be removed when the student returns home on a temporary basis, such as the holidays and summer break.

The discount terminates when the driver has completed his or her schooling, does not intend to return to school or reaches 25 years of **age**.

Exception: The following vehicles are not eligible for the Student Away at School Discount:

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

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

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

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

E. Policies insured under Rule 502 - Use of Non-Owned Cars (Broad Form)

F. Fleets insured under Rule 801 - Fleet Rating Plan (SFM Only)

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

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VEHICLE SAFETY DISCOUNT

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

The medical payments base premium applicable to a private passenger automobile as defined in Rule 201 - Private Passenger Automobile Defined shall be reduced by the following percentage if the automobile is identified in the Insurance Rating Group, Vehicle Safety Discount, and Liability Rating Group Section with one of the following codes:

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

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

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

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

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

D. Policies insured under Rule 502 - Use of Non-Owned Cars (Broad Form)

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

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100 GENERAL RULES

101. COVERAGES

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

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102. POLICY TERM

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

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

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

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

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

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

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

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

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104. RENEWAL OF POLICY

Note: See Rule 801 - Fleet Rating Plan for special provisions applicable to fleets.

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

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

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105. CHANGES

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

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

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106. SUSPENSION OF COVERAGE

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

Suspension of Coverage

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

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

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

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

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

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

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

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

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

   3. Limited Use Farm Trucks in Rule 116 - Farm Vehicle Limited Usage

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107. CANCELLATIONS

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

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

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

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

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

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

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

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

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

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

E. The Company initiated the cancellation.

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

	SEMIANNUAL PRO RATA TABLE						SEMIANNUAL SHORT RATE TABLE					
	Month						Month					
Day	0	1	2	3	4	5	0	1	2	3	4	5
1	0.006	0.172	0.339	0.506	0.672	0.839	0.060	0.270	0.440	0.600	0.740	0.870
2	0.011	0.178	0.344	0.511	0.678	0.844	0.070	0.280	0.440	0.610	0.740	0.870
3	0.017	0.183	0.350	0.517	0.683	0.850	0.080	0.290	0.450	0.610	0.740	0.880
4	0.022	0.189	0.356	0.522	0.689	0.856	0.090	0.290	0.460	0.620	0.750	0.880
5	0.028	0.194	0.361	0.528	0.694	0.861	0.100	0.300	0.460	0.620	0.750	0.880
6	0.033	0.200	0.367	0.533	0.700	0.867	0.110	0.300	0.470	0.630	0.760	0.890
7	0.039	0.206	0.372	0.539	0.706	0.872	0.120	0.310	0.470	0.630	0.760	0.890
8	0.044	0.211	0.378	0.544	0.711	0.878	0.130	0.310	0.480	0.630	0.770	0.900

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

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108. REINSTATEMENTS

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

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110. FINANCIAL RESPONSIBILITY CERTIFICATION

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

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

OWNERS

The surcharge shall apply to the bodily injury and property damage liability premium for the highest rated car owned by the insured and insured in one of the State Farm affiliated companies.

NON-OWNERS

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

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

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111. MANUFACTURER'S SUGGESTED RETAIL PRICE (MSRP)

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

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112. AGE GROUP SYMBOLS

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

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

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116. FARM VEHICLE LIMITED USAGE

For commercial farm use vehicles, as defined in Rule 311 - Commercial Automobile Defined, apply a factor of

Factor
0.50

to the premiums for bodily injury and property damage liability, medical payments, and collision coverages when the estimated average annual mileage is 2,000 miles or less.

Exception: Trailers and semi-trailers, as defined in Rule 319 - Trailers and Semi-Trailers, are not eligible for Farm Vehicle Limited Usage.

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200 PRIVATE PASSENGER AUTOMOBILE RULES

201. PRIVATE PASSENGER AUTOMOBILE DEFINED

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

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

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

C. a motor home principally used as a private passenger automobile; and

used for personal pleasure, family and **business use**.

Exceptions: The following are not included in this definition:

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

B. an automobile used for driver training; or

C. an automobile used by a funeral director if use is restricted to funeral purposes; or

D. an automobile that is insured for the owner's interest and leased or rented out for full-time use by a United States government agency for use in the performance of governmental functions; or

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

F. utility vehicle:

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

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

3. that is used for wholesale or retail delivery.

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

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207. AUTOMOBILES 1970 AND PRIOR MODEL YEARS

The following rating procedures apply when insuring 1970 and prior model year private passenger automobiles as defined in Rule 201 - Private Passenger Automobile Defined. Private passenger premium determination procedures for the appropriate classifications are applicable to all coverages. For the rating of physical damage coverages, determine the base premiums for the applicable model year using the Insurance Rating Group for Comprehensive coverage (DRG) and Insurance Rating Group for Collision coverage (GRG) specified below.

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

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

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

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

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

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

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

Current Value	DRG/GRG	Current Value	DRG/GRG
$0 - $2,200	1	$16,001 - $18,000	14
2,201 - 3,000	2	18,001 - 20,000	15
3,001 - 4,000	3	20,001 - 22,000	16
4,001 - 5,000	4	22,001 - 24,000	17
5,001 - 6,000	5	24,001 - 26,000	18

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Current Value	DRG/GRG	Current Value	DRG/GRG
6,001 - 7,000	6	26,001 - 28,000	19
7,001 - 8,000	7	28,001 - 30,000	20
8,001 - 9,000	8	30,001 - 33,000	21
9,001 - 10,000	9	33,001 - 36,000	22
10,001 - 11,000	10	36,001 - 40,000	23
11,001 - 12,000	11	40,001 - 45,000	24
12,001 - 14,000	12	45,001 - 50,000	25
14,001 - 16,000	13	Above $50,000 increase DRG and GRG 25 by one for each additional $5,000 (or fraction) of value.	

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208. CUSTOMIZED PANEL AND VAN TYPE VEHICLES

Customized sport vans and utility vans which are classified as private passenger automobiles as defined in Rule 201 - Private Passenger Automobile Defined shall be rated for physical damage coverages by increasing the otherwise applicable Insurance Rating Group for Comprehensive coverage (DRG) and Insurance Rating Group for Collision coverage (GRG) number by one for each $2,000 of customization or fraction thereof, in excess of $1,000.

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

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

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209. MODEL YEAR RATING

The following procedure applies to determine the model year factors for private passenger automobiles as defined in Rule 201 - Private Passenger Automobile Defined for the coverages shown in the table below:

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

For newer model years:

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

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

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

Round to the nearest hundredth.

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

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

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211. PRIVATE PASSENGER DRIVER DEFINITIONS

A. **Assigned Driver:** A driver is an **assigned driver** on the private passenger automobile in the household he or she most frequently drives. An automobile may have multiple **assigned drivers**, but an individual will only be assigned to one automobile.

Exceptions:

1. A student who resides away from home during both the school year and summer vacation but who drives the automobile when home on short infrequent visits shall not be an **assigned driver** of the automobile.

2. An individual in military service shall not be considered an **assigned driver** of the automobile if located far enough from home so that he or she is only "at home" for short leaves. This only applies if the automobile remains at home while the individual is away.

3. Drivers shall not be assigned to vehicles insured under the following rules:

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

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

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

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

   e. Policies insured under Rule 502 - Use of Non-Owned Cars (Broad Form)

   f. Fleets insured under Rule 801 - Fleet Rating Plan (SFM Only)

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

B. **Occasional Driver:** A driver under the **age** of 25 is considered an **occasional driver** when he or she is assigned to the automobile and is not the **principal driver** of that car.

Note: If the **principal driver** is at least 25 years of **age** and only one **occasional driver** is assigned to the automobile, the Occasional Driver Adjustment will apply. If more than one driver under the **age** of 25 is assigned, the Occasional Driver Adjustment does not apply.

C. **Principal Driver:** The **principal driver** is the individual who most frequently drives the private passenger automobile. Only one **principal driver** shall be designated for each automobile.

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212. AGE, GENDER and MARITAL STATUS

A. The procedures below apply to determine each driver's **age** and **marital status** for use in calculating premiums applicable to private passenger automobiles as defined in Rule 201 - Private Passenger Automobile Defined.

1. **Age**

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

   b. For newly added drivers, use the driver's **age** as of the effective date the driver was added to the policy. The pro rata premium will be recalculated for the remainder of the term using this **age**.

   c. If the driver's **age** at the beginning of the policy term is greater than or equal to 25, that driver will be considered that **age** for the entire policy term.

   d. If the driver's **age** at the beginning of the policy term is less than 25, the **age** will be recalculated on the driver's birthday.

2. **Marital Status**

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

B. The **age,** gender and **marital status** used in the rating of the automobile shall be determined as follows:

1. If there are no **assigned drivers** under the age of 25, the **age,** gender and **marital status** shall be that of the **principal driver**.

2. If there is at least one **assigned driver** under the age of 25, then the **age,** gender and **marital status** used to rate the policy will be that of the **assigned driver** under the age of 25 which produces the highest factor as determined below. Use the bodily injury and property damage liability coverage factors.

Sequence	Operation
01. Base Driver	
02. Usage	*
03. Annual Mileage	*
04. Drive Safe & Save Participation Adjustment	*
05. Drive Safe & Save Index	*
06. Good Student Discount	*
07. Steer Clear Discount	*
08. Student Away At School Discount	*
09. Driver Training Discount	*
10. Single Automobile	+

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C. **Exception**: The following vehicles are not eligible for Rule 212 - Age, Gender, and Marital Status:

1. Motor homes as defined in Rule 401(A) - Motor Homes, Truck or Van Campers (Recreational Use)
2. Trailers insured under Rule 402 - Trailers Designed for Use with Private Passenger Automobiles
3. Vehicles insured under Rule 404 - Motorcycles, Motorscooters, and Motorized Bicycles
4. Automobiles insured under Rule 406 - Antique and Classic Automobiles and Replicas
5. Policies insured under Rule 502 - Use of Non-Owned Cars (Broad Form)
6. Business Use automobiles insured on Fleets under Rule 801 - Fleet Rating Plan (SFM Only)
7. Vehicles insured under Rule 901 - Recreational Vehicles (SFM Only)

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213. PRIVATE PASSENGER AUTOMOBILE USE

Private passenger automobiles as defined in Rule 201 - Private Passenger Automobile Defined shall be classified into one of the following vehicle uses:

A. **Business Use**

An automobile is considered **business use** if 50% or more of the time or mileage use of the automobile is involved in the duties of the **principal driver's** or any other **assigned driver's** occupation, profession or business, other than in going to and from the principal place of occupation, profession or business.

Exceptions:

1. Vehicles owned or used by clergy in the performance of duties associated with their occupation shall not be considered as used for business. Refer to Rule 409 - Church Busses.

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

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

B. **Farm Automobile**

An automobile is considered to be a **farm automobile** if it is:

1. Principally garaged on a farm or ranch, and

2. Not ordinarily used

    a. In driving to and from school, or

    b. In driving to and from work other than farming or ranching; and,

3. Not used in any occupation other than farming or ranching.

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

C. **Work, School or Pleasure Use**

An automobile is considered to be used for **Work, School or Pleasure** if it is used for any combination of the following (including its use in a car pool or other ride sharing agreement):

1. Personal pleasure,

2. Driving to and from work,

3. Driving to and from school, and

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4. Driving part way to and from work or school.

D. **Exception:** The following vehicles are not eligible for Rule 213 - Private Passenger Automobile Use:

1. Motor homes as defined in Rule 401(A) - Motor Homes, Truck or Van Campers (Recreational Use)
2. Trailers insured under Rule 402 - Trailers Designed for Use with Private Passenger Automobiles
3. Vehicles insured under Rule 404 - Motorcycles, Motorscooters, and Motorized Bicycles
4. Automobiles insured under Rule 406 - Antique and Classic Automobiles and Replicas
5. Policies insured under Rule 502 - Use of Non-Owned Cars (Broad Form)
6. Vehicles insured under Rule 901 - Recreational Vehicles (SFM Only)

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214. ESTIMATED AVERAGE TOTAL ANNUAL MILEAGE

The exact mileage an automobile will be driven in any year cannot be forecast precisely. The miles an automobile will be driven will vary from year to year. Odometer readings, factual information secured from the applicant or the insured, and knowledge possessed by the agent or the Company should be considered to arrive at the **Estimated Average Total Annual Mileage** to be driven in the ensuing year.

Notes:

A. The Company may request information from the insured periodically to confirm eligibility for short annual mileage classifications (estimated average total annual mileage of 7,500 miles or less if not used for business and 12,000 miles or less if used for business). If such information is not provided, the policy shall no longer be eligible for such classifications.

B. For automobiles on the Drive Safe & Save program, the estimated average total annual mileage for the upcoming policy term shall be the Calculated Annual Mileage determined in accordance with the procedures set forth in the Drive Safe & Save rule rather than the estimate arrived at above.

Private passenger automobiles as defined in Rule 201 - Private Passenger Automobile Defined shall be classified as **Short Annual Mileage** or **Long Annual Mileage** in accordance with the table below. With respect to business use automobiles, the **Estimated Average Total Annual Mileage** shall be the sum of **business use** and pleasure mileage.

Private Passenger Automobile Use	Estimated Average Total Annual Mileage Classification	
	Short	Long
Work, School or Pleasure Use	7,500 miles or less	More than 7,500 miles
Farm Automobile	7,500 miles or less	More than 7,500 miles
Used for Business	12,000 miles or less	More than 12,000 miles

Exception: The following vehicles are not eligible for Rule 214 - Estimated Average Total Annual Mileage:

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

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

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

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

E. Policies insured under Rule 502 - Use of Non-Owned Cars (Broad Form)

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

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300 COMMERCIAL AUTOMOBILE RULES

311. COMMERCIAL AUTOMOBILE DEFINED

For classification and rating purposes a commercial automobile is generally defined as a motor vehicle of the truck type. Other vehicle types may be considered a commercial automobile if defined and classified elsewhere under Rules 312 - Body Type Categories and 314 - Commercial Automobile Vehicle Use.

Exception: A vehicle as defined in Rule 201 - Private Passenger Automobile Defined is not included in this definition.

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312. BODY TYPE CATEGORIES

Commercial vehicles are categorized according to the vehicle body type as follows:

A. Vehicles of the private passenger or utility types which have been excluded from classification as a private passenger automobile according to Rule 201 - Private Passenger Automobile Defined shall be rated according to one of the following body types:

1. **Automobile convertible** (07)
2. **Automobile coupe** (02)
3. **Automobile sedan** (03)
4. **Hearse** (09)
5. **Limousine** (10)
6. **Mini van** (04)
7. **Pickup truck** (01)
8. **Sport/passenger van** (08)
9. **Sport wagon** (05) - This category includes vehicles commonly known as Sport Utility Vehicles or SUVs.
10. **Station wagon** (06)

B. Vehicles of the truck or van type shall be rated according to one of the following categories below. For vehicles that contain specialized equipment, see Section C. below.

1. **Box/straight truck** (12)
2. **Cargo/delivery van** (13) - A vehicle of the van type with the space behind the front seats empty to be used for transporting goods or materials but not passengers. Such vehicles equipped with removable rear seats for carrying passengers shall be categorized and rated as Sport/Passenger Vans.
3. **Flat bed truck** (15)
4. **Refrigerated truck** (18)

   Note: Vehicles equipped with windows for selling or distributing product directly from the cargo area shall be rated as Vending/concession trucks below.
5. **Stake/grain truck** (16)
6. **Step van** (14)
7. **Utility truck** (11) - A vehicle of the truck type, not subject to classification as a private passenger automobile under Rule 201 - Private Passenger Automobile Defined, equipped with permanently installed

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compartments on the sides of the bed generally used for carrying tools and materials.

8. **Vending/concession truck** (19) - A vehicle of the truck type equipped with a bed designed for use as a concession stand.

9. **Not otherwise categorized** (20) - A vehicle of the truck type not meeting the definition of one of the above categories and not meeting the definition of any of the vehicle body types in Section C. below.

C. Vehicles, generally of the truck type, that contain specialized equipment designed for a specific purpose shall be rated according to the following categories:

1. **Ambulance** (35)

   Note: Such body types are ineligible if used for emergency ambulance services.

2. **Armored vehicle** (21)

3. **Boom/bucket truck** (22)

4. **Bus** - Vehicles of the bus type are categorized and rated according to the seating capacity of the bus:

Seating Capacity	Body Type Category
0-30	36
31-60	37
More than 60	38

   Note: For vehicles used as school busses or church busses, see Rule 408 - School Busses and Rule 409 - Church Busses. For other uses, Refer to Company for eligibility.

5. **Concrete mixer** (23)

6. **Dump truck** - Such vehicles are categorized according to the number of rear axles as follows:

Number of Rear Axles	Body Type Category
1	25
More than 1	24

   See Also - Dump truck (Belly)

7. **Dump truck (Belly)** (26)

8. **Fire truck** (27)

   Note: For rescue vehicles, see Ambulance.

9. **Garbage truck** (28)

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Note: Such vehicles are ineligible unless part of an otherwise eligible fleet.

10. **Mobile equipment** (29)

    Note: Refer to Company for eligible types of equipment.

11. **Rollback tow truck** (31)

12. **Tank truck** (30)

13. **Tow truck** - Such vehicles are categorized according to the number of rear axles as follows:

Number of Rear Axles	Body Type Category
1	33
More than 1	32

See Also - Rollback tow truck

14. **Tractor-truck/semi** (34)

D. Trailers and semi-trailers: See Rule 319 - Trailers and Semi-trailers.

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313. BUSINESS DESCRIPTION

A commercial vehicle as defined in Rule 311 - Commercial Automobile Defined shall be categorized and rated according to the predominant business description of the insured's operations for which the vehicle is used.

The business descriptions are listed within one of the following categories:

Apartment/Condo/Motel

Artisan/Contractor

Clubs, Associations, and Non-Profit or Civic Organizations

Emergency

Farming or Agriculture

Food Services or Restaurants

Funeral and Related Services

General Business Operations

Governmental Subdivision

Installation, Repair, and Service

Junk, Refuse, Recycle, or Hazardous Materials

Manufacturing and Distributors

Media Related Services

Office/Professional

Recreational, Fairgrounds, and Amusements

Retail Stores and Shops

Schools, Day Care, Health Care, and Religious Organizations

Truckers

Not Otherwise Classified

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Apartment/Condo/Motel Business Descriptions

Business Description	Code	Notes
Apartment	881	
Condominium - Residential	891	
Condominium - Commercial	835	
Condominium - Community Associations (Includes Homeowners Associations)	871	
Motels	951	

Artisan/Contractor Business Descriptions

Business Description	Code	Notes
Blasting Operations	263	Ineligible.
Carpentry - Interior	204	Includes installation of doors, windows and cabinets. See also: • Floor Covering Installation - refer to the Installation Repair, and Service Business Descriptions. • Tile, Stone, Marble, Mosaic, or Terrazzo Work - refer to the specific business description below. • Dry Wall or Wallboard Installation - refer to the specific business description below. • Framing, Remodeling, and Renovations - refer to the Carpentry - Construction/Remodeling/Repair of Residential Property Business Description below.

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Business Description	Code	Notes
Carpentry - Construction/Remodeling/Repair of Residential Property	202	Includes work done to the building structure and homebuilding. See also: • Carpentry for Commercial Property - refer to the Not Otherwise Classified - Carpentry Business Description. • Floor Covering Installation - refer to the Installation, Repair, and Service Business Descriptions. • Tile, Stone, Marble, Mosaic, or Terrazzo Work - refer to the specific business description below. • Waterproofing Contractors - refer to the specific business description below. • Siding Installation - refer to the specific business description below. • Dry Wall or Wallboard Installation - refer to the specific business description below.
Concrete Construction	212	
Concrete - Mixed in Transit	278	
Drilling - Water	284	
Drilling - Other Than Water	282	
Dry Wall or Wallboard Installation	230	
Electrical Work	232	Includes wiring of buildings, installation or repair of electrical fixtures, and incidental outside work. See also: • Electric Light or Power Companies - refer to the General Business Operations Business Descriptions. • Electric Motor Sales & Service - refer to the Installation, Repair, and Service Business Descriptions. • Electrical Apparatus - Installation, Service, or Repair - Not Otherwise Listed - refer to the Installation, Repair, and Service Business Descriptions.

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Business Description	Code	Notes
Excavation	286	See also: • Sand or Gravel Digging - refer to the specific business description below. • Grading of Land - refer to the specific business description below.
Exterminator/Pest control	A04	
Farm Machinery Operations - By Contractors	321	
Fence Erection Contractors	234	
Grading of Land	292	See also: • Excavation - refer to the specific business description above. • Sand or Gravel Digging - refer to the specific business description below.
Greenhouse Erection	294	
Irrigation, Tiling, or Drainage System Construction	304	
Landscape Gardening	430	Includes laying out grounds, planting trees, shrubs, flowers, or lawns, interior landscaping, and exterior hardscaping. See also: • Tree Trimming - refer to the specific business description below. • Snow Removal - refer to the Street/Parking Area Cleaning Business Description below. • Businesses that only do hardscaping - refer to the Masonry Business Description below.
Lawn Care Services	466	Includes mowing, fertilizing, edging, cleaning lawns, and removal of leaves and light debris. See also: • Tree Trimming - refer to the specific business description below. • Snow Removal - refer to the Street/Parking Area Cleaning Business Description below.

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Business Description	Code	Notes
Logging and Lumbering	357	Includes sawmills.
Masonry	242	Includes brick, veneer, concrete block, hollow tile, glass block, similar material, and hardscaping. See also: • Businesses that do exterior hardscaping along with landscape gardening - refer to the Landscape Gardening Business Description above.
Metal Erection/Work	244	See also: • Sheet Metal Work - refer to the specific business description below.
Painting	248	
Paperhanging	252	

Business Description	Code	Notes
Paving or Repaving, Surfacing or Resurfacing, or Scraping	228	See also: • Streets, Roads, Highways or Bridges (Existence & Maintenance Hazard Only) - refer to the specific business description below.
Plastering or Stucco Work	254	

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Business Description	Code	Notes
Plumbing - Commercial	256	See also: • Automatic Sprinkler Installation - Outdoor - refer to the Installation, Repair, and Service Business Descriptions. • Automatic Sprinkler Installation - Indoor - refer to the Fire Extinguisher (Servicing, Refilling, or Testing) and Fire Suppression Systems (Installation, Service, or Repair) Business Description. • Heating Systems - refer to the Installation, Repair, and Service Business Descriptions. • Refrigeration Systems - refer to the Installation, Repair, and Service Business Descriptions. • Plumbing & Heating Supplies - refer to the Retail Stores and Shops Business Descriptions
Plumbing - Residential	258	See also: • Automatic Sprinkler Installation - Outdoor - refer to the Installation, Repair, and Service Business Descriptions. • Automatic Sprinkler Installation - Indoor - refer to the Fire Extinguisher (Servicing, Refilling, or Testing) and Fire Suppression Systems (Installation, Service, or Repair) Business Description. • Heating Systems - refer to the Installation, Repair, and Service Business Descriptions. • Refrigeration Systems - refer to the Installation, Repair, and Service Business Descriptions. • Plumbing & Heating Supplies - refer to the Retail Stores and Shops Business Descriptions.

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Business Description	Code	Notes
Prefabricated Building Erection	316	See also: • Electrical Wiring - refer to the specific business description above. • Plumbing Work - refer to the specific business description above. • Heating/Cooling Systems Installation - refer to the Installation, Repair, and Service Business Descriptions.
Roofing - Commercial	318	
Roofing - Residential	320	
Sand or Gravel Digging	173	See also: • Excavation - refer to the specific business description above. • Grading of Land - refer to the specific business description above.
Sandblasting	322	
Sheet Metal Work & Siding Installation	330	See also: • Any duct work in connection with the installation of heating or air conditioning systems by the insured - refer to the Installation, Repair, and Service Business Descriptions. • Roofing (Commercial or Residential) - refer to the Roofing Business Descriptions above.
Solar Energy Contractors	340	Includes work related to solar heating, cooling and power generation. See also: • Insulation Work - refer to the Installation, Repair, and Service Business Descriptions.

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Business Description	Code	Notes
Street/Parking Area Cleaning	344	Includes snow removal from private streets, driveways, and parking lots. See also: • Streets, Roads, Highways or Bridges (existence & maintenance hazard only) - refer to the specific business description below for use on public streets, roads, etc.
Streets, Roads, Highways or Bridges (existence & maintenance hazard only)	349	See also: • Paving or Repaving, Surfacing or Resurfacing, or Scraping - refer to the specific business description above. • Street/Parking Area Cleaning - refer to the specific business description above.
Textile Bleaching, Dyeing, Mercerizing, Printing, Finishing or Silk Screening	259	
Tile, Stone, Marble, Mosaic, or Terrazzo Work - Interior Construction	262	See also: • Landscape Gardening - refer to the specific business description above. • Masonry - refer to the specific business description above.
Tree Trimming	356	See also: • Landscape Gardening - refer to the specific business description above. • Lawn Care Services - refer to the specific business description above.
Waterproofing Contractors	360	See also: • Carpentry - Construction/Remodeling/Repair of Residential Property - refer to the specific business description above. • Carpentry for commercial property - refer to the Not Otherwise Classified - Carpentry Business Description.

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Business Description	Code	Notes
Welding or Cutting	368	See also: • Stone Cutting or Polishing - refer to the General Business Operations Business Descriptions.
Woodworking Shops	937	

Clubs, Associations, and Non-Profit or Civic Organizations Business Descriptions

Business Description	Code	Notes
Clubs - Country or Golf	734	
Clubs - All Other	100	

Emergency Business Descriptions

Business Description	Code	Notes
Ambulance Service, First Aid, or Rescue Squads	245	
Fire Department (including rescue squads)	225	Ineligible unless the business is a volunteer fire department that provides service to a municipality of not more than 5,000 population or a single fire district within which there is no municipality of more than 5,000 population.

Farming or Agriculture Business Descriptions

Business Description	Code	Notes
Farming - Crops Other Than Fruit or Vegetable	F01	
Farming - Fruit, Vegetable, or Orchard	F02	
Farming - Grain/Livestock	F06	Classification for operations that are diversified between crop farms and livestock where neither is predominant. Examples would include beef/grain, hog/grain, dairy/grain, etc.
Farming - Exotics	F05	
Farming - Livestock	F03	
Farming - Other Animal	F04	See also: • Stables: Boarding, Livery, or Racing - refer to the General Business Operations Business Descriptions.
Farming - Country Estate	F07	Operations where farm income is minimal.

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Business Description	Code	Notes
Farming - Farm-Rented Out	F08	All farm ground and buildings are rented to others.
Nursery / Greenhouse	131	Includes Christmas tree farms.
Seed Merchants	253	

Food Services or Restaurants Business Descriptions

Business Description	Code	Notes
Bars and Taverns	709	
Beer, Wine, or Liquor Stores	415	
Bottled Water Sales	706	
Caterers	731	
Delicatessen	457	
Meat, Fish, Poultry, or Seafood Processing	111	
Meat-Seafood Markets	425	
Packing Houses	138	Excludes stockyards & rendering work.
Pizza Parlors (two thirds of gross sales from sale of pizza)	533	
Produce Handling or Packing	149	
Refreshment Stands - Mobile or Permanent	543	
Restaurants	158	
Specialty - Fast Food Restaurants (Franchise)/Food Shops	554	
Specialty Food Shops	439	
Vending Machine Operations	785	

Funeral and Related Services Business Descriptions

Business Description	Code	Notes
Cemeteries, Crematories, and Mausoleums	732	
Funeral Home or Chapel	625	
Monument Sales & Installation	516	

General Business Operations Business Descriptions

Business Description	Code	Notes
Airport Hangar	223	
Art Galleries & Dealers or Fine Arts Dealers	403	
Automobile or Boat Renting or Leasing Companies	343	Excludes sales and rental stock which are ineligible.
Boat Docks and Piers (including Boat Storage & Moorage	973	

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Business Description	Code	Notes
Bus Stations or Terminals	723	Ineligible.
Car Wash	727	
Copying & Quick Print Services	615	Includes photo developing.
Electric Light or Power Companies	187	
Glass Dealers & Glaziers	770	Includes bending, grinding, beveling, or silvering of plate glass.
Kennels - Breeding, Boarding, or Sales	792	See also: • Pet Grooming - refer to the specific business description below. • Pet Store - refer to Retail Stores and Shops Business Descriptions. • Pet Training - refer to the Not Otherwise Classified Business Descriptions.
Laundries & Dry Cleaners	621	Includes uniform, diaper, and linen services.
Locksmiths	959	
Mail and Parcel Post Delivery	A06	
Moving Company	A07	Excludes moving vehicle rentals which are ineligible for rating.
Museums	700	
Packaging & Mailing Service Centers (including gift wrapping services) and Mail Order Houses	632	
Personal Care: Barber, Beauty, Cosmetology, Nails	613	
Pet Grooming	143	See also: • Kennels - Breeding, Boarding, or Sales - refer to the specific business description above. • Pet Stores (including incidental pet training) - refer to the Retail Stores and Shops Business Descriptions. • Pet Training - refer to the Not Otherwise Classified Business Descriptions.
Printing - Lithographers	636	Includes engraving.
Publishers - Books or Magazines	271	
Publishers - Newspapers	707	

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Business Description	Code	Notes
Sign Painting or Lettering - Inside and/or Outside of Buildings	336	See also: • Advertising Sign Companies - Outdoor - refer to the Installation, Repair, and Service Business Descriptions. • Sign Erection - Installation or Repair - refer to the Installation, Repair, and Service Business Descriptions.
Stables: Boarding, Livery, or Racing	971	See also: • Farming - Other Animal - refer to the Farming or Agriculture Business Descriptions.
Stone Cutting or Polishing	185	Excludes quarrying, cutting in quarries & gemstone cutting or polishing.
Warehouses	197	
Water Companies	903	
Water Mains or Connections Construction	358	
Window Decorating	905	

Governmental Subdivision Business Descriptions

Business Description	Code	Notes
Governmental Subdivisions	201	

Installation, Repair, and Service Business Descriptions

Business Description	Code	Notes
Advertising Sign Companies - Outdoor	702	See also: • Sign Erection - Installation and Repair - refer to the specific business description below. • Sign Painting or Lettering - refer to the General Business Operations Business Descriptions.

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Business Description	Code	Notes
Air Conditioning Systems or Equipment - Installation, Service, or Repair	200	Includes installation of ducts and piping as well as shop and display rooms. See also: • Heating or Combined Heating and Air Conditioning Systems or Equipment - Dealers or Distributors and Installation, Servicing, or Repair - refer to the specific business description below.
Alarms and Alarm Systems or Equipment - Installation, Servicing, or Repair	266	Includes incidental sales.
Amusement Devices - Sales (retail or wholesale), Maintenance, Service, & Installation	911	
Appliances and Accessories - Installation, Sales, Servicing, or Repair - Commercial	402	See also: • Communication Equipment (TV/radio, satellite dish, internet, cable TV) Installation, Servicing, or Repair - refer to the specific business description below. • Computer Networking Installation, Servicing, or Repair - refer to the specific business description below. • Audio-Video Equipment - Sales & Service - refer to the specific business description below.
Appliances and Accessories - Installation, Sales, Servicing, or Repair - Residential	400	See also: • Communication Equipment (TV/radio, satellite dish, internet, cable TV) Installation, Servicing, or Repair - refer to the specific business description below. • Computer Networking Installation, Servicing, or Repair - refer to the specific business description below. • Audio-Video Equipment - Sales & Service - refer to the specific business description below.
Audio-Video Equipment - Sales & Service	567	Includes auto & non-auto equipment.

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Business Description	Code	Notes
Automatic Lawn Sprinkler Systems Installation	241	See also: • Landscape Gardening - refer to the Artisan/Contractor Business Descriptions. • Lawn Care Services - refer to the Artisan/Contractor Business Descriptions.
Automobile Body Shop	A01	See also: • Automobile Repair or Service Shops - refer to the specific business description below.
Automobile Repair or Service Shops	275	See also: • Automobile Body Shop - refer to the specific business description above.
Awning, Tent, Canvas Goods - Sales, Erection, Removal, or Repair	354	
Boat Repair & Servicing	101	See also: • Boat Dealers - refer to the Retail Stores and Shops Business Descriptions.
Boiler Inspection, Installation, Cleaning, or Repair	270	See also: • Steam Pipe or Boiler Insulation - refer to the specific business description below.

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Business Description	Code	Notes
Cable or Subscription TV Companies (including installation of lines & equipment at the customer's premises)	724	Includes installation, repair, and service for cable or subscription companies, satellite companies, and internet providers. See also: • Communication Equipment Installation - Commercial - refer to the specific business description below. • Communication Equipment Installation or Repair - Residential or Light Office - refer to the specific business description below.
Carpet, Rug, Furniture or Upholstery Cleaning	404	
Chimney Cleaning	272	
Cleaning - Outside Surfaces of Buildings	274	See also: • Masonry Work - refer to the Artisan/Contractors Business Descriptions. • Sand Blasting - refer to the Artisan/Contractors Business Descriptions. • Not Otherwise Classified - Carpentry for actual construction operations for commercial property - refer to the Not Otherwise Classified Business Descriptions. • Carpentry - Construction/Remodeling/Repair of Residential Property for actual construction operations - refer to the Artisan/Contractors Business Descriptions.
Communication Equipment Installation - Commercial - Includes on Premises TV/Radio Antenna, Satellite Dish, Telephone, Internet, and Cable TV Installation	276	Includes the subcontractors who install the equipment or wiring for anything that is not actual electrical wiring for commercial property installation. See also: • Cable or Subscription TV Companies - refer to the specific business description above.

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Business Description	Code	Notes
Communication Equipment Installation or Repair - Residential or Light Office; Includes on Premises TV/ Radio Antenna, Satellite Dish, Telephone, Internet, and Cable TV Installation	416	Includes the subcontractors who install the equipment or wiring for anything that is not actual electrical wiring for residential property installation. See also: • Cable or Subscription TV Companies - refer to the specific business description above.
Electric Motor Sales & Service	474	
Electrical Apparatus - Installation, Service, or Repair - Not Otherwise Listed	420	See also: • Electrical Work - refer to the Artisan/Contractor Business Descriptions. • Electric Motor Sales & Service - refer to the specific business description above.
Fire Extinguisher (Servicing, Refilling, or Testing) and Fire Suppression Systems (Installation, Service, or Repair)	288	Fire Suppression includes sprinklers. See also: • Fire Protection Equipment Dealers/Distributors - refer to the Manufacturing and Distributors Business Descriptions.
Floor Covering Installation	236	See also: • Tile, Stone, Marble, Mosaic, or Terrazzo Work - refer to the Artisan/Contractor Business Descriptions. • Floor Covering Stores - refer to the Retail Stores and Shops Business Descriptions.

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Business Description	Code	Notes
Furniture or Fixtures - Commercial - Installation or Repair	406	Includes incidental upholstering and floor covering installation. See also: • Installation, Servicing, or Repair of Appliances - refer to the specific business description above. • Installation, Servicing, or Repair of Communication Equipment - refer to the specific business description above. • Installation, Servicing, or Repair of Electrical Equipment - refer to the specific business description above. • Computer, Office Equipment, & Furniture - Sales & Service - refer to the specific business description above. • Furniture, Antique Stores, Upholstering - refer to the specific business description below.
Furniture or Fixtures - Residential - Installation	408	Includes incidental upholstering and floor covering installation. See also: • Installation, Servicing, or Repair of Appliances - refer to the specific business description above. • Installation, Servicing, or Repair of Communication Equipment - refer to the specific business description above. • Installation, Servicing, or Repair of Electrical Equipment - refer to the specific business description above. • Computer, Office Equipment, & Furniture - Sales & Service - refer to the specific business description above. • Furniture, Antique Stores, Upholstering - refer to the specific business description below.
Furniture, Antique Stores, Upholstering	490	Includes furniture refinishing or repairing.

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Business Description	Code	Notes
Heating or Combined Heating and Air Conditioning Systems or Equipment - Dealers or Distributors and Installation, Servicing, or Repair - EXCLUDING LIQUEFIED PETROLEUM GAS (LPG) Equipment Sales or Work	238	See also: • Plumbing and Heating Supplies - refer to the Retail Stores and Shops Business Descriptions.
Heating or Combined Heating and Air Conditioning Systems or Equipment - Dealers or Distributors and Installation, Servicing, or Repair - INCLUDING LIQUEFIED PETROLEUM GAS (LPG) Equipment Sales or Work	240	See also: • Plumbing and Heating Supplies - refer to the Retail Stores and Shops Business Descriptions.
Insulation Work	300	See also: • Steam Pipe or Boiler Insulation - refer to the specific business description below.
Janitorial Services - Commercial and Multi-Unit Residential	428	Includes floor waxing.
Machinery or Equipment - Commercial, Industrial, or Agricultural - Installation, Servicing, or Repair - Includes Farm Machinery	307	See also: • Farm Machinery Operations - refer to the Artisan/Contractor Business Descriptions. • Rental Stores - refer to the Retail Stores and Shops Business Descriptions. • Electric Motor Sales & Service - refer to the specific business description above. • Electrical Apparatus - Installation, Service, or Repair - Not Otherwise Listed - refer to the specific business description above.
Mobile Home Parks, Courts, Sales	128	
Office Machines or Appliances - Installation, Inspection, Adjustment, or Repair - Including Shop Operations	976	See also: • Computer, Office Equipment, & Furniture - Sales & Service - refer to the Retail Stores and Shops Business Descriptions.
Refrigeration Systems or Equipment - Installation, Servicing, or Repair - Commercial	260	This classification applies to risks engaged in sales & installation, servicing or repair of refrigeration systems or equipment.
Residential Cleaning Services	472	Applies only to cleaning operations at household locations.

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Business Description	Code	Notes
Septic Tank Systems and Sewer	324	Includes cleaning, installation, service, and repair. See also: • Sewage Disposal and Treatment Plants - refer to the Junk, Refuse, Recycle, or Hazardous Materials Business Descriptions.
Sign Erection - Installation or Repair	334	See also: • Advertising Sign Companies - Outdoor - refer to the specific business description above. • Sign Painting or Lettering - refer to the general business operations business descriptions.
Steam Pipe or Boiler Insulation	342	See also: • Insulation Work - refer to the specific business description above. • Boiler Inspection, Installation, Cleaning, or Repair - refer to the specific business description above.
Swimming Pools - Installation, Service, or Repair	348	See also: • Swimming Pool Equipment Supplies - refer to the Retail Stores and Shops Business Descriptions.
Telephone Companies	926	See also: • Telephone, Internet, or Cable TV Line Construction - refer to the specific business description below.
Telephone, Internet, or Cable TV Line Construction - Residential or Commercial	352	Installation of overhead or underground lines that feed cities and neighborhoods.
Telephone/Cell Phone Sales & Installation	564	Includes retail sales locations for such items.
Vacuum Cleaner/Sewing Machine - Sales & Service	547	

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Business Description	Code	Notes
Water Softening Equipment - Installation, Servicing, or Repair	438	Includes incidental plumbing & sales of water softening equipment to be used in connection with the insured's installation, service, or repair operations.
Window Cleaning	904	

Junk, Refuse, Recycle, or Hazardous Materials Business Descriptions

Business Description	Code	Notes
Fuel/Gasoline Dealers or Distributors	760	
Garbage, Ash, or Refuse Collection	426	Ineligible.
Junk Dealers	313	Engaged in collecting/handling various secondhand materials: bottles, rags, paper, rubber, nonferrous metals & ferrous scrap metals.
Sewage Disposal and Treatment Plants	215	Includes pump houses, chlorinators, digesters, filters, etc., auxiliary buildings & associated tanks, & garbage disposals. See also: • Septic Tank Systems and Sewer Cleaning - refer to the Installation, Repair, and Service Business Descriptions.

Manufacturing and Distributors Business Descriptions

Business Description	Code	Notes
Automobile, Bus or Truck Parts Manufacturing	790	
Bakery Plants - Not Principally Selling Baked Goods From Premises	708	See also: • Bakeries - refer to the Retail Stores and Shops Business Descriptions.
Beer Distributors (excluding wine and liquor)	450	See also: • Wine Distributors - refer to the specific business description. • Liquor Distributors - refer to the specific business description.

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Business Description	Code	Notes
Beer or Wine Dealers, Distillers, and Distributors (excluding liquor)	A02	Includes breweries and wineries. See also: • Beer Only Distributors - refer to the specific business description. • Liquor Distributors - refer to the specific business description.
Beverage Distributors (excluding beer, wine, & liquor)	417	See also: • Beer, Wine, and Liquor Distributors - refer to the specific business descriptions for these. • Milk/Dairy Depots, Dealers, Processing - refer to the specific business description below.
Beverage Manufacturer/Bottler (excluding beer, wine, & liquor)	711	See also: • Beer, Wine, and Liquor Distributors - refer to the specific business descriptions for these.
Building Materials Manufacturing, Including Forging Work and Foundries	721	See also: • Logging and Lumbering - refer to the Artisan/Contractor Business Descriptions.
Candy or Confectionery Products Manufacturing	174	See also: • Candy or Confectionery Store - refer to the Retail Stores and Shops Business Descriptions.

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Business Description	Code	Notes
Distributors - Food or Drink	195	See also: • Beer, Wine, and Liquor Distributors - refer to the specific business descriptions for these. • Beverage Distributors - refer to the specific business description above. • Milk/Dairy Depots, Dealers, Processing - refer to the specific business description below.
Distributors - No Food or Drink	915	See also: • Distributors of Household Products - refer to the specific business description below.
Distributors of Household Products	464	
Fire Protection Equipment Dealers/Distributors	752	Includes smoke or explosion suppression systems. See also: • Fire Extinguisher Servicing, Refilling, or Testing and Fire Suppression Systems Installation, Service, or Repair - refer to the Installation, Repair, and Service Business Descriptions.
Food Products Manufacturing	753	See also: • Meat, Fish, Seafood, or Poultry Processing - refer to the Food Services or Restaurants Business Descriptions.
Furniture Manufacturing or Assembly	764	
Ice Dealers & Distributors	779	Includes ice manufacturing.
Liquor Dealers, Distillers, or Distributors	A05	See also: • Beer Only Distributors - refer to the specific business descriptions above. • Beer or Wine Distributors - refer to the specific business descriptions above.

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Business Description	Code	Notes
Machinery, Machinery Parts, Metal Goods Manufacturing	106	
Milk/Dairy Depots, Dealers, Processing	119	
Newspaper or Magazine Distributors	130	See also: • Books & Magazine Stores - refer to the Retail Stores and Shops Business Descriptions. • News Shops & Stands - refer to the Retail Stores and Shops Business Descriptions.

Media Related Services Business Descriptions

Business Description	Code	Notes
Motion Pictures, Recording Studios	355	
Radio or TV Broadcasting Stations	154	
Theaters	191	

Office/Professional Business Descriptions

Business Description	Code	Notes
Adjusters, Appraisers, and Surveyors	802	
Banking	812	
Broker, Insurance Agent	824	
Detective, Investigation, Security, and Patrol Agencies	177	
Interior Decorator - Includes Home Staging	410	
Medical Professional - All Other	840	
Medical Professional - Physicians	838	
Office Professional - Accounting, Consulting, Legal, Engineering	800	
Photographer/Photography Studios	634	
Real Estate Agents	851	

Recreational, Fairgrounds, and Amusements Business Descriptions

Excludes those owned by a governmental body - See also Governmental Subdivision Business Descriptions.

Business Description	Code	Notes
Beaches - Bathing	333	
Camps and Campgrounds	740	

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Business Description	Code	Notes
Carnival or Circus Companies	319	
Exhibition or Convention Buildings	751	
Fairgrounds, Amusement Centers, and Amusement Parks	309	
Parks or Playgrounds	142	

Retail Stores and Shops Business Descriptions

Business Description	Code	Notes
Automobile Accessory, Specialty, Parts Stores (no repair or installation)	407	See also: • Automobile Repair or Service Shops - refer to the Installation, Repair, and Service Business Descriptions. • Automobile Body Shop - refer to the Installation, Repair, and Service Business Descriptions.
Automobile Sales Showrooms	239	Excludes sales and rental stock which are ineligible for rating. See also: • Automobile Repair or Service Shops - refer to the Installation, Repair, and Service Business Descriptions. • Automobile Body Shop - refer to the Installation, Repair, and Service Business Descriptions.
Bakeries - Retail	411	See also: • Bakery Plants - refer to the Manufacturing and Distributors Business Descriptions.
Boat Dealers	718	See also: • Boat Repair & Servicing - refer to the Installation, Repair, and Service Business Descriptions.

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Business Description	Code	Notes
Books & Magazine Stores	421	See also: • Newspaper or Magazine Distributors - refer to the Manufacturing and Distributors Business Descriptions. • News Shops & Stands - refer to the specific business description below.
Candy or Confectionery Store	431	See also: • Candy or Confectionery Products Manufacturing - refer to the Manufacturing and Distributors Business Descriptions.
Clothing, Fabric, or Shoe Store	445	
Computer, Office Equipment, & Furniture - Sales & Service	423	See also: • Office Machines or Appliances - Installation, Inspection, Adjustment, or Repair - Including Shop Operations - refer to the Installation, Repair, or Service Business Descriptions.
Convenience Food Stores	454	
Department, Discount, or Toy Store	460	
Drug Store/Pharmacy	468	
Electrical Supplies	475	See also: • Electric Motor Sales & Service - refer to the specific business description above. • Electrical Apparatus - Installation, Service, or Repair - Not Otherwise Listed - refer to the specific business description above.
Farm Supply Stores	479	
Floor Covering Stores	435	See also: • Floor Covering Installation - refer to the Installation, Repair, and Service Business Description.
Florists	487	
Grocery Stores/Food Markets	496	

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Business Description	Code	Notes
Home Improvement Stores, Housewares, Lumber Yards	456	
Musical Instruments - Supplies & Accessories	517	Includes piano & organ stores.
News Shops & Stands	519	See also: • Newspaper or Magazine Distributors - refer to the Manufacturing and Distributors Business Descriptions. • Books & Magazine Stores - refer to the specific business description above.
Oil Field Equipment Dealers	A08	
Paint, Wallpaper, or Wall Covering Store	525	See also: • Paperhanging - refer to the Artisan/Contractor Business Descriptions.
Pet Store	527	See also: • Pet Grooming - refer to the General Business Operations Business Descriptions. • Kennels - Breeding, Boarding, or Sales - refer to the General Business Operations Business Descriptions. • Pet Training - refer to the Not Otherwise Classified Business Descriptions.
Plumbing & Heating Supplies	535	See also: • Plumbing - refer to the Artisan/Contractor Business Descriptions. • Heating or Combined Heating and Air Conditioning Systems or Equipment - Dealers or Distributors and Installation, Servicing or Repair - refer to the Installation, Repair, and Service Business Descriptions.

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Business Description	Code	Notes
Rental Stores	156	See also: • Automobile or Boat Renting or Leasing Companies - refer to the General Business Operations Business Descriptions.
Sporting, Camping, & Athletic Equipment Stores	557	Includes ski shops.
Swimming Pool Equipment Supplies	493	See also: • Swimming Pools Installation, Service, or Repair - refer to the Installation, Repair, and Service Business Descriptions.
Tire Dealers	192	
Window Treatment Stores, including drapes, blinds, & all other window treatments	465	See also: • Window Decorating - refer to the General Business Operations Business Descriptions.

Schools, Day Care, Health Care, and Religious Organizations Business Descriptions

See also Rule 408 - School Busses and Rule 409 - Church Busses

Business Description	Code	Notes
Day Care Centers	744	
Health Care Facilities - Homes For The Aged	958	
Health Care Facilities - Hospitals	221	
Veterinary Hospital	446	
Religious Organization - Churches or other Houses of Worship	980	
Religious Organization - Schools	371	
School Bus Operations - Independent Operator	968	
Schools - Driving	A10	
Schools: Colleges, Universities, Junior Colleges, or College Preparatory	930	
Schools: Elementary, Kindergarten, or Junior High	931	Generally includes grade levels kindergarten through eighth.
Schools: High	933	
Schools: Trade or Vocational	935	

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Truckers Business Descriptions

Business Description	Code	Notes
Truckers	148	

Not Otherwise Classified Business Descriptions

Business Description	Code	Notes
Not Otherwise Classified - Carpentry.	208	Includes construction/remodeling/repair of commercial property. See also: • Carpentry - Construction/Remodeling/Repair of Residential Property - refer to the Artisan/Contractor Business Descriptions. • Carpentry - Interior - refer to the Artisan/Contractor Business Descriptions.
Not Otherwise Classified - Construction Contractors	399	
Not Otherwise Classified - Service Contractors	499	
Not Otherwise Classified - Farms	F09	
Not Otherwise Classified - Manufacturing	725	
Not Otherwise Classified - Office	862	
Not Otherwise Classified - Retail	401	
Not Otherwise Classified - Schools	936	See also Rule 408 - School Busses
Not Otherwise Classified	999	

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314. COMMERCIAL AUTOMOBILE VEHICLE USE

A commercial vehicle, as defined in Rule 311 - Commercial Automobile Defined, shall be categorized and rated according to the predominant use of the vehicle.

A. **Delivery of Owned Goods -** Vehicles used to pick up property from or deliver property to individual households and/or other businesses. Includes:

- retail and wholesale delivery to others
- pickup and delivery of customer goods for service and/or repair;

	Food	Hazardous Materials*	Other Cargo
On Demand delivery to other businesses	3A	3B	3C
Other Delivery to other businesses	3D	3E	3F
Delivery to non-business locations	3G	3H	3J

*Hazardous Materials are materials subject to Federal Hazardous Materials Regulations.

Exceptions:

1. Vehicles subject to Federal Hazardous Materials Regulations which also require a Federal Hazardous Materials Safety Permit shall be rated under Section F. Truckers and Specialized Delivery below.
2. Delivery of refuse, waste, recyclable items, and scrap metal shall be rated under Section F. Truckers and Specialized Delivery below.

B. **Farming**- Vehicles used in the operation or maintenance of farm premises.

1. Primarily operated on premises (2A)
2. Transportation of insured's farm products to market (2B), including occasional exchange hauling for neighbors.

   Exception: Vehicles used at any time for hauling for others or hauling for hire, see Section F. Truckers and Specialized Delivery below.

C. **Livery**

1. Limousine Services/Driver for Hire (8A) - Ineligible.
2. Shuttle Services - Refer to Company for eligibility and rating.

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Apartment House/Hotel/Motel Shuttle Service (including condos or resorts)	
1. Restricted to Transportation Hubs	9F
2. Unrestricted	9G
Child Care, Senior Citizens	9A
Clubs	9C
Hospitals	9D
Retirement Communities	9E
Social Services	9B
Other Shuttle Exposures	9H

D. **Service/Contractors** (1A) - Vehicles used for transporting personnel, tools, equipment, and supplies to and from a job site.

E. **Specialized or Single purpose vehicles**

1. Autos Leased to US Government Agencies - Owner's Interest (8F) - Automobiles which are leased or rented out for full-time use by a United States government agency for use in the performance of governmental functions may be written for insurance covering only the owner's interest in such automobiles. Coverage will also apply as respects the operation of the described automobiles by the named insured or by employees of the named insured for the purpose of testing and servicing and for delivering such automobiles to the lessee or returning them to the regular storage location.

2. Driver Training - Only vehicles of the private passenger body type as listed in Section A. of Rule 312 - Body Type Categories that are equipped with dual control brakes are eligible.

	Owned and operated by private or public schools or school districts	Private Driver Training programs	Private Driver Training companies contracting exclusively with school districts
Vehicles used exclusively for driver training purposes	8N	8H	8K
All other driver training vehicles	8O	8J	8M

3. Emergency

   a. Ambulance Services (AC) - Ineligible.

   b. Fire (AA)

   c. Law Enforcement (AB)

4. Funeral Home

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a. Vehicles not available for use as an ambulance, including vehicles used primarily as flower cars (8B).

Exception: A private passenger type automobile used by a funeral director for personal and pleasure use as well as for carrying persons in funeral processions (to or from cemeteries or burial grounds), including other operations incidental to the insured's business, shall be insured as a private passenger automobile as defined in Rule 201 - Private Passenger Automobile Defined and be subject to all rules applicable to such vehicles.

b. Vehicles used for funeral purposes and ambulance services (8C) - Ineligible.

5. Industrial Trucks (AD) - Vehicles used only on the insured's premises and on the ways contiguous thereto. The policy will be endorsed accordingly but coverage is included while the vehicle is operated to and from the place of garaging or servicing. Refer to Company for eligibility and rating.

6. Mobile Equipment (AF) - Refer to Company for eligibility and rating.

F. **Truckers and Specialized Delivery** - Vehicles used to haul or transport non-owned goods, materials, or commodities for another. This category includes the hauling of refuse, waste, recyclable items, and scrap metal regardless of the ownership of these materials.

1. Specialized Delivery

a. Courier/Messenger Service and Similar Package Delivery (6D)

b. Hazardous Materials (6G) - Delivery or transport of non-owned hazardous materials. Also includes delivery or transportation of materials requiring a Federal Hazardous Materials Safety Permit regardless of ownership.

c. Mail and Parcel Post (6C)

d. Recycling (6H) - Including the transportation of scrap metal.

e. Repossession (6K) - Vehicles used in the collection of repossessed motor vehicles.

f. Towing (6J)

g. Waste/Refuse (6F) - Ineligible except as part of an otherwise eligible fleet.

Exception: Vehicles used for septic tank transportation that are part of an eligible business description under Rule 313 - Business Description are eligible.

2. Transportation of non-owned goods or materials

	Hauling/Out-of-state	Hauling/Within-state
Common Carrier	4A	5A
Contract Carrier	4B	5B
Exempt for Hire Carrier	4C	5C

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Exception: Independent delivery services contracting directly with at most one concern shall be rated under Section A. Delivery of Owned Goods.

Definitions:

Hauling/Out-of-state: Hauling of goods or materials across state lines.

Hauling/Within-state: Hauling of goods or materials within the same state.

Common Carrier: Used to transport commodities (except household goods) for the general public and may be subject to federal or state motor carrier regulations.

Contract Carrier: Used to transport regulated commodities for specific customers based on negotiated contracts and may be subject to federal or state motor carrier regulations.

Exempt-for-Hire Carrier: Used to transport only commodities not subject to federal or state motor carrier regulations.

G. **Commercial All Other**

1. Business

   a. Errands (7C)

   b. Realtors/Property Managers (7D)

   c. Sales Calls (7A)

   d. Not Otherwise Classified (7E)

2. Non-Business - Vehicles operated primarily for personal purposes (truck type vehicles only)

   a. Commute To/From Work or School (7H)

   b. Property/Land Maintenance (7F)

   c. Recreational Use (7G)

   d. Not Otherwise Classified (7J)

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315. RADIUS OF OPERATION

The Radius of Operation for a commercial vehicle is defined as the one-way distance from the garaging address of the vehicle to the farthest regular destination. A regular destination is one frequented at least four times per year.

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316. COMMERCIAL MODEL YEAR RATING

The following procedure applies to determine the model year factors for commercial vehicles for the coverages shown in the table below:

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

For newer model years:

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

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

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

Round to the nearest hundredth.

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

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

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317. VEHICLE WEIGHT

The weight of the vehicle shall be the gross vehicle weight (GVW) of the vehicle as specified by the manufacturer.

Exception: The vehicle weight rating factor does not apply to the following vehicle body types, as defined in Rule 312 - Body Type Categories:

A. **Automobile convertible** (07)

B. **Automobile coupe** (02)

C. **Automobile sedan** (03)

D. **Hearse** (09)

E. **Limousine** (10)

F. **Mini van** (04)

G. **Sport wagon** (05)

H. **Sport/passenger van** (08)

I. **Station wagon** (06)

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318. COMMERCIAL INSURANCE RATING GROUP DETERMINATION

The following procedure applies to determine the Insurance Rating Group for Comprehensive coverage (DRG) and Insurance Rating Group for Collision coverage (GRG) applicable to commercial vehicles:

A. Determine the MSRP, as defined in Rule 111 - Manufacturer's Suggested Retail Price, of the chassis.

B. Determine the MSRP, as defined in Rule 111 - Manufacturer's Suggested Retail Price, of any added body, additional equipment, and customization.

C. Add the MSRP from step A. and step B. together.

D. Use the Insurance Rating Group/Deductible table to look up the DRG and GRG that corresponds with the total MSRP from step C.

This DRG and GRG will be used when determining the premiums for comprehensive and collision coverages.

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319. TRAILERS AND SEMI-TRAILERS

Trailers and semi-trailers are vehicles not equipped with automotive power and designed for attachment to another vehicle.

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

Bodily injury and property damage liability and medical payments coverages on a commercial automobile may be extended to each trailer and semi-trailer towed by such a unit at the percentage shown in the Rate Section. This percentage is applied to the total premium of the towing vehicle for each trailer or semi-trailer towed.

Exception: Bodily injury and property damage liability and medical payments coverages are extended without charge to:

1. Trailers and semi-trailers attached to farm vehicles (Vehicle Use Codes 2A and 2B under Rule 314 - Commercial Automobile Vehicle Use).
2. Trailers insured under Rule 402 - Trailers Designed for Use with Private Passenger Automobiles
3. Trailers insured under Rule 901 - Recreational Vehicles.

B. **Physical Damage Coverages**

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

Trailers and semi-trailers shall be rated according to the following vehicle body type categories:

1. **Concession trailer** (67)
2. **Drop deck trailer** (65)
3. **Dump trailer** (49)
4. **Flatbed trailer** (51)
5. **Hopper-bottom trailer** (60)
6. **Horse trailer** (57)
7. **House trailer** (58)
8. **Live floor trailer** (63)
9. **Livestock trailer** (61)

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10. **Lowboy trailer** (56)
11. **Pole trailer** (59)
12. **Refrigerated trailer** (52)

    Note: Trailers equipped with windows for selling or distributing product directly from the cargo area shall be rated as Concession trailers above.

13. **Tank trailer** (53)
14. **Utility/box trailer** (50)
15. **Wedge trailer** (66)

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400 MISCELLANEOUS VEHICLE RULES

401. MOTOR HOMES, TRUCK OR VAN CAMPERS

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

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

A. **Recreational Use** - If the vehicle is principally used as a recreational vehicle, it may be insured for coverages and premiums shown in the Rate Section. The policy term shall be twelve months. Unless otherwise indicated, Rate Section Rules do not apply. However, these vehicles do serve to qualify an insured private passenger automobile for the multiple automobiles discount under the provisions of the Multiple Automobiles Discount Rule.

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

1. **Classification**

a. **Age** - the policy shall be rated based on the **age** of the **principal driver**. The **principal driver** is the individual who most frequently drives the motor home.

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

ii. For newly added drivers, use the driver's **age** as of the effective date the driver was added to the policy. The pro rata premium will be recalculated for the remainder of the term using this **age**.

iii. If the driver's **age** at the beginning of the policy term is greater than or equal to 25, that driver will be considered that **age** for the entire policy term.

iv. If the driver's **age** at the beginning of the policy term is less than 25, the **age** will be recalculated on the driver's birthday.

b. **Estimated Average Total Annual Mileage** - The exact mileage a motor home will be driven in any year cannot be forecast precisely. The miles a motor home will be driven will vary from year to year. Odometer readings, factual information secured from the applicant or the insured, and knowledge possessed by the agent or the Company should be considered to arrive at the Estimated Average Total Annual Mileage to be driven in the ensuing year. If the Estimated Average Total Annual mileage is 7,500 miles or less, the motor home shall be classified as Short Annual Mileage. Otherwise the motor home shall be classified as Long Annual Mileage.

Note: The Company may request information from the insured periodically to confirm eligibility for short annual mileage classification (estimated average total annual mileage of 7,500 miles or less). If such information is not provided, the policy shall no longer be eligible for such classification.

2. **Model Year Rating**

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a. The model year of chassis shall determine the model year of the motor home.

b. If the model year of the motor home is shown in the Motor Homes Model Year Factors Table, the Model Year Factor for each applicable coverage is that shown in the table.

For newer model years:

c. Calculate the difference between the model year of the motor home and the most recent printed model year in the Motor Homes Model Year Factors Table. This is the Model Year Difference.

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

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

Round to the nearest hundredth.

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

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

B. **Other**

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

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

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

   The policy term shall be six months.

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

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C. **Rental Provisions**

1. The non-owned car provisions of a policy insuring a private passenger automobile apply to a rented motor home or truck/van camper. If, as a condition for renting a motor home or truck/van camper, higher limits of bodily injury and property damage liability and medical payments coverages or lower physical damage deductibles are required, the necessary coverages may be extended by endorsement for an additional premium payment, subject to such limits or deductibles being written by the Company. Refer to Extension of Coverages for daily and minimum premiums.

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

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

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402. TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOMOBILES

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

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

   1. a passenger trailer,

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

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

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

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

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

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

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

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404. MOTORCYCLES, MOTORSCOOTERS, AND MOTORIZED BICYCLES

A. The following are insurable under this rule:

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

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

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

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

B. **Classification**

1. If the **principal driver** is a male or unmarried female under the age of 25, the youthful rates shown on the rate page shall apply to the motorcycle most frequently operated by that driver.

2. For classification purposes, the following definitions apply:

   a. An individual is considered married if living together with his or her spouse or if a widow or widower. A married couple temporarily living apart for reasons of health, occupation, military service or similar circumstance shall be considered as living together.

   b. The **principal driver** is the driver who most frequently drives the motorcycle.

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

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

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

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

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

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

E. **Model Year Rating**

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

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

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For newer model years:

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

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

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

   Round to the nearest hundredth.

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

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406. ANTIQUE AND CLASSIC AUTOMOBILES AND REPLICAS - LIMITED USE

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

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

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

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

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

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

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

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408. SCHOOL BUSSES

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

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

A. school attendance, and

B. school activities.

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

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

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

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

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

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

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

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

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

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

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409. CHURCH BUSSES

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

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

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

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

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413. KIT CARS AND REPLICA AUTOMOBILES - REGULAR USE

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

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

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

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

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500 NON-OWNED VEHICLE RULES

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

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

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

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

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

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

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

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

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

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

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

1. the named insured,

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

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

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

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

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

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

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

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503. EMPLOYERS' NON-OWNED CAR LIABILITY

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

An employer's non-owned car liability policy, including medical payments coverage, may be written to insure an employer for the operation by employees in the business of such employer of vehicles not owned in whole or in part, nor hired or leased by, nor registered in the name of the employer. The premium is based on the way the employees' vehicles are used in the business of the named insured as follows:

A. **Food Delivery -** Premium is based on the number of employees who use their own vehicles on the busiest day of a typical week in the business of the named insured in a manner described below.

   1. **Class A - Extended Meal Delivery -** Scheduled hours of individual meal delivery include delivery between 9:00 PM and 6:00 AM.

   2. **Class B - Individual Meal Delivery -** Delivery of individual meals between 6:00 AM and 9:00 PM.

   3. **Class C - Other Food Delivery -** Food delivery not otherwise classified above. This would include catering risks.

B. **Other -** Premium is based on the number of employees who use their own vehicles in the business of the named insured in a manner described below.

   1. **Class D - Frequent Use -** Use of vehicles for purposes not described in classes A, B, or C at least once per week.

   2. **Class E - Infrequent Use -** Use of vehicles for purposes not described in classes A, B, or C less than once per week.

If multiple uses of employees' vehicles occur in the business, classification will be determined based on the highest rated use, unless such use is incidental. Rates and minimum premiums are set forth in the Rate Section.

No automobile is described in the policy.

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504. HIRED CARS

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

B. emergency road service coverage, and

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

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

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

Refer to the Rate Section for rates and minimum premiums.

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

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

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

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

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

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

See Rate Section for the premiums for these endorsements.

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600 ADDITIONAL COVERAGE RULES

601. MEDICAL PAYMENTS COVERAGE

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

When medical payments coverage is written on a policy insuring

A. an individual named insured or married couple resident in the same household, or

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

and such individual named insured or designated individual also is named in a broad form use of non-owned automobiles endorsement, the broad form use of non-owned automobiles medical payments premium also applies.

Additional Persons - Private Passenger and Commercial Farm Use Automobiles Only

Medical payments coverage is required as respects additional persons named in a use of non-owned automobiles endorsement attached to a policy that includes medical payments coverage.

The full medical payments premium applies to each such additional person who is

A. not a resident in the same household as the individual named insured or designated individual, or

B. a resident in the same household but not a relative of the individual named insured or designated individual.

The use of non-owned automobiles medical payments premium applies to each additional person who is a relative of, and who is a resident in the same household as the individual named insured or designated individual.

Refer to the Rate Section for available limits of liability and rates for all forms of medical payments coverage.

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602. UNINSURED MOTOR VEHICLE COVERAGE AND UNDERINSURED MOTOR VEHICLE COVERAGE

Bodily Injury (Coverage UBI and WBI) - Unless rejected, each policy providing liability coverage on motor vehicles licensed for highway use must include uninsured (UBI) and underinsured (WBI) motor vehicle coverage for bodily injury with limits equal to the financial responsibility limits. Increased limits up to, but not to exceed, the bodily injury liability limits of the policy are available at the option of the policyholder. The insured may choose to reject both UBI and WBI, or just WBI. The insured may not reject just UBI. If both UBI and WBI are purchased, their limits must be the same.

Property Damage (Coverage UPD) - Each policy providing Coverage UBI shall include uninsured motor vehicle coverage for property damage liability (UPD) with limits equal to the financial responsibility limits unless rejected by the named insured in writing.

Increased limits up to the property damage liability limits of the policy are available at the option of the policyholder.

Only damage to the insured vehicle is covered. A $200 deductible shall apply unless (1) at the time of the loss the same insurer provides collision, and; (2) the operator of the other vehicle has been positively identified and is solely at fault.

The phrase "uninsured motor vehicle coverage" in other rules of this manual may include the underinsured motor vehicle coverage as described above.

See the Rate Section for the available limits of coverage and premiums.

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603. CAR RENTAL AND TRAVEL EXPENSES - Coverage R1

Coverage R1 may be provided if the policy insures a private passenger car, as defined in Rule 201 - Private Passenger Automobile Defined, for comprehensive and/or collision coverage.

Subject to the provisions of the coverage, Car Rental and Travel Expense, Coverage R1 reimburses the named insured for:

A. Rental charges of not more than the selected limit per day, subject to the maximum limit of liability per occurrence, for a substitute automobile rented from a car rental agency or a garage as a result of a loss as defined.

   See the Rate Section for the per day/maximum per occurrence limits available.

B. Any deductible amount for which the insured is legally liable that applies to the comprehensive and collision coverages in effect on a rented car, subject to a $500 limit of liability per occurrence.

C. If the loss occurs more than 50 miles from the named insured's residence, commercial transportation, meals, and lodging expenses as specified in the coverage, subject to a $500 limit of liability per occurrence.

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604. EMERGENCY ROAD SERVICE COVERAGE

Emergency road service coverage may be included in a policy which affords bodily injury and property damage liability or physical damage coverages on:

A. an automobile which is within the manual definition of a private passenger automobile as defined in Rule 201 - Private Passenger Automobile Defined, or

B. an automobile designed as an auto home as defined in Rule 401(A) - Motor Homes, Truck or Van Campers, or

C. a commercial automobile with farming vehicle use 2A, as defined in Rule 314 - Commercial Automobile Vehicle Use.

Exception: Emergency road service coverage is not available to a commercial vehicle with body type 34 as defined in Rule 312 - Body Type Categories, regardless of vehicle use.

A trailer designed for use with a private passenger automobile may be insured for emergency road service provided the policy describing the trailer also affords either comprehensive or collision coverage on such trailer.

The emergency road service premiums for private passenger vehicles in the Rate Section shall apply to an automobile designed as an auto home and to a trailer designed for use with a private passenger automobile.

Note: See policy for the extension of emergency road service coverage written on private passenger automobiles to non-owned trailers.

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651. NO-FAULT COVERAGE

All automobile liability insurance policies written on a private passenger motor vehicle, as defined below, issued or renewed on or after July 1, 1974,* must provide the following minimum coverages:

A. Medical payments coverage $5,000 minimum per person.

B. No-fault total disability coverage - Up to $140 per week.

C. No-fault death indemnity, dismemberment, and loss of sight coverage - $5,000 per person.

Any or all of these coverages may be rejected at the option of the named insured. Premiums for the no-fault coverages are shown in the Rate Section.

This rule applies when an automobile liability insurance policy is written on:

A. Motor vehicles of the private passenger type licensed for use on public highways including utility, amphibious, dune buggy, jeep types and antique or classic automobiles used as private passenger automobiles.

B. A motor home and, if subject to motor home or private passenger classification, a truck/van camper.

C. Motorcycles and motorscooters rated as private passenger vehicles when licensed for use on public highways.

D. Commercially rated motor vehicles of the private passenger or utility type as defined in Section A. of Rule 312 - Body Type Categories.

*Required Medical Payments limit changed from $2,000 to $5,000 June 17, 1981.

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700 MISCELLANEOUS RATING RULES

703. OVERSIZE OR OVERWEIGHT VEHICLES - Bodily Injury and Property Damage Liability

As respects a vehicle which exceeds the limitations on width, length, height or weight specified by law and as a result of which the owner or operator must secure a special permit and possibly file a certificate of insurance, the applicable bodily injury and property damage liability premium shall be increased in accordance with the following:

A. **Single Trip Permit:**

If the permit is issued for and limited to a single trip a separate charge applies for each trip. The required premium together with a notice of intent to make such trip must be received by the Company prior to the date it is actually made. Such notice shall specify the date of the trip and describe the kind of load, dimensions and weight which make the permit mandatory. Refer to the Company for the additional charge.

B. **Permits not Limited to Single Trips:**

If the permit does not limit operations to a single trip, the required additional semiannual charge together with a general description of the kind of loads, dimensions and weight which make the permit mandatory must be received by the Company. Refer to the Company for the additional charge.

Note: Coverage will be afforded on a "per occurrence" basis when the statute governing overweight and oversize vehicles so requires. Vehicles insured hereunder shall not be subject to a charge for "per occurrence" coverage specified by any other manual rule.

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704. MOTOR CARRIER CERTIFICATE FILING

Risks which require the filing of (1) a Federal Highway Administration (formerly Interstate Commerce Commission) certificate, or (2) a public utility commission or state commerce commission certificate which binds the Company on all vehicles owned, operated, or hired by the insured and used under the insured's permit, shall be subject to the following provisions:

A. All owned, rented or leased vehicles must be insured for bodily injury and property damage liability by this Company. A policy on which a prescribed certificate is filed cannot be cancelled prior to the effective date of the cancellation of the certificate.

B. **Employers' Non-Owned Car Liability and Hired Car Coverage:** The policy shall be endorsed to provide employer's non-owned car liability and hired car coverages, subject to the following rating provisions:

   1. If the insured expects to hire vehicles or to have employees use non-owned vehicles in the operation of the insured's business, the premium charge shall be determined in accordance with Rule 503 - Employers' Non-Owned Car Liability and Rule 504 - Hired Cars.

   2. If the insured does not anticipate hiring vehicles or having employees use non-owned vehicles in the operation of the insured's business, the bodily injury and property damage liability premium charge is $20.00.

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705. TRANSPORTATION OF SCHOOL CHILDREN, CHURCH GROUPS, FRIENDS, NEIGHBORS OR FELLOW EMPLOYEES - Private Passenger Automobiles

A private passenger type automobile used to transport

A. school children, or

B. persons to and from church services or other activities incidental to church functions, or

C. friends, neighbors or fellow employees

for a consideration, in addition to use for personal pleasure, family and business shall be classified as a private passenger automobile as defined in Rule 201 - Private Passenger Automobile Defined. The otherwise applicable private passenger premium determination procedures shall apply for all coverages except the base premiums for the bodily injury and property damage liability and medical payments coverages shall be multiplied by:

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

Note: Coverage for such use on a share-expense basis in a private passenger or station wagon type vehicle is provided under the policy contract at no additional charge.

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706. TRANSPORTATION OF PERSONS INCIDENTAL TO OCCUPATIONAL DUTIES

A private passenger type automobile used to transport persons as an incidental part of the occupational duties of an insured shall be classified as a private passenger automobile. The otherwise applicable private passenger premium determination procedures shall apply to all coverages except where the insured's compensation for transporting persons exceeds the local area standard for non-profit reimbursement for automobile operational costs, in which event the otherwise applicable base premium for bodily injury and property damage liability and medical payments coverages shall be multiplied by:

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

If the compensation for transporting persons exceeds the local area standards for non-profit reimbursement for automobile operational costs, the application must be accompanied by a statement of the complete facts relative to the transportation of passengers and the form, basis and rate of compensation.

Under no circumstance does this rule extend to the insuring of any automobile which is used for public livery or private livery purposes.

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708. FEDERAL GOVERNMENT EMPLOYEE - Use of Private Passenger Automobile

A private passenger automobile as defined in Rule 201 - Private Passenger Automobile Defined used by an insured in performance of duties as a federal government employee shall be classified as **business use** (see Rule 213 - Private Passenger Automobile Use) **long annual mileage** (see Rule 214 - Estimated Average Total Annual Mileage). The otherwise applicable private passenger premium determination procedures shall apply to all coverages except that the otherwise applicable bodily injury and property damage liability base premium shall be multiplied by:

Factor
0.70

when a certificate of financial responsibility filing is not required; otherwise, the full bodily injury and property damage liability base premium is applicable.

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800 FLEET AND EXPERIENCE RATING PLAN

801. FLEET RATING PLAN

Note: Vehicles rated under the provisions of this rule shall be insured in the State Farm Mutual Automobile Insurance Company.

A. **Fleet Defined**

A fleet is defined as five or more self-propelled vehicles owned by or under the direct control of one insured or management and covered under one policy with a single expiration date applying to all vehicles.

Notes:

1. Vehicles of any type rented or leased by the insured and operated as though owned by the insured shall be considered as owned vehicles for the purpose of this rule.

2. Motorcycles, motorscooters, motorized bicycles, golfmobiles, snowmobiles, trailers and semitrailers, and limited use antique and classic automobiles may be included in a fleet policy but shall not be counted as self-propelled vehicles for the purpose of determining fleet eligibility.

3. If a company is solely owned by an individual and part of the vehicles are titled in the name of the company and the balance in the name of the sole owner, all may be insured on the same fleet policy.

4. Vehicles owned by employees of the insured (including salespeople), by partners, or by officers of the corporation, whether or not used in the insured's business, shall not be included in a fleet policy.

5. For non-farm business use private passenger automobiles insured under the provisions of this rule, the factors in the table below shall apply to the private passenger rates regardless of the actual ages of the operators or the total annual miles driven.

Coverage	Factor
BIPD	1.30
COLL	1.21
COMP	1.27
MPC	1.09

For all other vehicles, regular rating classifications pertaining to such vehicles apply.

6. A fleet insured under the provisions of this rule is subject to Rule 851 - Experience Rating Plan.

B. **Application of Manual Rules and Rates**

A fleet is subject to other manual rules and rates to the extent such rules and rates are not precluded from applying to fleets.

Notes:

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1. A multiple vehicle risk already insured with the Company on separate policies may, at the election of the insured and with the consent of the Company, be insured as a fleet under this rule at a subsequent renewal date.

2. A fleet insured under the provisions of this rule may not be moved from under the rating provisions of this rule except with the approval of the Company.

C. **Policy Term**

A fleet must be insured on an annual term policy.

Note: Premiums for a twelve month policy term shall be twice the premiums applying for a six month policy term when twelve month policy term premiums for vehicles being insured with a policy term of twelve months are not designated in the manual.

D. **Uniform Limits**

Limits applying to bodily injury and property damage liability, uninsured motor vehicle and underinsured motor vehicle (where available) coverages shall be the same for each vehicle insured for such coverage. Limits for medical payments or personal injury protection coverages (where available) shall be the same for each vehicle insured for such coverage unless a variation, for reasons submitted, is approved by the Company.

Exception: If certain vehicles because of governmental authority require higher limits than are desired on other vehicles variation will be permitted.

E. **Accident or Occurrence Basis for Liability Coverage**

The bodily injury and property damage liability coverage provided by the policy is on a "per accident" basis. Bodily injury and property damage liability coverage on a "per occurrence" basis is available by endorsement at a 1% increase in the otherwise applicable bodily injury and property damage liability premium. This adjustment shall be treated as a limits adjustment for purposes of determining the premium.

F. **Automatic Coverage**

1. At the request of the insured, an automatic coverage endorsement may be issued if all owned, rented or leased vehicles are insured by this Company. If all vehicles are not insured by this Company, it may be made applicable if all vehicles of a given class are insured by this Company.

    a. This endorsement supersedes the automatic insurance provision of the policy. It applies to the coverages in force on all private passenger automobiles and all other vehicles separately on the date that a vehicle is purchased, rented or leased by the insured. The most restricted coverage shall apply separately for private passenger automobiles and all other vehicles. The status of the policy in force at the time a vehicle is added shall determine the coverage(s) to which the endorsement applies.

    b. If the automatic coverage endorsement is not issued, the automatic coverage provision of the policy applies.

2. The insured shall maintain for each location a record of vehicles showing:

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

b. A description of each vehicle disposed of and date of disposition.

This record shall be available to this Company upon request.

3. Proper notice to this Company is required to add coverages not provided for by the automatic coverage endorsement.

G. **Deposit Premium**

A deposit premium applies if the policy contains the automatic coverage endorsement (see Section F). The premium calculated for the upcoming policy period is the Deposit Premium. Any changes to the covered vehicles under the terms of the Automatic Coverage Endorsement may impact the final premium for the policy term and shall be subject to the audit provisions in Section H.

H. **Audit**

The Company shall have the right to audit the insured's records, at any time during the policy period and within three years after the termination of the policy, with respect to the premium basis or the subject matter of the policy.

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851. EXPERIENCE RATING PLAN

The experience rating provisions of this rule apply to all fleets as defined in Rule 801 - Fleet Rating Plan.

A. This plan provides for the modification of the total policy premium by the application of a premium modification factor.

B. The premium modification factor is determined from experience incurred by the fleet during the past five years ending with the initial effective date of the policy or the three months preceding the renewal of the policy. If five years of experience is not available, such experience as is available shall be used subject to a minimum experience period of one year ending as specified above. If less than one year of experience is available, the premium modification factor shall be 1.00 for the upcoming policy term.

   If the fleet has been insured with a company from which experience is not obtainable, experience may be used that is submitted to the Company in the form of a statement signed by the insured. Experience in such form shall be given credence in accordance with its apparent credibility.

C. The premium modification factor shall be determined and applied as follows:

   1. Determine the number of car years in the experience period represented by the self-propelled vehicles of the fleet.

      Note: A single self-propelled vehicle develops five car years of experience for a five year experience period.

   2. Determine the total fleet incurred losses (paid losses plus reserves on pending claims) for the experience period after:

      a. Multiplying individual coverage incurred losses by the indicated factor below to provide for the inclusion of allocated claim adjustment expense in the loss amount, and

Allocated Adjustment Expense Factors	
Bodily Injury Liability	1.10
Uninsured Motor Vehicle Coverage and Underinsured Motor Vehicle Coverage	1.06
Personal Injury Protection	1.03
Medical Payments	1.01
All Other Coverages	1.00

      b. Limiting the amount of loss resulting from any single accident (after providing for allocated claim adjustment expense in the amount) to the "maximum single loss" amount specified in the table below:

Number of Car Years in Experience Period	Maximum Single Loss*
5-21	135%

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Number of Car Years in Experience Period	Maximum Single Loss*
22-49	67%
50-85	45%
86-132	34%
133-199	27%
200-299	22%
300-466	19%
Over 466	17%
*Percent of adjusted written premium for the experience period.	

3. Determine the total fleet premium collected by the Company for the experience period adjusted to eliminate the effect of any fleet rating modification. If the fleet was insured with another company during any part of the experience period, use the applicable premiums charged by that company. To the extent the applicable premium information for any policy periods is not available from the other company, do not use those policy periods for experience rating.

4. Develop an Actual Limited Loss Ratio by dividing the results of step 2 by the results of step 3.

5. Select the premium modification factor from the table below which corresponds to the developed Actual Limited Loss Ratio from step 4 and the number of car years in the experience period from step 1.

Actual Limited Loss Ratio	Number of Car Years in Experience Period							
	5-21	22-49	50-85	86-132	133-199	200-299	300-466	Over 466
0-.050	0.91	0.83	0.74	0.66	0.57	0.48	0.40	0.31
.051-.100	0.92	0.85	0.77	0.69	0.62	0.54	0.46	0.39
.101-.150	0.93	0.87	0.80	0.73	0.66	0.60	0.53	0.46
.151-.200	0.94	0.88	0.83	0.77	0.71	0.65	0.59	0.53
.201-.250	0.95	0.90	0.85	0.80	0.76	0.71	0.66	0.61
.251-.300	0.96	0.92	0.88	0.84	0.80	0.76	0.72	0.68
.301-.350	0.97	0.94	0.91	0.88	0.85	0.82	0.79	0.76
.351-.400	0.98	0.96	0.94	0.92	0.89	0.87	0.85	0.83
.401-.450	0.99	0.98	0.96	0.95	0.94	0.93	0.92	0.91
.451-.500	1.00	1.00	0.99	0.99	0.99	0.99	0.98	0.98
.501-.550	1.01	1.01	1.02	1.03	1.03	1.04	1.05	1.05
.551-.600	1.02	1.03	1.05	1.06	1.08	1.10	1.11	1.13
.601-.650	1.03	1.05	1.08	1.10	1.13	1.15	1.18	1.20
.651-.700	1.03	1.07	1.10	1.14	1.17	1.21	1.24	1.28
.701-.750	1.04	1.09	1.13	1.18	1.22	1.26	1.31	1.35
.751-.800	1.05	1.11	1.16	1.21	1.27	1.32	1.37	1.43
.801-.850	1.06	1.12	1.19	1.25	1.31	1.37	1.44	1.50
.851-.900	1.07	1.14	1.22	1.29	1.36	1.43	1.50	1.57

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Actual Limited Loss Ratio	Number of Car Years in Experience Period							
	5-21	22-49	50-85	86-132	133-199	200-299	300-466	Over 466
.901-.950	1.08	1.16	1.24	1.32	1.41	1.49	1.57	1.65
.951-1.000	1.09	1.18	1.27	1.36	1.45	1.54	1.63	1.72
1.001-1.050	1.10	1.20	1.30	1.40	1.50	1.60	1.70	1.80
1.051-1.100	1.11	1.22	1.33	1.44	1.54	1.65	1.76	1.87
1.101-1.150	1.12	1.24	1.35	1.47	1.59	1.71	1.83	1.95
1.151-1.200	1.13	1.25	1.38	1.51	1.64	1.76	1.89	2.02
1.201-1.250	1.14	1.27	1.41	1.55	1.68	1.82	1.96	2.09
1.251-1.300	1.15	1.29	1.44	1.58	1.73	1.88	2.02	2.17
1.301-1.350	1.16	1.31	1.47	1.62	1.78	1.93	2.09	2.24
1.351-1.400	1.16	1.33	1.49	1.66	1.82	1.99	2.15	2.32
1.401-1.450	1.17	1.35	1.52	1.70	1.87	2.04	2.22	2.39
1.451-1.500	1.18	1.37	1.55	1.73	1.92	2.10	2.28	2.47
Add for each additional .05 or fraction of	0.01	0.02	0.03	0.04	0.05	0.06	0.06	0.07

6. Adjust the total premium applicable to the fleet for the upcoming policy term by the premium modification factor determined above.

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900 RECREATIONAL VEHICLES

901. RECREATIONAL VEHICLES

Note: Vehicles rated under the provisions of this rule shall be insured in the State Farm Mutual Automobile Insurance Company. Motor homes and truck or van campers are not subject to the provisions of this rule. See Rule 401 - Motor Homes, Truck or Van Campers.

A. **Recreational Vehicles Defined**

1. **Off-Road Vehicles**

a. **All-Terrain Vehicle:** A self-propelled vehicle, equipped with balloon tires or crawler tracks, capable of traveling over rugged terrain (some are also amphibious) and used principally off public roads.

b. **Dune Buggy:** A four-wheeled, self-propelled vehicle used principally off public roads.

c. **Golfmobile:** A self-propelled vehicle used principally to afford transportation on a golf course or private premises.

d. **Minibike:** A small motorcycle, motorscooter, or other small motorized vehicle not otherwise defined in this rule used principally off public roads.

e. **Snowmobile:** A self-propelled vehicle, equipped with crawler tracks and skis, capable of traveling over ice and snow and used principally off public roads.

f. **Trail Bike:** A motorcycle capable of traveling over rugged terrain and used principally off public roads.

Note: Vehicles of the above types which are licensed/registered for use on public roads are not subject to the provisions of this rule. See Rule 403 - Amphibious, Dune Buggy and Related Self-Propelled Vehicles or Rule 404 - Motorcycles, Motorscooters, and Motorized Bicycles.

Refer to Section D of this rule for the rating of Off-Road Vehicles.

2. **Travel and Camping Trailers**

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

b. **Camping Trailer:** A trailer designed for use with a private passenger automobile which expands into temporary living quarters. These differ from travel trailers in their collapsed, low-profile towing position. It also includes a trailer which is not equipped as living quarters, but which is used solely for camping and similar recreational purposes.

Refer to Section E of this rule for the rating of Travel and Camping Trailers.

B. **Coverage and Policy Term**

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Except as indicated below, factory-built recreational vehicles as defined in this rule, which are owned by individuals, may be insured under the Company's recreational vehicle policy for bodily injury and property damage liability, medical payments, and physical damage (comprehensive and collision combined) coverages.

A recreational vehicle policy shall be written for a twelve months' term. It may be renewed for succeeding twelve months' terms provided the premium for each subsequent term is paid on or before the expiration of the current policy term.

C. **Suspension, Changes and Cancellation**

Snowmobiles and Travel or Camping Trailers: Any suspension, change or cancellation of coverage shall be subject to an earned premium calculated in accord with the following table. The earned premium will be based on the sum of the premium earned percentages, or the pro-rata portion thereof, for those months in which coverage was provided.

PREMIUM EARNED PERCENTAGES					
Month	**Snowmobiles***	**Travel/Camping Trailers**	**Month**	**Snowmobiles***	**Travel/Camping Trailers**
Jan.	25%	2%	July	2%	16%
Feb.	20%	2%	Aug.	2%	16%
Mar.	8%	4%	Sept.	2%	12%
Apr.	8%	8%	Oct.	6%	8%
May	2%	12%	Nov.	8%	2%
June	2%	16%	Dec.	15%	2%

*Applicable also to trailers used for transporting snowmobiles.

Other Recreational Vehicles: Pro rata premium credit will be allowed for any suspension, change or cancellation of coverage.

Policy cancellations at the request of the insured are subject to a minimum retained premium of $5.00.

D. **Rating of Off-Road Recreational Vehicles**

1. Off-road vehicles insured under this rule are not subject to the Rate Section Rules, nor shall the rules applicable to private passenger automobiles apply.

2. **Bodily injury and property damage liability, medical payments, and physical damage coverages:** Refer to the Rate Section for the annual premiums.

3. Miscellaneous Provisions:

   a. **Uninsured motor vehicle coverage:** Uninsured motor vehicle coverage for bodily injury may be written with limits up to $250,000/$500,000 or the bodily injury liability limits of the policy, whichever are less. Refer to the "Off-Road Vehicles" Rate Section for the premium determination.

   b. **Towed cutters and sleds:** The physical damage coverage afforded on the insured off-road vehicle may be extended to an owned, factory-built trailer, sled, or cutter designed for towing behind the vehicle. Its MSRP (See Rule 111) will be included with that of the recreational vehicle

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for the purpose of determining the premium for the physical damage coverage on the entire unit. The liability and medical payments coverages afforded on the insured off-road vehicle are included on the towed vehicle without additional charge.

c. **Trailers used for transporting off-road vehicles:** The physical damage coverage afforded on the insured off-road vehicle may be extended to an owned, factory-built trailer designed for use with a private passenger automobile and used for transporting the vehicle. Refer to the Rate Section for the additional premium for the extension of physical damage coverage. This extension includes emergency road service coverage on the trailer. The liability and medical payments coverages afforded on the owned private passenger automobile are included on the trailer without additional charge.

E. **Rating of Travel and Camping Trailers**

1. Except for Materials Discount, Rate Section Rules do not apply to travel and camping trailers insured under this rule, nor shall the rules applicable to private passenger automobiles apply.

2. **Bodily injury and property damage liability and medical payments coverages:** Bodily injury and property damage liability and medical payments coverages afforded on the owned private passenger automobile are extended to the trailer without additional charge.

3. **Physical damage coverage including emergency road service:** Refer to the Rate Section for the annual premiums.

F. **Rental Provisions**

1. Coverage on rented recreational travel and camping trailers used by the insured: See Rule 505 - Use of Non-Owned Recreational Travel and Camping Vehicles and Trailers.

2. Coverage on owned recreational travel and camping trailers rented to others: Physical damage coverage on an insured travel or camping trailer may be extended by endorsement to apply while it is rented to others at the rate of $1.00 for each day of rental coverage desired, subject to a minimum premium of $5.00 for each rental period.

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PRIVATE PASSENGER RATES

This section provides details on rating for private passenger auto policies.

PRIVATE PASSENGER

Semiannual Premiums

Round to the nearest penny after each sequence step

BIPD Sequence	Operation
01. Base Rate	
02. STAR Factor (SFF&C only)	*
03. Limits (BI + PD)	*
04. Model Year	*
05. Financial Responsibility Certification	*
06. ARRP, Good Driving Discount (SFM only)	*
07. Driver Record Charge (SFF&C only)	*
08. Customer Rating Index	*
09. Defensive Driving Course Discount	*
10. Liability Rating Group	*
11. Multiple Line Discount	*
12. Territory	*
13. Driver Adjustment	*
14. Federal Government Employee	*
15. Transportation of Friends, Transportation Incidental to Occupation	*
16. Fleet Driver Adjustment	*
17. Fleet Non-Farm Business Use	*
18. Experience Rated Fleet	*
19. Fleet Modification	*
20. Policy Term (Rule 102, Rule 801C)	*

COLL Sequence	Operation
01. Base Rate	
02. STAR Factor (SFF&C only)	*
03. GRG/Deductible	*
04. Model Year	*
05. ARRP, Good Driving Discount (SFM only)	*
06. Driver Record Charge (SFF&C only)	*

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COLL Sequence	Operation
07. Customer Rating Index	*
08. Defensive Driving Course Discount	*
09. Multiple Line Discount	*
10. Territory	*
11. Driver Adjustment	*
12. Fleet Driver Adjustment	*
13. Fleet Non-Farm Business Use	*
14. Experience Rated Fleet	*
15. Fleet Modification	*
16. Policy Term (Rule 102, Rule 801C)	*

COMP Sequence	Operation
01. Base Rate	
02. STAR Factor (SFF&C only)	*
03. DRG/Deductible	*
04. Model Year	*
05. Customer Rating Index	*
06. Defensive Driving Course Discount	*
07. Multiple Line Discount	*
08. Materials Discount	*
09. Territory	*
10. Driver Adjustment	*
11. Fleet Driver Adjustment	*
12. Fleet Non-Farm Business Use	*
13. Experience Rated Fleet	*
14. Fleet Modification	*
15. Policy Term (Rule 102, Rule 801C)	*

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

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MPC Sequence	Operation
01. Base Rate	
02. STAR Factor (SFF&C only)	*
03. Limits	*
04. Model Year	*
05. ARRP, Good Driving Discount (SFM only)	*
06. Driver Record Charge (SFF&C only)	*
07. Customer Rating Index	*
08. Defensive Driving Course Discount	*
09. Passive Restraint Discount	*
10. Vehicle Safety Discount	*
11. Multiple Line Discount	*
12. Territory	*
13. Driver Adjustment	*
14. Transportation of Friends, Transportation Incidental to Occupation	*
15. Fleet Driver Adjustment	*
16. Fleet Non-Farm Business Use	*
17. Experience Rated Fleet	*
18. Fleet Modification	*
19. Policy Term (Rule 102, Rule 801C)	*

R1 Sequence	Operation
01. Base Rate	
02. STAR Factor (SFF&C only)	*
03. Limits	*
04. Driver Adjustment	*
05. Policy Term (Rule 102, Rule 801C)	*
06. Fleet Modification	*

Note: The driver adjustment factor applies if the driver used in the rating of the automobile in accordance with Rule 212 - Age, Gender and Marital Status is an assigned unmarried male under 25.

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

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

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

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

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

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PRIVATE PASSENGER DRIVER ADJUSTMENT SEQUENCE

Driver Adjustment Factor Calculation

See Rule 211, Rule 212

Round to three decimal places after each sequence step

BIPD Sequence	Operation
01. Base Driver	
02. Usage	*
03. Annual Mileage	*
04. Drive Safe & Save Participation Adjustment	*
05. Drive Safe & Save Index	*
06. Good Student Discount	*
07. Steer Clear Discount	*
08. Student Away At School Discount	*
09. Driver Training Discount	*
10. Single Automobile	+
11. Inexperienced Operator	+

Note:

For policies to which there is at least one assigned driver under the age of 25:

A. If the Driver Adjustment Factor for the age, gender and marital status as determined in Rule 212(B.2) Age, Gender, and Marital Status is less than the corresponding factor if there were no driver assigned, use the Driver Adjustment Factor calculated with no assigned driver.

B. If the Driver Adjustment Factor determined above is less than that for a driver age 25 with the same gender and marital status, use the Driver Adjustment Factor calculated for age 25. However if the driver qualifies for the Occasional Driver Adjustment and the Driver Adjustment Factor determined above is less than that for a married driver age 25 with the same gender, use the Driver Adjustment Factor calculated for a married driver age 25.

COLL Sequence	Operation
01. Base Driver	
02. Usage	*
03. Annual Mileage	*
04. Drive Safe & Save Participation Adjustment	*
05. Drive Safe & Save Index	*
06. Good Student Discount	*

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COLL Sequence	Operation
07. Steer Clear Discount	*
08. Student Away At School Discount	*
09. Driver Training Discount	*
10. Single Automobile	+
11. Inexperienced Operator	+

Note:

For policies to which there is at least one assigned driver under the age of 25:

A. If the Driver Adjustment Factor for the age, gender and marital status as determined in Rule 212(B.2) Age, Gender, and Marital Status is less than the corresponding factor if there were no driver assigned, use the Driver Adjustment Factor calculated with no assigned driver.

B. If the Driver Adjustment Factor determined above is less than that for a driver age 25 with the same gender and marital status, use the Driver Adjustment Factor calculated for age 25. However if the driver qualifies for the Occasional Driver Adjustment and the Driver Adjustment Factor determined above is less than that for a married driver age 25 with the same gender, use the Driver Adjustment Factor calculated for a married driver age 25.

COMP Sequence	Operation
01. Base Driver	
02. Usage	*
03. Annual Mileage	*
04. Drive Safe & Save Participation Adjustment	*
05. Drive Safe & Save Index	*
06. Good Student Discount	*
07. Steer Clear Discount	*
08. Student Away At School Discount	*
09. Driver Training Discount	*
10. Single Automobile	+
11. Inexperienced Operator	+

Note:

For policies to which there is at least one assigned driver under the age of 25:

A. If the Driver Adjustment Factor for the age, gender and marital status as determined in Rule 212(B.2) Age, Gender, and Marital Status is less than the corresponding factor if there were no driver assigned, use the Driver Adjustment Factor calculated with no assigned driver.

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B. If the Driver Adjustment Factor determined above is less than that for a driver age 25 with the same gender and marital status, use the Driver Adjustment Factor calculated for age 25. However if the driver qualifies for the Occasional Driver Adjustment and the Driver Adjustment Factor determined above is less than that for a married driver age 25 with the same gender, use the Driver Adjustment Factor calculated for a married driver age 25.

MPC Sequence	Operation
01. Base Driver	
02. Usage	*
03. Annual Mileage	*
04. Drive Safe & Save Participation Adjustment	*
05. Drive Safe & Save Index	*
06. Good Student Discount	*
07. Steer Clear Discount	*
08. Student Away At School Discount	*
09. Driver Training Discount	*
10. Single Automobile	+
11. Inexperienced Operator	+

Note:

For policies to which there is at least one assigned driver under the age of 25:

A. If the Driver Adjustment Factor for the age, gender and marital status as determined in Rule 212(B.2) Age, Gender, and Marital Status is less than the corresponding factor if there were no driver assigned, use the Driver Adjustment Factor calculated with no assigned driver.

B. If the Driver Adjustment Factor determined above is less than that for a driver age 25 with the same gender and marital status, use the Driver Adjustment Factor calculated for age 25. However if the driver qualifies for the Occasional Driver Adjustment and the Driver Adjustment Factor determined above is less than that for a married driver age 25 with the same gender, use the Driver Adjustment Factor calculated for a married driver age 25.

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PRIVATE PASSENGER FLEET SEQUENCE

Fleet Adjustment Factor Calculation

See Rule 801

BIPD Sequence	Operation
01. Base Driver	
02. Usage	*
03. Annual Mileage	*
04. Single Automobile	+

COLL Sequence	Operation
01. Base Driver	
02. Usage	*
03. Annual Mileage	*
04. Single Automobile	+

COMP Sequence	Operation
01. Base Driver	
02. Usage	*
03. Annual Mileage	*
04. Single Automobile	+

MPC Sequence	Operation
01. Base Driver	
02. Usage	*
03. Annual Mileage	*
04. Single Automobile	+

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PRIVATE PASSENGER ANNUAL MILEAGE FACTORS

See Rule 214

BIPD Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
16	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.87
17	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.87
18	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.87
19	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.87
20	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.87
21	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.86
22	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.85
23	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.84
24	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.84
16	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
17	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
18	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
19	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
20	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
21	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
22	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00

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BIPD Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
23	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
24	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
16	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.87
17	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.87
18	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.87
19	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.87
20	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.87
21	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.86
22	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.85
23	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.84
24	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.84
16 - 24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	7,501+	1.00

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BIPD Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
16	F	M	Yes	Business	0 - 12,000	0.94
17	F	M	Yes	Business	0 - 12,000	0.94
18	F	M	Yes	Business	0 - 12,000	0.94
19	F	M	Yes	Business	0 - 12,000	0.94
20	F	M	Yes	Business	0 - 12,000	0.94
21	F	M	Yes	Business	0 - 12,000	0.93
22	F	M	Yes	Business	0 - 12,000	0.93
23	F	M	Yes	Business	0 - 12,000	0.93
24	F	M	Yes	Business	0 - 12,000	0.92
16	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
17	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
18	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
19	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
20	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
21	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
22	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
23	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
24	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
16	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.94
17	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.94

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BIPD Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
18	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.94
19	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.94
20	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.94
21	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.93
22	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.93
23	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.93
24	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.92
16 - 24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	12,001+	1.00

BIPD Age 25 - 29						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
25	M	S	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.83
26	M	S	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.83
27	M	S	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.83
28	M	S	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.83
29	M	S	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.83

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BIPD Age 25 - 29						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
25	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0 - 7,500	0.83
26	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0 - 7,500	0.83
27	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0 - 7,500	0.83
28	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0 - 7,500	0.82
29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0 - 7,500	0.82
25 - 29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	7,501+	1.00

BIPD Age 25 - 29						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
25	M	S	Yes	Business	0 - 12,000	0.90
26	M	S	Yes	Business	0 - 12,000	0.90
27	M	S	Yes	Business	0 - 12,000	0.90
28	M	S	Yes	Business	0 - 12,000	0.90
29	M	S	Yes	Business	0 - 12,000	0.90
25	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0 - 12,000	0.92
26	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0 - 12,000	0.92
27	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0 - 12,000	0.92
28	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0 - 12,000	0.92

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BIPD Age 25 - 29						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0 - 12,000	0.92
25 - 29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	12,001+	1.00

BIPD Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
30	Pleasure/Work/School, Farm	0 - 7,500	0.81
31	Pleasure/Work/School, Farm	0 - 7,500	0.81
32	Pleasure/Work/School, Farm	0 - 7,500	0.81
33	Pleasure/Work/School, Farm	0 - 7,500	0.81
34	Pleasure/Work/School, Farm	0 - 7,500	0.81
35	Pleasure/Work/School, Farm	0 - 7,500	0.81
36	Pleasure/Work/School, Farm	0 - 7,500	0.81
37	Pleasure/Work/School, Farm	0 - 7,500	0.81
38	Pleasure/Work/School, Farm	0 - 7,500	0.81
39	Pleasure/Work/School, Farm	0 - 7,500	0.81
40	Pleasure/Work/School, Farm	0 - 7,500	0.81
41	Pleasure/Work/School, Farm	0 - 7,500	0.81
42	Pleasure/Work/School, Farm	0 - 7,500	0.81
43	Pleasure/Work/School, Farm	0 - 7,500	0.81
44	Pleasure/Work/School, Farm	0 - 7,500	0.81

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BIPD Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
45	Pleasure/Work/School, Farm	0 - 7,500	0.81
46	Pleasure/Work/School, Farm	0 - 7,500	0.81
47	Pleasure/Work/School, Farm	0 - 7,500	0.81
48	Pleasure/Work/School, Farm	0 - 7,500	0.80
49	Pleasure/Work/School, Farm	0 - 7,500	0.80
50	Pleasure/Work/School, Farm	0 - 7,500	0.80
51	Pleasure/Work/School, Farm	0 - 7,500	0.80
52	Pleasure/Work/School, Farm	0 - 7,500	0.80
53	Pleasure/Work/School, Farm	0 - 7,500	0.80
54	Pleasure/Work/School, Farm	0 - 7,500	0.80
55	Pleasure/Work/School, Farm	0 - 7,500	0.79
56	Pleasure/Work/School, Farm	0 - 7,500	0.79
57	Pleasure/Work/School, Farm	0 - 7,500	0.79
58	Pleasure/Work/School, Farm	0 - 7,500	0.79
59	Pleasure/Work/School, Farm	0 - 7,500	0.78
60	Pleasure/Work/School, Farm	0 - 7,500	0.78
61	Pleasure/Work/School, Farm	0 - 7,500	0.78
62	Pleasure/Work/School, Farm	0 - 7,500	0.78
63	Pleasure/Work/School, Farm	0 - 7,500	0.78
64	Pleasure/Work/School, Farm	0 - 7,500	0.78
65	Pleasure/Work/School, Farm	0 - 7,500	0.78

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BIPD Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
66	Pleasure/Work/School, Farm	0 - 7,500	0.78
67	Pleasure/Work/School, Farm	0 - 7,500	0.79
68	Pleasure/Work/School, Farm	0 - 7,500	0.79
69	Pleasure/Work/School, Farm	0 - 7,500	0.80
70	Pleasure/Work/School, Farm	0 - 7,500	0.80
71	Pleasure/Work/School, Farm	0 - 7,500	0.81
72	Pleasure/Work/School, Farm	0 - 7,500	0.81
73	Pleasure/Work/School, Farm	0 - 7,500	0.82
74	Pleasure/Work/School, Farm	0 - 7,500	0.82
75	Pleasure/Work/School, Farm	0 - 7,500	0.83
76	Pleasure/Work/School, Farm	0 - 7,500	0.83
77	Pleasure/Work/School, Farm	0 - 7,500	0.83
78	Pleasure/Work/School, Farm	0 - 7,500	0.84
79	Pleasure/Work/School, Farm	0 - 7,500	0.84
80	Pleasure/Work/School, Farm	0 - 7,500	0.84
81	Pleasure/Work/School, Farm	0 - 7,500	0.84
82	Pleasure/Work/School, Farm	0 - 7,500	0.83
83	Pleasure/Work/School, Farm	0 - 7,500	0.82
84	Pleasure/Work/School, Farm	0 - 7,500	0.82
85	Pleasure/Work/School, Farm	0 - 7,500	0.82
86	Pleasure/Work/School, Farm	0 - 7,500	0.82

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BIPD Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
87	Pleasure/Work/School, Farm	0 - 7,500	0.82
88	Pleasure/Work/School, Farm	0 - 7,500	0.82
89	Pleasure/Work/School, Farm	0 - 7,500	0.82
90	Pleasure/Work/School, Farm	0 - 7,500	0.82
91	Pleasure/Work/School, Farm	0 - 7,500	0.82
92	Pleasure/Work/School, Farm	0 - 7,500	0.82
93	Pleasure/Work/School, Farm	0 - 7,500	0.82
94	Pleasure/Work/School, Farm	0 - 7,500	0.83
95	Pleasure/Work/School, Farm	0 - 7,500	0.83
96	Pleasure/Work/School, Farm	0 - 7,500	0.83
97	Pleasure/Work/School, Farm	0 - 7,500	0.83
98	Pleasure/Work/School, Farm	0 - 7,500	0.83
99+	Pleasure/Work/School, Farm	0 - 7,500	0.83
30 - 99+	Pleasure/Work/School, Farm	7,501+	1.00

BIPD Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
30	Business	0 - 12,000	0.91
31	Business	0 - 12,000	0.91
32	Business	0 - 12,000	0.91
33	Business	0 - 12,000	0.91
34	Business	0 - 12,000	0.91
35	Business	0 - 12,000	0.91
36	Business	0 - 12,000	0.91
37	Business	0 - 12,000	0.91

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BIPD Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
38	Business	0 - 12,000	0.91
39	Business	0 - 12,000	0.91
40	Business	0 - 12,000	0.91
41	Business	0 - 12,000	0.91
42	Business	0 - 12,000	0.91
43	Business	0 - 12,000	0.91
44	Business	0 - 12,000	0.91
45	Business	0 - 12,000	0.91
46	Business	0 - 12,000	0.91
47	Business	0 - 12,000	0.91
48	Business	0 - 12,000	0.91
49	Business	0 - 12,000	0.91
50	Business	0 - 12,000	0.89
51	Business	0 - 12,000	0.89
52	Business	0 - 12,000	0.89
53	Business	0 - 12,000	0.89
54	Business	0 - 12,000	0.89
55	Business	0 - 12,000	0.89
56	Business	0 - 12,000	0.89
57	Business	0 - 12,000	0.88
58	Business	0 - 12,000	0.88
59	Business	0 - 12,000	0.88
60	Business	0 - 12,000	0.88
61	Business	0 - 12,000	0.88
62	Business	0 - 12,000	0.88
63	Business	0 - 12,000	0.88
64	Business	0 - 12,000	0.88
65	Business	0 - 12,000	0.88
66	Business	0 - 12,000	0.88
67	Business	0 - 12,000	0.88
68	Business	0 - 12,000	0.89
69	Business	0 - 12,000	0.89
70	Business	0 - 12,000	0.89
71	Business	0 - 12,000	0.89
72	Business	0 - 12,000	0.90
73	Business	0 - 12,000	0.90
74	Business	0 - 12,000	0.90
75	Business	0 - 12,000	0.83

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BIPD Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
76	Business	0 - 12,000	0.83
77	Business	0 - 12,000	0.83
78	Business	0 - 12,000	0.84
79	Business	0 - 12,000	0.84
80	Business	0 - 12,000	0.81
81	Business	0 - 12,000	0.82
82	Business	0 - 12,000	0.82
83	Business	0 - 12,000	0.82
84	Business	0 - 12,000	0.82
85	Business	0 - 12,000	0.79
86	Business	0 - 12,000	0.79
87	Business	0 - 12,000	0.79
88	Business	0 - 12,000	0.80
89	Business	0 - 12,000	0.80
90	Business	0 - 12,000	0.82
91	Business	0 - 12,000	0.82
92	Business	0 - 12,000	0.82
93	Business	0 - 12,000	0.82
94	Business	0 - 12,000	0.83
95	Business	0 - 12,000	0.83
96	Business	0 - 12,000	0.83
97	Business	0 - 12,000	0.83
98	Business	0 - 12,000	0.83
99+	Business	0 - 12,000	0.83
30 - 99+	Business	12,001+	1.00

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PRIVATE PASSENGER ANNUAL MILEAGE FACTORS

See Rule 214

COLL Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
16	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.87
17	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.87
18	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.87
19	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.86
20	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.86
21	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.86
22	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.85
23	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.84
24	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.84
16	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
17	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
18	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
19	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
20	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
21	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
22	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00

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COLL Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
23	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
24	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
16	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.87
17	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.87
18	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.87
19	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.86
20	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.86
21	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.86
22	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.85
23	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.84
24	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.84
16 - 24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	7,501+	1.00

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COLL Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
16	F	M	Yes	Business	0 - 12,000	0.92
17	F	M	Yes	Business	0 - 12,000	0.92
18	F	M	Yes	Business	0 - 12,000	0.92
19	F	M	Yes	Business	0 - 12,000	0.92
20	F	M	Yes	Business	0 - 12,000	0.92
21	F	M	Yes	Business	0 - 12,000	0.92
22	F	M	Yes	Business	0 - 12,000	0.92
23	F	M	Yes	Business	0 - 12,000	0.91
24	F	M	Yes	Business	0 - 12,000	0.91
16	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
17	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
18	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
19	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
20	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
21	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
22	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
23	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
24	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
16	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.92
17	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.92

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COLL Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
18	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.92
19	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.92
20	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.92
21	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.92
22	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.92
23	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.91
24	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.91
16 - 24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	12,001+	1.00

COLL Age 25 - 29						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
25	M	S	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.84
26	M	S	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.84
27	M	S	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.84
28	M	S	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.84
29	M	S	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.84

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COLL Age 25 - 29						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
25	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0 - 7,500	0.83
26	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0 - 7,500	0.83
27	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0 - 7,500	0.83
28	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0 - 7,500	0.82
29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0 - 7,500	0.82
25 - 29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	7,501+	1.00

COLL Age 25 - 29						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
25	M	S	Yes	Business	0 - 12,000	0.94
26	M	S	Yes	Business	0 - 12,000	0.94
27	M	S	Yes	Business	0 - 12,000	0.93
28	M	S	Yes	Business	0 - 12,000	0.93
29	M	S	Yes	Business	0 - 12,000	0.93
25	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0 - 12,000	0.91
26	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0 - 12,000	0.91
27	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0 - 12,000	0.90
28	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0 - 12,000	0.90

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COLL Age 25 - 29						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0 - 12,000	0.90
25 - 29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	12,001+	1.00

COLL Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
30	Pleasure/Work/School, Farm	0 - 7,500	0.82
31	Pleasure/Work/School, Farm	0 - 7,500	0.82
32	Pleasure/Work/School, Farm	0 - 7,500	0.81
33	Pleasure/Work/School, Farm	0 - 7,500	0.81
34	Pleasure/Work/School, Farm	0 - 7,500	0.81
35	Pleasure/Work/School, Farm	0 - 7,500	0.81
36	Pleasure/Work/School, Farm	0 - 7,500	0.81
37	Pleasure/Work/School, Farm	0 - 7,500	0.81
38	Pleasure/Work/School, Farm	0 - 7,500	0.81
39	Pleasure/Work/School, Farm	0 - 7,500	0.81
40	Pleasure/Work/School, Farm	0 - 7,500	0.81
41	Pleasure/Work/School, Farm	0 - 7,500	0.81
42	Pleasure/Work/School, Farm	0 - 7,500	0.81
43	Pleasure/Work/School, Farm	0 - 7,500	0.81
44	Pleasure/Work/School, Farm	0 - 7,500	0.81

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COLL Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
45	Pleasure/Work/School, Farm	0 - 7,500	0.81
46	Pleasure/Work/School, Farm	0 - 7,500	0.81
47	Pleasure/Work/School, Farm	0 - 7,500	0.81
48	Pleasure/Work/School, Farm	0 - 7,500	0.80
49	Pleasure/Work/School, Farm	0 - 7,500	0.80
50	Pleasure/Work/School, Farm	0 - 7,500	0.80
51	Pleasure/Work/School, Farm	0 - 7,500	0.80
52	Pleasure/Work/School, Farm	0 - 7,500	0.80
53	Pleasure/Work/School, Farm	0 - 7,500	0.80
54	Pleasure/Work/School, Farm	0 - 7,500	0.80
55	Pleasure/Work/School, Farm	0 - 7,500	0.79
56	Pleasure/Work/School, Farm	0 - 7,500	0.79
57	Pleasure/Work/School, Farm	0 - 7,500	0.79
58	Pleasure/Work/School, Farm	0 - 7,500	0.79
59	Pleasure/Work/School, Farm	0 - 7,500	0.78
60	Pleasure/Work/School, Farm	0 - 7,500	0.78
61	Pleasure/Work/School, Farm	0 - 7,500	0.78
62	Pleasure/Work/School, Farm	0 - 7,500	0.78
63	Pleasure/Work/School, Farm	0 - 7,500	0.78
64	Pleasure/Work/School, Farm	0 - 7,500	0.78
65	Pleasure/Work/School, Farm	0 - 7,500	0.78

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COLL Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
66	Pleasure/Work/School, Farm	0 - 7,500	0.79
67	Pleasure/Work/School, Farm	0 - 7,500	0.79
68	Pleasure/Work/School, Farm	0 - 7,500	0.79
69	Pleasure/Work/School, Farm	0 - 7,500	0.80
70	Pleasure/Work/School, Farm	0 - 7,500	0.80
71	Pleasure/Work/School, Farm	0 - 7,500	0.80
72	Pleasure/Work/School, Farm	0 - 7,500	0.81
73	Pleasure/Work/School, Farm	0 - 7,500	0.81
74	Pleasure/Work/School, Farm	0 - 7,500	0.82
75	Pleasure/Work/School, Farm	0 - 7,500	0.82
76	Pleasure/Work/School, Farm	0 - 7,500	0.82
77	Pleasure/Work/School, Farm	0 - 7,500	0.83
78	Pleasure/Work/School, Farm	0 - 7,500	0.83
79	Pleasure/Work/School, Farm	0 - 7,500	0.84
80	Pleasure/Work/School, Farm	0 - 7,500	0.84
81	Pleasure/Work/School, Farm	0 - 7,500	0.84
82	Pleasure/Work/School, Farm	0 - 7,500	0.84
83	Pleasure/Work/School, Farm	0 - 7,500	0.84
84	Pleasure/Work/School, Farm	0 - 7,500	0.84
85	Pleasure/Work/School, Farm	0 - 7,500	0.84
86	Pleasure/Work/School, Farm	0 - 7,500	0.84

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COLL Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
87	Pleasure/Work/School, Farm	0 - 7,500	0.84
88	Pleasure/Work/School, Farm	0 - 7,500	0.83
89	Pleasure/Work/School, Farm	0 - 7,500	0.83
90	Pleasure/Work/School, Farm	0 - 7,500	0.85
91	Pleasure/Work/School, Farm	0 - 7,500	0.85
92	Pleasure/Work/School, Farm	0 - 7,500	0.85
93	Pleasure/Work/School, Farm	0 - 7,500	0.85
94	Pleasure/Work/School, Farm	0 - 7,500	0.86
95	Pleasure/Work/School, Farm	0 - 7,500	0.86
96	Pleasure/Work/School, Farm	0 - 7,500	0.86
97	Pleasure/Work/School, Farm	0 - 7,500	0.86
98	Pleasure/Work/School, Farm	0 - 7,500	0.86
99+	Pleasure/Work/School, Farm	0 - 7,500	0.86
30 - 99+	Pleasure/Work/School, Farm	7,501+	1.00

COLL Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
30	Business	0 - 12,000	0.90
31	Business	0 - 12,000	0.90
32	Business	0 - 12,000	0.90
33	Business	0 - 12,000	0.90
34	Business	0 - 12,000	0.90
35	Business	0 - 12,000	0.90
36	Business	0 - 12,000	0.90
37	Business	0 - 12,000	0.90

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COLL Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
38	Business	0 - 12,000	0.90
39	Business	0 - 12,000	0.90
40	Business	0 - 12,000	0.90
41	Business	0 - 12,000	0.90
42	Business	0 - 12,000	0.90
43	Business	0 - 12,000	0.90
44	Business	0 - 12,000	0.89
45	Business	0 - 12,000	0.89
46	Business	0 - 12,000	0.89
47	Business	0 - 12,000	0.89
48	Business	0 - 12,000	0.89
49	Business	0 - 12,000	0.89
50	Business	0 - 12,000	0.88
51	Business	0 - 12,000	0.88
52	Business	0 - 12,000	0.88
53	Business	0 - 12,000	0.88
54	Business	0 - 12,000	0.88
55	Business	0 - 12,000	0.88
56	Business	0 - 12,000	0.88
57	Business	0 - 12,000	0.88
58	Business	0 - 12,000	0.88
59	Business	0 - 12,000	0.87
60	Business	0 - 12,000	0.87
61	Business	0 - 12,000	0.87
62	Business	0 - 12,000	0.87
63	Business	0 - 12,000	0.87
64	Business	0 - 12,000	0.87
65	Business	0 - 12,000	0.87
66	Business	0 - 12,000	0.88
67	Business	0 - 12,000	0.88
68	Business	0 - 12,000	0.88
69	Business	0 - 12,000	0.88
70	Business	0 - 12,000	0.88
71	Business	0 - 12,000	0.88
72	Business	0 - 12,000	0.89
73	Business	0 - 12,000	0.89
74	Business	0 - 12,000	0.89
75	Business	0 - 12,000	0.82

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COLL Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
76	Business	0 - 12,000	0.82
77	Business	0 - 12,000	0.83
78	Business	0 - 12,000	0.83
79	Business	0 - 12,000	0.84
80	Business	0 - 12,000	0.83
81	Business	0 - 12,000	0.83
82	Business	0 - 12,000	0.84
83	Business	0 - 12,000	0.84
84	Business	0 - 12,000	0.84
85	Business	0 - 12,000	0.83
86	Business	0 - 12,000	0.83
87	Business	0 - 12,000	0.83
88	Business	0 - 12,000	0.83
89	Business	0 - 12,000	0.83
90	Business	0 - 12,000	0.85
91	Business	0 - 12,000	0.85
92	Business	0 - 12,000	0.85
93	Business	0 - 12,000	0.85
94	Business	0 - 12,000	0.86
95	Business	0 - 12,000	0.86
96	Business	0 - 12,000	0.86
97	Business	0 - 12,000	0.86
98	Business	0 - 12,000	0.86
99+	Business	0 - 12,000	0.86
30 - 99+	Business	12,001+	1.00

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PRIVATE PASSENGER ANNUAL MILEAGE FACTORS

See Rule 214

COMP Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
16	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.86
17	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.85
18	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.85
19	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.85
20	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.84
21	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.84
22	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.84
23	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.84
24	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.84
16	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
17	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
18	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
19	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
20	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
21	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
22	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00

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COMP Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
23	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
24	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
16	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.86
17	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.85
18	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.85
19	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.85
20	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.84
21	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.84
22	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.84
23	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.84
24	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.84
16 - 24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	7,501+	1.00

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COMP Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
16	F	M	Yes	Business	0 - 12,000	0.93
17	F	M	Yes	Business	0 - 12,000	0.92
18	F	M	Yes	Business	0 - 12,000	0.92
19	F	M	Yes	Business	0 - 12,000	0.92
20	F	M	Yes	Business	0 - 12,000	0.92
21	F	M	Yes	Business	0 - 12,000	0.92
22	F	M	Yes	Business	0 - 12,000	0.91
23	F	M	Yes	Business	0 - 12,000	0.91
24	F	M	Yes	Business	0 - 12,000	0.91
16	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
17	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
18	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
19	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
20	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
21	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
22	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
23	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
24	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
16	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.93
17	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.92

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COMP Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
18	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.92
19	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.92
20	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.92
21	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.92
22	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.91
23	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.91
24	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.91
16 - 24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	12,001+	1.00

COMP Age 25 - 29						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
25	M	S	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.88
26	M	S	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.88
27	M	S	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.88
28	M	S	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.87
29	M	S	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.87

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COMP Age 25 - 29						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
25	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0 - 7,500	0.84
26	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0 - 7,500	0.84
27	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0 - 7,500	0.83
28	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0 - 7,500	0.83
29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0 - 7,500	0.83
25 - 29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	7,501+	1.00

COMP Age 25 - 29						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
25	M	S	Yes	Business	0 - 12,000	0.94
26	M	S	Yes	Business	0 - 12,000	0.93
27	M	S	Yes	Business	0 - 12,000	0.93
28	M	S	Yes	Business	0 - 12,000	0.93
29	M	S	Yes	Business	0 - 12,000	0.93
25	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0 - 12,000	0.91
26	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0 - 12,000	0.91
27	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0 - 12,000	0.91
28	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0 - 12,000	0.91

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COMP Age 25 - 29						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0 - 12,000	0.91
25 - 29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	12,001+	1.00

COMP Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
30	Pleasure/Work/School, Farm	0 - 7,500	0.83
31	Pleasure/Work/School, Farm	0 - 7,500	0.83
32	Pleasure/Work/School, Farm	0 - 7,500	0.83
33	Pleasure/Work/School, Farm	0 - 7,500	0.83
34	Pleasure/Work/School, Farm	0 - 7,500	0.83
35	Pleasure/Work/School, Farm	0 - 7,500	0.83
36	Pleasure/Work/School, Farm	0 - 7,500	0.83
37	Pleasure/Work/School, Farm	0 - 7,500	0.83
38	Pleasure/Work/School, Farm	0 - 7,500	0.82
39	Pleasure/Work/School, Farm	0 - 7,500	0.82
40	Pleasure/Work/School, Farm	0 - 7,500	0.82
41	Pleasure/Work/School, Farm	0 - 7,500	0.82
42	Pleasure/Work/School, Farm	0 - 7,500	0.82
43	Pleasure/Work/School, Farm	0 - 7,500	0.81
44	Pleasure/Work/School, Farm	0 - 7,500	0.81

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COMP Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
45	Pleasure/Work/School, Farm	0 - 7,500	0.81
46	Pleasure/Work/School, Farm	0 - 7,500	0.81
47	Pleasure/Work/School, Farm	0 - 7,500	0.81
48	Pleasure/Work/School, Farm	0 - 7,500	0.80
49	Pleasure/Work/School, Farm	0 - 7,500	0.80
50	Pleasure/Work/School, Farm	0 - 7,500	0.80
51	Pleasure/Work/School, Farm	0 - 7,500	0.80
52	Pleasure/Work/School, Farm	0 - 7,500	0.80
53	Pleasure/Work/School, Farm	0 - 7,500	0.80
54	Pleasure/Work/School, Farm	0 - 7,500	0.80
55	Pleasure/Work/School, Farm	0 - 7,500	0.80
56	Pleasure/Work/School, Farm	0 - 7,500	0.80
57	Pleasure/Work/School, Farm	0 - 7,500	0.80
58	Pleasure/Work/School, Farm	0 - 7,500	0.79
59	Pleasure/Work/School, Farm	0 - 7,500	0.79
60	Pleasure/Work/School, Farm	0 - 7,500	0.79
61	Pleasure/Work/School, Farm	0 - 7,500	0.79
62	Pleasure/Work/School, Farm	0 - 7,500	0.78
63	Pleasure/Work/School, Farm	0 - 7,500	0.78
64	Pleasure/Work/School, Farm	0 - 7,500	0.78
65	Pleasure/Work/School, Farm	0 - 7,500	0.78

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COMP Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
66	Pleasure/Work/School, Farm	0 - 7,500	0.78
67	Pleasure/Work/School, Farm	0 - 7,500	0.78
68	Pleasure/Work/School, Farm	0 - 7,500	0.78
69	Pleasure/Work/School, Farm	0 - 7,500	0.78
70	Pleasure/Work/School, Farm	0 - 7,500	0.79
71	Pleasure/Work/School, Farm	0 - 7,500	0.79
72	Pleasure/Work/School, Farm	0 - 7,500	0.80
73	Pleasure/Work/School, Farm	0 - 7,500	0.80
74	Pleasure/Work/School, Farm	0 - 7,500	0.80
75	Pleasure/Work/School, Farm	0 - 7,500	0.83
76	Pleasure/Work/School, Farm	0 - 7,500	0.83
77	Pleasure/Work/School, Farm	0 - 7,500	0.83
78	Pleasure/Work/School, Farm	0 - 7,500	0.83
79	Pleasure/Work/School, Farm	0 - 7,500	0.83
80	Pleasure/Work/School, Farm	0 - 7,500	0.83
81	Pleasure/Work/School, Farm	0 - 7,500	0.84
82	Pleasure/Work/School, Farm	0 - 7,500	0.84
83	Pleasure/Work/School, Farm	0 - 7,500	0.84
84	Pleasure/Work/School, Farm	0 - 7,500	0.84
85	Pleasure/Work/School, Farm	0 - 7,500	0.83
86	Pleasure/Work/School, Farm	0 - 7,500	0.83

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COMP Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
87	Pleasure/Work/School, Farm	0 - 7,500	0.83
88	Pleasure/Work/School, Farm	0 - 7,500	0.83
89	Pleasure/Work/School, Farm	0 - 7,500	0.83
90	Pleasure/Work/School, Farm	0 - 7,500	0.83
91	Pleasure/Work/School, Farm	0 - 7,500	0.83
92	Pleasure/Work/School, Farm	0 - 7,500	0.83
93	Pleasure/Work/School, Farm	0 - 7,500	0.83
94	Pleasure/Work/School, Farm	0 - 7,500	0.83
95	Pleasure/Work/School, Farm	0 - 7,500	0.83
96	Pleasure/Work/School, Farm	0 - 7,500	0.83
97	Pleasure/Work/School, Farm	0 - 7,500	0.83
98	Pleasure/Work/School, Farm	0 - 7,500	0.83
99+	Pleasure/Work/School, Farm	0 - 7,500	0.83
30 - 99+	Pleasure/Work/School, Farm	7,501+	1.00

COMP Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
30	Business	0 - 12,000	0.91
31	Business	0 - 12,000	0.91
32	Business	0 - 12,000	0.91
33	Business	0 - 12,000	0.91
34	Business	0 - 12,000	0.91
35	Business	0 - 12,000	0.91
36	Business	0 - 12,000	0.91
37	Business	0 - 12,000	0.91

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COMP Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
38	Business	0 - 12,000	0.91
39	Business	0 - 12,000	0.91
40	Business	0 - 12,000	0.91
41	Business	0 - 12,000	0.91
42	Business	0 - 12,000	0.90
43	Business	0 - 12,000	0.90
44	Business	0 - 12,000	0.90
45	Business	0 - 12,000	0.90
46	Business	0 - 12,000	0.90
47	Business	0 - 12,000	0.90
48	Business	0 - 12,000	0.90
49	Business	0 - 12,000	0.90
50	Business	0 - 12,000	0.90
51	Business	0 - 12,000	0.90
52	Business	0 - 12,000	0.90
53	Business	0 - 12,000	0.90
54	Business	0 - 12,000	0.90
55	Business	0 - 12,000	0.90
56	Business	0 - 12,000	0.90
57	Business	0 - 12,000	0.90
58	Business	0 - 12,000	0.89
59	Business	0 - 12,000	0.89
60	Business	0 - 12,000	0.89
61	Business	0 - 12,000	0.89
62	Business	0 - 12,000	0.89
63	Business	0 - 12,000	0.89
64	Business	0 - 12,000	0.89
65	Business	0 - 12,000	0.89
66	Business	0 - 12,000	0.89
67	Business	0 - 12,000	0.89
68	Business	0 - 12,000	0.89
69	Business	0 - 12,000	0.89
70	Business	0 - 12,000	0.89
71	Business	0 - 12,000	0.89
72	Business	0 - 12,000	0.90
73	Business	0 - 12,000	0.90
74	Business	0 - 12,000	0.90
75	Business	0 - 12,000	0.83

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COMP Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
76	Business	0 - 12,000	0.83
77	Business	0 - 12,000	0.83
78	Business	0 - 12,000	0.83
79	Business	0 - 12,000	0.83
80	Business	0 - 12,000	0.83
81	Business	0 - 12,000	0.84
82	Business	0 - 12,000	0.84
83	Business	0 - 12,000	0.84
84	Business	0 - 12,000	0.84
85	Business	0 - 12,000	0.81
86	Business	0 - 12,000	0.81
87	Business	0 - 12,000	0.81
88	Business	0 - 12,000	0.81
89	Business	0 - 12,000	0.81
90	Business	0 - 12,000	0.83
91	Business	0 - 12,000	0.83
92	Business	0 - 12,000	0.83
93	Business	0 - 12,000	0.83
94	Business	0 - 12,000	0.83
95	Business	0 - 12,000	0.83
96	Business	0 - 12,000	0.83
97	Business	0 - 12,000	0.83
98	Business	0 - 12,000	0.83
99+	Business	0 - 12,000	0.83
30 - 99+	Business	12,001+	1.00

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PRIVATE PASSENGER ANNUAL MILEAGE FACTORS

See Rule 214

MPC Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
16	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.84
17	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.84
18	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.83
19	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.83
20	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.83
21	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.83
22	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.82
23	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.82
24	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.81
16	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
17	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
18	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
19	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
20	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
21	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
22	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00

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MPC Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
23	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
24	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
16	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.84
17	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.84
18	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.83
19	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.83
20	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.83
21	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.83
22	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.82
23	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.82
24	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.81
16 - 24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	7,501+	1.00

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MPC Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
16	F	M	Yes	Business	0 - 12,000	0.95
17	F	M	Yes	Business	0 - 12,000	0.95
18	F	M	Yes	Business	0 - 12,000	0.95
19	F	M	Yes	Business	0 - 12,000	0.95
20	F	M	Yes	Business	0 - 12,000	0.95
21	F	M	Yes	Business	0 - 12,000	0.95
22	F	M	Yes	Business	0 - 12,000	0.94
23	F	M	Yes	Business	0 - 12,000	0.94
24	F	M	Yes	Business	0 - 12,000	0.94
16	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
17	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
18	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
19	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
20	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
21	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
22	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
23	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
24	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
16	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.95
17	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.95

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MPC Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
18	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.95
19	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.95
20	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.95
21	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.95
22	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.94
23	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.94
24	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.94
16 - 24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	12,001+	1.00

MPC Age 25 - 29						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
25	M	S	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.88
26	M	S	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.87
27	M	S	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.87
28	M	S	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.87
29	M	S	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.87

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MPC Age 25 - 29						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
25	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0 - 7,500	0.80
26	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0 - 7,500	0.79
27	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0 - 7,500	0.79
28	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0 - 7,500	0.78
29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0 - 7,500	0.78
25 - 29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	7,501+	1.00

MPC Age 25 - 29						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
25	M	S	Yes	Business	0 - 12,000	0.96
26	M	S	Yes	Business	0 - 12,000	0.96
27	M	S	Yes	Business	0 - 12,000	0.96
28	M	S	Yes	Business	0 - 12,000	0.96
29	M	S	Yes	Business	0 - 12,000	0.96
25	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0 - 12,000	0.94
26	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0 - 12,000	0.93
27	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0 - 12,000	0.93
28	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0 - 12,000	0.93

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MPC Age 25 - 29						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0 - 12,000	0.93
25 - 29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	12,001+	1.00

MPC Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
30	Pleasure/Work/School, Farm	0 - 7,500	0.78
31	Pleasure/Work/School, Farm	0 - 7,500	0.78
32	Pleasure/Work/School, Farm	0 - 7,500	0.78
33	Pleasure/Work/School, Farm	0 - 7,500	0.78
34	Pleasure/Work/School, Farm	0 - 7,500	0.78
35	Pleasure/Work/School, Farm	0 - 7,500	0.78
36	Pleasure/Work/School, Farm	0 - 7,500	0.78
37	Pleasure/Work/School, Farm	0 - 7,500	0.78
38	Pleasure/Work/School, Farm	0 - 7,500	0.78
39	Pleasure/Work/School, Farm	0 - 7,500	0.78
40	Pleasure/Work/School, Farm	0 - 7,500	0.78
41	Pleasure/Work/School, Farm	0 - 7,500	0.78
42	Pleasure/Work/School, Farm	0 - 7,500	0.77
43	Pleasure/Work/School, Farm	0 - 7,500	0.77
44	Pleasure/Work/School, Farm	0 - 7,500	0.77

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MPC Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
45	Pleasure/Work/School, Farm	0 - 7,500	0.77
46	Pleasure/Work/School, Farm	0 - 7,500	0.77
47	Pleasure/Work/School, Farm	0 - 7,500	0.77
48	Pleasure/Work/School, Farm	0 - 7,500	0.77
49	Pleasure/Work/School, Farm	0 - 7,500	0.76
50	Pleasure/Work/School, Farm	0 - 7,500	0.76
51	Pleasure/Work/School, Farm	0 - 7,500	0.76
52	Pleasure/Work/School, Farm	0 - 7,500	0.76
53	Pleasure/Work/School, Farm	0 - 7,500	0.75
54	Pleasure/Work/School, Farm	0 - 7,500	0.75
55	Pleasure/Work/School, Farm	0 - 7,500	0.75
56	Pleasure/Work/School, Farm	0 - 7,500	0.74
57	Pleasure/Work/School, Farm	0 - 7,500	0.74
58	Pleasure/Work/School, Farm	0 - 7,500	0.74
59	Pleasure/Work/School, Farm	0 - 7,500	0.74
60	Pleasure/Work/School, Farm	0 - 7,500	0.74
61	Pleasure/Work/School, Farm	0 - 7,500	0.74
62	Pleasure/Work/School, Farm	0 - 7,500	0.74
63	Pleasure/Work/School, Farm	0 - 7,500	0.74
64	Pleasure/Work/School, Farm	0 - 7,500	0.74
65	Pleasure/Work/School, Farm	0 - 7,500	0.74

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MPC Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
66	Pleasure/Work/School, Farm	0 - 7,500	0.74
67	Pleasure/Work/School, Farm	0 - 7,500	0.74
68	Pleasure/Work/School, Farm	0 - 7,500	0.74
69	Pleasure/Work/School, Farm	0 - 7,500	0.74
70	Pleasure/Work/School, Farm	0 - 7,500	0.75
71	Pleasure/Work/School, Farm	0 - 7,500	0.75
72	Pleasure/Work/School, Farm	0 - 7,500	0.76
73	Pleasure/Work/School, Farm	0 - 7,500	0.76
74	Pleasure/Work/School, Farm	0 - 7,500	0.76
75	Pleasure/Work/School, Farm	0 - 7,500	0.77
76	Pleasure/Work/School, Farm	0 - 7,500	0.77
77	Pleasure/Work/School, Farm	0 - 7,500	0.78
78	Pleasure/Work/School, Farm	0 - 7,500	0.78
79	Pleasure/Work/School, Farm	0 - 7,500	0.79
80	Pleasure/Work/School, Farm	0 - 7,500	0.79
81	Pleasure/Work/School, Farm	0 - 7,500	0.80
82	Pleasure/Work/School, Farm	0 - 7,500	0.80
83	Pleasure/Work/School, Farm	0 - 7,500	0.81
84	Pleasure/Work/School, Farm	0 - 7,500	0.81
85	Pleasure/Work/School, Farm	0 - 7,500	0.82
86	Pleasure/Work/School, Farm	0 - 7,500	0.82

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MPC Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
87	Pleasure/Work/School, Farm	0 - 7,500	0.82
88	Pleasure/Work/School, Farm	0 - 7,500	0.83
89	Pleasure/Work/School, Farm	0 - 7,500	0.83
90	Pleasure/Work/School, Farm	0 - 7,500	0.83
91	Pleasure/Work/School, Farm	0 - 7,500	0.83
92	Pleasure/Work/School, Farm	0 - 7,500	0.83
93	Pleasure/Work/School, Farm	0 - 7,500	0.83
94	Pleasure/Work/School, Farm	0 - 7,500	0.83
95	Pleasure/Work/School, Farm	0 - 7,500	0.84
96	Pleasure/Work/School, Farm	0 - 7,500	0.84
97	Pleasure/Work/School, Farm	0 - 7,500	0.84
98	Pleasure/Work/School, Farm	0 - 7,500	0.84
99+	Pleasure/Work/School, Farm	0 - 7,500	0.84
30 - 99+	Pleasure/Work/School, Farm	7,501+	1.00

MPC Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
30	Business	0 - 12,000	0.93
31	Business	0 - 12,000	0.93
32	Business	0 - 12,000	0.93
33	Business	0 - 12,000	0.93
34	Business	0 - 12,000	0.93
35	Business	0 - 12,000	0.93
36	Business	0 - 12,000	0.93
37	Business	0 - 12,000	0.93

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MPC Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
38	Business	0 - 12,000	0.93
39	Business	0 - 12,000	0.93
40	Business	0 - 12,000	0.93
41	Business	0 - 12,000	0.93
42	Business	0 - 12,000	0.93
43	Business	0 - 12,000	0.93
44	Business	0 - 12,000	0.93
45	Business	0 - 12,000	0.93
46	Business	0 - 12,000	0.93
47	Business	0 - 12,000	0.93
48	Business	0 - 12,000	0.92
49	Business	0 - 12,000	0.92
50	Business	0 - 12,000	0.90
51	Business	0 - 12,000	0.90
52	Business	0 - 12,000	0.90
53	Business	0 - 12,000	0.90
54	Business	0 - 12,000	0.90
55	Business	0 - 12,000	0.90
56	Business	0 - 12,000	0.90
57	Business	0 - 12,000	0.89
58	Business	0 - 12,000	0.89
59	Business	0 - 12,000	0.89
60	Business	0 - 12,000	0.89
61	Business	0 - 12,000	0.89
62	Business	0 - 12,000	0.89
63	Business	0 - 12,000	0.89
64	Business	0 - 12,000	0.89
65	Business	0 - 12,000	0.89
66	Business	0 - 12,000	0.89
67	Business	0 - 12,000	0.89
68	Business	0 - 12,000	0.89
69	Business	0 - 12,000	0.90
70	Business	0 - 12,000	0.90
71	Business	0 - 12,000	0.90
72	Business	0 - 12,000	0.90
73	Business	0 - 12,000	0.90
74	Business	0 - 12,000	0.90
75	Business	0 - 12,000	0.77

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MPC Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
76	Business	0 - 12,000	0.77
77	Business	0 - 12,000	0.78
78	Business	0 - 12,000	0.78
79	Business	0 - 12,000	0.79
80	Business	0 - 12,000	0.79
81	Business	0 - 12,000	0.80
82	Business	0 - 12,000	0.80
83	Business	0 - 12,000	0.81
84	Business	0 - 12,000	0.81
85	Business	0 - 12,000	0.82
86	Business	0 - 12,000	0.82
87	Business	0 - 12,000	0.82
88	Business	0 - 12,000	0.83
89	Business	0 - 12,000	0.83
90	Business	0 - 12,000	0.83
91	Business	0 - 12,000	0.83
92	Business	0 - 12,000	0.83
93	Business	0 - 12,000	0.83
94	Business	0 - 12,000	0.83
95	Business	0 - 12,000	0.84
96	Business	0 - 12,000	0.84
97	Business	0 - 12,000	0.84
98	Business	0 - 12,000	0.84
99+	Business	0 - 12,000	0.84
30 - 99+	Business	12,001+	1.00

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PRIVATE PASSENGER DRIVE SAFE & SAVE ANNUAL MILEAGE FACTORS

See Drive Safe & Save Rule

BIPD		
Calculated Annual Mileage	Age	
	16 - 74	75 and Older
0 - 500	-0.45	-0.40
501 - 1,000	-0.42	-0.37
1,001 - 1,500	-0.39	-0.34
1,501 - 2,000	-0.36	-0.32
2,001 - 2,500	-0.33	-0.30
2,501 - 3,000	-0.30	-0.28
3,001 - 3,500	-0.28	-0.26
3,501 - 4,000	-0.26	-0.24
4,001 - 4,500	-0.24	-0.22
4,501 - 5,000	-0.23	-0.21
5,001 - 5,500	-0.21	-0.20
5,501 - 6,000	-0.20	-0.19
6,001 - 6,500	-0.19	-0.18
6,501 - 7,000	-0.18	-0.18
7,001 - 7,500	-0.17	-0.17
7,501 - 8,000	-0.17	-0.17
8,001 - 8,500	-0.16	-0.16
8,501 - 9,000	-0.15	-0.15
9,001 - 9,500	-0.14	-0.14
9,501 - 10,000	-0.13	-0.13
10,001 - 10,500	-0.12	-0.12
10,501 - 11,000	-0.11	-0.11
11,001 - 11,500	-0.10	-0.10
11,501 - 12,000	-0.09	-0.09
12,001 - 12,500	-0.08	-0.08
12,501 - 13,000	-0.07	-0.07
13,001 - 13,500	-0.06	-0.06
13,501 - 14,000	-0.05	-0.05
14,001 - 14,500	-0.04	-0.04
14,501 - 15,000	-0.03	-0.03
15,001 - 15,500	-0.02	-0.02
15,501 - 16,000	-0.01	-0.01
16,001 - 16,500	0.00	0.00
16,501 - 17,000	0.01	0.01

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BIPD		
Calculated Annual Mileage	Age	
	16 - 74	75 and Older
17,001 - 17,500	0.01	0.01
17,501 - 18,000	0.02	0.02
18,001 - 18,500	0.02	0.02
18,501 - 19,000	0.03	0.03
19,001 - 19,500	0.03	0.03
19,501 - 20,000	0.04	0.04
20,001 - 20,500	0.04	0.04
20,501 - 21,000	0.05	0.05
21,001 - 21,500	0.06	0.06
21,501 - 22,000	0.06	0.06
22,001 - 22,500	0.07	0.07
22,501 - 23,000	0.07	0.07
23,001 - 23,500	0.08	0.08
23,501 - 24,000	0.08	0.08
24,001 - 24,500	0.09	0.09
24,501 - 25,000	0.09	0.09
25,001 and Above	0.10	0.10

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PRIVATE PASSENGER DRIVE SAFE & SAVE ANNUAL MILEAGE FACTORS

See Drive Safe & Save Rule

Collision		
Calculated Annual Mileage	Age	
	16 - 74	75 and Older
0 - 500	-0.25	-0.20
501 - 1,000	-0.23	-0.19
1,001 - 1,500	-0.22	-0.18
1,501 - 2,000	-0.21	-0.17
2,001 - 2,500	-0.20	-0.16
2,501 - 3,000	-0.19	-0.15
3,001 - 3,500	-0.18	-0.15
3,501 - 4,000	-0.17	-0.14
4,001 - 4,500	-0.16	-0.14
4,501 - 5,000	-0.15	-0.13
5,001 - 5,500	-0.15	-0.13
5,501 - 6,000	-0.14	-0.13
6,001 - 6,500	-0.14	-0.13
6,501 - 7,000	-0.13	-0.13
7,001 - 7,500	-0.13	-0.13
7,501 - 8,000	-0.13	-0.13
8,001 - 8,500	-0.12	-0.12
8,501 - 9,000	-0.11	-0.11
9,001 - 9,500	-0.11	-0.11
9,501 - 10,000	-0.10	-0.10
10,001 - 10,500	-0.09	-0.09
10,501 - 11,000	-0.08	-0.08
11,001 - 11,500	-0.08	-0.08
11,501 - 12,000	-0.07	-0.07
12,001 - 12,500	-0.06	-0.06
12,501 - 13,000	-0.05	-0.05
13,001 - 13,500	-0.05	-0.05
13,501 - 14,000	-0.04	-0.04
14,001 - 14,500	-0.03	-0.03
14,501 - 15,000	-0.02	-0.02
15,001 - 15,500	-0.02	-0.02
15,501 - 16,000	-0.01	-0.01
16,001 - 16,500	0.00	0.00
16,501 - 17,000	0.00	0.00

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Collision		
Calculated Annual Mileage	Age	
	16 - 74	75 and Older
17,001 - 17,500	0.00	0.00
17,501 - 18,000	0.00	0.00
18,001 - 18,500	0.00	0.00
18,501 - 19,000	0.00	0.00
19,001 - 19,500	0.00	0.00
19,501 - 20,000	0.00	0.00
20,001 - 20,500	0.00	0.00
20,501 - 21,000	0.00	0.00
21,001 - 21,500	0.00	0.00
21,501 - 22,000	0.00	0.00
22,001 - 22,500	0.00	0.00
22,501 - 23,000	0.00	0.00
23,001 - 23,500	0.00	0.00
23,501 - 24,000	0.00	0.00
24,001 - 24,500	0.00	0.00
24,501 - 25,000	0.00	0.00
25,001 and Above	0.00	0.00

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PRIVATE PASSENGER DRIVE SAFE & SAVE ANNUAL MILEAGE FACTORS

See Drive Safe & Save Rule

Comprehensive		
Calculated Annual Mileage	Age	
	16 - 74	75 and Older
0 - 500	-0.25	-0.20
501 - 1,000	-0.23	-0.19
1,001 - 1,500	-0.22	-0.18
1,501 - 2,000	-0.21	-0.17
2,001 - 2,500	-0.20	-0.16
2,501 - 3,000	-0.19	-0.15
3,001 - 3,500	-0.18	-0.14
3,501 - 4,000	-0.17	-0.14
4,001 - 4,500	-0.16	-0.13
4,501 - 5,000	-0.15	-0.13
5,001 - 5,500	-0.14	-0.13
5,501 - 6,000	-0.14	-0.12
6,001 - 6,500	-0.13	-0.12
6,501 - 7,000	-0.13	-0.12
7,001 - 7,500	-0.12	-0.12
7,501 - 8,000	-0.12	-0.12
8,001 - 8,500	-0.11	-0.11
8,501 - 9,000	-0.11	-0.11
9,001 - 9,500	-0.10	-0.10
9,501 - 10,000	-0.09	-0.09
10,001 - 10,500	-0.08	-0.08
10,501 - 11,000	-0.08	-0.08
11,001 - 11,500	-0.07	-0.07
11,501 - 12,000	-0.06	-0.06
12,001 - 12,500	-0.06	-0.06
12,501 - 13,000	-0.05	-0.05
13,001 - 13,500	-0.04	-0.04
13,501 - 14,000	-0.04	-0.04
14,001 - 14,500	-0.03	-0.03
14,501 - 15,000	-0.02	-0.02
15,001 - 15,500	-0.01	-0.01
15,501 - 16,000	-0.01	-0.01
16,001 - 16,500	0.00	0.00
16,501 - 17,000	0.00	0.00

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Comprehensive		
Calculated Annual Mileage	Age	
	16 - 74	75 and Older
17,001 - 17,500	0.01	0.01
17,501 - 18,000	0.01	0.01
18,001 - 18,500	0.02	0.02
18,501 - 19,000	0.02	0.02
19,001 - 19,500	0.02	0.02
19,501 - 20,000	0.03	0.03
20,001 - 20,500	0.03	0.03
20,501 - 21,000	0.03	0.03
21,001 - 21,500	0.04	0.04
21,501 - 22,000	0.04	0.04
22,001 - 22,500	0.04	0.04
22,501 - 23,000	0.05	0.05
23,001 - 23,500	0.05	0.05
23,501 - 24,000	0.05	0.05
24,001 - 24,500	0.06	0.06
24,501 - 25,000	0.06	0.06
25,001 and Above	0.06	0.06

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PRIVATE PASSENGER DRIVE SAFE & SAVE ANNUAL MILEAGE FACTORS

See Drive Safe & Save Rule

MPC		
Calculated Annual Mileage	Age	
	16 - 74	75 and Older
0 - 500	-0.45	-0.40
501 - 1,000	-0.42	-0.37
1,001 - 1,500	-0.39	-0.35
1,501 - 2,000	-0.37	-0.33
2,001 - 2,500	-0.35	-0.31
2,501 - 3,000	-0.33	-0.29
3,001 - 3,500	-0.31	-0.28
3,501 - 4,000	-0.29	-0.27
4,001 - 4,500	-0.27	-0.26
4,501 - 5,000	-0.26	-0.25
5,001 - 5,500	-0.25	-0.24
5,501 - 6,000	-0.24	-0.23
6,001 - 6,500	-0.23	-0.22
6,501 - 7,000	-0.23	-0.22
7,001 - 7,500	-0.22	-0.22
7,501 - 8,000	-0.22	-0.22
8,001 - 8,500	-0.21	-0.21
8,501 - 9,000	-0.19	-0.19
9,001 - 9,500	-0.18	-0.18
9,501 - 10,000	-0.17	-0.17
10,001 - 10,500	-0.16	-0.16
10,501 - 11,000	-0.14	-0.14
11,001 - 11,500	-0.13	-0.13
11,501 - 12,000	-0.12	-0.12
12,001 - 12,500	-0.10	-0.10
12,501 - 13,000	-0.09	-0.09
13,001 - 13,500	-0.08	-0.08
13,501 - 14,000	-0.06	-0.06
14,001 - 14,500	-0.05	-0.05
14,501 - 15,000	-0.04	-0.04
15,001 - 15,500	-0.03	-0.03
15,501 - 16,000	-0.01	-0.01
16,001 - 16,500	0.00	0.00
16,501 - 17,000	0.00	0.00

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MPC		
Calculated Annual Mileage	Age	
	16 - 74	75 and Older
17,001 - 17,500	0.00	0.00
17,501 - 18,000	0.00	0.00
18,001 - 18,500	0.00	0.00
18,501 - 19,000	0.00	0.00
19,001 - 19,500	0.00	0.00
19,501 - 20,000	0.00	0.00
20,001 - 20,500	0.00	0.00
20,501 - 21,000	0.00	0.00
21,001 - 21,500	0.00	0.00
21,501 - 22,000	0.00	0.00
22,001 - 22,500	0.00	0.00
22,501 - 23,000	0.00	0.00
23,001 - 23,500	0.00	0.00
23,501 - 24,000	0.00	0.00
24,001 - 24,500	0.00	0.00
24,501 - 25,000	0.00	0.00
25,001 and Above	0.00	0.00

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PRIVATE PASSENGER BASE DRIVER FACTORS

See Rule 211, Rule 212

BIPD					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
16	F	M	Yes	All Not Specifically Listed	1.46
16	F	S	Yes	No	3.60
16	M	M	Yes	All Not Specifically Listed	2.93
16	M	S	Yes	No	5.02
16	F	S	Yes	Yes	2.88
16	M	S	Yes	Yes	3.82
16	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.37

BIPD					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
17	F	M	Yes	All Not Specifically Listed	1.46
17	F	S	Yes	No	3.20
17	M	M	Yes	All Not Specifically Listed	2.70
17	M	S	Yes	No	4.29
17	F	S	Yes	Yes	2.62
17	M	S	Yes	Yes	3.45
17	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.37

BIPD					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
18	F	M	Yes	All Not Specifically Listed	1.46
18	F	S	Yes	No	2.80

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BIPD					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
18	M	M	Yes	All Not Specifically Listed	2.40
18	M	S	Yes	No	3.80
18	F	S	Yes	Yes	2.41
18	M	S	Yes	Yes	3.19
18	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.37

BIPD					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
19	F	M	Yes	All Not Specifically Listed	1.46
19	F	S	Yes	No	2.40
19	M	M	Yes	All Not Specifically Listed	2.15
19	M	S	Yes	No	3.25
19	F	S	Yes	Yes	2.21
19	M	S	Yes	Yes	2.89
19	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.37

BIPD					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
20	F	M	Yes	All Not Specifically Listed	1.43
20	F	S	Yes	No	2.05
20	M	M	Yes	All Not Specifically Listed	1.90
20	M	S	Yes	No	2.75
20	F	S	Yes	Yes	2.01
20	M	S	Yes	Yes	2.59

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BIPD					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
20	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.35

BIPD					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
21	F	M	Yes	All Not Specifically Listed	1.35
21	F	S	Yes	No	1.75
21	M	M	Yes	All Not Specifically Listed	1.67
21	M	S	Yes	No	2.30
21	F	S	Yes	Yes	1.75
21	M	S	Yes	Yes	2.30
21	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.28

BIPD					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
22	F	M	Yes	All Not Specifically Listed	1.26
22	F	S	Yes	No	1.55
22	M	M	Yes	All Not Specifically Listed	1.50
22	M	S	Yes	No	1.90
22	F	S	Yes	Yes	1.55
22	M	S	Yes	Yes	1.90
22	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.20

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BIPD					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
23	F	M	Yes	All Not Specifically Listed	1.19
23	F	S	Yes	No	1.35
23	M	M	Yes	All Not Specifically Listed	1.30
23	M	S	Yes	No	1.70
23	F	S	Yes	Yes	1.35
23	M	S	Yes	Yes	1.70
23	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.15

BIPD					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
24	F	M	Yes	All Not Specifically Listed	1.13
24	F	S	Yes	No	1.30
24	M	M	Yes	All Not Specifically Listed	1.15
24	M	S	Yes	No	1.50
24	F	S	Yes	Yes	1.30
24	M	S	Yes	Yes	1.50
24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.10

BIPD				
Age	Gender	Marital Status	Assigned Driver	Factor
25	M	S	Yes	1.19
25	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.07
26	M	S	Yes	1.19

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BIPD				
Age	Gender	Marital Status	Assigned Driver	Factor
26	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.05
27	M	S	Yes	1.18
27	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.03
28	M	S	Yes	1.18
28	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.01
29	M	S	Yes	1.17
29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	0.99

BIPD	
Age	Factor
30	0.97
31	0.96
32	0.96
33	0.96
34	0.96
35	0.95
36	0.95
37	0.95
38	0.95
39	0.95
40	0.95
41	0.94
42	0.94
43	0.94
44	0.93
45	0.93
46	0.93
47	0.93
48	0.92
49	0.92

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BIPD	
Age	Factor
50	0.91
51	0.91
52	0.90
53	0.89
54	0.88
55	0.87
56	0.85
57	0.84
58	0.84
59	0.83
60	0.83
61	0.83
62	0.83
63	0.83
64	0.83
65	0.83
66	0.83
67	0.84
68	0.86
69	0.89
70	0.92
71	0.94
72	0.97
73	0.99
74	1.02
75	1.09
76	1.12
77	1.15
78	1.17
79	1.20
80	1.24
81	1.25
82	1.26
83	1.29
84	1.29
85	1.35
86	1.35
87	1.36
88	1.38

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BIPD	
Age	Factor
89	1.38
90	1.38
91	1.38
92	1.39
93	1.41
94	1.44
95	1.44
96	1.44
97	1.44
98	1.44
99+	1.44

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PRIVATE PASSENGER BASE DRIVER FACTORS

See Rule 211, Rule 212

COLL					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
16	F	M	Yes	All Not Specifically Listed	1.42
16	F	S	Yes	No	3.66
16	M	M	Yes	All Not Specifically Listed	2.93
16	M	S	Yes	No	5.02
16	F	S	Yes	Yes	2.85
16	M	S	Yes	Yes	3.61
16	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.34

COLL					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
17	F	M	Yes	All Not Specifically Listed	1.42
17	F	S	Yes	No	3.24
17	M	M	Yes	All Not Specifically Listed	2.69
17	M	S	Yes	No	4.29
17	F	S	Yes	Yes	2.72
17	M	S	Yes	Yes	3.35
17	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.34

COLL					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
18	F	M	Yes	All Not Specifically Listed	1.42
18	F	S	Yes	No	3.00

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COLL					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
18	M	M	Yes	All Not Specifically Listed	2.39
18	M	S	Yes	No	4.07
18	F	S	Yes	Yes	2.46
18	M	S	Yes	Yes	3.07
18	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.34

COLL					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
19	F	M	Yes	All Not Specifically Listed	1.41
19	F	S	Yes	No	2.65
19	M	M	Yes	All Not Specifically Listed	2.14
19	M	S	Yes	No	3.52
19	F	S	Yes	Yes	2.23
19	M	S	Yes	Yes	2.92
19	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.33

COLL					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
20	F	M	Yes	All Not Specifically Listed	1.39
20	F	S	Yes	No	2.30
20	M	M	Yes	All Not Specifically Listed	1.94
20	M	S	Yes	No	3.20
20	F	S	Yes	Yes	1.98
20	M	S	Yes	Yes	2.75

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COLL					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
20	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.31

COLL					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
21	F	M	Yes	All Not Specifically Listed	1.34
21	F	S	Yes	No	1.76
21	M	M	Yes	All Not Specifically Listed	1.67
21	M	S	Yes	No	2.31
21	F	S	Yes	Yes	1.76
21	M	S	Yes	Yes	2.31
21	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.27

COLL					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
22	F	M	Yes	All Not Specifically Listed	1.26
22	F	S	Yes	No	1.67
22	M	M	Yes	All Not Specifically Listed	1.54
22	M	S	Yes	No	2.19
22	F	S	Yes	Yes	1.67
22	M	S	Yes	Yes	2.19
22	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.20

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COLL					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
23	F	M	Yes	All Not Specifically Listed	1.20
23	F	S	Yes	No	1.55
23	M	M	Yes	All Not Specifically Listed	1.34
23	M	S	Yes	No	2.05
23	F	S	Yes	Yes	1.55
23	M	S	Yes	Yes	2.05
23	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.15

COLL					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
24	F	M	Yes	All Not Specifically Listed	1.14
24	F	S	Yes	No	1.40
24	M	M	Yes	All Not Specifically Listed	1.22
24	M	S	Yes	No	1.85
24	F	S	Yes	Yes	1.40
24	M	S	Yes	Yes	1.85
24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.10

COLL				
Age	Gender	Marital Status	Assigned Driver	Factor
25	M	S	Yes	1.29
25	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.07
26	M	S	Yes	1.29

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COLL				
Age	Gender	Marital Status	Assigned Driver	Factor
26	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.05
27	M	S	Yes	1.28
27	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.03
28	M	S	Yes	1.28
28	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.01
29	M	S	Yes	1.27
29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.00

COLL	
Age	Factor
30	0.99
31	0.98
32	0.97
33	0.96
34	0.96
35	0.95
36	0.95
37	0.95
38	0.95
39	0.95
40	0.95
41	0.95
42	0.94
43	0.94
44	0.93
45	0.93
46	0.93
47	0.93
48	0.92
49	0.92

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COLL	
Age	Factor
50	0.91
51	0.91
52	0.90
53	0.89
54	0.88
55	0.87
56	0.85
57	0.84
58	0.84
59	0.83
60	0.83
61	0.83
62	0.83
63	0.83
64	0.83
65	0.83
66	0.84
67	0.85
68	0.87
69	0.89
70	0.90
71	0.92
72	0.94
73	0.96
74	0.98
75	1.05
76	1.08
77	1.11
78	1.14
79	1.17
80	1.19
81	1.21
82	1.24
83	1.27
84	1.27
85	1.30
86	1.30
87	1.30
88	1.32

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COLL	
Age	Factor
89	1.32
90	1.34
91	1.34
92	1.35
93	1.37
94	1.40
95	1.40
96	1.40
97	1.40
98	1.40
99+	1.40

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PRIVATE PASSENGER BASE DRIVER FACTORS

See Rule 211, Rule 212

COMP					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
16	F	M	Yes	All Not Specifically Listed	1.38
16	F	S	Yes	No	2.22
16	M	M	Yes	All Not Specifically Listed	2.20
16	M	S	Yes	No	3.04
16	F	S	Yes	Yes	1.77
16	M	S	Yes	Yes	2.31
16	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.30

COMP					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
17	F	M	Yes	All Not Specifically Listed	1.32
17	F	S	Yes	No	1.97
17	M	M	Yes	All Not Specifically Listed	1.75
17	M	S	Yes	No	3.00
17	F	S	Yes	Yes	1.66
17	M	S	Yes	Yes	2.10
17	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.24

COMP					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
18	F	M	Yes	All Not Specifically Listed	1.28
18	F	S	Yes	No	1.84

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COMP					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
18	M	M	Yes	All Not Specifically Listed	1.61
18	M	S	Yes	No	2.47
18	F	S	Yes	Yes	1.52
18	M	S	Yes	Yes	2.00
18	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.20

COMP					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
19	F	M	Yes	All Not Specifically Listed	1.23
19	F	S	Yes	No	1.57
19	M	M	Yes	All Not Specifically Listed	1.53
19	M	S	Yes	No	2.23
19	F	S	Yes	Yes	1.43
19	M	S	Yes	Yes	1.81
19	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.17

COMP					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
20	F	M	Yes	All Not Specifically Listed	1.19
20	F	S	Yes	No	1.44
20	M	M	Yes	All Not Specifically Listed	1.47
20	M	S	Yes	No	2.10
20	F	S	Yes	Yes	1.36
20	M	S	Yes	Yes	1.80

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COMP					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
20	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.14

COMP					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
21	F	M	Yes	All Not Specifically Listed	1.14
21	F	S	Yes	No	1.36
21	M	M	Yes	All Not Specifically Listed	1.41
21	M	S	Yes	No	1.78
21	F	S	Yes	Yes	1.36
21	M	S	Yes	Yes	1.78
21	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.13

COMP					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
22	F	M	Yes	All Not Specifically Listed	1.12
22	F	S	Yes	No	1.30
22	M	M	Yes	All Not Specifically Listed	1.36
22	M	S	Yes	No	1.75
22	F	S	Yes	Yes	1.30
22	M	S	Yes	Yes	1.75
22	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.12

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COMP					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
23	F	M	Yes	All Not Specifically Listed	1.11
23	F	S	Yes	No	1.15
23	M	M	Yes	All Not Specifically Listed	1.33
23	M	S	Yes	No	1.45
23	F	S	Yes	Yes	1.15
23	M	S	Yes	Yes	1.45
23	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.11

COMP					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
24	F	M	Yes	All Not Specifically Listed	1.11
24	F	S	Yes	No	1.15
24	M	M	Yes	All Not Specifically Listed	1.30
24	M	S	Yes	No	1.40
24	F	S	Yes	Yes	1.15
24	M	S	Yes	Yes	1.40
24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.11

COMP				
Age	Gender	Marital Status	Assigned Driver	Factor
25	M	S	Yes	1.24
25	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.10
26	M	S	Yes	1.22

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COMP				
Age	Gender	Marital Status	Assigned Driver	Factor
26	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.10
27	M	S	Yes	1.20
27	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.09
28	M	S	Yes	1.18
28	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.09
29	M	S	Yes	1.16
29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.08

COMP	
Age	Factor
30	1.06
31	1.06
32	1.06
33	1.06
34	1.06
35	1.05
36	1.04
37	1.03
38	1.02
39	1.01
40	1.00
41	0.99
42	0.98
43	0.97
44	0.96
45	0.95
46	0.94
47	0.93
48	0.92
49	0.91

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COMP	
Age	Factor
50	0.91
51	0.91
52	0.90
53	0.90
54	0.89
55	0.89
56	0.88
57	0.88
58	0.87
59	0.86
60	0.85
61	0.84
62	0.83
63	0.82
64	0.82
65	0.82
66	0.82
67	0.82
68	0.82
69	0.83
70	0.84
71	0.86
72	0.88
73	0.88
74	0.88
75	0.88
76	0.90
77	0.90
78	0.90
79	0.90
80	0.96
81	0.97
82	0.97
83	0.98
84	0.98
85	1.04
86	1.04
87	1.04
88	1.04

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COMP	
Age	Factor
89	1.04
90	1.08
91	1.08
92	1.08
93	1.08
94	1.09
95	1.09
96	1.09
97	1.09
98	1.09
99+	1.09

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PRIVATE PASSENGER BASE DRIVER FACTORS

See Rule 211, Rule 212

MPC					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
16	F	M	Yes	All Not Specifically Listed	1.45
16	F	S	Yes	No	2.65
16	M	M	Yes	All Not Specifically Listed	2.20
16	M	S	Yes	No	3.04
16	F	S	Yes	Yes	2.65
16	M	S	Yes	Yes	2.60
16	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.36

MPC					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
17	F	M	Yes	All Not Specifically Listed	1.45
17	F	S	Yes	No	2.25
17	M	M	Yes	All Not Specifically Listed	1.62
17	M	S	Yes	No	3.00
17	F	S	Yes	Yes	2.25
17	M	S	Yes	Yes	2.15
17	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.36

MPC					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
18	F	M	Yes	All Not Specifically Listed	1.41
18	F	S	Yes	No	1.95

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MPC					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
18	M	M	Yes	All Not Specifically Listed	1.56
18	M	S	Yes	No	2.47
18	F	S	Yes	Yes	1.95
18	M	S	Yes	Yes	2.00
18	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.33

MPC					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
19	F	M	Yes	All Not Specifically Listed	1.39
19	F	S	Yes	No	1.75
19	M	M	Yes	All Not Specifically Listed	1.40
19	M	S	Yes	No	2.24
19	F	S	Yes	Yes	1.75
19	M	S	Yes	Yes	1.81
19	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.31

MPC					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
20	F	M	Yes	All Not Specifically Listed	1.38
20	F	S	Yes	No	1.55
20	M	M	Yes	All Not Specifically Listed	1.33
20	M	S	Yes	No	1.94
20	F	S	Yes	Yes	1.55
20	M	S	Yes	Yes	1.80

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MPC					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
20	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.30

MPC					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
21	F	M	Yes	All Not Specifically Listed	1.33
21	F	S	Yes	No	1.50
21	M	M	Yes	All Not Specifically Listed	1.29
21	M	S	Yes	No	1.78
21	F	S	Yes	Yes	1.50
21	M	S	Yes	Yes	1.78
21	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.29

MPC					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
22	F	M	Yes	All Not Specifically Listed	1.27
22	F	S	Yes	No	1.31
22	M	M	Yes	All Not Specifically Listed	1.25
22	M	S	Yes	No	1.75
22	F	S	Yes	Yes	1.31
22	M	S	Yes	Yes	1.75
22	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.25

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MPC					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
23	F	M	Yes	All Not Specifically Listed	1.21
23	F	S	Yes	No	1.25
23	M	M	Yes	All Not Specifically Listed	1.20
23	M	S	Yes	No	1.30
23	F	S	Yes	Yes	1.25
23	M	S	Yes	Yes	1.30
23	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.20

MPC					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
24	F	M	Yes	All Not Specifically Listed	1.15
24	F	S	Yes	No	1.20
24	M	M	Yes	All Not Specifically Listed	1.15
24	M	S	Yes	No	1.29
24	F	S	Yes	Yes	1.20
24	M	S	Yes	Yes	1.29
24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.15

MPC				
Age	Gender	Marital Status	Assigned Driver	Factor
25	M	S	Yes	1.14
25	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.10
26	M	S	Yes	1.11

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MPC				
Age	Gender	Marital Status	Assigned Driver	Factor
26	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.06
27	M	S	Yes	1.09
27	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.03
28	M	S	Yes	1.07
28	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.01
29	M	S	Yes	1.06
29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.00

MPC	
Age	Factor
30	1.00
31	1.00
32	1.00
33	1.00
34	0.99
35	0.99
36	0.99
37	0.99
38	0.99
39	0.99
40	0.99
41	0.98
42	0.97
43	0.97
44	0.96
45	0.96
46	0.96
47	0.95
48	0.94
49	0.93

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MPC	
Age	Factor
50	0.92
51	0.91
52	0.90
53	0.89
54	0.88
55	0.87
56	0.86
57	0.85
58	0.85
59	0.85
60	0.85
61	0.85
62	0.85
63	0.85
64	0.85
65	0.85
66	0.85
67	0.85
68	0.85
69	0.86
70	0.87
71	0.88
72	0.90
73	0.92
74	0.92
75	0.94
76	0.96
77	0.98
78	1.00
79	1.03
80	1.06
81	1.09
82	1.12
83	1.15
84	1.18
85	1.21
86	1.24
87	1.25
88	1.27

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MPC	
Age	Factor
89	1.28
90	1.34
91	1.34
92	1.34
93	1.36
94	1.38
95	1.41
96	1.41
97	1.41
98	1.41
99+	1.41

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PRIVATE PASSENGER BASE RATES

Coverage	Base Rate
BIPD	168.70
COLL	201.10
COMP	120.50
MPC	39.50
R1	9.00
S (5,000)	2.20
S (10,000)	4.40

ERS
Base Rate
2.20

No-Fault Total Disability - Coverage T Rate Per Automobile		
Maximum Weekly Indemnity	First Auto	Each Add.
$140	3.00	0.40
$250	6.00	0.60
$500	15.00	1.60

UBI
Base Rate
9.30

UPD	
Without Collision	With Collision
9.10	3.60

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WBI
Base Rate
10.20

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PRIVATE PASSENGER DRIVE SAFE & SAVE ADJUSTMENT FACTORS

See Drive Safe & Save Rule

Participation Adjustment Factor	
Coverage	**Factor**
BIPD	0.95
COLL	0.95
COMP	0.95
MPC	0.95

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PRIVATE PASSENGER DRIVER DISCOUNTS

Driver Training Discount				
Coverage	Age	Gender	Marital Status	Factor
BIPD	16	F	S	0.900
BIPD	16	F	M	0.990
BIPD	16	M	S	0.900
BIPD	16	M	M	0.900
BIPD	17	F	S	0.900
BIPD	17	F	M	0.990
BIPD	17	M	S	0.900
BIPD	17	M	M	0.900
BIPD	18	F	S	0.900
BIPD	18	F	M	0.990
BIPD	18	M	S	0.900
BIPD	18	M	M	0.900
BIPD	19	F	S	0.900
BIPD	19	F	M	0.990
BIPD	19	M	S	0.900
BIPD	19	M	M	0.900
BIPD	20	F	S	0.900
BIPD	20	F	M	0.990
BIPD	20	M	S	0.900
BIPD	20	M	M	0.900

Driver Training Discount				
Coverage	Age	Gender	Marital Status	Factor
COLL	16	F	S	0.900
COLL	16	F	M	0.990
COLL	16	M	S	0.900
COLL	16	M	M	0.900
COLL	17	F	S	0.900
COLL	17	F	M	0.990
COLL	17	M	S	0.900
COLL	17	M	M	0.900
COLL	18	F	S	0.900
COLL	18	F	M	0.990
COLL	18	M	S	0.900
COLL	18	M	M	0.900

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Driver Training Discount				
Coverage	Age	Gender	Marital Status	Factor
COLL	19	F	S	0.900
COLL	19	F	M	0.990
COLL	19	M	S	0.900
COLL	19	M	M	0.900
COLL	20	F	S	0.900
COLL	20	F	M	0.990
COLL	20	M	S	0.900
COLL	20	M	M	0.900

Driver Training Discount				
Coverage	Age	Gender	Marital Status	Factor
COMP	16	F	S	0.900
COMP	16	F	M	0.990
COMP	16	M	S	0.900
COMP	16	M	M	0.900
COMP	17	F	S	0.900
COMP	17	F	M	0.990
COMP	17	M	S	0.900
COMP	17	M	M	0.900
COMP	18	F	S	0.900
COMP	18	F	M	0.990
COMP	18	M	S	0.900
COMP	18	M	M	0.900
COMP	19	F	S	0.950
COMP	19	F	M	0.990
COMP	19	M	S	0.990
COMP	19	M	M	0.920
COMP	20	F	S	1.000
COMP	20	F	M	0.990
COMP	20	M	S	0.990
COMP	20	M	M	0.960

Driver Training Discount				
Coverage	Age	Gender	Marital Status	Factor
MPC	16	F	S	0.900

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Driver Training Discount				
Coverage	Age	Gender	Marital Status	Factor
MPC	16	F	M	0.990
MPC	16	M	S	0.900
MPC	16	M	M	0.900
MPC	17	F	S	0.900
MPC	17	F	M	0.990
MPC	17	M	S	0.900
MPC	17	M	M	0.900
MPC	18	F	S	0.900
MPC	18	F	M	0.990
MPC	18	M	S	0.900
MPC	18	M	M	0.900
MPC	19	F	S	0.900
MPC	19	F	M	0.990
MPC	19	M	S	0.990
MPC	19	M	M	0.940
MPC	20	F	S	0.970
MPC	20	F	M	0.990
MPC	20	M	S	0.990
MPC	20	M	M	0.980

Good Student Discount				
Coverage	Age	Gender	Marital Status	Factor
BIPD	All Not Specifically Listed	F	S	0.850
BIPD	16	F	M	0.980
BIPD	17	F	M	0.980
BIPD	18	F	M	0.980
BIPD	19	F	M	0.980
BIPD	20	F	M	0.980
BIPD	21	F	M	0.980
BIPD	22	F	M	0.980
BIPD	23	F	M	0.990
BIPD	24	F	M	0.990
BIPD	All Not Specifically Listed	M	S	0.750

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Good Student Discount				
Coverage	Age	Gender	Marital Status	Factor
BIPD	All Not Specifically Listed	M	M	0.900

Good Student Discount				
Coverage	Age	Gender	Marital Status	Factor
COLL	All Not Specifically Listed	F	S	0.850
COLL	16	F	M	0.980
COLL	17	F	M	0.980
COLL	18	F	M	0.980
COLL	19	F	M	0.980
COLL	20	F	M	0.980
COLL	21	F	M	0.980
COLL	22	F	M	0.980
COLL	23	F	M	0.980
COLL	24	F	M	0.990
COLL	All Not Specifically Listed	M	S	0.750
COLL	All Not Specifically Listed	M	M	0.900

Good Student Discount				
Coverage	Age	Gender	Marital Status	Factor
COMP	All Not Specifically Listed	F	S	0.850
COMP	16	F	M	0.980
COMP	17	F	M	0.980
COMP	18	F	M	0.980
COMP	19	F	M	0.980
COMP	20	F	M	0.990
COMP	21	F	M	1.000
COMP	22	F	M	1.000

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Good Student Discount				
Coverage	Age	Gender	Marital Status	Factor
COMP	23	F	M	1.000
COMP	24	F	M	1.000
COMP	All Not Specifically Listed	M	S	0.750
COMP	All Not Specifically Listed	M	M	0.900

Good Student Discount				
Coverage	Age	Gender	Marital Status	Factor
MPC	All Not Specifically Listed	F	S	0.850
MPC	16	F	M	0.980
MPC	17	F	M	0.980
MPC	18	F	M	0.980
MPC	19	F	M	0.980
MPC	20	F	M	0.980
MPC	21	F	M	0.990
MPC	22	F	M	1.000
MPC	23	F	M	1.000
MPC	24	F	M	1.000
MPC	All Not Specifically Listed	M	S	0.750
MPC	All Not Specifically Listed	M	M	0.900

Good Student Discount For Drivers* With Student Away at School Discount
0.900

*Does not apply for married female drivers. Use regular Good Student Discount Factors.

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Steer Clear Discount				
Coverage	Age	Gender	Marital Status	Factor
BIPD	All Not Specifically Listed	F	S	0.850
BIPD	16	F	M	0.980
BIPD	17	F	M	0.980
BIPD	18	F	M	0.980
BIPD	19	F	M	0.980
BIPD	20	F	M	0.980
BIPD	21	F	M	0.980
BIPD	22	F	M	0.980
BIPD	23	F	M	0.980
BIPD	24	F	M	0.990
BIPD	All Not Specifically Listed	M	S	0.850
BIPD	All Not Specifically Listed	M	M	0.850

Steer Clear Discount				
Coverage	Age	Gender	Marital Status	Factor
COLL	All Not Specifically Listed	F	S	0.850
COLL	16	F	M	0.980
COLL	17	F	M	0.980
COLL	18	F	M	0.980
COLL	19	F	M	0.980
COLL	20	F	M	0.980
COLL	21	F	M	0.980
COLL	22	F	M	0.980
COLL	23	F	M	0.980
COLL	24	F	M	0.980
COLL	All Not Specifically Listed	M	S	0.850
COLL	All Not Specifically Listed	M	M	0.850

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Steer Clear Discount				
Coverage	Age	Gender	Marital Status	Factor
COMP	All Not Specifically Listed	F	S	0.850
COMP	16	F	M	0.980
COMP	17	F	M	0.980
COMP	18	F	M	0.980
COMP	19	F	M	0.980
COMP	20	F	M	0.990
COMP	21	F	M	1.000
COMP	22	F	M	1.000
COMP	23	F	M	1.000
COMP	24	F	M	1.000
COMP	All Not Specifically Listed	M	S	0.850
COMP	All Not Specifically Listed	M	M	0.850

Steer Clear Discount				
Coverage	Age	Gender	Marital Status	Factor
MPC	All Not Specifically Listed	F	S	0.850
MPC	16	F	M	0.980
MPC	17	F	M	0.980
MPC	18	F	M	0.980
MPC	19	F	M	0.980
MPC	20	F	M	0.980
MPC	21	F	M	0.990
MPC	22	F	M	0.990
MPC	23	F	M	1.000
MPC	24	F	M	1.000
MPC	All Not Specifically Listed	M	S	0.850

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Steer Clear Discount				
Coverage	Age	Gender	Marital Status	Factor
MPC	All Not Specifically Listed	M	M	0.850

Student Away at School Discount					
Coverage	Age	Gender	Marital Status	Occasional Driver	Factor
BIPD	16	F	M	All Not Specifically Listed	0.914
BIPD	16	F	S	Yes	0.462
BIPD	16	F	S	No	0.369
BIPD	16	M	M	All Not Specifically Listed	0.485
BIPD	16	M	S	Yes	0.372
BIPD	16	M	S	No	0.283
BIPD	17	F	M	All Not Specifically Listed	0.914
BIPD	17	F	S	Yes	0.508
BIPD	17	F	S	No	0.416
BIPD	17	M	M	All Not Specifically Listed	0.526
BIPD	17	M	S	Yes	0.412
BIPD	17	M	S	No	0.331
BIPD	18	F	M	All Not Specifically Listed	0.914
BIPD	18	F	S	Yes	0.552
BIPD	18	F	S	No	0.475
BIPD	18	M	M	All Not Specifically Listed	0.592
BIPD	18	M	S	Yes	0.445
BIPD	18	M	S	No	0.374
BIPD	19	F	M	All Not Specifically Listed	0.914
BIPD	19	F	S	Yes	0.602

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Student Away at School Discount					
Coverage	Age	Gender	Marital Status	Occasional Driver	Factor
BIPD	19	F	S	No	0.554
BIPD	19	M	M	All Not Specifically Listed	0.660
BIPD	19	M	S	Yes	0.491
BIPD	19	M	S	No	0.437
BIPD	20	F	M	All Not Specifically Listed	0.927
BIPD	20	F	S	Yes	0.662
BIPD	20	F	S	No	0.649
BIPD	20	M	M	All Not Specifically Listed	0.747
BIPD	20	M	S	Yes	0.548
BIPD	20	M	S	No	0.516
BIPD	21	F	M	All Not Specifically Listed	0.795
BIPD	21	F	S	All Not Specifically Listed	0.621
BIPD	21	M	M	All Not Specifically Listed	0.651
BIPD	21	M	S	All Not Specifically Listed	0.475
BIPD	22	F	M	All Not Specifically Listed	0.848
BIPD	22	F	S	All Not Specifically Listed	0.690
BIPD	22	M	M	All Not Specifically Listed	0.713
BIPD	22	M	S	All Not Specifically Listed	0.563
BIPD	23	F	M	All Not Specifically Listed	0.888

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Student Away at School Discount					
Coverage	Age	Gender	Marital Status	Occasional Driver	Factor
BIPD	23	F	S	All Not Specifically Listed	0.793
BIPD	23	M	M	All Not Specifically Listed	0.823
BIPD	23	M	S	All Not Specifically Listed	0.629
BIPD	24	F	M	All Not Specifically Listed	0.918
BIPD	24	F	S	All Not Specifically Listed	0.813
BIPD	24	M	M	All Not Specifically Listed	0.920
BIPD	24	M	S	All Not Specifically Listed	0.703

Student Away at School Discount					
Coverage	Age	Gender	Marital Status	Occasional Driver	Factor
COLL	16	F	M	All Not Specifically Listed	1.000
COLL	16	F	S	Yes	0.512
COLL	16	F	S	No	0.399
COLL	16	M	M	All Not Specifically Listed	0.570
COLL	16	M	S	Yes	0.463
COLL	16	M	S	No	0.333
COLL	17	F	M	All Not Specifically Listed	1.000
COLL	17	F	S	Yes	0.537
COLL	17	F	S	No	0.451

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Student Away at School Discount					
Coverage	Age	Gender	Marital Status	Occasional Driver	Factor
COLL	17	M	M	All Not Specifically Listed	0.621
COLL	17	M	S	Yes	0.499
COLL	17	M	S	No	0.389
COLL	18	F	M	All Not Specifically Listed	1.000
COLL	18	F	S	Yes	0.593
COLL	18	F	S	No	0.487
COLL	18	M	M	All Not Specifically Listed	0.699
COLL	18	M	S	Yes	0.544
COLL	18	M	S	No	0.410
COLL	19	F	M	All Not Specifically Listed	1.000
COLL	19	F	S	Yes	0.655
COLL	19	F	S	No	0.551
COLL	19	M	M	All Not Specifically Listed	0.780
COLL	19	M	S	Yes	0.572
COLL	19	M	S	No	0.474
COLL	20	F	M	All Not Specifically Listed	1.000
COLL	20	F	S	Yes	0.737
COLL	20	F	S	No	0.635
COLL	20	M	M	All Not Specifically Listed	0.861
COLL	20	M	S	Yes	0.607
COLL	20	M	S	No	0.522
COLL	21	F	M	All Not Specifically Listed	0.831
COLL	21	F	S	All Not Specifically Listed	0.631

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Student Away at School Discount					
Coverage	Age	Gender	Marital Status	Occasional Driver	Factor
COLL	21	M	M	All Not Specifically Listed	0.888
COLL	21	M	S	All Not Specifically Listed	0.644
COLL	22	F	M	All Not Specifically Listed	0.879
COLL	22	F	S	All Not Specifically Listed	0.665
COLL	22	M	M	All Not Specifically Listed	0.963
COLL	22	M	S	All Not Specifically Listed	0.679
COLL	23	F	M	All Not Specifically Listed	0.922
COLL	23	F	S	All Not Specifically Listed	0.716
COLL	23	M	M	All Not Specifically Listed	1.000
COLL	23	M	S	All Not Specifically Listed	0.725
COLL	24	F	M	All Not Specifically Listed	0.960
COLL	24	F	S	All Not Specifically Listed	0.793
COLL	24	M	M	All Not Specifically Listed	1.000
COLL	24	M	S	All Not Specifically Listed	0.804

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Student Away at School Discount					
Coverage	Age	Gender	Marital Status	Occasional Driver	Factor
COMP	16	F	M	All Not Specifically Listed	0.898
COMP	16	F	S	Yes	0.701
COMP	16	F	S	No	0.559
COMP	16	M	M	All Not Specifically Listed	0.645
COMP	16	M	S	Yes	0.615
COMP	16	M	S	No	0.467
COMP	17	F	M	All Not Specifically Listed	0.941
COMP	17	F	S	Yes	0.747
COMP	17	F	S	No	0.629
COMP	17	M	M	All Not Specifically Listed	0.811
COMP	17	M	S	Yes	0.676
COMP	17	M	S	No	0.473
COMP	18	F	M	All Not Specifically Listed	0.972
COMP	18	F	S	Yes	0.816
COMP	18	F	S	No	0.674
COMP	18	M	M	All Not Specifically Listed	0.882
COMP	18	M	S	Yes	0.710
COMP	18	M	S	No	0.575
COMP	19	F	M	All Not Specifically Listed	1.000
COMP	19	F	S	Yes	0.820
COMP	19	F	S	No	0.747
COMP	19	M	M	All Not Specifically Listed	0.905
COMP	19	M	S	Yes	0.710
COMP	19	M	S	No	0.580

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Student Away at School Discount					
Coverage	Age	Gender	Marital Status	Occasional Driver	Factor
COMP	20	F	M	All Not Specifically Listed	1.000
COMP	20	F	S	Yes	0.820
COMP	20	F	S	No	0.773
COMP	20	M	M	All Not Specifically Listed	0.905
COMP	20	M	S	Yes	0.710
COMP	20	M	S	No	0.610
COMP	21	F	M	All Not Specifically Listed	0.964
COMP	21	F	S	All Not Specifically Listed	0.809
COMP	21	M	M	All Not Specifically Listed	0.816
COMP	21	M	S	All Not Specifically Listed	0.639
COMP	22	F	M	All Not Specifically Listed	0.982
COMP	22	F	S	All Not Specifically Listed	0.846
COMP	22	M	M	All Not Specifically Listed	0.846
COMP	22	M	S	All Not Specifically Listed	0.647
COMP	23	F	M	All Not Specifically Listed	0.991
COMP	23	F	S	All Not Specifically Listed	0.957
COMP	23	M	M	All Not Specifically Listed	0.865

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Student Away at School Discount					
Coverage	Age	Gender	Marital Status	Occasional Driver	Factor
COMP	23	M	S	All Not Specifically Listed	0.780
COMP	24	F	M	All Not Specifically Listed	0.991
COMP	24	F	S	All Not Specifically Listed	0.957
COMP	24	M	M	All Not Specifically Listed	0.885
COMP	24	M	S	All Not Specifically Listed	0.808

Student Away at School Discount					
Coverage	Age	Gender	Marital Status	Occasional Driver	Factor
MPC	16	F	M	All Not Specifically Listed	0.858
MPC	16	F	S	Yes	0.468
MPC	16	F	S	No	0.468
MPC	16	M	M	All Not Specifically Listed	0.645
MPC	16	M	S	Yes	0.546
MPC	16	M	S	No	0.467
MPC	17	F	M	All Not Specifically Listed	0.858
MPC	17	F	S	Yes	0.551
MPC	17	F	S	No	0.551
MPC	17	M	M	All Not Specifically Listed	0.877
MPC	17	M	S	Yes	0.660
MPC	17	M	S	No	0.473

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Student Away at School Discount					
Coverage	Age	Gender	Marital Status	Occasional Driver	Factor
MPC	18	F	M	All Not Specifically Listed	0.877
MPC	18	F	S	Yes	0.636
MPC	18	F	S	No	0.636
MPC	18	M	M	All Not Specifically Listed	0.910
MPC	18	M	S	Yes	0.710
MPC	18	M	S	No	0.575
MPC	19	F	M	All Not Specifically Listed	0.891
MPC	19	F	S	Yes	0.709
MPC	19	F	S	No	0.709
MPC	19	M	M	All Not Specifically Listed	0.970
MPC	19	M	S	Yes	0.713
MPC	19	M	S	No	0.575
MPC	20	F	M	All Not Specifically Listed	0.898
MPC	20	F	S	Yes	0.740
MPC	20	F	S	No	0.740
MPC	20	M	M	All Not Specifically Listed	0.975
MPC	20	M	S	Yes	0.715
MPC	20	M	S	No	0.665
MPC	21	F	M	All Not Specifically Listed	0.827
MPC	21	F	S	All Not Specifically Listed	0.733
MPC	21	M	M	All Not Specifically Listed	0.853
MPC	21	M	S	All Not Specifically Listed	0.611

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Student Away at School Discount					
Coverage	Age	Gender	Marital Status	Occasional Driver	Factor
MPC	22	F	M	All Not Specifically Listed	0.857
MPC	22	F	S	All Not Specifically Listed	0.840
MPC	22	M	M	All Not Specifically Listed	0.880
MPC	22	M	S	All Not Specifically Listed	0.620
MPC	23	F	M	All Not Specifically Listed	0.889
MPC	23	F	S	All Not Specifically Listed	0.880
MPC	23	M	M	All Not Specifically Listed	0.917
MPC	23	M	S	All Not Specifically Listed	0.833
MPC	24	F	M	All Not Specifically Listed	0.934
MPC	24	F	S	All Not Specifically Listed	0.917
MPC	24	M	M	All Not Specifically Listed	0.957
MPC	24	M	S	All Not Specifically Listed	0.838

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PRIVATE PASSENGER INSURANCE RATING GROUP FOR COLLISION COVERAGE (GRG) AND INSURANCE RATING GROUP FOR COMPREHENSIVE COVERAGE (DRG)/DEDUCTIBLE FACTORS

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

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Collision							
GRG	Deductible						
	50^	100^	200#	250	500	1000	2000
35	3.080	3.040	2.960	2.920	2.760	2.440	1.930

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

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

Comprehensive								
DRG	Deductible							
	FULL	50	100	200#	250	500	1000	2000
1	0.240	0.170	0.150	0.130	0.120	0.090	0.060	0.040
2	0.280	0.220	0.190	0.150	0.140	0.100	0.070	0.050
3	0.330	0.280	0.260	0.200	0.180	0.120	0.090	0.050
4	0.330	0.290	0.260	0.210	0.180	0.140	0.100	0.060
5	0.380	0.340	0.320	0.240	0.220	0.160	0.110	0.070
6	0.430	0.400	0.360	0.290	0.260	0.170	0.120	0.080
7	0.490	0.460	0.410	0.360	0.310	0.200	0.140	0.090
8	0.540	0.500	0.470	0.400	0.370	0.240	0.160	0.100
9	0.600	0.560	0.520	0.450	0.420	0.280	0.190	0.110
10	0.650	0.610	0.570	0.490	0.460	0.320	0.210	0.120
11	0.700	0.660	0.610	0.540	0.510	0.360	0.240	0.140
12	0.770	0.720	0.680	0.610	0.570	0.410	0.270	0.160
13	0.860	0.820	0.770	0.690	0.650	0.470	0.330	0.200
14	0.930	0.880	0.840	0.750	0.710	0.530	0.370	0.230
15	1.000	0.950	0.900	0.810	0.770	0.580	0.410	0.260
16	1.070	1.020	0.960	0.870	0.830	0.630	0.450	0.290

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Comprehensive								
DRG	Deductible							
	FULL	50	100	200#	250	500	1000	2000
17	1.130	1.070	1.030	0.920	0.890	0.670	0.490	0.310
18	1.200	1.150	1.090	0.990	0.950	0.720	0.530	0.340
19	1.260	1.210	1.140	1.040	0.990	0.770	0.560	0.360
20	1.320	1.260	1.210	1.090	1.050	0.810	0.600	0.390
21	1.390	1.330	1.270	1.160	1.110	0.860	0.640	0.420
22	1.470	1.410	1.340	1.230	1.180	0.920	0.680	0.450
23	1.580	1.510	1.450	1.330	1.280	1.000	0.750	0.490
24	1.680	1.620	1.550	1.420	1.360	1.060	0.810	0.540
25	1.790	1.720	1.650	1.510	1.460	1.120	0.870	0.580
26	1.880	1.810	1.740	1.600	1.530	1.180	0.930	0.620
27	1.970	1.890	1.820	1.680	1.620	1.230	0.980	0.650
28	2.060	1.990	1.910	1.760	1.690	1.280	1.030	0.690
29	2.150	2.070	1.990	1.840	1.760	1.330	1.070	0.730
30	2.240	2.160	2.080	1.920	1.840	1.390	1.110	0.760
31	2.330	2.240	2.160	2.000	1.910	1.440	1.150	0.800
32	2.420	2.340	2.240	2.070	1.980	1.490	1.200	0.830
33	2.500	2.410	2.320	2.140	2.060	1.540	1.240	0.860
34	2.590	2.500	2.400	2.220	2.130	1.600	1.280	0.890
35	2.680	2.580	2.490	2.290	2.210	1.650	1.320	0.920

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

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

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Renewal or Transfer of Coverage Only

^ SFF&C Renewal or Transfer of Coverage Only

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PRIVATE PASSENGER LIMIT FACTORS

Bodily Injury Liability Limits (Per Person/Per Accident)	
Limits (000)	**Factor**
25/50	1.00
25/100#	1.05
30/70#	1.03
30/100#	1.06
50/50#	1.05
50/100	1.08
50/200#	1.11
50/500#	1.16
100/100#	1.12
100/200	1.15
100/300	1.17
100/500#	1.21
150/250#	1.20
150/300#	1.21
150/400#	1.23
200/200#	1.22
200/300#	1.24
200/400#	1.26
200/500#	1.28
250/250#	1.27
250/300#	1.28
250/400#	1.30
250/500	1.31
300/300	1.30
300/500#	1.34
300/750#	1.37
400/400#	1.36
500/500	1.44
500/1000	1.49
750/750#	1.52
750/1000	1.54
1000/1000	1.58

Renewal or Transfer of Coverage Only

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Property Damage Liability Limit (Add Factor to BI Limit Factor)	
Limit (000)	Factor
25	0.00
50	0.03
100	0.05
150	0.07
200	0.08
250	0.10
300	0.12
500	0.15
750	0.20
1000	0.22

Medical Payments Coverage Limits	
Limit	Factor
5,000	1.00
10,000	1.40
25,000	2.20
50,000	3.15
100,000	4.05

Car Rental and Travel Expense - Coverage R1	
Limits (Per Day / Max Per Occurrence)	Factor
$16/$400#	0.84
80%/$500	1.00
80%/$1000	1.26
80%/$1500	1.48

Renewal or Transfer of Coverage Only

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UBI	
Limits (000)	Factor
25/50	1.00
50/100	1.31
100/200	1.41
100/300	1.53
300/300	1.60
250/500	1.74
500/500	1.87
500/1000	2.85
1000/1000	3.18

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

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

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

WBI	
Limits (000)	Factor
25/50	1.00
50/100	1.52
100/200	2.44

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WBI	
Limits (000)	**Factor**
100/300	2.80
300/300	4.33
250/500	5.26
500/500	6.07
500/1000	6.92
1000/1000	8.66

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

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PRIVATE PASSENGER MODEL YEAR FACTORS

See Rule 209

Model Year	BIPD	COLL	COMP	MPC
2015	1.00	1.22	1.12	1.00
2014	1.00	1.16	1.09	1.00
2013	1.00	1.10	1.06	1.00
2012	1.00	1.05	1.03	1.00
2011	1.00	1.00	1.00	1.00
2010	1.02	0.96	0.97	1.03
2009	1.04	0.92	0.95	1.04
2008	1.05	0.88	0.93	1.05
2007	1.05	0.84	0.91	1.05
2006	1.05	0.80	0.89	1.05
2005	1.05	0.76	0.87	1.03
2004	1.04	0.72	0.85	1.00
2003	1.02	0.68	0.83	0.98
2002	1.00	0.64	0.81	0.96
2001	0.98	0.60	0.79	0.93
2000	0.96	0.56	0.77	0.90
1999	0.94	0.53	0.75	0.87
1998	0.91	0.50	0.73	0.86
1997	0.88	0.48	0.71	0.86
1996	0.86	0.47	0.69	0.86
1995	0.86	0.46	0.68	0.86
1994	0.86	0.46	0.68	0.86
1993	0.86	0.46	0.68	0.86
Prior	0.86	0.46	0.68	0.86

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PRIVATE PASSENGER

SFF&C STAR Factors				
Coverage	Ineligible for STAR Plan	1-STAR	2-STAR	3-STAR
BIPD	1.750	1.660	1.350	1.130
COLL	1.750	1.660	1.350	1.130
COMP	1.750	1.660	1.350	1.130
ERS	1.750	1.750	1.750	1.250
MPC	1.750	1.660	1.350	1.130
R1	1.750	1.750	1.750	1.250
S (5,000)	1.750	1.750	1.750	1.250
S (10,000)	1.750	1.750	1.750	1.250
T	1.750	1.750	1.750	1.250
UBI	1.750	2.040	2.040	1.600
UPD	1.750	2.040	2.040	1.600
WBI	1.750	2.040	2.040	1.600

Experience Rated Fleet Factor
0.80

ERS Farm Factor
0.90

UBI, WBI and UPD Multiple Automobiles Discount Factor
0.90

Car Rental and Travel Expense - Coverage R1 Driver Adjustment
1.58

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PRIVATE PASSENGER SINGLE AUTOMOBILE FACTORS

See Multiple Automobiles Discount

BIPD Age 16 - 24					
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
16 - 24	M	M	Yes	Pleasure/Work/School, Farm	0.20
16 - 20	F	S	Yes	Pleasure/Work/School, Farm	0.20
21	F	S	Yes	Pleasure/Work/School, Farm	0.20
22	F	S	Yes	Pleasure/Work/School, Farm	0.20
23	F	S	Yes	Pleasure/Work/School, Farm	0.20
24	F	S	Yes	Pleasure/Work/School, Farm	0.20
16 - 20	M	S	Yes	Pleasure/Work/School, Farm	0.20
21	M	S	Yes	Pleasure/Work/School, Farm	0.15
22	M	S	Yes	Pleasure/Work/School, Farm	0.15
23	M	S	Yes	Pleasure/Work/School, Farm	0.15
24	M	S	Yes	Pleasure/Work/School, Farm	0.15
16 - 24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0.20

BIPD Age 16 - 24					
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
16 - 24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0.10

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BIPD Age 25 - 29					
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
25 - 29	M	S	Yes	Pleasure/Work/School, Farm	0.05
25 - 29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0.20

BIPD Age 25 - 29					
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
25 - 29	M	S	Yes	Business	0.10
25 - 29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0.10

BIPD Age 30 and Older		
Age	Automobile Use	Factor
30 - 99+	Pleasure/Work/School, Farm	0.20

BIPD Age 30 and Older		
Age	Automobile Use	Factor
30 - 49	Business	0.10
50 - 74	Business	0.10
75 and Older	Business	0.20

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PRIVATE PASSENGER SINGLE AUTOMOBILE FACTORS

See Multiple Automobiles Discount

COLL Age 16 - 24					
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
16 - 24	M	M	Yes	Pleasure/Work/School, Farm	0.20
16 - 20	F	S	Yes	Pleasure/Work/School, Farm	0.20
21	F	S	Yes	Pleasure/Work/School, Farm	0.17
22	F	S	Yes	Pleasure/Work/School, Farm	0.17
23	F	S	Yes	Pleasure/Work/School, Farm	0.17
24	F	S	Yes	Pleasure/Work/School, Farm	0.17
16 - 20	M	S	Yes	Pleasure/Work/School, Farm	0.20
21	M	S	Yes	Pleasure/Work/School, Farm	0.15
22	M	S	Yes	Pleasure/Work/School, Farm	0.15
23	M	S	Yes	Pleasure/Work/School, Farm	0.15
24	M	S	Yes	Pleasure/Work/School, Farm	0.15
16 - 24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0.20

COLL Age 16 - 24					
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
16 - 24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0.10

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COLL Age 25 - 29					
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
25 - 29	M	S	Yes	Pleasure/Work/School, Farm	0.05
25 - 29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0.20

COLL Age 25 - 29					
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
25 - 29	M	S	Yes	Business	0.10
25 - 29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0.10

COLL Age 30 and Older		
Age	Automobile Use	Factor
30 - 99+	Pleasure/Work/School, Farm	0.20

COLL Age 30 and Older		
Age	Automobile Use	Factor
30 - 49	Business	0.10
50 - 74	Business	0.10
75 and Older	Business	0.20

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PRIVATE PASSENGER SINGLE AUTOMOBILE FACTORS

See Multiple Automobiles Discount

COMP Age 16 - 24					
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
16 - 24	M	M	Yes	Pleasure/Work/School, Farm	0.20
16 - 20	F	S	Yes	Pleasure/Work/School, Farm	0.20
21	F	S	Yes	Pleasure/Work/School, Farm	0.19
22	F	S	Yes	Pleasure/Work/School, Farm	0.19
23	F	S	Yes	Pleasure/Work/School, Farm	0.19
24	F	S	Yes	Pleasure/Work/School, Farm	0.19
16 - 20	M	S	Yes	Pleasure/Work/School, Farm	0.20
21	M	S	Yes	Pleasure/Work/School, Farm	0.15
22	M	S	Yes	Pleasure/Work/School, Farm	0.15
23	M	S	Yes	Pleasure/Work/School, Farm	0.15
24	M	S	Yes	Pleasure/Work/School, Farm	0.15
16 - 24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0.20

COMP Age 16 - 24					
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
16 - 24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0.10

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COMP Age 25 - 29					
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
25 - 29	M	S	Yes	Pleasure/Work/School, Farm	0.12
25 - 29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0.20

COMP Age 25 - 29					
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
25 - 29	M	S	Yes	Business	0.10
25 - 29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0.10

COMP Age 30 and Older		
Age	Automobile Use	Factor
30 - 99+	Pleasure/Work/School, Farm	0.20

COMP Age 30 and Older		
Age	Automobile Use	Factor
30 - 49	Business	0.10
50 - 74	Business	0.10
75 and Older	Business	0.20

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PRIVATE PASSENGER SINGLE AUTOMOBILE FACTORS

See Multiple Automobiles Discount

MPC Age 16 - 24					
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
16 - 24	M	M	Yes	Pleasure/Work/School, Farm	0.20
16 - 20	F	S	Yes	Pleasure/Work/School, Farm	0.20
21	F	S	Yes	Pleasure/Work/School, Farm	0.20
22	F	S	Yes	Pleasure/Work/School, Farm	0.20
23	F	S	Yes	Pleasure/Work/School, Farm	0.20
24	F	S	Yes	Pleasure/Work/School, Farm	0.20
16 - 20	M	S	Yes	Pleasure/Work/School, Farm	0.20
21	M	S	Yes	Pleasure/Work/School, Farm	0.20
22	M	S	Yes	Pleasure/Work/School, Farm	0.20
23	M	S	Yes	Pleasure/Work/School, Farm	0.20
24	M	S	Yes	Pleasure/Work/School, Farm	0.20
16 - 24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0.20

MPC Age 16 - 24					
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
16 - 24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0.10

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MPC Age 25 - 29					
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
25 - 29	M	S	Yes	Pleasure/Work/School, Farm	0.16
25 - 29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0.20

MPC Age 25 - 29					
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
25 - 29	M	S	Yes	Business	0.10
25 - 29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0.10

MPC Age 30 and Older		
Age	Automobile Use	Factor
30 - 99+	Pleasure/Work/School, Farm	0.20

MPC Age 30 and Older		
Age	Automobile Use	Factor
30 - 49	Business	0.10
50 - 74	Business	0.10
75 and Older	Business	0.20

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PRIVATE PASSENGER TERRITORY RATING FACTORS

See Territory Definitions

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

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PRIVATE PASSENGER USAGE FACTORS

See Rule 213

BIPD Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Automobile Use	Factor
16 - 24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School	1.00

BIPD Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Automobile Use	Factor
16	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.15
17	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.15
18	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.15
19	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.15
20	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.15
21	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.16
22	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.17
23	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.17
24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.18

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BIPD Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Automobile Use	Factor
16	F	M	Yes	All Not Specifically Listed	Farm	0.89
17	F	M	Yes	All Not Specifically Listed	Farm	0.89
18	F	M	Yes	All Not Specifically Listed	Farm	0.89
19	F	M	Yes	All Not Specifically Listed	Farm	0.89
20	F	M	Yes	All Not Specifically Listed	Farm	0.89
21	F	M	Yes	All Not Specifically Listed	Farm	0.88
22	F	M	Yes	All Not Specifically Listed	Farm	0.88
23	F	M	Yes	All Not Specifically Listed	Farm	0.87
24	F	M	Yes	All Not Specifically Listed	Farm	0.86
16	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
17	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
18	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
19	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
20	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00

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BIPD Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Automobile Use	Factor
21	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
22	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
23	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
24	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
16	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.89
17	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.89
18	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.89
19	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.89
20	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.89
21	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.88
22	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.88
23	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.87
24	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.86

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BIPD Age 25 - 29					
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
25 - 29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School	1.00

BIPD Age 25 - 29					
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
25	M	S	Yes	Business	1.29
26	M	S	Yes	Business	1.29
27	M	S	Yes	Business	1.30
28	M	S	Yes	Business	1.30
29	M	S	Yes	Business	1.30
25	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.19
26	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.19
27	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.19
28	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.20
29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.20

BIPD Age 25 - 29					
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
25	M	S	Yes	Farm	0.86
26	M	S	Yes	Farm	0.86
27	M	S	Yes	Farm	0.86
28	M	S	Yes	Farm	0.86
29	M	S	Yes	Farm	0.85

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BIPD Age 25 - 29					
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
25	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Farm	0.86
26	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Farm	0.86
27	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Farm	0.85
28	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Farm	0.85
29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Farm	0.85

BIPD Age 30 and Older		
Age	Automobile Use	Factor
30 - 99+	Pleasure/Work/School	1.00

BIPD Age 30 and Older		
Age	Automobile Use	Factor
30	Business	1.21
31	Business	1.21
32	Business	1.21
33	Business	1.21
34	Business	1.21
35	Business	1.21
36	Business	1.21
37	Business	1.21
38	Business	1.21
39	Business	1.21
40	Business	1.21
41	Business	1.21
42	Business	1.21
43	Business	1.21
44	Business	1.22

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BIPD Age 30 and Older		
Age	Automobile Use	Factor
45	Business	1.22
46	Business	1.22
47	Business	1.22
48	Business	1.22
49	Business	1.22
50	Business	1.22
51	Business	1.22
52	Business	1.22
53	Business	1.22
54	Business	1.23
55	Business	1.23
56	Business	1.24
57	Business	1.24
58	Business	1.24
59	Business	1.24
60	Business	1.24
61	Business	1.24
62	Business	1.24
63	Business	1.24
64	Business	1.24
65	Business	1.24
66	Business	1.24
67	Business	1.24
68	Business	1.23
69	Business	1.22
70	Business	1.22
71	Business	1.21
72	Business	1.21
73	Business	1.20
74	Business	1.20
75	Business	1.00
76	Business	1.00
77	Business	1.00
78	Business	1.00
79	Business	1.00
80	Business	1.00
81	Business	1.00
82	Business	1.00
83	Business	1.00

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BIPD Age 30 and Older		
Age	Automobile Use	Factor
84	Business	1.00
85	Business	1.00
86	Business	1.00
87	Business	1.00
88	Business	1.00
89	Business	1.00
90	Business	1.00
91	Business	1.00
92	Business	1.00
93	Business	1.00
94	Business	1.00
95	Business	1.00
96	Business	1.00
97	Business	1.00
98	Business	1.00
99+	Business	1.00

BIPD Age 30 and Older		
Age	Automobile Use	Factor
30	Farm	0.85
31	Farm	0.84
32	Farm	0.84
33	Farm	0.84
34	Farm	0.84
35	Farm	0.84
36	Farm	0.84
37	Farm	0.84
38	Farm	0.84
39	Farm	0.84
40	Farm	0.84
41	Farm	0.84
42	Farm	0.84
43	Farm	0.84
44	Farm	0.84
45	Farm	0.84
46	Farm	0.84
47	Farm	0.84

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BIPD Age 30 and Older		
Age	Automobile Use	Factor
48	Farm	0.84
49	Farm	0.84
50	Farm	0.85
51	Farm	0.85
52	Farm	0.84
53	Farm	0.84
54	Farm	0.84
55	Farm	0.84
56	Farm	0.84
57	Farm	0.83
58	Farm	0.83
59	Farm	0.83
60	Farm	0.83
61	Farm	0.83
62	Farm	0.83
63	Farm	0.83
64	Farm	0.83
65	Farm	0.83
66	Farm	0.83
67	Farm	0.83
68	Farm	0.84
69	Farm	0.84
70	Farm	0.85
71	Farm	0.85
72	Farm	0.86
73	Farm	0.86
74	Farm	0.86
75	Farm	0.83
76	Farm	0.84
77	Farm	0.84
78	Farm	0.85
79	Farm	0.85
80	Farm	0.82
81	Farm	0.82
82	Farm	0.83
83	Farm	0.83
84	Farm	0.83
85	Farm	0.79
86	Farm	0.79

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BIPD Age 30 and Older		
Age	Automobile Use	Factor
87	Farm	0.79
88	Farm	0.80
89	Farm	0.80
90	Farm	0.80
91	Farm	0.80
92	Farm	0.81
93	Farm	0.81
94	Farm	0.81
95	Farm	0.81
96	Farm	0.81
97	Farm	0.81
98	Farm	0.81
99+	Farm	0.81

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PRIVATE PASSENGER USAGE FACTORS

See Rule 213

COLL Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Automobile Use	Factor
16 - 24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School	1.00

COLL Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Automobile Use	Factor
16	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.01
17	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.01
18	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.01
19	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.01
20	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.01
21	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.02
22	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.02
23	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.02
24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.02

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COLL Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Automobile Use	Factor
16	F	M	Yes	All Not Specifically Listed	Farm	0.93
17	F	M	Yes	All Not Specifically Listed	Farm	0.93
18	F	M	Yes	All Not Specifically Listed	Farm	0.93
19	F	M	Yes	All Not Specifically Listed	Farm	0.92
20	F	M	Yes	All Not Specifically Listed	Farm	0.92
21	F	M	Yes	All Not Specifically Listed	Farm	0.92
22	F	M	Yes	All Not Specifically Listed	Farm	0.92
23	F	M	Yes	All Not Specifically Listed	Farm	0.91
24	F	M	Yes	All Not Specifically Listed	Farm	0.91
16	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
17	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
18	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
19	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
20	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00

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COLL Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Automobile Use	Factor
21	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
22	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
23	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
24	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
16	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.93
17	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.93
18	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.93
19	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.92
20	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.92
21	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.92
22	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.92
23	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.91
24	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.91

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COLL Age 25 - 29					
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
25 - 29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School	1.00

COLL Age 25 - 29					
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
25	M	S	Yes	Business	1.12
26	M	S	Yes	Business	1.12
27	M	S	Yes	Business	1.13
28	M	S	Yes	Business	1.13
29	M	S	Yes	Business	1.13
25	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.02
26	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.02
27	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.02
28	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.02
29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.02

COLL Age 25 - 29					
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
25	M	S	Yes	Farm	0.90
26	M	S	Yes	Farm	0.90
27	M	S	Yes	Farm	0.90
28	M	S	Yes	Farm	0.90
29	M	S	Yes	Farm	0.90

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COLL Age 25 - 29					
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
25	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Farm	0.91
26	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Farm	0.90
27	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Farm	0.90
28	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Farm	0.90
29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Farm	0.90

COLL Age 30 and Older		
Age	Automobile Use	Factor
30 - 99+	Pleasure/Work/School	1.00

COLL Age 30 and Older		
Age	Automobile Use	Factor
30	Business	1.02
31	Business	1.02
32	Business	1.02
33	Business	1.02
34	Business	1.02
35	Business	1.02
36	Business	1.02
37	Business	1.02
38	Business	1.02
39	Business	1.02
40	Business	1.02
41	Business	1.02
42	Business	1.02
43	Business	1.02
44	Business	1.02

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COLL Age 30 and Older		
Age	Automobile Use	Factor
45	Business	1.02
46	Business	1.02
47	Business	1.02
48	Business	1.02
49	Business	1.02
50	Business	1.03
51	Business	1.03
52	Business	1.03
53	Business	1.03
54	Business	1.03
55	Business	1.03
56	Business	1.04
57	Business	1.04
58	Business	1.04
59	Business	1.04
60	Business	1.04
61	Business	1.04
62	Business	1.04
63	Business	1.04
64	Business	1.04
65	Business	1.04
66	Business	1.04
67	Business	1.04
68	Business	1.03
69	Business	1.03
70	Business	1.03
71	Business	1.03
72	Business	1.03
73	Business	1.03
74	Business	1.03
75	Business	1.00
76	Business	1.00
77	Business	1.00
78	Business	1.00
79	Business	1.00
80	Business	1.00
81	Business	1.00
82	Business	1.00
83	Business	1.00

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COLL Age 30 and Older		
Age	Automobile Use	Factor
84	Business	1.00
85	Business	1.00
86	Business	1.00
87	Business	1.00
88	Business	1.00
89	Business	1.00
90	Business	1.00
91	Business	1.00
92	Business	1.00
93	Business	1.00
94	Business	1.00
95	Business	1.00
96	Business	1.00
97	Business	1.00
98	Business	1.00
99+	Business	1.00

COLL Age 30 and Older		
Age	Automobile Use	Factor
30	Farm	0.90
31	Farm	0.90
32	Farm	0.90
33	Farm	0.90
34	Farm	0.90
35	Farm	0.89
36	Farm	0.89
37	Farm	0.89
38	Farm	0.89
39	Farm	0.89
40	Farm	0.89
41	Farm	0.89
42	Farm	0.89
43	Farm	0.89
44	Farm	0.89
45	Farm	0.89
46	Farm	0.89
47	Farm	0.89

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COLL Age 30 and Older		
Age	Automobile Use	Factor
48	Farm	0.89
49	Farm	0.89
50	Farm	0.90
51	Farm	0.90
52	Farm	0.90
53	Farm	0.90
54	Farm	0.90
55	Farm	0.90
56	Farm	0.89
57	Farm	0.89
58	Farm	0.89
59	Farm	0.89
60	Farm	0.89
61	Farm	0.89
62	Farm	0.89
63	Farm	0.89
64	Farm	0.89
65	Farm	0.89
66	Farm	0.89
67	Farm	0.89
68	Farm	0.90
69	Farm	0.90
70	Farm	0.90
71	Farm	0.90
72	Farm	0.90
73	Farm	0.91
74	Farm	0.91
75	Farm	0.87
76	Farm	0.87
77	Farm	0.87
78	Farm	0.88
79	Farm	0.88
80	Farm	0.87
81	Farm	0.87
82	Farm	0.87
83	Farm	0.87
84	Farm	0.87
85	Farm	0.85
86	Farm	0.85

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COLL Age 30 and Older		
Age	Automobile Use	Factor
87	Farm	0.85
88	Farm	0.86
89	Farm	0.86
90	Farm	0.87
91	Farm	0.87
92	Farm	0.87
93	Farm	0.87
94	Farm	0.87
95	Farm	0.87
96	Farm	0.87
97	Farm	0.87
98	Farm	0.87
99+	Farm	0.87

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PRIVATE PASSENGER USAGE FACTORS

See Rule 213

COMP Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Automobile Use	Factor
16 - 24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School	1.00

COMP Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Automobile Use	Factor
16	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.06
17	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.06
18	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.06
19	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.06
20	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.06
21	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.06
22	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.06
23	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.06
24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.06

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COMP Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Automobile Use	Factor
16	F	M	Yes	All Not Specifically Listed	Farm	0.92
17	F	M	Yes	All Not Specifically Listed	Farm	0.92
18	F	M	Yes	All Not Specifically Listed	Farm	0.92
19	F	M	Yes	All Not Specifically Listed	Farm	0.91
20	F	M	Yes	All Not Specifically Listed	Farm	0.91
21	F	M	Yes	All Not Specifically Listed	Farm	0.91
22	F	M	Yes	All Not Specifically Listed	Farm	0.91
23	F	M	Yes	All Not Specifically Listed	Farm	0.91
24	F	M	Yes	All Not Specifically Listed	Farm	0.91
16	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
17	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
18	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
19	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
20	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00

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COMP Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Automobile Use	Factor
21	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
22	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
23	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
24	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
16	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.92
17	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.92
18	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.92
19	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.91
20	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.91
21	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.91
22	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.91
23	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.91
24	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.91

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COMP Age 25 - 29					
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
25 - 29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School	1.00

COMP Age 25 - 29					
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
25	M	S	Yes	Business	1.17
26	M	S	Yes	Business	1.17
27	M	S	Yes	Business	1.18
28	M	S	Yes	Business	1.18
29	M	S	Yes	Business	1.18
25	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.07
26	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.07
27	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.07
28	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.07
29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.07

COMP Age 25 - 29					
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
25	M	S	Yes	Farm	0.90
26	M	S	Yes	Farm	0.90
27	M	S	Yes	Farm	0.90
28	M	S	Yes	Farm	0.90
29	M	S	Yes	Farm	0.90

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COMP Age 25 - 29					
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
25	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Farm	0.91
26	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Farm	0.91
27	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Farm	0.91
28	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Farm	0.91
29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Farm	0.91

COMP Age 30 and Older		
Age	Automobile Use	Factor
30 - 99+	Pleasure/Work/School	1.00

COMP Age 30 and Older		
Age	Automobile Use	Factor
30	Business	1.08
31	Business	1.08
32	Business	1.08
33	Business	1.08
34	Business	1.08
35	Business	1.08
36	Business	1.08
37	Business	1.08
38	Business	1.08
39	Business	1.08
40	Business	1.08
41	Business	1.08
42	Business	1.08
43	Business	1.08
44	Business	1.08

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COMP Age 30 and Older		
Age	Automobile Use	Factor
45	Business	1.08
46	Business	1.09
47	Business	1.09
48	Business	1.09
49	Business	1.09
50	Business	1.09
51	Business	1.09
52	Business	1.09
53	Business	1.09
54	Business	1.09
55	Business	1.09
56	Business	1.09
57	Business	1.09
58	Business	1.09
59	Business	1.09
60	Business	1.09
61	Business	1.10
62	Business	1.10
63	Business	1.10
64	Business	1.10
65	Business	1.10
66	Business	1.10
67	Business	1.10
68	Business	1.10
69	Business	1.10
70	Business	1.10
71	Business	1.09
72	Business	1.09
73	Business	1.09
74	Business	1.09
75	Business	1.00
76	Business	1.00
77	Business	1.00
78	Business	1.00
79	Business	1.00
80	Business	1.00
81	Business	1.00
82	Business	1.00
83	Business	1.00

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COMP Age 30 and Older		
Age	Automobile Use	Factor
84	Business	1.00
85	Business	1.00
86	Business	1.00
87	Business	1.00
88	Business	1.00
89	Business	1.00
90	Business	1.00
91	Business	1.00
92	Business	1.00
93	Business	1.00
94	Business	1.00
95	Business	1.00
96	Business	1.00
97	Business	1.00
98	Business	1.00
99+	Business	1.00

COMP Age 30 and Older		
Age	Automobile Use	Factor
30	Farm	0.91
31	Farm	0.91
32	Farm	0.91
33	Farm	0.91
34	Farm	0.91
35	Farm	0.90
36	Farm	0.90
37	Farm	0.90
38	Farm	0.90
39	Farm	0.90
40	Farm	0.90
41	Farm	0.90
42	Farm	0.90
43	Farm	0.90
44	Farm	0.90
45	Farm	0.89
46	Farm	0.89
47	Farm	0.89

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COMP Age 30 and Older		
Age	Automobile Use	Factor
48	Farm	0.89
49	Farm	0.89
50	Farm	0.89
51	Farm	0.89
52	Farm	0.89
53	Farm	0.89
54	Farm	0.89
55	Farm	0.89
56	Farm	0.89
57	Farm	0.89
58	Farm	0.89
59	Farm	0.88
60	Farm	0.88
61	Farm	0.88
62	Farm	0.88
63	Farm	0.88
64	Farm	0.88
65	Farm	0.88
66	Farm	0.88
67	Farm	0.88
68	Farm	0.88
69	Farm	0.88
70	Farm	0.88
71	Farm	0.88
72	Farm	0.89
73	Farm	0.89
74	Farm	0.89
75	Farm	0.91
76	Farm	0.91
77	Farm	0.91
78	Farm	0.91
79	Farm	0.91
80	Farm	0.86
81	Farm	0.87
82	Farm	0.87
83	Farm	0.87
84	Farm	0.87
85	Farm	0.83
86	Farm	0.83

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COMP Age 30 and Older		
Age	Automobile Use	Factor
87	Farm	0.83
88	Farm	0.83
89	Farm	0.83
90	Farm	0.83
91	Farm	0.83
92	Farm	0.83
93	Farm	0.83
94	Farm	0.83
95	Farm	0.83
96	Farm	0.83
97	Farm	0.83
98	Farm	0.83
99+	Farm	0.83

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PRIVATE PASSENGER USAGE FACTORS

See Rule 213

MPC Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Automobile Use	Factor
16 - 24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School	1.00

MPC Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Automobile Use	Factor
16	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0.93
17	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0.93
18	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0.92
19	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0.92
20	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0.92
21	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0.92
22	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0.92
23	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0.92
24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0.91

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MPC Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Automobile Use	Factor
16	F	M	Yes	All Not Specifically Listed	Farm	0.74
17	F	M	Yes	All Not Specifically Listed	Farm	0.74
18	F	M	Yes	All Not Specifically Listed	Farm	0.74
19	F	M	Yes	All Not Specifically Listed	Farm	0.73
20	F	M	Yes	All Not Specifically Listed	Farm	0.73
21	F	M	Yes	All Not Specifically Listed	Farm	0.73
22	F	M	Yes	All Not Specifically Listed	Farm	0.72
23	F	M	Yes	All Not Specifically Listed	Farm	0.71
24	F	M	Yes	All Not Specifically Listed	Farm	0.70
16	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
17	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
18	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
19	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
20	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00

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MPC Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Automobile Use	Factor
21	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
22	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
23	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
24	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
16	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.74
17	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.74
18	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.74
19	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.73
20	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.73
21	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.73
22	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.72
23	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.71
24	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.70

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MPC Age 25 - 29					
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
25 - 29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School	1.00

MPC Age 25 - 29					
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
25	M	S	Yes	Business	1.24
26	M	S	Yes	Business	1.24
27	M	S	Yes	Business	1.25
28	M	S	Yes	Business	1.25
29	M	S	Yes	Business	1.25
25	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0.91
26	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0.91
27	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0.90
28	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0.90
29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0.90

MPC Age 25 - 29					
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
25	M	S	Yes	Farm	0.68
26	M	S	Yes	Farm	0.67
27	M	S	Yes	Farm	0.66
28	M	S	Yes	Farm	0.65
29	M	S	Yes	Farm	0.65

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MPC Age 25 - 29					
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
25	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Farm	0.68
26	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Farm	0.67
27	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Farm	0.66
28	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Farm	0.65
29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Farm	0.65

MPC Age 30 and Older		
Age	Automobile Use	Factor
30 - 99+	Pleasure/Work/School	1.00

MPC Age 30 and Older		
Age	Automobile Use	Factor
30	Business	0.90
31	Business	0.90
32	Business	0.90
33	Business	0.90
34	Business	0.90
35	Business	0.90
36	Business	0.90
37	Business	0.90
38	Business	0.90
39	Business	0.90
40	Business	0.90
41	Business	0.90
42	Business	0.90
43	Business	0.90
44	Business	0.90

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MPC Age 30 and Older		
Age	Automobile Use	Factor
45	Business	0.90
46	Business	0.90
47	Business	0.89
48	Business	0.89
49	Business	0.89
50	Business	0.90
51	Business	0.90
52	Business	0.90
53	Business	0.90
54	Business	0.90
55	Business	0.90
56	Business	0.90
57	Business	0.89
58	Business	0.89
59	Business	0.89
60	Business	0.89
61	Business	0.89
62	Business	0.89
63	Business	0.89
64	Business	0.89
65	Business	0.89
66	Business	0.89
67	Business	0.89
68	Business	0.89
69	Business	0.90
70	Business	0.90
71	Business	0.90
72	Business	0.90
73	Business	0.90
74	Business	0.90
75	Business	1.00
76	Business	1.00
77	Business	1.00
78	Business	1.00
79	Business	1.00
80	Business	1.00
81	Business	1.00
82	Business	1.00
83	Business	1.00

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MPC Age 30 and Older		
Age	Automobile Use	Factor
84	Business	1.00
85	Business	1.00
86	Business	1.00
87	Business	1.00
88	Business	1.00
89	Business	1.00
90	Business	1.00
91	Business	1.00
92	Business	1.00
93	Business	1.00
94	Business	1.00
95	Business	1.00
96	Business	1.00
97	Business	1.00
98	Business	1.00
99+	Business	1.00

MPC Age 30 and Older		
Age	Automobile Use	Factor
30	Farm	0.65
31	Farm	0.65
32	Farm	0.65
33	Farm	0.65
34	Farm	0.65
35	Farm	0.65
36	Farm	0.65
37	Farm	0.65
38	Farm	0.65
39	Farm	0.65
40	Farm	0.65
41	Farm	0.64
42	Farm	0.64
43	Farm	0.64
44	Farm	0.64
45	Farm	0.64
46	Farm	0.64
47	Farm	0.63

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MPC Age 30 and Older		
Age	Automobile Use	Factor
48	Farm	0.63
49	Farm	0.62
50	Farm	0.62
51	Farm	0.62
52	Farm	0.61
53	Farm	0.61
54	Farm	0.60
55	Farm	0.60
56	Farm	0.59
57	Farm	0.59
58	Farm	0.59
59	Farm	0.59
60	Farm	0.59
61	Farm	0.59
62	Farm	0.59
63	Farm	0.59
64	Farm	0.59
65	Farm	0.59
66	Farm	0.59
67	Farm	0.59
68	Farm	0.59
69	Farm	0.59
70	Farm	0.60
71	Farm	0.60
72	Farm	0.61
73	Farm	0.62
74	Farm	0.62
75	Farm	0.62
76	Farm	0.63
77	Farm	0.63
78	Farm	0.64
79	Farm	0.65
80	Farm	0.66
81	Farm	0.67
82	Farm	0.68
83	Farm	0.69
84	Farm	0.69
85	Farm	0.69
86	Farm	0.69

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MPC Age 30 and Older		
Age	Automobile Use	Factor
87	Farm	0.70
88	Farm	0.70
89	Farm	0.70
90	Farm	0.68
91	Farm	0.68
92	Farm	0.68
93	Farm	0.68
94	Farm	0.69
95	Farm	0.70
96	Farm	0.70
97	Farm	0.70
98	Farm	0.70
99+	Farm	0.70

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COMMERCIAL RATES

This section provides details on rating for commercial auto policies.

COMMERCIAL

Semiannual Premiums

Round to the nearest penny after each sequence step

BIPD Sequence	Operation
01. Base Rate	
02. Territory	*
03. Business Description	*
04. Vehicle Use	*
05. Radius	*
06. Body Type	*
07. Vehicle Weight	*
08. Model Year	*
09. Limits (BI + PD)	*
10. Financial Responsibility Certification	*
11. Farm Vehicle Limited Usage	*
12. Extension of Coverage to Trailer or Semitrailer	*
13. Policy Term (Rule 102, Rule 801C)	*
14. Fleet Modification	*

COLL Sequence	Operation
01. Base Rate	
02. Territory	*
03. Business Description	*
04. Vehicle Use	*
05. Radius	*
06. Body Type	*
07. Vehicle Weight	*
08. Model Year	*
09. GRG/Deductible	*
10. Farm Vehicle Limited Usage	*
11. Policy Term (Rule 102, Rule 801C)	*
12. Fleet Modification	*

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COMP Sequence	Operation
01. Base Rate	
02. Territory	*
03. Business Description	*
04. Vehicle Use	*
05. Radius	*
06. Body Type	*
07. Vehicle Weight	*
08. Model Year	*
09. DRG/Deductible	*
10. Policy Term (Rule 102, Rule 801C)	*
11. Fleet Modification	*

ERS Sequence	Operation
01. Base Rate	
02. Policy Term (Rule 102, Rule 801C)	*
03. Fleet Modification	*

MPC Sequence	Operation
01. Base Rate	
02. Territory	*
03. Business Description	*
04. Vehicle Use	*
05. Radius	*
06. Body Type	*
07. Vehicle Weight	*
08. Model Year	*
09. Limits	*
10. Farm Vehicle Limited Usage	*
11. Extension of Coverage to Trailer or Semitrailer	*
12. Policy Term (Rule 102, Rule 801C)	*
13. Fleet Modification	*

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S Sequence	Operation
01. Base Rate	
02. Policy Term (Rule 102, Rule 801C)	*
03. Fleet Modification	*

T Sequence	Operation
01. Base Rate	
02. Policy Term (Rule 102, Rule 801C)	*
03. Fleet Modification	*

UBI Sequence	Operation
01. Base Rate	
02. Vehicle Use	*
03. Limits	*
04. Policy Term (Rule 102, Rule 801C)	*
05. Fleet Modification	*

UPD Sequence	Operation
01. Base Rate	
02. Vehicle Use	*
03. Limits	*
04. Policy Term (Rule 102, Rule 801C)	*
05. Fleet Modification	*

WBI Sequence	Operation
01. Base Rate	
02. Vehicle Use	*
03. Limits	*
04. Policy Term (Rule 102, Rule 801C)	*
05. Fleet Modification	*

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COMMERCIAL BASE RATES

Company	BIPD	COLL	COMP	MPC	S5	S10
SFM	101.90	118.10	77.60	9.40	2.20	4.40
SFF&C	178.30	206.70	135.80	16.50	3.90	7.70

ERS	
Company	Base Rate
SFM	2.40
SFF&C	4.20

No-Fault Total Disability - Coverage T Rate Per Automobile		
Maximum Weekly Indemnity	First Auto	Each Add.
$140	3.00	0.40
$250	6.00	0.60
$500	15.00	1.60

UBI	
Company	Base Rate
SFM	6.70
SFF&C	11.70

UPD		
Collision Coverage	SFM	SFF&C
Without Collision	6.50	11.40
With Collision	2.60	4.60

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WBI	
Company	**Base Rate**
SFM	11.40
SFF&C	20.00

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COMMERCIAL BODY TYPE

Body Type	BIPD	COLL	COMP	MPC
01	0.90	1.00	1.00	1.00
02	0.90	1.00	1.00	1.00
03	0.90	1.00	1.00	1.00
04	0.90	1.00	1.00	1.00
05	0.90	1.00	1.00	1.00
06	0.90	1.00	1.00	1.00
07	0.90	1.00	1.00	1.00
08	0.90	1.00	1.00	1.00
09	0.90	1.00	1.00	1.00
10	0.90	1.00	1.00	1.00
11	1.00	1.00	1.00	0.95
12	1.00	1.00	1.00	0.95
13	1.00	1.00	1.00	1.00
14	1.00	1.00	1.00	1.00
15	1.00	1.00	1.00	0.95
16	1.00	1.00	1.00	0.95
18	1.00	1.05	1.05	0.95
19	1.00	1.05	1.05	1.00
20	1.05	1.00	1.00	1.00
21	1.00	1.05	1.05	1.00
22	1.00	1.05	1.05	0.95
23	1.15	1.05	1.05	0.95
24	1.15	1.05	1.05	0.95
25	1.15	1.05	1.05	0.95
26	1.15	1.05	1.05	0.95
27	1.00	1.05	1.05	1.00
28	1.15	1.05	1.05	0.95
29	1.00	1.05	1.05	1.00
30	1.15	1.05	1.05	0.95
31	1.26	1.05	1.05	0.95
32	1.26	1.05	1.05	0.95
33	1.26	1.05	1.05	0.95
34	1.15	1.05	1.05	1.05
35	1.00	1.05	1.05	1.00
36	1.00	1.05	1.05	1.05
37	1.15	1.05	1.05	1.05
38	1.15	1.05	1.05	1.05
49	N/A	1.00	1.00	N/A

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Body Type	BIPD	COLL	COMP	MPC
50	N/A	0.95	0.90	N/A
51	N/A	0.95	0.90	N/A
52	N/A	1.00	1.00	N/A
53	N/A	0.95	0.90	N/A
56	N/A	0.95	0.90	N/A
57	N/A	1.00	1.00	N/A
58	N/A	0.95	0.90	N/A
59	N/A	0.95	0.90	N/A
60	N/A	1.00	1.00	N/A
61	N/A	1.00	1.00	N/A
63	N/A	1.00	1.00	N/A
65	N/A	0.95	0.90	N/A
66	N/A	0.95	0.90	N/A
67	N/A	0.95	0.90	N/A

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COMMERCIAL BUSINESS DESCRIPTION

Business Description	Factor
100	1.00
101	0.95
106	0.95
111	1.00
119	0.95
128	1.00
130	1.05
131	1.00
138	1.00
142	1.00
143	1.00
148	1.05
149	1.00
154	1.00
156	1.00
158	1.00
173	1.00
174	1.00
177	0.95
185	0.95
187	1.00
191	0.96
192	1.00
195	1.05
197	1.00
200	1.04
201	1.00
202	1.05
204	1.05
208	1.05
212	1.00
215	1.00
221	0.95
223	1.00
225	1.00
228	1.00
230	1.02

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Business Description	Factor
232	0.95
234	1.00
236	1.05
238	1.04
239	1.05
240	1.04
241	1.05
242	1.05
244	1.00
245	1.00
248	1.00
252	1.00
253	1.05
254	1.02
256	1.05
258	1.05
259	0.95
260	1.04
262	1.05
266	0.95
270	1.05
271	1.00
272	1.00
274	1.00
275	0.95
276	0.95
278	1.00
282	1.00
284	1.00
286	1.00
288	1.00
292	1.00
294	1.05
300	1.02
304	1.00
307	1.00
309	1.00
313	1.05
316	1.05

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Business Description	Factor
318	1.02
319	1.00
320	1.02
321	1.00
322	1.00
324	1.04
330	1.02
333	1.00
334	1.00
336	0.95
340	1.05
342	1.05
343	1.00
344	1.00
348	1.00
349	1.00
352	1.00
354	1.00
355	0.96
356	1.00
357	1.00
358	1.00
360	1.00
368	1.00
371	0.96
399	1.05
400	0.97
401	1.00
402	0.97
403	1.00
404	1.00
406	1.00
407	1.00
408	1.00
410	0.95
411	1.00
415	1.00
416	0.95
417	1.05

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Business Description	Factor
420	1.00
421	1.00
423	1.05
425	1.00
428	1.00
430	1.05
431	1.00
435	0.95
438	0.95
439	1.00
445	1.00
446	1.02
450	1.05
454	1.05
456	1.00
457	1.00
460	1.00
464	1.05
465	1.00
466	1.05
468	1.00
472	1.00
474	1.02
475	1.00
479	1.00
487	1.00
490	1.00
493	1.05
496	1.05
499	1.00
516	1.00
517	1.00
519	1.00
525	1.00
527	1.00
533	1.00
535	1.00
543	1.00
547	1.00

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Business Description	Factor
554	1.00
557	1.00
564	1.00
567	1.00
613	0.96
615	0.96
621	1.00
625	1.00
632	1.00
634	0.95
636	0.95
700	0.96
702	0.95
706	1.00
707	1.00
708	0.95
709	1.00
711	1.00
718	1.00
721	1.00
724	1.00
725	1.00
727	0.95
731	1.00
732	1.00
734	1.00
740	1.00
744	0.96
751	1.00
752	1.04
753	0.95
760	1.15
764	0.95
770	1.00
779	1.00
785	1.00
790	0.95
792	1.00
800	0.95

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Business Description	Factor
802	0.95
812	0.95
824	0.95
835	1.00
838	0.95
840	0.95
851	0.95
862	1.00
871	1.00
881	1.00
891	1.00
903	1.00
904	1.00
905	0.95
911	1.00
915	1.05
926	1.00
930	0.96
931	0.96
933	0.96
935	0.96
936	1.00
937	0.95
951	1.00
958	0.96
959	1.00
968	1.00
971	1.00
973	1.00
976	0.97
980	0.96
999	1.10
A01	0.95
A02	1.05
A04	1.00
A05	1.05
A06	1.00
A07	1.00
A08	1.05

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Business Description	Factor
A10	0.96
F01	1.00
F02	1.00
F03	1.00
F04	1.00
F05	1.00
F06	1.00
F07	1.00
F08	1.00
F09	1.05

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COMMERCIAL INSURANCE RATING GROUP FOR COLLISION COVERAGE (GRG) AND INSURANCE RATING GROUP FOR COMPREHENSIVE COVERAGE (DRG)/DEDUCTIBLE FACTORS

Collision								
GRG	MSRP	Deductible						
		50^	100^	200#	250	500	1000	2000
1	0 - 2,200	0.190	0.160	0.140	0.140	0.100	0.060	N/A
2	2,201 - 3,000	0.380	0.320	0.280	0.270	0.210	0.130	0.090
3	3,001 - 4,000	0.380	0.320	0.280	0.270	0.210	0.130	0.090
4	4,001 - 5,000	0.660	0.570	0.520	0.500	0.400	0.270	0.210
5	5,001 - 6,000	0.660	0.570	0.520	0.500	0.400	0.270	0.210
6	6,001 - 7,000	0.790	0.690	0.640	0.610	0.500	0.340	0.270
7	7,001 - 8,000	0.930	0.820	0.760	0.730	0.600	0.420	0.330
8	8,001 - 9,000	0.930	0.820	0.760	0.730	0.600	0.420	0.330
9	9,001 - 10,000	0.930	0.820	0.760	0.730	0.600	0.420	0.330
10	10,001 - 11,000	1.200	1.070	1.000	0.960	0.800	0.560	0.450
11	11,001 - 12,000	1.200	1.070	1.000	0.960	0.800	0.560	0.450
12	12,001 - 14,000	1.200	1.070	1.000	0.960	0.800	0.560	0.450
13	14,001 - 16,000	1.340	1.200	1.120	1.080	0.900	0.630	0.500
14	16,001 - 18,000	1.480	1.330	1.240	1.200	1.000	0.700	0.560
15	18,001 - 20,000	1.480	1.330	1.240	1.200	1.000	0.700	0.560
16	20,001 - 22,000	1.760	1.580	1.480	1.430	1.200	0.850	0.670
17	22,001 - 24,000	1.760	1.580	1.480	1.430	1.200	0.850	0.670
18	24,001 - 26,000	1.880	1.700	1.590	1.540	1.290	0.910	0.730
19	26,001 - 28,000	2.010	1.810	1.700	1.650	1.390	0.980	0.790
20	28,001 - 30,000	2.010	1.810	1.700	1.650	1.390	0.980	0.790
21	30,001 - 33,000	2.270	2.050	1.930	1.860	1.570	1.120	0.900
22	33,001 - 36,000	2.360	2.130	2.000	1.940	1.640	1.160	0.930
23	36,001 - 40,000	2.530	2.290	2.150	2.080	1.760	1.250	1.000
24	40,001 - 45,000	2.780	2.520	2.380	2.300	1.940	1.390	1.100
25	45,001 - 50,000	3.050	2.760	2.600	2.520	2.130	1.520	1.190
26	50,001 - 55,000	3.310	3.000	2.830	2.730	2.320	1.660	1.290
27	55,001 - 60,000	3.560	3.230	3.050	2.950	2.510	1.790	1.380
28	60,001 - 65,000	3.820	3.470	3.270	3.170	2.690	1.930	1.480
29	65,001 - 70,000	4.070	3.710	3.500	3.390	2.880	2.060	1.580
30	70,001 - 75,000	4.330	3.940	3.720	3.600	3.060	2.200	1.670
31	75,001 - 80,000	4.600	4.180	3.940	3.820	3.250	2.330	1.770
32	80,001 - 85,000	4.870	4.430	4.180	4.050	3.450	2.470	1.880
33	85,001 - 90,000	5.150	4.680	4.420	4.280	3.640	2.610	1.980
34	90,001 - 95,000	5.420	4.930	4.650	4.510	3.830	2.750	2.090

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Collision								
GRG	MSRP	Deductible						
		50^	100^	200#	250	500	1000	2000
35	95,001 - 100,000	5.700	5.180	4.890	4.730	4.030	2.890	2.190

Comprehensive									
DRG	MSRP	Deductible							
		FULL	50	100	200#	250	500	1000	2000
1	0 - 2,200	0.330	0.220	0.160	0.150	0.130	0.100	0.080	N/A
2	2,201 - 3,000	0.430	0.340	0.260	0.230	0.210	0.170	0.140	0.110
3	3,001 - 4,000	0.430	0.340	0.260	0.230	0.210	0.170	0.140	0.110
4	4,001 - 5,000	0.640	0.530	0.430	0.380	0.360	0.290	0.250	0.190
5	5,001 - 6,000	0.640	0.530	0.430	0.380	0.360	0.290	0.250	0.190
6	6,001 - 7,000	0.800	0.680	0.550	0.490	0.470	0.380	0.330	0.260
7	7,001 - 8,000	0.960	0.820	0.670	0.600	0.570	0.480	0.410	0.320
8	8,001 - 9,000	0.960	0.820	0.670	0.600	0.570	0.480	0.410	0.320
9	9,001 - 10,000	0.960	0.820	0.670	0.600	0.570	0.480	0.410	0.320
10	10,001 - 11,000	1.280	1.100	0.920	0.830	0.790	0.660	0.560	0.450
11	11,001 - 12,000	1.280	1.100	0.920	0.830	0.790	0.660	0.560	0.450
12	12,001 - 14,000	1.280	1.100	0.920	0.830	0.790	0.660	0.560	0.450
13	14,001 - 16,000	1.440	1.250	1.040	0.940	0.890	0.750	0.650	0.510
14	16,001 - 18,000	1.600	1.390	1.170	1.060	1.000	0.840	0.730	0.580
15	18,001 - 20,000	1.600	1.390	1.170	1.060	1.000	0.840	0.730	0.580
16	20,001 - 22,000	1.890	1.640	1.390	1.260	1.210	1.080	0.920	0.740
17	22,001 - 24,000	1.890	1.640	1.390	1.260	1.210	1.080	0.920	0.740
18	24,001 - 26,000	2.110	1.830	1.550	1.410	1.350	1.210	1.040	0.830
19	26,001 - 28,000	2.330	2.030	1.720	1.560	1.500	1.340	1.150	0.920
20	28,001 - 30,000	2.330	2.030	1.720	1.560	1.500	1.340	1.150	0.920
21	30,001 - 33,000	2.770	2.420	2.060	1.870	1.800	1.610	1.380	1.100
22	33,001 - 36,000	2.910	2.550	2.170	1.970	1.890	1.690	1.450	1.160
23	36,001 - 40,000	3.190	2.790	2.380	2.170	2.070	1.860	1.600	1.280
24	40,001 - 45,000	3.600	3.160	2.690	2.460	2.350	2.110	1.810	1.450
25	45,001 - 50,000	4.020	3.530	3.010	2.750	2.620	2.360	2.030	1.620
26	50,001 - 55,000	4.430	3.900	3.330	3.040	2.900	2.610	2.240	1.800
27	55,001 - 60,000	4.850	4.270	3.650	3.330	3.180	2.860	2.460	1.970
28	60,001 - 65,000	5.260	4.640	3.960	3.620	3.450	3.110	2.670	2.140
29	65,001 - 70,000	5.670	5.000	4.280	3.910	3.730	3.360	2.890	2.310
30	70,001 - 75,000	6.090	5.370	4.600	4.200	4.000	3.610	3.100	2.480
31	75,001 - 80,000	6.510	5.740	4.920	4.490	4.280	3.860	3.320	2.650

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Comprehensive									
DRG	MSRP	Deductible							
		FULL	50	100	200#	250	500	1000	2000
32	80,001 - 85,000	6.770	5.970	5.120	4.670	4.450	4.010	3.450	2.760
33	85,001 - 90,000	7.030	6.200	5.310	4.850	4.620	4.160	3.580	2.870
34	90,001 - 95,000	7.290	6.430	5.510	5.030	4.800	4.320	3.720	2.980
35	95,001 - 100,000	7.550	6.660	5.710	5.210	4.970	4.470	3.850	3.080

Renewal or Transfer of Coverage Only

^ SFF&C Renewal or Transfer of Coverage Only

Notes:

A. Increase the GRG and DRG 35 factor by the percentage shown in the table below for each $5,000, or fraction thereof, by which the MSRP exceeds $100,000. For example, the GRG factor for a GRG 42 vehicle (MSRP between $130,001 and $135,000) is computed as 7 (the difference between 42 and 35) multiplied by the percentage shown in the table below. Add one and multiply by the GRG 35 factor, rounding to the nearest penny.

Coverage	Incremental GRG/DRG %
COLL	5.0%
COMP	3.5%

B. Use the MSRP of the body and the chassis to determine the GRG and DRG.

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COMMERCIAL LIMIT FACTORS

Bodily Injury Liability Limits (Per Person/Per Accident)	
Limits (000)	**Factor**
25/50	1.00
25/100#	1.05
30/70#	1.04
30/100#	1.07
50/50#	1.05
50/100	1.09
50/200#	1.15
50/500#	1.21
100/100#	1.10
100/200	1.16
100/300	1.18
100/500#	1.22
150/250#	1.21
150/300#	1.22
150/400#	1.24
200/200#	1.22
200/300#	1.26
200/400#	1.28
200/500#	1.30
250/250#	1.26
250/300#	1.29
250/400#	1.31
250/500	1.32
300/300	1.31
300/500#	1.34
300/750#	1.40
400/400#	1.38
500/500	1.42
500/1000	1.48
750/750#	1.51
750/1000	1.52
1000/1000	1.56

Renewal or Transfer of Coverage Only

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Property Damage Liability Limit (Add Factor to BI Limit Factor)	
Limit (000)	Factor
25	0.00
50	0.03
100	0.05
150	0.07
200	0.09
250	0.10
300	0.12
500	0.15
750	0.18
1000	0.20

Medical Payments Coverage Limits	
Limit	Factor
5,000	1.00
10,000	1.40
25,000	2.00
50,000	2.80
100,000	3.50

UBI	
Limits (000)	Factor
25/50	1.00
50/100	1.31
100/200	1.41
100/300	1.53
300/300	1.60
250/500	1.74
500/500	1.87
500/1000	2.85
1000/1000	3.18

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Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

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

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

WBI	
Limits (000)	**Factor**
25/50	1.00
50/100	1.52
100/200	2.44
100/300	2.80
300/300	4.33
250/500	5.26
500/500	6.07
500/1000	6.92
1000/1000	8.66

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

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COMMERCIAL MODEL YEAR FACTORS

See Rule 316

Model Year	BIPD	COLL	COMP	MPC
2016	1.00	1.22	1.13	1.00
2015	1.00	1.16	1.09	1.00
2014	1.00	1.10	1.06	1.00
2013	1.00	1.05	1.03	1.00
2012	1.00	1.00	1.00	1.00
2011	1.00	0.95	0.96	1.00
2010	1.00	0.90	0.93	1.00
2009	1.00	0.84	0.88	1.00
2008	1.00	0.78	0.77	1.00
2007	1.00	0.73	0.67	1.00
2006	1.00	0.68	0.67	1.00
2005	1.00	0.63	0.66	1.00
2004	1.00	0.60	0.66	1.00
2003	1.00	0.50	0.61	1.00
2002	1.00	0.50	0.61	1.00
2001	1.00	0.50	0.61	1.00
2000	1.00	0.50	0.61	1.00
1999	1.00	0.50	0.61	1.00
1998	1.00	0.50	0.61	1.00
1997	1.00	0.50	0.61	1.00
1996	1.00	0.50	0.61	1.00
1995	1.00	0.50	0.61	1.00
1994	1.00	0.50	0.61	1.00
Prior	1.00	0.50	0.61	1.00

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COMMERCIAL

Radius	Factor
0 - 24	0.95
25 - 50	1.00
51 - 100	1.05
101 - 150	1.10
151 - 200	1.15
201 - 500	1.25
501+	1.30

Extension of Coverage to Trailers or Semi-trailers Percentage
17%

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COMMERCIAL TERRITORY RATING FACTORS

See Territory Definitions

Territory	BIPD	COLL	COMP	MPC
001	1.597	1.000	1.000	1.149
002	1.306	1.000	1.000	0.946
003	1.021	1.000	1.000	0.824
004	0.986	1.000	1.000	0.959
005	1.180	1.000	1.000	0.986
006	1.282	1.000	1.000	1.095
008	1.050	1.000	1.000	0.932
009	1.417	1.000	1.000	1.176
011	1.087	1.000	1.000	0.959
012	1.388	1.000	1.000	1.324
013	1.155	1.000	1.000	1.243
014	1.048	1.000	1.000	1.095
015	0.694	1.000	1.000	0.838
016	0.882	1.000	1.000	1.135
017	0.771	1.000	1.000	1.054
018	1.139	1.000	1.000	0.973
019	1.139	1.000	1.000	1.095
020	1.227	1.000	1.000	0.905
051	1.180	1.000	1.000	0.959
056	1.180	1.000	1.000	1.095
076	1.156	1.000	1.000	1.135
113	1.137	1.000	1.000	1.149
123	0.942	1.000	1.000	1.297
136	1.128	1.000	1.000	1.135
141	1.087	1.000	1.000	0.959
154	0.847	1.000	1.000	1.027
155	0.847	1.000	1.000	0.986
157	0.713	1.000	1.000	1.027
166	0.942	1.000	1.000	1.297

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COMMERCIAL VEHICLE USE

Vehicle Use Code	BIPD	COLL	COMP	MPC	UBI	UPD	WBI
1A	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2A	0.26	0.52	0.52	0.52	0.95	0.95	0.95
2B	0.95	0.95	0.95	0.95	0.95	0.95	0.95
3A	1.67	1.48	1.10	1.20	1.00	1.00	1.00
3B	1.67	1.48	1.10	1.20	1.00	1.00	1.00
3C	1.67	1.48	1.10	1.20	1.00	1.00	1.00
3D	1.67	1.48	1.10	1.20	1.00	1.00	1.00
3E	1.67	1.48	1.10	1.20	1.00	1.00	1.00
3F	1.67	1.48	1.10	1.20	1.00	1.00	1.00
3G	1.05	1.05	1.05	1.05	1.00	1.00	1.00
3H	1.05	1.05	1.05	1.05	1.00	1.00	1.00
3J	1.05	1.05	1.05	1.05	1.00	1.00	1.00
4A	1.90	2.10	1.15	1.20	1.00	1.00	1.00
4B	1.90	2.10	1.15	1.20	1.00	1.00	1.00
4C	1.90	2.10	1.15	1.20	1.00	1.00	1.00
5A	1.81	2.10	1.15	1.20	1.00	1.00	1.00
5B	1.81	2.10	1.15	1.20	1.00	1.00	1.00
5C	1.81	2.10	1.15	1.20	1.00	1.00	1.00
6C	1.05	1.00	1.00	1.00	1.00	1.00	1.00
6D	1.05	1.00	1.00	1.00	1.00	1.00	1.00
6F	1.81	2.10	1.15	1.20	1.00	1.00	1.00
6G	1.93	2.10	1.15	1.20	1.00	1.00	1.00
6H	1.81	2.10	1.15	1.20	1.00	1.00	1.00
6J	1.05	1.05	1.05	1.00	1.00	1.00	1.00
6K	1.81	2.10	1.15	1.20	1.00	1.00	1.00
7A	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7C	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7D	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7E	1.05	1.05	1.05	1.05	1.00	1.00	1.00
7F	0.90	0.90	0.90	0.90	1.00	1.00	1.00
7G	0.90	0.90	0.90	0.90	1.00	1.00	1.00
7H	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7J	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8B	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8F	0.51	2.10	1.30	3.51	1.00	1.00	1.00
8H	2.27	2.10	1.30	3.51	1.00	1.00	1.00
8J	2.27	2.10	1.30	3.51	1.00	1.00	1.00

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Vehicle Use Code	BIPD	COLL	COMP	MPC	UBI	UPD	WBI
8K	2.27	2.10	1.30	3.51	1.00	1.00	1.00
8M	2.27	2.10	1.30	3.51	1.00	1.00	1.00
8N	1.65	1.50	0.94	2.43	1.00	1.00	1.00
8O	2.27	2.10	1.30	3.51	1.00	1.00	1.00
AA	1.70	1.48	1.10	1.20	1.00	1.00	1.00
AB	1.70	1.48	1.10	1.20	1.00	1.00	1.00

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COMMERCIAL VEHICLE WEIGHT

See Rule 317 - Vehicle Weight

BIPD		
Body Type	**Vehicle Weight**	**Factor**
23, 31, 32, 33, 34, 36, 37, 38	0 - 6,000	1.10
23, 31, 32, 33, 34, 36, 37, 38	6,001 - 10,000	1.10
23, 31, 32, 33, 34, 36, 37, 38	10,001 - 12,000	1.10
23, 31, 32, 33, 34, 36, 37, 38	12,001 - 14,000	1.10
23, 31, 32, 33, 34, 36, 37, 38	14,001 - 16,000	1.10
23, 31, 32, 33, 34, 36, 37, 38	16,001 - 20,000	1.10
23, 31, 32, 33, 34, 36, 37, 38	20,001 - 26,000	1.15
23, 31, 32, 33, 34, 36, 37, 38	26,001 - 33,000	1.20
23, 31, 32, 33, 34, 36, 37, 38	33,001 - 45,000	1.20
23, 31, 32, 33, 34, 36, 37, 38	45,001 - 60,000	1.20
23, 31, 32, 33, 34, 36, 37, 38	60,001 +	1.22

BIPD		
Body Type	**Vehicle Weight**	**Factor**
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35	0 - 6,000	1.00
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35	6,001 - 10,000	1.00
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35	10,001 - 12,000	1.05
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35	12,001 - 14,000	1.05
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35	14,001 - 16,000	1.05
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35	16,001 - 20,000	1.05
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35	20,001 - 26,000	1.15
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35	26,001 - 33,000	1.20
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35	33,001 - 45,000	1.20
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35	45,001 - 60,000	1.20
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35	60,001 +	1.22

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COLL		
Body Type	Vehicle Weight	Factor
23, 31, 32, 33, 34, 36, 37, 38	0 - 6,000	1.00
23, 31, 32, 33, 34, 36, 37, 38	6,001 - 10,000	1.00
23, 31, 32, 33, 34, 36, 37, 38	10,001 - 12,000	0.94
23, 31, 32, 33, 34, 36, 37, 38	12,001 - 14,000	0.94
23, 31, 32, 33, 34, 36, 37, 38	14,001 - 16,000	0.94
23, 31, 32, 33, 34, 36, 37, 38	16,001 - 20,000	0.94
23, 31, 32, 33, 34, 36, 37, 38	20,001 - 26,000	0.90
23, 31, 32, 33, 34, 36, 37, 38	26,001 - 33,000	0.90
23, 31, 32, 33, 34, 36, 37, 38	33,001 - 45,000	0.90
23, 31, 32, 33, 34, 36, 37, 38	45,001 - 60,000	0.90
23, 31, 32, 33, 34, 36, 37, 38	60,001 +	0.90

COLL		
Body Type	Vehicle Weight	Factor
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35, 49, 50, 51, 52, 53, 56, 57, 58, 59, 60, 61, 63, 65, 66, 67	0 - 6,000	1.00
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35, 49, 50, 51, 52, 53, 56, 57, 58, 59, 60, 61, 63, 65, 66, 67	6,001 - 10,000	1.00
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35, 49, 50, 51, 52, 53, 56, 57, 58, 59, 60, 61, 63, 65, 66, 67	10,001 - 12,000	0.94
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35, 49, 50, 51, 52, 53, 56, 57, 58, 59, 60, 61, 63, 65, 66, 67	12,001 - 14,000	0.94
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35, 49, 50, 51, 52, 53, 56, 57, 58, 59, 60, 61, 63, 65, 66, 67	14,001 - 16,000	0.94
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35, 49, 50, 51, 52, 53, 56, 57, 58, 59, 60, 61, 63, 65, 66, 67	16,001 - 20,000	0.94
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35, 49, 50, 51, 52, 53, 56, 57, 58, 59, 60, 61, 63, 65, 66, 67	20,001 - 26,000	0.90
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35, 49, 50, 51, 52, 53, 56, 57, 58, 59, 60, 61, 63, 65, 66, 67	26,001 - 33,000	0.90

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COLL		
Body Type	Vehicle Weight	Factor
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35, 49, 50, 51, 52, 53, 56, 57, 58, 59, 60, 61, 63, 65, 66, 67	33,001 - 45,000	0.90
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35, 49, 50, 51, 52, 53, 56, 57, 58, 59, 60, 61, 63, 65, 66, 67	45,001 - 60,000	0.90
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35, 49, 50, 51, 52, 53, 56, 57, 58, 59, 60, 61, 63, 65, 66, 67	60,001 +	0.90

COMP		
Body Type	Vehicle Weight	Factor
23, 31, 32, 33, 34, 36, 37, 38	0 - 6,000	1.00
23, 31, 32, 33, 34, 36, 37, 38	6,001 - 10,000	1.00
23, 31, 32, 33, 34, 36, 37, 38	10,001 - 12,000	0.95
23, 31, 32, 33, 34, 36, 37, 38	12,001 - 14,000	0.95
23, 31, 32, 33, 34, 36, 37, 38	14,001 - 16,000	0.95
23, 31, 32, 33, 34, 36, 37, 38	16,001 - 20,000	0.91
23, 31, 32, 33, 34, 36, 37, 38	20,001 - 26,000	0.91
23, 31, 32, 33, 34, 36, 37, 38	26,001 - 33,000	0.91
23, 31, 32, 33, 34, 36, 37, 38	33,001 - 45,000	0.91
23, 31, 32, 33, 34, 36, 37, 38	45,001 - 60,000	0.91
23, 31, 32, 33, 34, 36, 37, 38	60,001 +	0.91

COMP		
Body Type	Vehicle Weight	Factor
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35, 49, 50, 51, 52, 53, 56, 57, 58, 59, 60, 61, 63, 65, 66, 67	0 - 6,000	1.00
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35, 49, 50, 51, 52, 53, 56, 57, 58, 59, 60, 61, 63, 65, 66, 67	6,001 - 10,000	1.00
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35, 49, 50, 51, 52, 53, 56, 57, 58, 59, 60, 61, 63, 65, 66, 67	10,001 - 12,000	0.95
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35, 49, 50, 51, 52, 53, 56, 57, 58, 59, 60, 61, 63, 65, 66, 67	12,001 - 14,000	0.95

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COMP		
Body Type	Vehicle Weight	Factor
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35, 49, 50, 51, 52, 53, 56, 57, 58, 59, 60, 61, 63, 65, 66, 67	14,001 - 16,000	0.95
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35, 49, 50, 51, 52, 53, 56, 57, 58, 59, 60, 61, 63, 65, 66, 67	16,001 - 20,000	0.91
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35, 49, 50, 51, 52, 53, 56, 57, 58, 59, 60, 61, 63, 65, 66, 67	20,001 - 26,000	0.91
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35, 49, 50, 51, 52, 53, 56, 57, 58, 59, 60, 61, 63, 65, 66, 67	26,001 - 33,000	0.91
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35, 49, 50, 51, 52, 53, 56, 57, 58, 59, 60, 61, 63, 65, 66, 67	33,001 - 45,000	0.91
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35, 49, 50, 51, 52, 53, 56, 57, 58, 59, 60, 61, 63, 65, 66, 67	45,001 - 60,000	0.91
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35, 49, 50, 51, 52, 53, 56, 57, 58, 59, 60, 61, 63, 65, 66, 67	60,001 +	0.91

MPC		
Body Type	Vehicle Weight	Factor
23, 31, 32, 33, 34, 36, 37, 38	0 - 6,000	1.00
23, 31, 32, 33, 34, 36, 37, 38	6,001 - 10,000	1.00
23, 31, 32, 33, 34, 36, 37, 38	10,001 - 12,000	0.78
23, 31, 32, 33, 34, 36, 37, 38	12,001 - 14,000	0.78
23, 31, 32, 33, 34, 36, 37, 38	14,001 - 16,000	0.78
23, 31, 32, 33, 34, 36, 37, 38	16,001 - 20,000	0.78
23, 31, 32, 33, 34, 36, 37, 38	20,001 - 26,000	0.78
23, 31, 32, 33, 34, 36, 37, 38	26,001 - 33,000	0.78
23, 31, 32, 33, 34, 36, 37, 38	33,001 - 45,000	0.78
23, 31, 32, 33, 34, 36, 37, 38	45,001 - 60,000	0.78
23, 31, 32, 33, 34, 36, 37, 38	60,001 +	0.75

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MPC		
Body Type	**Vehicle Weight**	**Factor**
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35	0 - 6,000	1.00
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35	6,001 - 10,000	1.00
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35	10,001 - 12,000	0.78
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35	12,001 - 14,000	0.78
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35	14,001 - 16,000	0.78
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35	16,001 - 20,000	0.78
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35	20,001 - 26,000	0.78
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35	26,001 - 33,000	0.78
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35	33,001 - 45,000	0.78
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35	45,001 - 60,000	0.78
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35	60,001 +	0.75

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SCHOOL BUS RATES

This section provides details on rating for school bus policies.

SCHOOL BUS

SFM Only

Annual Premiums

Round to the nearest dollar after each sequence step

BIPD Sequence	Operation
01. Base Rate	
02. Commercial Limits (BI + PD)	*
03. Church Bus %	*
04. Spare Bus %	*
05. Approved Other Use (Do not round after this step)	+
06. Policy Term (Rule 102, Rule 801C; Round to the nearest penny)	*
07. Fleet Modification (Round to the nearest penny)	*

COLL Sequence	Operation
01. Base Rate	
02. Church Bus %	*
03. Spare Bus %	*
04. Policy Term (Rule 102, Rule 801C; Round to the nearest penny)	*
05. Fleet Modification (Round to the nearest penny)	*

COMP Sequence	Operation
01. Base Rate	
02. Church Bus %	*
03. Policy Term (Rule 102, Rule 801C; Round to the nearest penny)	*
04. Fleet Modification (Round to the nearest penny)	*

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MPC Sequence	Operation
01. Base Rate	
02. Church Bus %	*
03. Spare Bus %	*
04. Policy Term (Rule 102, Rule 801C; Round to the nearest penny)	*
05. Fleet Modification (Round to the nearest penny)	*

Round to the nearest penny after each sequence step

UBI Sequence	Operation
01. Base Rate	
02. Limits	*
03. School Bus Adjustment Factor	*
04. Church Bus %	*
05. Policy Term (Rule 102, Rule 801C)	*
06. Fleet Modification	*

UPD Sequence	Operation
01. Base Rate	
02. Limits	*
03. School Bus Adjustment Factor	*
04. Church Bus %	*
05. Policy Term (Rule 102, Rule 801C)	*
06. Fleet Modification	*

WBI Sequence	Operation
01. Base Rate	
02. Limits	*
03. School Bus Adjustment Factor	*
04. Church Bus %	*
05. Policy Term (Rule 102, Rule 801C)	*
06. Fleet Modification	*

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SCHOOL BUS ANNUAL PREMIUMS

SFM Collision Base Rates									
Class	MSRP	GRG	Age Group	Deductible					
				50	100	250	500	1000	2000
1	0 - 3,000	1	1	20	18	17	15	8	7
1	0 - 3,000	1	2	16	14	13	12	6	5
1	0 - 3,000	1	3	16	14	13	12	6	5
1	0 - 3,000	1	4	13	12	11	10	5	4
1	0 - 3,000	1	5	13	12	11	10	5	4
1	0 - 3,000	1	6	13	12	11	10	5	4
1	0 - 3,000	1	7	13	12	11	10	5	4
1	0 - 3,000	1	8	13	12	11	10	5	4
1	0 - 3,000	1	9	12	11	10	9	5	4
1	3,001 - 4,000	2	1	27	24	22	20	11	9
1	3,001 - 4,000	2	2	22	19	18	16	9	7
1	3,001 - 4,000	2	3	22	19	18	16	9	7
1	3,001 - 4,000	2	4	17	15	14	13	7	6
1	3,001 - 4,000	2	5	17	15	14	13	7	6
1	3,001 - 4,000	2	6	17	15	14	13	7	6
1	3,001 - 4,000	2	7	17	15	14	13	7	6
1	3,001 - 4,000	2	8	17	15	14	13	7	6
1	3,001 - 4,000	2	9	16	14	13	12	6	5
1	4,001 - 6,500	3	1	39	35	30	27	15	12
1	4,001 - 6,500	3	2	32	28	24	22	12	10
1	4,001 - 6,500	3	3	32	28	24	22	12	10
1	4,001 - 6,500	3	4	25	22	19	18	10	8
1	4,001 - 6,500	3	5	25	22	19	18	10	8
1	4,001 - 6,500	3	6	25	22	19	18	10	8
1	4,001 - 6,500	3	7	25	22	19	18	10	8
1	4,001 - 6,500	3	8	25	22	19	18	10	8
1	4,001 - 6,500	3	9	24	21	18	16	9	7
1	6,501 - 10,000	4	1	54	47	42	38	21	17
1	6,501 - 10,000	4	2	43	37	34	30	16	14
1	6,501 - 10,000	4	3	43	37	34	30	16	14
1	6,501 - 10,000	4	4	34	30	27	24	13	11
1	6,501 - 10,000	4	5	34	30	27	24	13	11
1	6,501 - 10,000	4	6	34	30	27	24	13	11
1	6,501 - 10,000	4	7	34	30	27	24	13	11
1	6,501 - 10,000	4	8	34	30	27	24	13	11
1	6,501 - 10,000	4	9	32	28	25	23	12	10

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SFM Collision Base Rates									
Class	MSRP	GRG	Age Group	Deductible					
				50	100	250	500	1000	2000
1	10,001 - 14,000	5	1	67	60	55	50	27	22
1	10,001 - 14,000	5	2	54	48	44	40	22	18
1	10,001 - 14,000	5	3	54	48	44	40	22	18
1	10,001 - 14,000	5	4	43	38	35	32	17	14
1	10,001 - 14,000	5	5	43	38	35	32	17	14
1	10,001 - 14,000	5	6	43	38	35	32	17	14
1	10,001 - 14,000	5	7	43	38	35	32	17	14
1	10,001 - 14,000	5	8	43	38	35	32	17	14
1	10,001 - 14,000	5	9	40	36	33	30	16	13
1	14,001 - 19,000	6	1	84	75	69	62	34	28
1	14,001 - 19,000	6	2	67	60	55	50	27	22
1	14,001 - 19,000	6	3	67	60	55	50	27	22
1	14,001 - 19,000	6	4	54	48	44	40	22	18
1	14,001 - 19,000	6	5	54	48	44	40	22	18
1	14,001 - 19,000	6	6	54	48	44	40	22	18
1	14,001 - 19,000	6	7	54	48	44	40	22	18
1	14,001 - 19,000	6	8	54	48	44	40	22	18
1	14,001 - 19,000	6	9	50	45	41	37	20	17
1	19,001 - 24,000	7	1	97	90	83	76	43	34
1	19,001 - 24,000	7	2	78	72	67	61	35	28
1	19,001 - 24,000	7	3	78	72	67	61	35	28
1	19,001 - 24,000	7	4	62	58	53	49	28	22
1	19,001 - 24,000	7	5	62	58	53	49	28	22
1	19,001 - 24,000	7	6	62	58	53	49	28	22
1	19,001 - 24,000	7	7	62	58	53	49	28	22
1	19,001 - 24,000	7	8	62	58	53	49	28	22
1	19,001 - 24,000	7	9	58	54	50	46	26	21
1	24,001 - 29,000	8	1	116	104	97	89	52	41
1	24,001 - 29,000	8	2	93	83	78	71	42	33
1	24,001 - 29,000	8	3	93	83	78	71	42	33
1	24,001 - 29,000	8	4	74	67	62	57	33	26
1	24,001 - 29,000	8	5	74	67	62	57	33	26
1	24,001 - 29,000	8	6	74	67	62	57	33	26
1	24,001 - 29,000	8	7	74	67	62	57	33	26
1	24,001 - 29,000	8	8	74	67	62	57	33	26
1	24,001 - 29,000	8	9	70	63	58	53	31	24
1	29,001 - 34,000	9	1	133	119	112	102	61	47
1	29,001 - 34,000	9	2	106	95	89	82	49	38

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SFM Collision Base Rates									
Class	MSRP	GRG	Age Group	Deductible					
				50	100	250	500	1000	2000
1	29,001 - 34,000	9	3	106	95	89	82	49	38
1	29,001 - 34,000	9	4	85	76	72	65	39	30
1	29,001 - 34,000	9	5	85	76	72	65	39	30
1	29,001 - 34,000	9	6	85	76	72	65	39	30
1	29,001 - 34,000	9	7	85	76	72	65	39	30
1	29,001 - 34,000	9	8	85	76	72	65	39	30
1	29,001 - 34,000	9	9	80	72	67	61	37	28

SFM Collision Base Rates									
Class	MSRP	GRG	Age Group	Deductible					
				50	100	250	500	1000	2000
2	0 - 3,000	1	1	22	20	18	16	9	7
2	0 - 3,000	1	2	18	16	15	13	7	6
2	0 - 3,000	1	3	18	16	15	13	7	6
2	0 - 3,000	1	4	14	13	12	11	6	5
2	0 - 3,000	1	5	14	13	12	11	6	5
2	0 - 3,000	1	6	14	13	12	11	6	5
2	0 - 3,000	1	7	14	13	12	11	6	5
2	0 - 3,000	1	8	14	13	12	11	6	5
2	0 - 3,000	1	9	13	12	11	10	5	4
2	3,001 - 4,000	2	1	30	26	24	22	12	10
2	3,001 - 4,000	2	2	24	21	19	18	10	8
2	3,001 - 4,000	2	3	24	21	19	18	10	8
2	3,001 - 4,000	2	4	19	17	16	14	8	6
2	3,001 - 4,000	2	5	19	17	16	14	8	6
2	3,001 - 4,000	2	6	19	17	16	14	8	6
2	3,001 - 4,000	2	7	19	17	16	14	8	6
2	3,001 - 4,000	2	8	19	17	16	14	8	6
2	3,001 - 4,000	2	9	18	16	15	13	7	6
2	4,001 - 6,500	3	1	43	38	33	30	16	13
2	4,001 - 6,500	3	2	35	30	27	24	13	11
2	4,001 - 6,500	3	3	35	30	27	24	13	11
2	4,001 - 6,500	3	4	28	24	21	19	10	9
2	4,001 - 6,500	3	5	28	24	21	19	10	9
2	4,001 - 6,500	3	6	28	24	21	19	10	9
2	4,001 - 6,500	3	7	28	24	21	19	10	9

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SFM Collision Base Rates									
Class	MSRP	GRG	Age Group	Deductible					
				50	100	250	500	1000	2000
2	4,001 - 6,500	3	8	28	24	21	19	10	9
2	4,001 - 6,500	3	9	26	23	20	18	10	8
2	6,501 - 10,000	4	1	59	51	46	42	23	19
2	6,501 - 10,000	4	2	47	41	37	33	18	15
2	6,501 - 10,000	4	3	47	41	37	33	18	15
2	6,501 - 10,000	4	4	38	33	30	27	14	12
2	6,501 - 10,000	4	5	38	33	30	27	14	12
2	6,501 - 10,000	4	6	38	33	30	27	14	12
2	6,501 - 10,000	4	7	38	33	30	27	14	12
2	6,501 - 10,000	4	8	38	33	30	27	14	12
2	6,501 - 10,000	4	9	35	31	28	25	14	11
2	10,001 - 14,000	5	1	74	66	61	55	30	24
2	10,001 - 14,000	5	2	59	53	49	44	24	20
2	10,001 - 14,000	5	3	59	53	49	44	24	20
2	10,001 - 14,000	5	4	47	42	39	35	19	16
2	10,001 - 14,000	5	5	47	42	39	35	19	16
2	10,001 - 14,000	5	6	47	42	39	35	19	16
2	10,001 - 14,000	5	7	47	42	39	35	19	16
2	10,001 - 14,000	5	8	47	42	39	35	19	16
2	10,001 - 14,000	5	9	44	40	36	33	18	15
2	14,001 - 19,000	6	1	92	83	76	68	37	31
2	14,001 - 19,000	6	2	74	66	61	55	30	24
2	14,001 - 19,000	6	3	74	66	61	55	30	24
2	14,001 - 19,000	6	4	59	53	49	44	24	20
2	14,001 - 19,000	6	5	59	53	49	44	24	20
2	14,001 - 19,000	6	6	59	53	49	44	24	20
2	14,001 - 19,000	6	7	59	53	49	44	24	20
2	14,001 - 19,000	6	8	59	53	49	44	24	20
2	14,001 - 19,000	6	9	55	50	46	41	22	18
2	19,001 - 24,000	7	1	107	99	92	84	48	38
2	19,001 - 24,000	7	2	86	79	73	67	38	30
2	19,001 - 24,000	7	3	86	79	73	67	38	30
2	19,001 - 24,000	7	4	69	63	59	53	30	24
2	19,001 - 24,000	7	5	69	63	59	53	30	24
2	19,001 - 24,000	7	6	69	63	59	53	30	24
2	19,001 - 24,000	7	7	69	63	59	53	30	24
2	19,001 - 24,000	7	8	69	63	59	53	30	24
2	19,001 - 24,000	7	9	64	59	55	50	29	23

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SFM Collision Base Rates									
Class	MSRP	GRG	Age Group	Deductible					
				50	100	250	500	1000	2000
2	24,001 - 29,000	8	1	128	115	107	98	57	45
2	24,001 - 29,000	8	2	102	92	86	78	46	36
2	24,001 - 29,000	8	3	102	92	86	78	46	36
2	24,001 - 29,000	8	4	82	73	68	63	37	29
2	24,001 - 29,000	8	5	82	73	68	63	37	29
2	24,001 - 29,000	8	6	82	73	68	63	37	29
2	24,001 - 29,000	8	7	82	73	68	63	37	29
2	24,001 - 29,000	8	8	82	73	68	63	37	29
2	24,001 - 29,000	8	9	77	69	64	59	34	27
2	29,001 - 34,000	9	1	146	131	123	112	67	52
2	29,001 - 34,000	9	2	117	105	98	90	54	42
2	29,001 - 34,000	9	3	117	105	98	90	54	42
2	29,001 - 34,000	9	4	93	84	79	72	43	33
2	29,001 - 34,000	9	5	93	84	79	72	43	33
2	29,001 - 34,000	9	6	93	84	79	72	43	33
2	29,001 - 34,000	9	7	93	84	79	72	43	33
2	29,001 - 34,000	9	8	93	84	79	72	43	33
2	29,001 - 34,000	9	9	88	79	74	67	40	31

Increase the GRG 9 premium by the percentage shown below for each $5,000, or fraction thereof, by which the MSRP exceeds $34,000.
12%

Example: The premium for a GRG 11 bus (MSRP between $39,001 and $44,000) is computed as follows:

A. 2 (the difference between 11 and 9) is multiplied by the percentage shown above.

B. Add one and multiply by the GRG 9 premium, rounding to the nearest dollar.

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SCHOOL BUS ANNUAL PREMIUMS

SFM Comprehensive Base Rates										
Class	MSRP	DRG	Age Group	Deductible						
				FULL	50	100	250	500	1000	2000
1	0 - 3,000	1	1	24	15	14	10	9	7	6
1	0 - 3,000	1	2	19	12	11	8	7	6	5
1	0 - 3,000	1	3	19	12	11	8	7	6	5
1	0 - 3,000	1	4	15	10	9	7	6	5	4
1	0 - 3,000	1	5	15	10	9	7	6	5	4
1	0 - 3,000	1	6	15	10	9	7	6	5	4
1	0 - 3,000	1	7	15	10	9	7	6	5	4
1	0 - 3,000	1	8	15	10	9	7	6	5	4
1	0 - 3,000	1	9	15	10	9	7	6	5	4
1	3,001 - 4,000	2	1	29	22	20	15	12	10	9
1	3,001 - 4,000	2	2	23	18	16	12	10	8	7
1	3,001 - 4,000	2	3	23	18	16	12	10	8	7
1	3,001 - 4,000	2	4	18	14	13	9	8	7	6
1	3,001 - 4,000	2	5	18	14	13	9	8	7	6
1	3,001 - 4,000	2	6	18	14	13	9	8	7	6
1	3,001 - 4,000	2	7	18	14	13	9	8	7	6
1	3,001 - 4,000	2	8	18	14	13	9	8	7	6
1	3,001 - 4,000	2	9	18	14	13	9	8	6	6
1	4,001 - 6,500	3	1	41	33	30	22	19	15	14
1	4,001 - 6,500	3	2	33	26	24	18	15	12	11
1	4,001 - 6,500	3	3	33	26	24	18	15	12	11
1	4,001 - 6,500	3	4	26	21	19	14	12	10	9
1	4,001 - 6,500	3	5	26	21	19	14	12	10	9
1	4,001 - 6,500	3	6	26	21	19	14	12	10	9
1	4,001 - 6,500	3	7	26	21	19	14	12	10	9
1	4,001 - 6,500	3	8	26	21	19	14	12	10	9
1	4,001 - 6,500	3	9	26	21	19	14	12	10	9
1	6,501 - 10,000	4	1	59	49	45	33	29	23	21
1	6,501 - 10,000	4	2	48	39	36	27	23	19	17
1	6,501 - 10,000	4	3	48	39	36	27	23	19	17
1	6,501 - 10,000	4	4	38	32	29	21	18	15	13
1	6,501 - 10,000	4	5	38	32	29	21	18	15	13
1	6,501 - 10,000	4	6	38	32	29	21	18	15	13
1	6,501 - 10,000	4	7	38	32	29	21	18	15	13
1	6,501 - 10,000	4	8	38	32	29	21	18	15	13
1	6,501 - 10,000	4	9	37	31	28	21	18	15	13

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SFM Comprehensive Base Rates										
Class	MSRP	DRG	Age Group	Deductible						
				FULL	50	100	250	500	1000	2000
1	10,001 - 14,000	5	1	81	72	65	51	44	36	32
1	10,001 - 14,000	5	2	65	57	52	41	35	29	26
1	10,001 - 14,000	5	3	65	57	52	41	35	29	26
1	10,001 - 14,000	5	4	52	46	42	33	28	23	21
1	10,001 - 14,000	5	5	52	46	42	33	28	23	21
1	10,001 - 14,000	5	6	52	46	42	33	28	23	21
1	10,001 - 14,000	5	7	52	46	42	33	28	23	21
1	10,001 - 14,000	5	8	52	46	42	33	28	23	21
1	10,001 - 14,000	5	9	51	45	41	32	28	23	20
1	14,001 - 19,000	6	1	110	97	88	69	59	48	44
1	14,001 - 19,000	6	2	88	77	70	55	48	39	35
1	14,001 - 19,000	6	3	88	77	70	55	48	39	35
1	14,001 - 19,000	6	4	70	62	56	44	38	31	28
1	14,001 - 19,000	6	5	70	62	56	44	38	31	28
1	14,001 - 19,000	6	6	70	62	56	44	38	31	28
1	14,001 - 19,000	6	7	70	62	56	44	38	31	28
1	14,001 - 19,000	6	8	70	62	56	44	38	31	28
1	14,001 - 19,000	6	9	69	61	55	44	37	30	28
1	19,001 - 24,000	7	1	139	125	114	94	80	66	59
1	19,001 - 24,000	7	2	111	100	91	75	64	53	47
1	19,001 - 24,000	7	3	111	100	91	75	64	53	47
1	19,001 - 24,000	7	4	89	80	73	60	51	42	38
1	19,001 - 24,000	7	5	89	80	73	60	51	42	38
1	19,001 - 24,000	7	6	89	80	73	60	51	42	38
1	19,001 - 24,000	7	7	89	80	73	60	51	42	38
1	19,001 - 24,000	7	8	89	80	73	60	51	42	38
1	19,001 - 24,000	7	9	87	79	72	59	50	41	37
1	24,001 - 29,000	8	1	177	163	148	124	101	84	76
1	24,001 - 29,000	8	2	142	130	118	99	81	67	61
1	24,001 - 29,000	8	3	142	130	118	99	81	67	61
1	24,001 - 29,000	8	4	113	104	95	79	65	54	49
1	24,001 - 29,000	8	5	113	104	95	79	65	54	49
1	24,001 - 29,000	8	6	113	104	95	79	65	54	49
1	24,001 - 29,000	8	7	113	104	95	79	65	54	49
1	24,001 - 29,000	8	8	113	104	95	79	65	54	49
1	24,001 - 29,000	8	9	112	102	93	78	64	53	48
1	29,001 - 34,000	9	1	218	202	184	152	125	104	94
1	29,001 - 34,000	9	2	174	162	147	122	100	83	75

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SFM Comprehensive Base Rates										
Class	MSRP	DRG	Age Group	Deductible						
				FULL	50	100	250	500	1000	2000
1	29,001 - 34,000	9	3	174	162	147	122	100	83	75
1	29,001 - 34,000	9	4	139	129	118	98	80	66	60
1	29,001 - 34,000	9	5	139	129	118	98	80	66	60
1	29,001 - 34,000	9	6	139	129	118	98	80	66	60
1	29,001 - 34,000	9	7	139	129	118	98	80	66	60
1	29,001 - 34,000	9	8	139	129	118	98	80	66	60
1	29,001 - 34,000	9	9	137	127	116	96	79	65	59

SFM Comprehensive Base Rates										
Class	MSRP	DRG	Age Group	Deductible						
				FULL	50	100	250	500	1000	2000
2	0 - 3,000	1	1	27	17	15	11	10	8	7
2	0 - 3,000	1	2	21	14	12	9	8	6	6
2	0 - 3,000	1	3	21	14	12	9	8	6	6
2	0 - 3,000	1	4	17	11	10	7	6	5	5
2	0 - 3,000	1	5	17	11	10	7	6	5	5
2	0 - 3,000	1	6	17	11	10	7	6	5	5
2	0 - 3,000	1	7	17	11	10	7	6	5	5
2	0 - 3,000	1	8	17	11	10	7	6	5	5
2	0 - 3,000	1	9	17	11	10	7	6	5	4
2	3,001 - 4,000	2	1	31	24	22	16	14	11	10
2	3,001 - 4,000	2	2	25	20	18	13	11	9	8
2	3,001 - 4,000	2	3	25	20	18	13	11	9	8
2	3,001 - 4,000	2	4	20	16	14	10	9	7	6
2	3,001 - 4,000	2	5	20	16	14	10	9	7	6
2	3,001 - 4,000	2	6	20	16	14	10	9	7	6
2	3,001 - 4,000	2	7	20	16	14	10	9	7	6
2	3,001 - 4,000	2	8	20	16	14	10	9	7	6
2	3,001 - 4,000	2	9	20	15	14	10	9	7	6
2	4,001 - 6,500	3	1	45	36	33	24	21	17	15
2	4,001 - 6,500	3	2	36	29	26	20	17	14	12
2	4,001 - 6,500	3	3	36	29	26	20	17	14	12
2	4,001 - 6,500	3	4	29	23	21	16	13	11	10
2	4,001 - 6,500	3	5	29	23	21	16	13	11	10
2	4,001 - 6,500	3	6	29	23	21	16	13	11	10
2	4,001 - 6,500	3	7	29	23	21	16	13	11	10

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SFM Comprehensive Base Rates										
Class	MSRP	DRG	Age Group	Deductible						
				FULL	50	100	250	500	1000	2000
2	4,001 - 6,500	3	8	29	23	21	16	13	11	10
2	4,001 - 6,500	3	9	28	23	21	15	13	11	10
2	6,501 - 10,000	4	1	65	54	49	37	31	26	23
2	6,501 - 10,000	4	2	52	43	39	29	25	20	18
2	6,501 - 10,000	4	3	52	43	39	29	25	20	18
2	6,501 - 10,000	4	4	42	35	32	23	20	16	15
2	6,501 - 10,000	4	5	42	35	32	23	20	16	15
2	6,501 - 10,000	4	6	42	35	32	23	20	16	15
2	6,501 - 10,000	4	7	42	35	32	23	20	16	15
2	6,501 - 10,000	4	8	42	35	32	23	20	16	15
2	6,501 - 10,000	4	9	41	34	31	23	20	16	15
2	10,001 - 14,000	5	1	90	79	72	56	48	39	35
2	10,001 - 14,000	5	2	72	63	57	45	39	32	28
2	10,001 - 14,000	5	3	72	63	57	45	39	32	28
2	10,001 - 14,000	5	4	57	50	46	36	31	25	23
2	10,001 - 14,000	5	5	57	50	46	36	31	25	23
2	10,001 - 14,000	5	6	57	50	46	36	31	25	23
2	10,001 - 14,000	5	7	57	50	46	36	31	25	23
2	10,001 - 14,000	5	8	57	50	46	36	31	25	23
2	10,001 - 14,000	5	9	56	50	45	36	30	25	22
2	14,001 - 19,000	6	1	121	106	97	76	65	53	48
2	14,001 - 19,000	6	2	97	85	77	61	52	43	39
2	14,001 - 19,000	6	3	97	85	77	61	52	43	39
2	14,001 - 19,000	6	4	77	68	62	49	42	34	31
2	14,001 - 19,000	6	5	77	68	62	49	42	34	31
2	14,001 - 19,000	6	6	77	68	62	49	42	34	31
2	14,001 - 19,000	6	7	77	68	62	49	42	34	31
2	14,001 - 19,000	6	8	77	68	62	49	42	34	31
2	14,001 - 19,000	6	9	76	67	61	48	41	34	30
2	19,001 - 24,000	7	1	152	137	125	104	88	72	65
2	19,001 - 24,000	7	2	122	110	100	83	70	58	52
2	19,001 - 24,000	7	3	122	110	100	83	70	58	52
2	19,001 - 24,000	7	4	98	88	80	66	56	46	42
2	19,001 - 24,000	7	5	98	88	80	66	56	46	42
2	19,001 - 24,000	7	6	98	88	80	66	56	46	42
2	19,001 - 24,000	7	7	98	88	80	66	56	46	42
2	19,001 - 24,000	7	8	98	88	80	66	56	46	42
2	19,001 - 24,000	7	9	96	87	79	65	55	46	41

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SFM Comprehensive Base Rates										
Class	MSRP	DRG	Age Group	Deductible						
				FULL	50	100	250	500	1000	2000
2	24,001 - 29,000	8	1	195	179	163	136	111	93	84
2	24,001 - 29,000	8	2	156	143	130	109	89	74	67
2	24,001 - 29,000	8	3	156	143	130	109	89	74	67
2	24,001 - 29,000	8	4	125	114	104	87	71	59	54
2	24,001 - 29,000	8	5	125	114	104	87	71	59	54
2	24,001 - 29,000	8	6	125	114	104	87	71	59	54
2	24,001 - 29,000	8	7	125	114	104	87	71	59	54
2	24,001 - 29,000	8	8	125	114	104	87	71	59	54
2	24,001 - 29,000	8	9	123	113	102	86	70	58	53
2	29,001 - 34,000	9	1	240	223	202	168	137	114	103
2	29,001 - 34,000	9	2	192	178	162	134	110	91	82
2	29,001 - 34,000	9	3	192	178	162	134	110	91	82
2	29,001 - 34,000	9	4	153	142	129	107	88	73	66
2	29,001 - 34,000	9	5	153	142	129	107	88	73	66
2	29,001 - 34,000	9	6	153	142	129	107	88	73	66
2	29,001 - 34,000	9	7	153	142	129	107	88	73	66
2	29,001 - 34,000	9	8	153	142	129	107	88	73	66
2	29,001 - 34,000	9	9	151	140	127	106	86	72	65

Increase the DRG 9 premium by the percentage shown below for each $5,000, or fraction thereof, by which the MSRP exceeds $34,000.
15%

Example: The premium for a DRG 11 bus (MSRP between $39,001 and $44,000) is computed as follows:

A. 2 (the difference between 11 and 9) is multiplied by the percentage shown above.

B. Add one and multiply by the DRG 9 premium, rounding to the nearest dollar.

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SCHOOL BUS ANNUAL BASE RATES

SFM Only

SFM				
BIPD				
Class	Territory	Seating Capacity		
		1 - 30	31 - 60	Over 60
1	001	182	215	429
1	002	149	176	351
1	003	120	141	283
1	004	116	137	273
1	005	135	159	317
1	006	149	176	351
1	008	120	141	282
1	009	167	196	392
1	011	128	151	301
1	012	163	192	384
1	013	136	160	320
1	014	123	145	290
1	015	81	96	191
1	016	104	122	244
1	017	88	104	207
1	018	130	153	306
1	019	130	153	306
1	020	144	170	340
1	051	135	159	317
1	056	135	159	317
1	076	132	156	311
1	113	130	153	306
1	123	108	127	253
1	136	129	152	303
1	141	128	151	301
1	154	97	114	228
1	155	97	114	228
1	157	84	99	198
1	166	108	127	253

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SFM				
BIPD				
Class	Territory	Seating Capacity		
		1 - 30	31 - 60	Over 60
2	001	201	236	472
2	002	164	193	387
2	003	132	155	311
2	004	128	150	301
2	005	148	174	349
2	006	164	193	386
2	008	132	155	310
2	009	183	216	431
2	011	141	166	331
2	012	180	211	423
2	013	150	176	352
2	014	136	160	319
2	015	89	105	211
2	016	114	134	269
2	017	97	114	228
2	018	143	168	337
2	019	143	168	337
2	020	159	187	374
2	051	148	174	349
2	056	148	174	349
2	076	146	171	343
2	113	143	168	336
2	123	118	139	278
2	136	142	167	334
2	141	141	166	331
2	154	107	125	251
2	155	107	125	251
2	157	92	109	217
2	166	118	139	278

SFM				
MPC				
Class	Limit	Seating Capacity		
		1 - 30	31 - 60	Over 60
1	500*	2	2	3

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SFM				
MPC				
Class	Limit	Seating Capacity		
		1 - 30	31 - 60	Over 60
1	1,000	3	3	5
1	2,000	5	5	8
1	3,000	6	6	9
1	5,000	7	7	10
1	10,000	10	10	14
1	25,000	14	14	20
2	500*	2	2	3
2	1,000	4	4	6
2	2,000	6	6	8
2	3,000	6	6	9
2	5,000	7	7	11
2	10,000	10	10	16
2	25,000	15	15	22

UBI
Base Rate
6.60

UPD	
Collision Coverage	Base Rate
Without Collision	6.40
With Collision	2.60

WBI
Base Rate
11.30

* SFM Renewal or Transfer of Coverage Only

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SCHOOL BUS

SFM Only

Church Bus Percentage (applies to otherwise applicable Class 2 premiums)
48%

Spare Bus Percentage (Percent of otherwise applicable Class 1 premiums)
30%

Approved Other Use (See Rule 408A)	
Annual Mileage	Premium
1 - 500	8.00
More than 500 (Rate per 100 Miles)	1.60

School Bus Adjustment
2.00

UBI	
Limits (000)	Factor
25/50	1.00
50/100	1.31
100/200	1.41
100/300	1.53
300/300	1.60
250/500	1.74
500/500	1.87
500/1000	2.85
1000/1000	3.18

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Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

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

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

WBI	
Limit (000)	Factor
25/50	1.00
50/100	1.52
100/200	2.44
100/300	2.80
300/300	4.33
250/500	5.26
500/500	6.07
500/1000	6.92
1000/1000	8.66

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

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MISCELLANEOUS VEHICLE RATES

This section provides details on rating for auto policies other than private passenger autos, commercial autos, school busses and non-owned vehicles.

ANTIQUE AND CLASSIC AUTOMOBILES AND REPLICAS - LIMITED USE

See Rule 406

Semiannual Premiums

Round to the nearest penny after each sequence step

BIPD Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Private Passenger Limits (BI + PD)	*
04. Private Passenger Model Year	*
05. Financial Responsibility Certification	*
06. Liability Rating Group (Private Passenger Only)	*
07. Private Passenger Territory	*
08. Antique/Classic/Replica % (See Below)	*
09. Minimum Premium (See Below)	
10. Experience Rated Fleet	*
11. Fleet Modification	*
12. Policy Term (Rule 102, Rule 801C)	*

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

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

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

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

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R1 Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Private Passenger Limits	*
04. Policy Term (Rule 102, Rule 801C)	*
05. Fleet Modification	*

S Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Policy Term (Rule 102, Rule 801C)	*
04. Fleet Modification	*

T Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Policy Term (Rule 102, Rule 801C)	*
04. Fleet Modification	*

UBI Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Private Passenger Limits	*
04. Antique/Classic/Replica % (See Below)	*
05. Policy Term (Rule 102, Rule 801C)	*
06. Fleet Modification	*

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

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

WBI Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Private Passenger Limits	*
04. Antique/Classic/Replica % (See Below)	*
05. Policy Term (Rule 102, Rule 801C)	*
06. Fleet Modification	*

Note: All forms of collision and comprehensive coverages normally available to the type of vehicle being insured may be written except for Full Coverage Comprehensive.

Antique/Classic/Replica %		
Coverage	Antiques	Classics & Replicas
BIPD	10%	13%
COLL	17%	43%
COMP	65%	150%
MPC	10%	17%
UBI	22%	50%
UPD	22%	50%
WBI	22%	50%

Coverage	Minimum Premium
BIPD	20.00

Determination of Insurance Rating Group for Collision Coverage (GRG) and Insurance Rating Group for Comprehensive Coverage (DRG)			
Stated Amount Value	GRG/DRG	Stated Amount Value	GRG/DRG
$0 - 2,200	1	$16,001 - 18,000	14
2,201 - 3,000	2	18,001 - 20,000	15

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Determination of Insurance Rating Group for Collision Coverage (GRG) and Insurance Rating Group for Comprehensive Coverage (DRG)			
Stated Amount Value	**GRG/DRG**	**Stated Amount Value**	**GRG/DRG**
3,001 - 4,000	3	20,001 - 22,000	16
4,001 - 5,000	4	22,001 - 24,000	17
5,001 - 6,000	5	24,001 - 26,000	18
6,001 - 7,000	6	26,001 - 28,000	19
7,001 - 8,000	7	28,001 - 30,000	20
8,001 - 9,000	8	30,001 - 33,000	21
9,001 - 10,000	9	33,001 - 36,000	22
10,001 - 11,000	10	36,001 - 40,000	23
11,001 - 12,000	11	40,001 - 45,000	24
12,001 - 14,000	12	45,001 - 50,000	25
14,001 - 16,000	13	For each $5,000 increment, or fraction thereof, by which the value exceeds $50,000 increase the GRG and DRG by one.	

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CAMPER UNITS

Extension of Coverage for Regular Use Truck or Van Campers

See Rule 401

Semiannual Premiums

Round to the nearest penny after each sequence step

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

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

SFM Collision Base Rates								
MSRP of Camper Unit	Rating Group Code	Deductible						
		50	100	200	250	500	1000	2000
$0-750	A	5.20	3.90	2.50	2.20	1.00	1.00	1.00
751-1,400	B	5.70	4.40	3.00	2.60	1.10	1.00	1.00
1,401-2,200	C	6.20	4.90	3.40	3.00	1.40	1.00	1.00
2,201-3,000	D	7.20	5.80	4.30	3.90	2.10	1.00	1.00
3,001-4,000	E	8.60	7.10	5.50	5.00	3.00	1.40	1.00
4,001-5,000	F	9.80	8.30	6.50	6.00	3.90	2.00	1.20
5,001-6,000	G	10.80	9.20	7.40	6.90	4.60	2.50	1.60
6,001-8,000	J	11.60	9.90	8.00	7.50	5.10	2.80	1.80
8,001-10,000	K	12.30	10.60	8.70	8.10	5.60	3.10	2.10
10,001-12,000	L	12.90	11.20	9.20	8.60	6.00	3.40	2.30
12,001-15,000	M	13.40	11.70	9.60	9.00	6.40	3.70	2.50
15,001-20,000	N	13.90	12.20	10.10	9.50	6.70	3.90	2.70
20,001-25,000	P	14.40	12.60	10.50	9.90	7.10	4.20	2.90
25,001-30,000	Q	15.00	13.10	11.00	10.30	7.40	4.40	3.10
30,001-35,000	R	15.50	13.60	11.40	10.80	7.80	4.70	3.20

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SFM Collision Base Rates								
MSRP of Camper Unit	Rating Group Code	Deductible						
		50	100	200	250	500	1000	2000
35,001-40,000	S	16.00	14.10	11.90	11.20	8.10	4.90	3.40
40,001-45,000	T	16.50	14.60	12.30	11.60	8.50	5.20	3.60
45,001-50,000	U	17.00	15.10	12.80	12.00	8.90	5.40	3.80
50,001-55,000	V	17.50	15.60	13.20	12.50	9.20	5.70	4.00
55,001-60,000	W	18.10	16.00	13.60	12.90	9.60	5.90	4.20
Over 60,000	Y	18.60	16.50	14.10	13.30	9.90	6.10	4.30

SFF&C Collision Base Rates								
MSRP of Camper Unit	Rating Group Code	Deductible						
		50	100	200	250	500	1000	2000
$0-750	A	9.10	6.80	4.40	3.90	1.80	1.80	1.80
751-1,400	B	10.00	7.70	5.30	4.60	1.90	1.80	1.80
1,401-2,200	C	10.90	8.60	6.00	5.30	2.50	1.80	1.80
2,201-3,000	D	12.60	10.20	7.50	6.80	3.70	1.80	1.80
3,001-4,000	E	15.10	12.40	9.60	8.80	5.30	2.50	1.80
4,001-5,000	F	17.20	14.50	11.40	10.50	6.80	3.50	2.10
5,001-6,000	G	18.90	16.10	13.00	12.10	8.10	4.40	2.80
6,001-8,000	J	20.30	17.30	14.00	13.10	8.90	4.90	3.20
8,001-10,000	K	21.50	18.60	15.20	14.20	9.80	5.40	3.70
10,001-12,000	L	22.60	19.60	16.10	15.10	10.50	6.00	4.00
12,001-15,000	M	23.50	20.50	16.80	15.80	11.20	6.50	4.40
15,001-20,000	N	24.30	21.40	17.70	16.60	11.70	6.80	4.70
20,001-25,000	P	25.20	22.10	18.40	17.30	12.40	7.40	5.10
25,001-30,000	Q	26.30	22.90	19.30	18.00	13.00	7.70	5.40
30,001-35,000	R	27.10	23.80	20.00	18.90	13.70	8.20	5.60
35,001-40,000	S	28.00	24.70	20.80	19.60	14.20	8.60	6.00
40,001-45,000	T	28.90	25.60	21.50	20.30	14.90	9.10	6.30
45,001-50,000	U	29.80	26.40	22.40	21.00	15.60	9.50	6.70
50,001-55,000	V	30.60	27.30	23.10	21.90	16.10	10.00	7.00
55,001-60,000	W	31.70	28.00	23.80	22.60	16.80	10.30	7.40
Over 60,000	Y	32.60	28.90	24.70	23.30	17.30	10.70	7.50

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SFM Comprehensive Base Rates									
MSRP of Camper Unit	Rating Group Code	Deductible							
		FULL	50	100	200	250	500	1000	2000
$0-750	A	9.60	4.80	2.40	1.10	1.00	1.00	1.00	1.00
751-1,400	B	11.20	6.20	3.60	2.10	1.50	1.00	1.00	1.00
1,401-2,200	C	12.80	7.50	4.80	3.20	2.50	1.20	1.00	1.00
2,201-3,000	D	16.00	10.30	7.20	5.30	4.50	2.90	1.60	1.10
3,001-4,000	E	19.20	13.00	9.60	7.50	6.50	4.60	2.90	2.10
4,001-5,000	F	24.00	17.10	13.20	10.70	9.40	7.10	4.80	3.70
5,001-6,000	G	27.20	19.90	15.60	12.80	11.40	8.70	6.10	4.80
6,001-8,000	J	28.80	21.30	16.80	13.90	12.40	9.50	6.70	5.30
8,001-10,000	K	30.40	22.60	18.00	14.90	13.40	10.40	7.40	5.90
10,001-12,000	L	32.00	24.00	19.20	16.00	14.40	11.20	8.00	6.40
12,001-15,000	M	33.60	25.40	20.40	17.10	15.40	12.00	8.60	6.90
15,001-20,000	N	35.20	26.70	21.60	18.10	16.40	12.90	9.30	7.50
20,001-25,000	P	36.80	28.10	22.80	19.20	17.40	13.70	9.90	8.00
25,001-30,000	Q	38.40	29.50	24.00	20.30	18.40	14.50	10.60	8.50
30,001-35,000	R	40.00	30.90	25.20	21.30	19.40	15.30	11.20	9.10
35,001-40,000	S	41.60	32.20	26.40	22.40	20.40	16.20	11.80	9.60
40,001-45,000	T	43.20	33.60	27.60	23.50	21.40	17.00	12.50	10.10
45,001-50,000	U	44.80	35.00	28.80	24.50	22.30	17.80	13.10	10.70
50,001-55,000	V	46.40	36.30	30.00	25.60	23.30	18.70	13.80	11.20
55,001-60,000	W	48.00	37.70	31.20	26.70	24.30	19.50	14.40	11.70
Over 60,000	Y	49.60	39.10	32.40	27.70	25.30	20.30	15.00	12.30

SFF&C Comprehensive Base Rates									
MSRP of Camper Unit	Rating Group Code	Deductible							
		FULL	50	100	200	250	500	1000	2000
$0-750	A	16.80	8.40	4.20	1.90	1.80	1.80	1.80	1.80
751-1,400	B	19.60	10.90	6.30	3.70	2.60	1.80	1.80	1.80
1,401-2,200	C	22.40	13.10	8.40	5.60	4.40	2.10	1.80	1.80
2,201-3,000	D	28.00	18.00	12.60	9.30	7.90	5.10	2.80	1.90
3,001-4,000	E	33.60	22.80	16.80	13.10	11.40	8.10	5.10	3.70
4,001-5,000	F	42.00	29.90	23.10	18.70	16.50	12.40	8.40	6.50
5,001-6,000	G	47.60	34.80	27.30	22.40	20.00	15.20	10.70	8.40
6,001-8,000	J	50.40	37.30	29.40	24.30	21.70	16.60	11.70	9.30
8,001-10,000	K	53.20	39.60	31.50	26.10	23.50	18.20	13.00	10.30
10,001-12,000	L	56.00	42.00	33.60	28.00	25.20	19.60	14.00	11.20
12,001-15,000	M	58.80	44.50	35.70	29.90	27.00	21.00	15.10	12.10

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SFF&C Comprehensive Base Rates									
MSRP of Camper Unit	Rating Group Code	Deductible							
		FULL	50	100	200	250	500	1000	2000
15,001-20,000	N	61.60	46.70	37.80	31.70	28.70	22.60	16.30	13.10
20,001-25,000	P	64.40	49.20	39.90	33.60	30.50	24.00	17.30	14.00
25,001-30,000	Q	67.20	51.60	42.00	35.50	32.20	25.40	18.60	14.90
30,001-35,000	R	70.00	54.10	44.10	37.30	34.00	26.80	19.60	15.90
35,001-40,000	S	72.80	56.40	46.20	39.20	35.70	28.40	20.70	16.80
40,001-45,000	T	75.60	58.80	48.30	41.10	37.50	29.80	21.90	17.70
45,001-50,000	U	78.40	61.30	50.40	42.90	39.00	31.20	22.90	18.70
50,001-55,000	V	81.20	63.50	52.50	44.80	40.80	32.70	24.20	19.60
55,001-60,000	W	84.00	66.00	54.60	46.70	42.50	34.10	25.20	20.50
Over 60,000	Y	86.80	68.40	56.70	48.50	44.30	35.50	26.30	21.50

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EXTENSION OF COVERAGES

EXTENSION OF COVERAGES TO RENTED RECREATIONAL TRAVEL AND CAMPING VEHICLES

See Rule 401 and Rule 505

Company	Vehicle Type	Rate Per Day
SFM	Camper Unit	0.60
SFM	Motor Home	1.00
SFM	Truck or Van Camper	1.00
SFM	Travel or Camping Trailer	0.60

Company	Vehicle Type	Rate Per Day
SFF&C	Camper Unit	1.10
SFF&C	Motor Home	1.80
SFF&C	Truck or Van Camper	1.80
SFF&C	Travel or Camping Trailer	1.10

Company	Vehicle Type	Minimum Premium
SFM	Camper Unit	6.00
SFM	Motor Home	10.00
SFM	Truck or Van Camper	10.00
SFM	Travel or Camping Trailer	6.00

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

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

See Rule 901

SFM	
Deductible	**Annual Premiums**
50	6.00
100	5.00
200	4.00
250	3.80
500	3.00
1000	2.40

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MOTOR HOMES, TRUCK OR VAN CAMPERS

Insured under an Annual Automobile Policy

See Rule 401

Annual Premiums

Round to the nearest penny after each sequence step

BIPD Sequence	Operation
01. Base Rate	
02. Private Passenger Limits (BI + PD)	*
03. Model Year	*
04. Territory	*
05. Driver Adjustment	*
06. Fleet Modification	*

COLL Sequence	Operation
01. Base Rate	
02. GRG/Deductible	*
03. Model Year	*
04. Territory	*
05. Driver Adjustment	*
06. Fleet Modification	*

COMP Sequence	Operation
01. Base Rate	
02. DRG/Deductible	*
03. Model Year	*
04. Materials Discount	*
05. Territory	*
06. Driver Adjustment	*
07. Fleet Modification	*

ERS Sequence	Operation
01. Base Rate	

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ERS Sequence	Operation
02. Fleet Modification	*

MPC Sequence	Operation
01. Base Rate	
02. Private Passenger Limits	*
03. Model Year	*
04. Passive Restraint Discount	*
05. Territory	*
06. Driver Adjustment	*
07. Fleet Modification	*

R1 Sequence	Operation
01. Base Rate	
02. Private Passenger Limits	*
03. Fleet Modification	*

S Sequence	Operation
01. Base Rate	
02. Fleet Modification	*

T Sequence	Operation
01. Base Rate	
02. Fleet Modification	*

UBI Sequence	Operation
01. Base Rate	
02. Private Passenger Limits	*
03. Fleet Modification	*

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UPD Sequence	Operation
01. Base Rate	
02. Private Passenger Limits	*
03. Fleet Modification	*

WBI Sequence	Operation
01. Base Rate	
02. Private Passenger Limits	*
03. Fleet Modification	*

Notes:

A. Motor Homes do serve to qualify an insured private passenger automobile under the provisions of the Multiple Automobiles Discount rule.

B. Rule 207 shall not apply.

C. See Rule 401 to determine when these vehicles shall be rated on a semiannual policy.

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MOTOR HOMES, TRUCK OR VAN CAMPERS BASE RATES

See Rule 401

Base Rates		
Coverage	**SFM**	**SFF&C**
BIPD	49.20	86.10
COLL	113.70	199.00
COMP	268.30	469.50
ERS	8.80	15.40
MPC	10.50	18.40
R1	9.00	15.80
S (5,000)	4.40	7.70
S (10,000)	8.80	15.40

No-Fault Total Disability - Coverage T Rate Per Automobile			
Automobile	**Maximum Weekly Indemnity**	**SFM**	**SFF&C**
First Registered Automobile	$140	6.00	10.50
First Registered Automobile	$250	12.00	21.00
First Registered Automobile	$500	30.00	52.50
Each Additional Registered Automobile	$140	0.80	1.40
Each Additional Registered Automobile	$250	1.20	2.10
Each Additional Registered Automobile	$500	3.20	5.60

Company	UBI Base Rate
SFM	4.50
SFF&C	7.80

UPD		
Collision Coverage	**SFM**	**SFF&C**
Without Collision	4.40	7.60
With Collision	1.70	3.00

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Company	WBI Base Rate
SFM	4.90
SFF&C	8.60

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MOTOR HOMES, TRUCK OR VAN CAMPERS INSURANCE RATING GROUP FOR COLLISION COVERAGE (GRG) AND INSURANCE RATING GROUP FOR COMPREHENSIVE COVERAGE (DRG)/DEDUCTIBLE FACTORS

See Rule 401

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

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Collision							
GRG	Deductible						
	50^	100^	200#	250	500	1000	2000
33	2.890	2.840	2.780	2.740	2.580	2.280	1.810
34	2.990	2.930	2.860	2.830	2.670	2.370	1.870
35	3.080	3.040	2.960	2.920	2.760	2.440	1.930

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

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

Comprehensive								
DRG	Deductible							
	FULL	50	100	200#	250	500	1000	2000
1	0.240	0.170	0.150	0.130	0.120	0.090	0.060	0.040
2	0.280	0.220	0.190	0.150	0.140	0.100	0.070	0.050
3	0.330	0.280	0.260	0.200	0.180	0.120	0.090	0.050
4	0.330	0.290	0.260	0.210	0.180	0.140	0.100	0.060
5	0.380	0.340	0.320	0.240	0.220	0.160	0.110	0.070
6	0.430	0.400	0.360	0.290	0.260	0.170	0.120	0.080
7	0.490	0.460	0.410	0.360	0.310	0.200	0.140	0.090
8	0.540	0.500	0.470	0.400	0.370	0.240	0.160	0.100
9	0.600	0.560	0.520	0.450	0.420	0.280	0.190	0.110
10	0.650	0.610	0.570	0.490	0.460	0.320	0.210	0.120
11	0.700	0.660	0.610	0.540	0.510	0.360	0.240	0.140
12	0.770	0.720	0.680	0.610	0.570	0.410	0.270	0.160
13	0.860	0.820	0.770	0.690	0.650	0.470	0.330	0.200
14	0.930	0.880	0.840	0.750	0.710	0.530	0.370	0.230

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Comprehensive								
DRG	Deductible							
	FULL	50	100	200#	250	500	1000	2000
15	1.000	0.950	0.900	0.810	0.770	0.580	0.410	0.260
16	1.070	1.020	0.960	0.870	0.830	0.630	0.450	0.290
17	1.130	1.070	1.030	0.920	0.890	0.670	0.490	0.310
18	1.200	1.150	1.090	0.990	0.950	0.720	0.530	0.340
19	1.260	1.210	1.140	1.040	0.990	0.770	0.560	0.360
20	1.320	1.260	1.210	1.090	1.050	0.810	0.600	0.390
21	1.390	1.330	1.270	1.160	1.110	0.860	0.640	0.420
22	1.470	1.410	1.340	1.230	1.180	0.920	0.680	0.450
23	1.580	1.510	1.450	1.330	1.280	1.000	0.750	0.490
24	1.680	1.620	1.550	1.420	1.360	1.060	0.810	0.540
25	1.790	1.720	1.650	1.510	1.460	1.120	0.870	0.580
26	1.880	1.810	1.740	1.600	1.530	1.180	0.930	0.620
27	1.970	1.890	1.820	1.680	1.620	1.230	0.980	0.650
28	2.060	1.990	1.910	1.760	1.690	1.280	1.030	0.690
29	2.150	2.070	1.990	1.840	1.760	1.330	1.070	0.730
30	2.240	2.160	2.080	1.920	1.840	1.390	1.110	0.760
31	2.330	2.240	2.160	2.000	1.910	1.440	1.150	0.800
32	2.420	2.340	2.240	2.070	1.980	1.490	1.200	0.830
33	2.500	2.410	2.320	2.140	2.060	1.540	1.240	0.860
34	2.590	2.500	2.400	2.220	2.130	1.600	1.280	0.890
35	2.680	2.580	2.490	2.290	2.210	1.650	1.320	0.920

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

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

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Determination of Insurance Rating Group for Collision Coverage (GRG) and Insurance Rating Group for Comprehensive Coverage (DRG)					
MSRP of entire vehicle, including living quarters	**GRG/DRG**	**MSRP of entire vehicle, including living quarters**	**GRG/DRG**	**MSRP of entire vehicle, including living quarters**	**GRG/DRG**
$0 - 2,200	1	$26,001 - 28,000	19	$105,001 - 110,000	37
2,201 - 3,000	2	28,001 - 30,000	20	110,001 - 115,000	38
3,001 - 4,000	3	30,001 - 33,000	21	115,001 - 120,000	39
4,001 - 5,000	4	33,001 - 36,000	22	120,001 - 125,000	40
5,001 - 6,000	5	36,001 - 40,000	23	125,001 - 130,000	41
6,001 - 7,000	6	40,001 - 45,000	24	130,001 - 135,000	42
7,001 - 8,000	7	45,001 - 50,000	25	135,001 - 140,000	43
8,001 - 9,000	8	50,001 - 55,000	26	140,001 - 145,000	44
9,001 - 10,000	9	55,001 - 60,000	27	145,001 - 150,000	45
10,001 - 11,000	10	60,001 - 65,000	28	150,001 - 155,000	46
11,001 - 12,000	11	65,001 - 70,000	29	155,001 - 160,000	47
12,001 - 14,000	12	70,001 - 75,000	30	160,001 - 165,000	48
14,001 - 16,000	13	75,001 - 80,000	31	165,001 - 170,000	49
16,001 - 18,000	14	80,001 - 85,000	32	170,001 - 175,000	50
18,001 - 20,000	15	85,001 - 90,000	33	175,001 - 180,000	51
20,001 - 22,000	16	90,001 - 95,000	34	180,001 - 185,000	52
22,001 - 24,000	17	95,001 - 100,000	35	185,001 - 190,000	53
24,001 - 26,000	18	100,001 - 105,000	36	For each $5,000 increment, or fraction thereof, by which the MSRP exceeds $190,000 increase the GRG and DRG by one.	

Renewal or Transfer of Coverage Only

^ SFF&C Renewal or Transfer of Coverage Only

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MOTOR HOMES, TRUCK OR VAN CAMPERS MODEL YEAR FACTORS

See Rule 401

Model Year	BIPD	COLL	COMP	MPC
2015	1.00	1.22	1.12	1.00
2014	1.00	1.16	1.09	1.00
2013	1.00	1.10	1.06	1.00
2012	1.00	1.05	1.03	1.00
2011	1.00	1.00	1.00	1.00
2010	1.02	0.96	0.97	1.03
2009	1.04	0.92	0.95	1.04
2008	1.05	0.88	0.93	1.05
2007	1.05	0.84	0.91	1.05
2006	1.05	0.80	0.89	1.05
2005	1.05	0.76	0.87	1.03
2004	1.04	0.72	0.85	1.00
2003	1.02	0.68	0.83	0.98
2002	1.00	0.64	0.81	0.96
2001	0.98	0.60	0.79	0.93
2000	0.96	0.56	0.77	0.90
1999	0.94	0.53	0.75	0.87
1998	0.91	0.50	0.73	0.86
1997	0.88	0.48	0.71	0.86
1996	0.86	0.47	0.69	0.86
1995	0.86	0.46	0.68	0.86
1994	0.86	0.46	0.68	0.86
1993	0.86	0.46	0.68	0.86
Prior	0.86	0.46	0.68	0.86

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MOTOR HOMES, TRUCK OR VAN CAMPERS

See Rule 401

Driver Adjustment Factors					
Age	Vehicle Annual Mileage	BIPD	COLL	COMP	MPC
16	0 - 7,500	1.39	1.36	1.32	1.34
16	7,501+	1.57	1.54	1.50	1.56
17	0 - 7,500	1.39	1.36	1.26	1.34
17	7,501+	1.57	1.54	1.44	1.56
18	0 - 7,500	1.39	1.36	1.22	1.31
18	7,501+	1.57	1.54	1.40	1.53
19	0 - 7,500	1.39	1.35	1.19	1.29
19	7,501+	1.57	1.53	1.37	1.51
20	0 - 7,500	1.37	1.33	1.16	1.28
20	7,501+	1.55	1.51	1.34	1.50
21	0 - 7,500	1.30	1.29	1.15	1.27
21	7,501+	1.48	1.47	1.33	1.49
22	0 - 7,500	1.22	1.22	1.14	1.23
22	7,501+	1.40	1.40	1.32	1.45
23	0 - 7,500	1.17	1.17	1.13	1.18
23	7,501+	1.35	1.35	1.31	1.40
24	0 - 7,500	1.12	1.12	1.13	1.13
24	7,501+	1.30	1.30	1.31	1.35
25	0 - 7,500	1.09	1.09	1.12	1.08
25	7,501+	1.27	1.27	1.30	1.30
26	0 - 7,500	1.07	1.07	1.12	1.04
26	7,501+	1.25	1.25	1.30	1.26
27	0 - 7,500	1.05	1.05	1.11	1.01
27	7,501+	1.23	1.23	1.29	1.23
28	0 - 7,500	1.03	1.03	1.11	0.99
28	7,501+	1.21	1.21	1.29	1.21
29	0 - 7,500	1.01	1.02	1.10	0.98
29	7,501+	1.19	1.20	1.28	1.20
30	0 - 7,500	0.99	1.01	1.08	0.98
30	7,501+	1.17	1.19	1.26	1.20
31	0 - 7,500	0.98	1.00	1.08	0.98
31	7,501+	1.16	1.18	1.26	1.20
32	0 - 7,500	0.98	0.99	1.08	0.98
32	7,501+	1.16	1.17	1.26	1.20
33	0 - 7,500	0.98	0.98	1.08	0.98

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Driver Adjustment Factors					
Age	Vehicle Annual Mileage	BIPD	COLL	COMP	MPC
33	7,501+	1.16	1.16	1.26	1.20
34	0 - 7,500	0.98	0.98	1.08	0.97
34	7,501+	1.16	1.16	1.26	1.19
35	0 - 7,500	0.97	0.97	1.07	0.97
35	7,501+	1.15	1.15	1.25	1.19
36	0 - 7,500	0.97	0.97	1.06	0.97
36	7,501+	1.15	1.15	1.24	1.19
37	0 - 7,500	0.97	0.97	1.05	0.97
37	7,501+	1.15	1.15	1.23	1.19
38	0 - 7,500	0.97	0.97	1.04	0.97
38	7,501+	1.15	1.15	1.22	1.19
39	0 - 7,500	0.97	0.97	1.03	0.97
39	7,501+	1.15	1.15	1.21	1.19
40	0 - 7,500	0.97	0.97	1.02	0.97
40	7,501+	1.15	1.15	1.20	1.19
41	0 - 7,500	0.96	0.97	1.01	0.96
41	7,501+	1.14	1.15	1.19	1.18
42	0 - 7,500	0.96	0.96	1.00	0.95
42	7,501+	1.14	1.14	1.18	1.17
43	0 - 7,500	0.96	0.96	0.99	0.95
43	7,501+	1.14	1.14	1.17	1.17
44	0 - 7,500	0.95	0.95	0.98	0.94
44	7,501+	1.13	1.13	1.16	1.16
45	0 - 7,500	0.95	0.95	0.97	0.94
45	7,501+	1.13	1.13	1.15	1.16
46	0 - 7,500	0.95	0.95	0.96	0.94
46	7,501+	1.13	1.13	1.14	1.16
47	0 - 7,500	0.95	0.95	0.95	0.93
47	7,501+	1.13	1.13	1.13	1.15
48	0 - 7,500	0.94	0.94	0.94	0.92
48	7,501+	1.12	1.12	1.12	1.14
49	0 - 7,500	0.94	0.94	0.93	0.91
49	7,501+	1.12	1.12	1.11	1.13
50	0 - 7,500	0.94	0.94	0.93	0.86
50	7,501+	1.12	1.12	1.11	1.08
51	0 - 7,500	0.93	0.93	0.93	0.85
51	7,501+	1.11	1.11	1.11	1.07
52	0 - 7,500	0.92	0.92	0.92	0.84

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Driver Adjustment Factors					
Age	Vehicle Annual Mileage	BIPD	COLL	COMP	MPC
52	7,501+	1.10	1.10	1.10	1.06
53	0 - 7,500	0.91	0.91	0.92	0.83
53	7,501+	1.09	1.09	1.10	1.05
54	0 - 7,500	0.90	0.90	0.91	0.82
54	7,501+	1.08	1.08	1.09	1.04
55	0 - 7,500	0.89	0.89	0.91	0.81
55	7,501+	1.07	1.07	1.09	1.03
56	0 - 7,500	0.88	0.88	0.90	0.80
56	7,501+	1.06	1.06	1.08	1.02
57	0 - 7,500	0.87	0.87	0.90	0.79
57	7,501+	1.05	1.05	1.08	1.01
58	0 - 7,500	0.86	0.86	0.89	0.79
58	7,501+	1.04	1.04	1.07	1.01
59	0 - 7,500	0.85	0.86	0.88	0.79
59	7,501+	1.03	1.04	1.06	1.01
60	0 - 7,500	0.85	0.86	0.87	0.79
60	7,501+	1.03	1.04	1.05	1.01
61	0 - 7,500	0.85	0.86	0.86	0.79
61	7,501+	1.03	1.04	1.04	1.01
62	0 - 7,500	0.85	0.86	0.86	0.79
62	7,501+	1.03	1.04	1.04	1.01
63	0 - 7,500	0.85	0.86	0.86	0.79
63	7,501+	1.03	1.04	1.04	1.01
64	0 - 7,500	0.85	0.86	0.86	0.79
64	7,501+	1.03	1.04	1.04	1.01
65	0 - 7,500	0.85	0.86	0.86	0.79
65	7,501+	1.03	1.04	1.04	1.01
66	0 - 7,500	0.85	0.86	0.86	0.79
66	7,501+	1.03	1.04	1.04	1.01
67	0 - 7,500	0.87	0.88	0.86	0.79
67	7,501+	1.05	1.06	1.04	1.01
68	0 - 7,500	0.89	0.90	0.86	0.79
68	7,501+	1.07	1.08	1.04	1.01
69	0 - 7,500	0.92	0.92	0.87	0.80
69	7,501+	1.10	1.10	1.05	1.02
70	0 - 7,500	0.95	0.94	0.87	0.81
70	7,501+	1.13	1.12	1.05	1.03
71	0 - 7,500	0.98	0.96	0.88	0.82

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Driver Adjustment Factors					
Age	Vehicle Annual Mileage	BIPD	COLL	COMP	MPC
71	7,501+	1.16	1.14	1.06	1.04
72	0 - 7,500	1.01	0.99	0.89	0.83
72	7,501+	1.19	1.17	1.07	1.05
73	0 - 7,500	1.03	1.02	0.90	0.84
73	7,501+	1.21	1.20	1.08	1.06
74	0 - 7,500	1.04	1.05	0.91	0.86
74	7,501+	1.22	1.23	1.09	1.08
75	0 - 7,500	1.06	1.08	0.91	0.88
75	7,501+	1.24	1.26	1.09	1.10
76	0 - 7,500	1.07	1.10	0.92	0.90
76	7,501+	1.25	1.28	1.10	1.12
77	0 - 7,500	1.07	1.10	0.92	0.92
77	7,501+	1.25	1.28	1.10	1.14
78	0 - 7,500	1.08	1.11	0.93	0.94
78	7,501+	1.26	1.29	1.11	1.16
79	0 - 7,500	1.08	1.11	0.93	0.97
79	7,501+	1.26	1.29	1.11	1.19
80	0 - 7,500	1.10	1.13	0.95	1.00
80	7,501+	1.28	1.31	1.13	1.22
81	0 - 7,500	1.10	1.13	0.95	1.03
81	7,501+	1.28	1.31	1.13	1.25
82	0 - 7,500	1.11	1.15	0.96	1.06
82	7,501+	1.29	1.33	1.14	1.28
83	0 - 7,500	1.11	1.15	0.96	1.08
83	7,501+	1.29	1.33	1.14	1.30
84	0 - 7,500	1.11	1.15	0.96	1.08
84	7,501+	1.29	1.33	1.14	1.30
85	0 - 7,500	1.12	1.16	0.97	1.09
85	7,501+	1.30	1.34	1.15	1.31
86	0 - 7,500	1.12	1.16	0.97	1.09
86	7,501+	1.30	1.34	1.15	1.31
87	0 - 7,500	1.12	1.16	0.97	1.09
87	7,501+	1.30	1.34	1.15	1.31
88	0 - 7,500	1.13	1.17	0.98	1.11
88	7,501+	1.31	1.35	1.16	1.33
89	0 - 7,500	1.13	1.17	0.98	1.11
89	7,501+	1.31	1.35	1.16	1.33
90	0 - 7,500	1.13	1.17	0.98	1.11

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Driver Adjustment Factors					
Age	Vehicle Annual Mileage	BIPD	COLL	COMP	MPC
90	7,501+	1.31	1.35	1.16	1.33
91	0 - 7,500	1.13	1.17	0.98	1.11
91	7,501+	1.31	1.35	1.16	1.33
92	0 - 7,500	1.14	1.18	0.99	1.12
92	7,501+	1.32	1.36	1.17	1.34
93	0 - 7,500	1.14	1.18	0.99	1.12
93	7,501+	1.32	1.36	1.17	1.34
94	0 - 7,500	1.14	1.18	0.99	1.12
94	7,501+	1.32	1.36	1.17	1.34
95	0 - 7,500	1.14	1.18	0.99	1.12
95	7,501+	1.32	1.36	1.17	1.34
96	0 - 7,500	1.15	1.19	1.00	1.13
96	7,501+	1.33	1.37	1.18	1.35
97	0 - 7,500	1.15	1.19	1.00	1.13
97	7,501+	1.33	1.37	1.18	1.35
98	0 - 7,500	1.15	1.19	1.00	1.13
98	7,501+	1.33	1.37	1.18	1.35
99+	0 - 7,500	1.15	1.19	1.00	1.13
99+	7,501+	1.33	1.37	1.18	1.35

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MOTOR HOMES, TRUCK OR VAN CAMPERS TERRITORY RATING FACTORS

See Territory Definitions

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

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MOTORCYCLES AND MOTORSCOOTERS

See Rule 404

Semiannual Premiums

Round to the nearest penny after each sequence step

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

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

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

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

MPC Sequence	Operation
01. Base Rate	
02. Model Year	*
03. Customer Rating Index	*
04. Territory	*
05. Age	*
06. Policy Term (Rule 102, Rule 801C)	*
07. Fleet Modification	*

S Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Motorcycle %	*
04. Policy Term (Rule 102, Rule 801C)	*
05. Fleet Modification	*

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

T Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Motorcycle %	*
04. Policy Term (Rule 102, Rule 801C)	*
05. Fleet Modification	*

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

UBI Sequence	Operation
01. Private Passenger Base Rate	

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UBI Sequence	Operation
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Private Passenger Limits	*
04. Motorcycle %	*
05. Policy Term (Rule 102, Rule 801C)	*
06. Fleet Modification	*

UPD Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Private Passenger Limits	*
04. Motorcycle %	*
05. Policy Term (Rule 102, Rule 801C)	*
06. Fleet Modification	*

WBI Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Private Passenger Limits	*
04. Motorcycle %	*
05. Policy Term (Rule 102, Rule 801C)	*
06. Fleet Modification	*

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MOTORCYCLES AND MOTORSCOOTERS

See Rule 404

BIPD Age Factors		
Age	All Owners or Principal Drivers are at least 25 or Married Females	An Owner or Principal Driver, other than a married female, is under age 25
16	1.57	5.44
17	1.57	5.44
18	1.45	5.44
19	1.45	5.04
20	1.45	4.52
21	1.45	4.10
22	1.39	3.78
23	1.39	3.57
24	1.39	3.40
25	1.33	N/A
26	1.33	N/A
27	1.33	N/A
28	1.32	N/A
29	1.26	N/A
30	1.20	N/A
31	1.15	N/A
32	1.10	N/A
33	1.06	N/A
34	1.03	N/A
35	1.00	N/A
36	0.98	N/A
37	0.96	N/A
38	0.94	N/A
39	0.93	N/A
40	0.92	N/A
41	0.91	N/A
42	0.90	N/A
43	0.90	N/A
44	0.90	N/A
45	0.90	N/A
46	0.90	N/A
47	0.90	N/A
48	0.90	N/A
49	0.90	N/A

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BIPD Age Factors		
Age	All Owners or Principal Drivers are at least 25 or Married Females	An Owner or Principal Driver, other than a married female, is under age 25
50	0.91	N/A
51	0.92	N/A
52	0.93	N/A
53	0.94	N/A
54	0.95	N/A
55	0.96	N/A
56	0.97	N/A
57	0.98	N/A
58	0.99	N/A
59	1.00	N/A
60	1.00	N/A
61	1.01	N/A
62	1.01	N/A
63	1.02	N/A
64	1.02	N/A
65	1.03	N/A
66	1.03	N/A
67	1.04	N/A
68	1.04	N/A
69	1.05	N/A
70	1.05	N/A
71	1.06	N/A
72	1.06	N/A
73	1.07	N/A
74	1.07	N/A
75	1.08	N/A
76	1.08	N/A
77	1.09	N/A
78	1.09	N/A
79	1.10	N/A
80	1.10	N/A
81	1.11	N/A
82	1.11	N/A
83	1.12	N/A
84	1.12	N/A
85	1.13	N/A
86	1.13	N/A

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BIPD Age Factors		
Age	All Owners or Principal Drivers are at least 25 or Married Females	An Owner or Principal Driver, other than a married female, is under age 25
87	1.14	N/A
88	1.14	N/A
89	1.15	N/A
90	1.15	N/A
91	1.15	N/A
92	1.15	N/A
93	1.15	N/A
94	1.15	N/A
95	1.15	N/A
96	1.15	N/A
97	1.15	N/A
98	1.15	N/A
99+	1.15	N/A

Collision Age Factors		
Age	All Owners or Principal Drivers are at least 25 or Married Females	An Owner or Principal Driver, other than a married female, is under age 25
16	1.57	7.92
17	1.57	7.56
18	1.57	7.20
19	1.57	6.84
20	1.57	6.48
21	1.45	6.12
22	1.45	5.76
23	1.45	5.40
24	1.45	5.04
25	1.33	N/A
26	1.33	N/A
27	1.33	N/A
28	1.33	N/A
29	1.33	N/A
30	1.33	N/A
31	1.33	N/A
32	1.33	N/A
33	1.32	N/A

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Collision Age Factors		
Age	All Owners or Principal Drivers are at least 25 or Married Females	An Owner or Principal Driver, other than a married female, is under age 25
34	1.20	N/A
35	1.12	N/A
36	1.08	N/A
37	1.04	N/A
38	1.00	N/A
39	0.97	N/A
40	0.94	N/A
41	0.91	N/A
42	0.88	N/A
43	0.86	N/A
44	0.84	N/A
45	0.82	N/A
46	0.80	N/A
47	0.80	N/A
48	0.80	N/A
49	0.80	N/A
50	0.80	N/A
51	0.80	N/A
52	0.80	N/A
53	0.80	N/A
54	0.80	N/A
55	0.80	N/A
56	0.80	N/A
57	0.80	N/A
58	0.80	N/A
59	0.80	N/A
60	0.80	N/A
61	0.80	N/A
62	0.80	N/A
63	0.80	N/A
64	0.80	N/A
65	0.80	N/A
66	0.80	N/A
67	0.81	N/A
68	0.82	N/A
69	0.83	N/A
70	0.84	N/A

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Collision Age Factors		
Age	All Owners or Principal Drivers are at least 25 or Married Females	An Owner or Principal Driver, other than a married female, is under age 25
71	0.85	N/A
72	0.86	N/A
73	0.87	N/A
74	0.88	N/A
75	0.90	N/A
76	0.92	N/A
77	0.94	N/A
78	0.96	N/A
79	0.98	N/A
80	1.00	N/A
81	1.02	N/A
82	1.04	N/A
83	1.06	N/A
84	1.08	N/A
85	1.10	N/A
86	1.12	N/A
87	1.14	N/A
88	1.16	N/A
89	1.18	N/A
90	1.20	N/A
91	1.20	N/A
92	1.20	N/A
93	1.20	N/A
94	1.20	N/A
95	1.20	N/A
96	1.20	N/A
97	1.20	N/A
98	1.20	N/A
99+	1.20	N/A

Comprehensive Age Factors		
Age	All Owners or Principal Drivers are at least 25 or Married Females	An Owner or Principal Driver, other than a married female, is under age 25
16	1.53	5.06
17	1.53	4.96

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Comprehensive Age Factors		
Age	All Owners or Principal Drivers are at least 25 or Married Females	An Owner or Principal Driver, other than a married female, is under age 25
18	1.53	4.72
19	1.29	4.48
20	1.29	4.24
21	1.29	4.00
22	1.29	3.77
23	1.29	3.57
24	1.29	3.37
25	1.23	N/A
26	1.23	N/A
27	1.23	N/A
28	1.23	N/A
29	1.23	N/A
30	1.23	N/A
31	1.23	N/A
32	1.23	N/A
33	1.23	N/A
34	1.23	N/A
35	1.23	N/A
36	1.23	N/A
37	1.20	N/A
38	1.10	N/A
39	1.00	N/A
40	0.97	N/A
41	0.94	N/A
42	0.91	N/A
43	0.88	N/A
44	0.85	N/A
45	0.82	N/A
46	0.79	N/A
47	0.79	N/A
48	0.79	N/A
49	0.79	N/A
50	0.79	N/A
51	0.79	N/A
52	0.79	N/A
53	0.79	N/A
54	0.79	N/A

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Comprehensive Age Factors		
Age	All Owners or Principal Drivers are at least 25 or Married Females	An Owner or Principal Driver, other than a married female, is under age 25
55	0.79	N/A
56	0.79	N/A
57	0.79	N/A
58	0.79	N/A
59	0.79	N/A
60	0.79	N/A
61	0.79	N/A
62	0.79	N/A
63	0.79	N/A
64	0.79	N/A
65	0.79	N/A
66	0.79	N/A
67	0.79	N/A
68	0.79	N/A
69	0.79	N/A
70	0.79	N/A
71	0.79	N/A
72	0.79	N/A
73	0.79	N/A
74	0.79	N/A
75	0.79	N/A
76	0.79	N/A
77	0.79	N/A
78	0.79	N/A
79	0.79	N/A
80	0.79	N/A
81	0.79	N/A
82	0.79	N/A
83	0.79	N/A
84	0.79	N/A
85	0.79	N/A
86	0.79	N/A
87	0.79	N/A
88	0.79	N/A
89	0.79	N/A
90	0.79	N/A
91	0.79	N/A

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Comprehensive Age Factors		
Age	All Owners or Principal Drivers are at least 25 or Married Females	An Owner or Principal Driver, other than a married female, is under age 25
92	0.79	N/A
93	0.79	N/A
94	0.79	N/A
95	0.79	N/A
96	0.79	N/A
97	0.79	N/A
98	0.79	N/A
99+	0.79	N/A

MPC Age Factors		
Age	All Owners or Principal Drivers are at least 25 or Married Females	An Owner or Principal Driver, other than a married female, is under age 25
16	1.54	2.97
17	1.54	2.97
18	1.54	2.97
19	1.54	2.97
20	1.54	2.97
21	1.36	2.97
22	1.36	2.94
23	1.33	2.79
24	1.26	2.65
25	1.22	N/A
26	1.18	N/A
27	1.14	N/A
28	1.10	N/A
29	1.06	N/A
30	1.02	N/A
31	1.00	N/A
32	0.98	N/A
33	0.97	N/A
34	0.96	N/A
35	0.95	N/A
36	0.94	N/A
37	0.93	N/A
38	0.92	N/A

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MPC Age Factors		
Age	All Owners or Principal Drivers are at least 25 or Married Females	An Owner or Principal Driver, other than a married female, is under age 25
39	0.91	N/A
40	0.90	N/A
41	0.90	N/A
42	0.90	N/A
43	0.90	N/A
44	0.90	N/A
45	0.90	N/A
46	0.90	N/A
47	0.90	N/A
48	0.92	N/A
49	0.94	N/A
50	0.96	N/A
51	0.98	N/A
52	1.00	N/A
53	1.02	N/A
54	1.04	N/A
55	1.06	N/A
56	1.08	N/A
57	1.10	N/A
58	1.12	N/A
59	1.14	N/A
60	1.16	N/A
61	1.18	N/A
62	1.20	N/A
63	1.22	N/A
64	1.24	N/A
65	1.26	N/A
66	1.28	N/A
67	1.30	N/A
68	1.30	N/A
69	1.30	N/A
70	1.30	N/A
71	1.30	N/A
72	1.30	N/A
73	1.30	N/A
74	1.30	N/A
75	1.30	N/A

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MPC Age Factors		
Age	All Owners or Principal Drivers are at least 25 or Married Females	An Owner or Principal Driver, other than a married female, is under age 25
76	1.30	N/A
77	1.30	N/A
78	1.30	N/A
79	1.30	N/A
80	1.30	N/A
81	1.30	N/A
82	1.30	N/A
83	1.30	N/A
84	1.30	N/A
85	1.30	N/A
86	1.30	N/A
87	1.30	N/A
88	1.30	N/A
89	1.30	N/A
90	1.30	N/A
91	1.30	N/A
92	1.30	N/A
93	1.30	N/A
94	1.30	N/A
95	1.30	N/A
96	1.30	N/A
97	1.30	N/A
98	1.30	N/A
99+	1.30	N/A

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MOTORCYCLES AND MOTORSCOOTERS BASE RATES

See Rule 404

Coverage	SFM	SFF&C
BIPD	36.20	57.60
COLL	209.30	332.80
COMP	127.80	203.20
MPC	72.50	115.30

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MOTORCYCLES AND MOTORSCOOTERS DEDUCTIBLE FACTORS

See Rule 404

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

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

Renewal or Transfer of Coverage Only

^ SFF&C Renewal or Transfer of Coverage Only

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MOTORCYCLES AND MOTORSCOOTERS

See Rule 404

Liability Rating Group	All Owners or Principal Drivers are at least 25 or Married Females	An Owner or Principal Driver, other than a married female, is under age 25
1	20%	20%
2	21%	21%
3	22%	22%
4	23%	23%
5	24%	24%
6	25%	25%
7	26%	26%
8	27%	27%
9	28%	28%
10	29%	29%
11	30%	30%
12	32%	32%
13	34%	34%
14	36%	36%
15	38%	38%
16	40%	40%
17	42%	42%
18	44%	44%
19	46%	46%
20	48%	48%
21	50%	50%
22	52%	52%
23	55%	55%
24	58%	58%
25	61%	61%
26	64%	64%
27	67%	67%
28	70%	70%
29	74%	74%
30	78%	78%
31	82%	82%
32	86%	86%
33	90%	90%
34	95%	95%
35	100%	100%

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Liability Rating Group	All Owners or Principal Drivers are at least 25 or Married Females	An Owner or Principal Driver, other than a married female, is under age 25
36	105%	105%
37	110%	110%
38	116%	116%
39	122%	122%
40	128%	128%
41	134%	134%
42	141%	141%
43	148%	148%
44	155%	155%
45	163%	163%
46	171%	171%
47	180%	180%
48	189%	189%
49	198%	198%
50	208%	208%
51	218%	218%
52	229%	229%
53	240%	240%
54	252%	252%
55	265%	265%
56	278%	278%
57	292%	292%
58	307%	307%
59	322%	322%
60	338%	338%
61	355%	355%
62	373%	373%
63	392%	392%
64	412%	412%
65	433%	433%
66	455%	455%
67	478%	478%
68	502%	502%
69	527%	527%
70	553%	553%
71	581%	581%
72	610%	610%
73	641%	641%

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Liability Rating Group	All Owners or Principal Drivers are at least 25 or Married Females	An Owner or Principal Driver, other than a married female, is under age 25
74	673%	673%
75	707%	707%
76	742%	742%
77	779%	779%
78	818%	818%
79	859%	859%
80	902%	902%
81	947%	947%
82	994%	994%
83	1044%	1044%
84	1096%	1096%
85	1151%	1151%
86	1209%	1209%
87	1269%	1269%
88	1332%	1332%
89	1399%	1399%
90	1469%	1469%
91	1542%	1542%
92	1619%	1619%
93	1700%	1700%
94	1785%	1785%
95	1874%	1874%
96	1968%	1968%
97	2066%	2066%
98	2169%	2169%
99	2277%	2277%

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MOTORCYCLES AND MOTORSCOOTERS MODEL YEAR FACTORS

See Rule 404

Model Year	BIPD	COLL	COMP	MPC
2015	1.26	1.45	1.45	1.26
2014	1.19	1.32	1.32	1.19
2013	1.12	1.20	1.20	1.12
2012	1.06	1.10	1.10	1.06
2011	1.00	1.00	1.00	1.00
2010	0.94	0.92	0.92	0.96
2009	0.88	0.85	0.85	0.93
2008	0.85	0.78	0.78	0.90
2007	0.82	0.73	0.73	0.88
2006	0.80	0.69	0.71	0.86
2005	0.78	0.66	0.69	0.84
2004	0.78	0.63	0.68	0.82
2003	0.78	0.60	0.66	0.81
2002	0.78	0.58	0.64	0.80
2001	0.78	0.56	0.64	0.79
2000	0.78	0.54	0.62	0.78
1999	0.78	0.52	0.60	0.78
1998	0.78	0.51	0.58	0.78
1997	0.78	0.50	0.57	0.78
1996	0.78	0.49	0.56	0.78
1995	0.78	0.48	0.56	0.78
1994	0.78	0.47	0.56	0.78
1993	0.78	0.46	0.56	0.78
Prior	0.78	0.45	0.56	0.78

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MOTORCYCLES AND MOTORSCOOTERS

See Rule 404

Collision Motorcycle %		
GRG	All Owners or Principal Drivers are at least 25 or Married Females	An Owner or Principal Driver, other than a married female, is under age 25
10	20%	20%
11	21%	21%
12	22%	22%
13	23%	23%
14	24%	24%
15	25%	25%
16	26%	26%
17	27%	27%
18	28%	28%
19	29%	29%
20	30%	30%
21	32%	32%
22	34%	34%
23	36%	36%
24	38%	38%
25	40%	40%
26	42%	42%
27	44%	44%
28	46%	46%
29	48%	48%
30	50%	50%
31	52%	52%
32	55%	55%
33	58%	58%
34	61%	61%
35	64%	64%
36	67%	67%
37	70%	70%
38	74%	74%
39	78%	78%
40	82%	82%
41	86%	86%
42	90%	90%
43	95%	95%

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Collision Motorcycle %		
GRG	All Owners or Principal Drivers are at least 25 or Married Females	An Owner or Principal Driver, other than a married female, is under age 25
44	100%	100%
45	105%	105%
46	110%	110%
47	116%	116%
48	122%	122%
49	128%	128%
50	134%	134%
51	141%	141%
52	148%	148%
53	155%	155%
54	163%	163%
55	171%	171%
56	180%	180%
57	189%	189%
58	198%	198%
59	208%	208%
60	218%	218%
61	229%	229%
62	240%	240%
63	252%	252%
64	265%	265%
65	278%	278%
66	292%	292%
67	307%	307%
68	322%	322%
69	338%	338%
70	355%	355%
71	373%	373%
72	392%	392%
73	412%	412%
74	433%	433%
75	455%	455%
76	478%	478%
77	502%	502%
78	527%	527%
79	553%	553%
80	581%	581%

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Collision Motorcycle %		
GRG	All Owners or Principal Drivers are at least 25 or Married Females	An Owner or Principal Driver, other than a married female, is under age 25
81	610%	610%
82	641%	641%
83	673%	673%
84	707%	707%
85	742%	742%
86	779%	779%
87	818%	818%
88	859%	859%
89	902%	902%
90	947%	947%
91	994%	994%
92	1044%	1044%
93	1096%	1096%
94	1151%	1151%
95	1209%	1209%
96	1269%	1269%
97	1332%	1332%
98	1399%	1399%
99	1469%	1469%

Comprehensive Motorcycle %		
DRG	All Owners or Principal Drivers are at least 25 or Married Females	An Owner or Principal Driver, other than a married female, is under age 25
10	20%	20%
11	21%	21%
12	22%	22%
13	23%	23%
14	24%	24%
15	25%	25%
16	26%	26%
17	27%	27%
18	28%	28%
19	29%	29%
20	30%	30%
21	32%	32%

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Comprehensive Motorcycle %		
DRG	All Owners or Principal Drivers are at least 25 or Married Females	An Owner or Principal Driver, other than a married female, is under age 25
22	34%	34%
23	36%	36%
24	38%	38%
25	40%	40%
26	42%	42%
27	44%	44%
28	46%	46%
29	48%	48%
30	50%	50%
31	52%	52%
32	55%	55%
33	58%	58%
34	61%	61%
35	64%	64%
36	67%	67%
37	70%	70%
38	74%	74%
39	78%	78%
40	82%	82%
41	86%	86%
42	90%	90%
43	95%	95%
44	100%	100%
45	105%	105%
46	110%	110%
47	116%	116%
48	122%	122%
49	128%	128%
50	134%	134%
51	141%	141%
52	148%	148%
53	155%	155%
54	163%	163%
55	171%	171%
56	180%	180%
57	189%	189%
58	198%	198%

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Comprehensive Motorcycle %		
DRG	All Owners or Principal Drivers are at least 25 or Married Females	An Owner or Principal Driver, other than a married female, is under age 25
59	208%	208%
60	218%	218%
61	229%	229%
62	240%	240%
63	252%	252%
64	265%	265%
65	278%	278%
66	292%	292%
67	307%	307%
68	322%	322%
69	338%	338%
70	355%	355%
71	373%	373%
72	392%	392%
73	412%	412%
74	433%	433%
75	455%	455%
76	478%	478%
77	502%	502%
78	527%	527%
79	553%	553%
80	581%	581%
81	610%	610%
82	641%	641%
83	673%	673%
84	707%	707%
85	742%	742%
86	779%	779%
87	818%	818%
88	859%	859%
89	902%	902%
90	947%	947%
91	994%	994%
92	1044%	1044%
93	1096%	1096%
94	1151%	1151%
95	1209%	1209%

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Comprehensive Motorcycle %		
DRG	All Owners or Principal Drivers are at least 25 or Married Females	An Owner or Principal Driver, other than a married female, is under age 25
96	1269%	1269%
97	1332%	1332%
98	1399%	1399%
99	1469%	1469%

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

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MOTORCYCLES AND MOTORSCOOTERS TERRITORY RATING FACTORS

See Rule 404

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

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OFF-ROAD VEHICLES

Insured under a Recreational Vehicle Policy

See Rule 901

Annual Premiums

Round to the nearest penny after each sequence step

BIPD Sequence	Operation
01. Base Rate (See Below)	
02. Limits (See Below)	*
03. Fleet Modification	*

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

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

SFM BIPD Base Rates			
Off-Road Vehicle Type	Advertised Horsepower Rating		
	0-25	26-50	Over 50
All-Terrain Vehicle	12.80	17.90	28.20
Dune Buggy	20.00	28.00	44.00
Golfmobile	6.60	9.20	14.50
Minibike	6.60	9.20	14.50
Snowmobile	6.60	9.20	14.50
Trail Bike	12.80	17.90	28.20

Note: If advertised horsepower rating is unavailable, use engine displacement in cubic centimeters (cc) 0 to 300, 301 to 600, Over 600. Electric-powered Golfmobiles shall be rated in the lowest category.

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SFM MPC Base Rates			
Off-Road Vehicle Type	Limit		
	1,000	2,000	5,000
All-Terrain Vehicle	18.00	25.20	36.00
Dune Buggy	18.00	25.20	36.00
Golfmobile	9.00	12.60	18.00
Minibike	18.00	N/A	N/A
Snowmobile	9.00	12.60	18.00
Trail Bike	18.00	N/A	N/A

UBI Base Rate
6.60

Off-Road Adjustment Factor	
Coverage	Factor
UBI	1.00

Bodily Injury Liability Limits (Per Person/Per Accident)	
Limits (000)	Factor
25/50	1.00
25/100#	1.05
30/70#	1.04
30/100#	1.07
50/50#	1.05
50/100	1.09
50/200#	1.15
50/500#	1.21
100/100#	1.10
100/200	1.16
100/300	1.18
100/500#	1.22
150/250#	1.21
150/300#	1.22

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Bodily Injury Liability Limits (Per Person/Per Accident)	
Limits (000)	**Factor**
150/400#	1.24
200/200#	1.22
200/300#	1.26
200/400#	1.28
200/500#	1.30
250/250#	1.26
250/300#	1.29
250/400#	1.31
250/500	1.32
300/300	1.31
300/500#	1.34
300/750#	1.40
400/400#	1.38
500/500	1.42
500/1000	1.48
750/750#	1.51
750/1000	1.52
1000/1000	1.56

Renewal or Transfer of Coverage Only

Property Damage Liability Limit (Add Factor to BI Limit Factor)	
Limit (000)	**Factor**
25	0.00
50	0.03
100	0.05
150	0.07
200	0.09
250	0.10
300	0.12
500	0.15
750	0.18
1000	0.20

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

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

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OFF-ROAD VEHICLES

Insured Under Recreational Vehicle Policy

See Rule 901

Annual Premiums

Round to the nearest dollar after each sequence step

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

Minimum Premium
1.00

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

SFM Physical Damage Base Rates								
Age Group	MSRP (Including Equipment)	DRG	Deductible					
			50	100	200*	250	500	1000
1	0 - 500	1	9	9	6	6	N/A	N/A
1	501 - 750	2	16	14	12	11	8	N/A
1	751 - 1,000	3	22	20	17	16	12	N/A

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SFM Physical Damage Base Rates								
Age Group	MSRP (Including Equipment)	DRG	Deductible					
			50	100	200*	250	500	1000
1	1,001 - 1,250	4	27	24	21	20	14	9
1	1,251 - 1,500	5	32	29	24	23	17	10
1	1,501 - 1,750	6	41	37	32	31	24	14
1	1,751 - 2,000	7	50	46	41	38	30	19
1	2,001 - 2,500	8	62	57	51	48	39	25
1	2,501 - 3,000	9	77	72	65	61	50	32
1	3,001 - 3,500	10	92	86	79	74	60	40
1	3,501 - 4,000	11	107	100	92	87	71	47
1	4,001 - 4,500	12	122	115	106	99	82	55
1	4,501 - 5,000	13	137	129	119	112	93	62
1	5,001 - 6,000	14	158	149	138	130	108	73
1	6,001 - 7,000	15	179	169	157	148	123	83
1	7,001 - 8,000	16	197	187	173	163	136	92
1	8,001 - 9,000	17	212	201	187	176	146	99
1	9,001 - 10,000	18	227	215	201	189	157	107
1	10,001 - 11,000	19	242	230	214	202	168	114
1	11,001 - 12,000	20	257	244	228	214	179	122
1	12,001 - 13,000	21	272	258	241	227	189	129
1	13,001 - 14,000	22	287	273	255	240	200	137
1	14,001 - 15,000	23	302	287	268	253	211	144
1	15,001 - 16,000	24	317	301	282	265	222	151
1	16,001 - 17,000	25	332	316	295	278	232	159
1	17,001 - 18,000	26	347	330	309	291	243	166
1	18,001 - 19,000	27	361	343	322	303	253	173
1	19,001 - 20,000	28	375	356	334	314	263	180
1	20,001 - 21,000	29	389	370	346	326	273	187
1	21,001 - 22,000	30	403	383	359	338	283	194

SFM Physical Damage Base Rates								
Age Group	MSRP (Including Equipment)	DRG	Deductible					
			50	100	200*	250	500	1000
2	0 - 500	1	9	8	6	5	N/A	N/A
2	501 - 750	2	15	13	11	11	7	N/A
2	751 - 1,000	3	20	18	16	15	11	N/A
2	1,001 - 1,250	4	25	22	19	18	13	8

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SFM Physical Damage Base Rates								
Age Group	MSRP (Including Equipment)	DRG	Deductible					
			50	100	200*	250	500	1000
2	1,251 - 1,500	5	29	26	22	21	16	9
2	1,501 - 1,750	6	37	34	30	28	22	13
2	1,751 - 2,000	7	46	42	37	35	28	17
2	2,001 - 2,500	8	57	53	47	45	36	23
2	2,501 - 3,000	9	71	66	60	56	46	30
2	3,001 - 3,500	10	84	79	72	68	55	37
2	3,501 - 4,000	11	98	92	85	80	65	43
2	4,001 - 4,500	12	112	106	97	91	75	50
2	4,501 - 5,000	13	126	119	110	103	85	57
2	5,001 - 6,000	14	145	137	127	120	99	67
2	6,001 - 7,000	15	165	156	145	136	113	76
2	7,001 - 8,000	16	181	172	160	150	125	85
2	8,001 - 9,000	17	195	185	172	162	135	91
2	9,001 - 10,000	18	209	198	185	174	145	98
2	10,001 - 11,000	19	223	211	197	185	154	105
2	11,001 - 12,000	20	236	224	209	197	164	112
2	12,001 - 13,000	21	250	238	222	209	174	119
2	13,001 - 14,000	22	264	251	234	221	184	126
2	14,001 - 15,000	23	278	264	247	232	194	132
2	15,001 - 16,000	24	292	277	259	244	204	139
2	16,001 - 17,000	25	306	290	272	256	214	146
2	17,001 - 18,000	26	319	304	284	268	224	153
2	18,001 - 19,000	27	332	316	296	278	233	159
2	19,001 - 20,000	28	345	328	307	289	242	166
2	20,001 - 21,000	29	358	340	319	300	251	172
2	21,001 - 22,000	30	370	352	330	311	260	178

SFM Physical Damage Base Rates								
Age Group	MSRP (Including Equipment)	DRG	Deductible					
			50	100	200*	250	500	1000
3	0 - 500	1	8	7	5	5	N/A	N/A
3	501 - 750	2	14	12	11	10	7	N/A
3	751 - 1,000	3	19	17	15	14	10	N/A
3	1,001 - 1,250	4	23	21	18	17	12	7
3	1,251 - 1,500	5	27	25	21	20	15	9

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SFM Physical Damage Base Rates								
Age Group	MSRP (Including Equipment)	DRG	Deductible					
			50	100	200*	250	500	1000
3	1,501 - 1,750	6	35	32	28	27	21	13
3	1,751 - 2,000	7	43	40	35	33	26	17
3	2,001 - 2,500	8	54	50	45	42	34	22
3	2,501 - 3,000	9	67	62	57	53	43	28
3	3,001 - 3,500	10	80	75	68	64	52	35
3	3,501 - 4,000	11	93	87	80	76	62	41
3	4,001 - 4,500	12	106	100	92	86	71	48
3	4,501 - 5,000	13	119	112	104	98	81	54
3	5,001 - 6,000	14	137	130	120	113	94	63
3	6,001 - 7,000	15	156	147	137	129	107	72
3	7,001 - 8,000	16	171	162	151	142	118	80
3	8,001 - 9,000	17	184	175	163	153	127	86
3	9,001 - 10,000	18	197	187	174	164	137	93
3	10,001 - 11,000	19	211	200	186	175	146	99
3	11,001 - 12,000	20	224	212	198	186	156	106
3	12,001 - 13,000	21	237	225	210	198	165	112
3	13,001 - 14,000	22	250	237	222	209	174	119
3	14,001 - 15,000	23	263	250	234	220	184	125
3	15,001 - 16,000	24	276	262	245	231	193	132
3	16,001 - 17,000	25	289	275	257	242	202	138
3	17,001 - 18,000	26	302	287	269	253	212	145
3	18,001 - 19,000	27	314	299	280	263	220	151
3	19,001 - 20,000	28	326	310	291	273	229	157
3	20,001 - 21,000	29	338	322	301	284	237	163
3	21,001 - 22,000	30	350	333	312	294	246	169

SFM Physical Damage Base Rates								
Age Group	MSRP (Including Equipment)	DRG	Deductible					
			50	100	200*	250	500	1000
4	0 - 500	1	7	6	4	4	N/A	N/A
4	501 - 750	2	11	10	9	8	6	N/A
4	751 - 1,000	3	16	14	12	12	8	N/A
4	1,001 - 1,250	4	19	18	15	14	10	6
4	1,251 - 1,500	5	23	21	18	17	12	7
4	1,501 - 1,750	6	29	27	23	22	17	10

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SFM Physical Damage Base Rates								
Age Group	MSRP (Including Equipment)	DRG	Deductible					
			50	100	200*	250	500	1000
4	1,751 - 2,000	7	36	33	29	28	22	14
4	2,001 - 2,500	8	44	41	37	35	28	18
4	2,501 - 3,000	9	55	52	47	44	36	23
4	3,001 - 3,500	10	66	62	57	53	43	29
4	3,501 - 4,000	11	77	72	66	62	51	34
4	4,001 - 4,500	12	88	83	76	72	59	39
4	4,501 - 5,000	13	98	93	86	81	67	45
4	5,001 - 6,000	14	114	107	100	94	77	52
4	6,001 - 7,000	15	129	122	113	106	88	60
4	7,001 - 8,000	16	142	134	125	118	98	66
4	8,001 - 9,000	17	153	145	135	127	105	72
4	9,001 - 10,000	18	163	155	144	136	113	77
4	10,001 - 11,000	19	174	165	154	145	121	82
4	11,001 - 12,000	20	185	176	164	154	129	88
4	12,001 - 13,000	21	196	186	174	163	136	93
4	13,001 - 14,000	22	207	196	183	173	144	98
4	14,001 - 15,000	23	218	207	193	182	152	104
4	15,001 - 16,000	24	228	217	203	191	160	109
4	16,001 - 17,000	25	239	227	213	200	167	114
4	17,001 - 18,000	26	250	238	223	209	175	120
4	18,001 - 19,000	27	260	247	232	218	182	125
4	19,001 - 20,000	28	270	257	241	226	189	130
4	20,001 - 21,000	29	280	266	249	235	197	135
4	21,001 - 22,000	30	290	276	258	243	204	140

SFM Physical Damage Base Rates								
Age Group	MSRP (Including Equipment)	DRG	Deductible					
			50	100	200*	250	500	1000
5	0 - 500	1	7	6	4	4	N/A	N/A
5	501 - 750	2	11	10	9	8	6	N/A
5	751 - 1,000	3	15	14	12	11	8	N/A
5	1,001 - 1,250	4	19	17	15	14	10	6
5	1,251 - 1,500	5	22	20	17	16	12	7
5	1,501 - 1,750	6	29	26	23	21	17	10
5	1,751 - 2,000	7	35	32	29	27	21	13

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SFM Physical Damage Base Rates								
Age Group	MSRP (Including Equipment)	DRG	Deductible					
			50	100	200*	250	500	1000
5	2,001 - 2,500	8	43	40	36	34	27	17
5	2,501 - 3,000	9	54	50	46	43	35	23
5	3,001 - 3,500	10	64	60	55	52	42	28
5	3,501 - 4,000	11	75	70	65	61	50	33
5	4,001 - 4,500	12	85	80	74	70	57	38
5	4,501 - 5,000	13	96	90	84	79	65	44
5	5,001 - 6,000	14	110	104	97	91	75	51
5	6,001 - 7,000	15	125	119	110	104	86	58
5	7,001 - 8,000	16	138	131	121	114	95	64
5	8,001 - 9,000	17	148	141	131	123	102	70
5	9,001 - 10,000	18	159	151	140	132	110	75
5	10,001 - 11,000	19	169	161	150	141	118	80
5	11,001 - 12,000	20	180	171	159	150	125	85
5	12,001 - 13,000	21	190	181	169	159	133	90
5	13,001 - 14,000	22	201	191	178	168	140	96
5	14,001 - 15,000	23	211	201	188	177	148	101
5	15,001 - 16,000	24	222	211	197	186	155	106
5	16,001 - 17,000	25	232	221	207	195	163	111
5	17,001 - 18,000	26	243	231	216	204	170	117
5	18,001 - 19,000	27	253	240	225	212	177	121
5	19,001 - 20,000	28	263	250	234	220	184	126
5	20,001 - 21,000	29	272	259	243	228	191	131
5	21,001 - 22,000	30	282	268	251	236	198	136

Increase the DRG 30 premium by the percentage shown below for each $1,000, or fraction thereof, by which the MSRP exceeds $22,000, rounding to the nearest dollar.
3%

* SFM Renewal or Transfer of Coverage Only

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TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOMOBILES

See Rule 402

Semiannual Premiums

Round to the nearest dollar after each sequence step

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

Minimum Premium
1.00

SFM Collision Base Rates									
Age Group	MSRP	GRG	Deductible						
			50^	100^	200#	250	500	1000	2000
1	0 - 750	1	4	3	3	2	N/A	N/A	N/A
1	751 - 1,500	2	6	5	4	4	3	N/A	N/A
1	1,501 - 2,250	3	9	8	6	6	4	3	N/A
1	2,251 - 3,000	4	13	11	9	9	6	4	2
1	3,001 - 4,500	5	18	15	13	12	8	5	4
1	4,501 - 6,000	6	25	21	18	18	13	8	6
1	6,001 - 7,500	7	32	27	24	23	17	12	9
1	7,501 - 9,000	8	38	33	30	28	21	15	11
1	9,001 - 11,000	9	45	40	36	34	26	18	14
1	11,001 - 13,000	10	51	46	41	39	30	21	16
1	13,001 - 15,000	11	58	52	47	45	34	24	18
1	15,001 - 17,000	12	65	58	52	50	39	27	21
1	17,001 - 19,000	13	71	64	58	55	43	31	23
1	19,001 - 21,000	14	77	70	63	60	47	33	25
1	21,001 - 23,000	15	83	76	68	65	50	36	27
1	23,001 - 25,000	16	88	82	73	69	54	39	30
1	25,001 - 27,000	17	94	88	78	74	58	41	32

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SFM Collision Base Rates									
Age Group	MSRP	GRG	Deductible						
			50^	100^	200#	250	500	1000	2000
1	27,001 - 29,000	18	100	94	82	79	61	44	34
1	29,001 - 31,000	19	105	100	87	83	65	47	36
1	31,001 - 33,000	20	111	106	92	88	69	49	38
1	33,001 - 37,000	21 - 22	119	114	99	94	74	53	41
1	37,001 - 41,000	23 - 24	126	122	105	100	79	57	43
1	41,001 - 45,000	25 - 26	134	129	112	106	84	60	46
1	45,001 - 49,000	27 - 28	141	137	118	113	89	64	49
1	49,001 - 53,000	29 - 30	149	144	124	118	93	67	52
1	53,001 - 57,000	31 - 32	156	150	130	124	98	71	54
1	57,001 - 61,000	33 - 34	163	157	137	130	102	74	57
1	61,001 - 65,000	35 - 36	170	164	143	136	107	77	59
1	65,001 - 69,000	37 - 38	177	171	149	142	112	81	62
1	69,001 - 73,000	39 - 40	184	178	155	147	116	84	65
1	73,001 - 77,000	41 - 42	191	185	161	153	121	88	67
1	77,001 - 81,000	43 - 44	198	192	167	159	125	91	70

SFM Collision Base Rates									
Age Group	MSRP	GRG	Deductible						
			50^	100^	200#	250	500	1000	2000
2	0 - 750	1	3	3	2	2	N/A	N/A	N/A
2	751 - 1,500	2	6	5	4	4	3	N/A	N/A
2	1,501 - 2,250	3	8	7	6	5	4	2	N/A
2	2,251 - 3,000	4	11	10	8	8	5	3	2
2	3,001 - 4,500	5	16	14	11	11	8	5	3
2	4,501 - 6,000	6	22	19	17	16	11	8	6
2	6,001 - 7,500	7	28	25	22	21	15	10	8
2	7,501 - 9,000	8	34	30	27	25	19	13	10
2	9,001 - 11,000	9	40	36	32	30	23	16	12
2	11,001 - 13,000	10	46	41	37	35	27	19	14
2	13,001 - 15,000	11	52	47	42	40	31	22	17
2	15,001 - 17,000	12	58	52	47	45	35	25	19
2	17,001 - 19,000	13	64	57	52	50	39	27	21
2	19,001 - 21,000	14	69	63	57	54	42	30	23
2	21,001 - 23,000	15	75	68	61	58	45	32	25
2	23,001 - 25,000	16	80	74	66	62	49	35	27
2	25,001 - 27,000	17	85	79	70	67	52	37	28

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SFM Collision Base Rates									
Age Group	MSRP	GRG	Deductible						
			50^	100^	200#	250	500	1000	2000
2	27,001 - 29,000	18	90	85	74	71	55	40	30
2	29,001 - 31,000	19	95	90	79	75	59	42	32
2	31,001 - 33,000	20	100	96	83	79	62	45	34
2	33,001 - 37,000	21 - 22	107	103	89	85	66	48	37
2	37,001 - 41,000	23 - 24	114	109	95	90	71	51	39
2	41,001 - 45,000	25 - 26	120	116	100	96	75	54	42
2	45,001 - 49,000	27 - 28	127	123	106	101	80	58	44
2	49,001 - 53,000	29 - 30	134	129	112	106	84	61	46
2	53,001 - 57,000	31 - 32	140	135	117	112	88	64	49
2	57,001 - 61,000	33 - 34	147	142	123	117	92	67	51
2	61,001 - 65,000	35 - 36	153	148	128	122	96	70	53
2	65,001 - 69,000	37 - 38	159	154	134	127	101	73	56
2	69,001 - 73,000	39 - 40	166	160	139	133	105	76	58
2	73,001 - 77,000	41 - 42	172	166	145	138	109	79	60
2	77,001 - 81,000	43 - 44	178	172	150	143	113	82	63

SFM Collision Base Rates									
Age Group	MSRP	GRG	Deductible						
			50^	100^	200#	250	500	1000	2000
3	0 - 750	1	3	3	2	2	N/A	N/A	N/A
3	751 - 1,500	2	6	5	4	4	3	N/A	N/A
3	1,501 - 2,250	3	8	7	6	5	4	2	N/A
3	2,251 - 3,000	4	11	10	8	8	5	3	2
3	3,001 - 4,500	5	16	14	11	11	8	5	3
3	4,501 - 6,000	6	22	19	17	16	11	8	6
3	6,001 - 7,500	7	28	25	22	21	15	10	8
3	7,501 - 9,000	8	34	30	27	25	19	13	10
3	9,001 - 11,000	9	40	36	32	30	23	16	12
3	11,001 - 13,000	10	46	41	37	35	27	19	14
3	13,001 - 15,000	11	52	47	42	40	31	22	17
3	15,001 - 17,000	12	58	52	47	45	35	25	19
3	17,001 - 19,000	13	64	57	52	50	39	27	21
3	19,001 - 21,000	14	69	63	57	54	42	30	23
3	21,001 - 23,000	15	75	68	61	58	45	32	25
3	23,001 - 25,000	16	80	74	66	62	49	35	27
3	25,001 - 27,000	17	85	79	70	67	52	37	28

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SFM Collision Base Rates									
Age Group	MSRP	GRG	Deductible						
			50^	100^	200#	250	500	1000	2000
3	27,001 - 29,000	18	90	85	74	71	55	40	30
3	29,001 - 31,000	19	95	90	79	75	59	42	32
3	31,001 - 33,000	20	100	96	83	79	62	45	34
3	33,001 - 37,000	21 - 22	107	103	89	85	66	48	37
3	37,001 - 41,000	23 - 24	114	109	95	90	71	51	39
3	41,001 - 45,000	25 - 26	120	116	100	96	75	54	42
3	45,001 - 49,000	27 - 28	127	123	106	101	80	58	44
3	49,001 - 53,000	29 - 30	134	129	112	106	84	61	46
3	53,001 - 57,000	31 - 32	140	135	117	112	88	64	49
3	57,001 - 61,000	33 - 34	147	142	123	117	92	67	51
3	61,001 - 65,000	35 - 36	153	148	128	122	96	70	53
3	65,001 - 69,000	37 - 38	159	154	134	127	101	73	56
3	69,001 - 73,000	39 - 40	166	160	139	133	105	76	58
3	73,001 - 77,000	41 - 42	172	166	145	138	109	79	60
3	77,001 - 81,000	43 - 44	178	172	150	143	113	82	63

SFM Collision Base Rates									
Age Group	MSRP	GRG	Deductible						
			50^	100^	200#	250	500	1000	2000
4	0 - 750	1	3	2	2	2	N/A	N/A	N/A
4	751 - 1,500	2	4	4	3	3	2	N/A	N/A
4	1,501 - 2,250	3	6	5	4	4	3	2	N/A
4	2,251 - 3,000	4	9	7	6	6	4	2	2
4	3,001 - 4,500	5	13	11	9	9	6	4	3
4	4,501 - 6,000	6	17	15	13	12	9	6	4
4	6,001 - 7,500	7	22	19	17	16	12	8	6
4	7,501 - 9,000	8	27	23	21	20	15	10	8
4	9,001 - 11,000	9	31	28	25	24	18	13	9
4	11,001 - 13,000	10	36	32	29	27	21	15	11
4	13,001 - 15,000	11	41	36	33	31	24	17	13
4	15,001 - 17,000	12	45	40	37	35	27	19	15
4	17,001 - 19,000	13	50	45	41	39	30	21	16
4	19,001 - 21,000	14	54	49	44	42	33	23	18
4	21,001 - 23,000	15	58	53	48	45	35	25	19
4	23,001 - 25,000	16	62	57	51	49	38	27	21
4	25,001 - 27,000	17	66	62	54	52	40	29	22

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SFM Collision Base Rates									
Age Group	MSRP	GRG	Deductible						
			50^	100^	200#	250	500	1000	2000
4	27,001 - 29,000	18	70	66	58	55	43	31	24
4	29,001 - 31,000	19	74	70	61	58	46	33	25
4	31,001 - 33,000	20	78	74	65	61	48	35	26
4	33,001 - 37,000	21 - 22	83	80	69	66	52	37	28
4	37,001 - 41,000	23 - 24	88	85	74	70	55	40	30
4	41,001 - 45,000	25 - 26	94	90	78	74	58	42	32
4	45,001 - 49,000	27 - 28	99	96	83	79	62	45	34
4	49,001 - 53,000	29 - 30	104	101	87	83	65	47	36
4	53,001 - 57,000	31 - 32	109	105	91	87	68	49	38
4	57,001 - 61,000	33 - 34	114	110	96	91	72	52	40
4	61,001 - 65,000	35 - 36	119	115	100	95	75	54	42
4	65,001 - 69,000	37 - 38	124	120	104	99	78	57	43
4	69,001 - 73,000	39 - 40	129	124	108	103	81	59	45
4	73,001 - 77,000	41 - 42	134	129	113	107	85	61	47
4	77,001 - 81,000	43 - 44	139	134	117	111	88	64	49

SFM Collision Base Rates									
Age Group	MSRP	GRG	Deductible						
			50^	100^	200#	250	500	1000	2000
5	0 - 750	1	3	2	2	2	N/A	N/A	N/A
5	751 - 1,500	2	4	4	3	3	2	N/A	N/A
5	1,501 - 2,250	3	6	5	4	4	3	2	N/A
5	2,251 - 3,000	4	9	7	6	6	4	2	2
5	3,001 - 4,500	5	13	11	9	9	6	4	3
5	4,501 - 6,000	6	17	15	13	12	9	6	4
5	6,001 - 7,500	7	22	19	17	16	12	8	6
5	7,501 - 9,000	8	27	23	21	20	15	10	8
5	9,001 - 11,000	9	31	28	25	24	18	13	9
5	11,001 - 13,000	10	36	32	29	27	21	15	11
5	13,001 - 15,000	11	41	36	33	31	24	17	13
5	15,001 - 17,000	12	45	40	37	35	27	19	15
5	17,001 - 19,000	13	50	45	41	39	30	21	16
5	19,001 - 21,000	14	54	49	44	42	33	23	18
5	21,001 - 23,000	15	58	53	48	45	35	25	19
5	23,001 - 25,000	16	62	57	51	49	38	27	21
5	25,001 - 27,000	17	66	62	54	52	40	29	22

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SFM Collision Base Rates									
Age Group	MSRP	GRG	Deductible						
			50^	100^	200#	250	500	1000	2000
5	27,001 - 29,000	18	70	66	58	55	43	31	24
5	29,001 - 31,000	19	74	70	61	58	46	33	25
5	31,001 - 33,000	20	78	74	65	61	48	35	26
5	33,001 - 37,000	21 - 22	83	80	69	66	52	37	28
5	37,001 - 41,000	23 - 24	88	85	74	70	55	40	30
5	41,001 - 45,000	25 - 26	94	90	78	74	58	42	32
5	45,001 - 49,000	27 - 28	99	96	83	79	62	45	34
5	49,001 - 53,000	29 - 30	104	101	87	83	65	47	36
5	53,001 - 57,000	31 - 32	109	105	91	87	68	49	38
5	57,001 - 61,000	33 - 34	114	110	96	91	72	52	40
5	61,001 - 65,000	35 - 36	119	115	100	95	75	54	42
5	65,001 - 69,000	37 - 38	124	120	104	99	78	57	43
5	69,001 - 73,000	39 - 40	129	124	108	103	81	59	45
5	73,001 - 77,000	41 - 42	134	129	113	107	85	61	47
5	77,001 - 81,000	43 - 44	139	134	117	111	88	64	49

SFF&C Collision Base Rates									
Age Group	MSRP	GRG	Deductible						
			50^	100^	200#	250	500	1000	2000
1	0 - 750	1	7	6	4	4	N/A	N/A	N/A
1	751 - 1,500	2	11	9	8	7	5	N/A	N/A
1	1,501 - 2,250	3	16	13	11	11	7	4	N/A
1	2,251 - 3,000	4	22	19	16	15	10	6	4
1	3,001 - 4,500	5	32	27	22	21	15	9	7
1	4,501 - 6,000	6	43	37	32	31	22	15	11
1	6,001 - 7,500	7	55	48	42	40	30	20	15
1	7,501 - 9,000	8	67	59	52	50	37	26	19
1	9,001 - 11,000	9	78	69	62	59	45	31	24
1	11,001 - 13,000	10	90	80	72	69	52	37	28
1	13,001 - 15,000	11	102	90	82	78	60	42	32
1	15,001 - 17,000	12	113	101	92	87	67	48	36
1	17,001 - 19,000	13	125	112	102	97	75	53	41
1	19,001 - 21,000	14	135	122	110	105	81	58	44
1	21,001 - 23,000	15	145	133	119	113	88	63	48
1	23,001 - 25,000	16	155	144	127	121	95	68	52
1	25,001 - 27,000	17	164	154	136	129	101	72	55

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SFF&C Collision Base Rates									
Age Group	MSRP	GRG	Deductible						
			50^	100^	200#	250	500	1000	2000
1	27,001 - 29,000	18	174	165	144	137	107	77	59
1	29,001 - 31,000	19	185	176	153	146	114	82	63
1	31,001 - 33,000	20	194	186	161	154	120	87	66
1	33,001 - 37,000	21 - 22	208	200	173	164	129	93	71
1	37,001 - 41,000	23 - 24	221	213	184	175	138	99	76
1	41,001 - 45,000	25 - 26	234	226	195	186	146	105	81
1	45,001 - 49,000	27 - 28	247	239	207	197	155	112	86
1	49,001 - 53,000	29 - 30	260	251	217	207	163	118	90
1	53,001 - 57,000	31 - 32	273	263	228	217	171	124	95
1	57,001 - 61,000	33 - 34	285	275	239	227	179	130	99
1	61,001 - 65,000	35 - 36	297	287	249	237	187	135	104
1	65,001 - 69,000	37 - 38	310	299	260	248	195	141	109
1	69,001 - 73,000	39 - 40	322	311	271	258	203	147	113
1	73,001 - 77,000	41 - 42	335	323	281	268	212	153	118
1	77,001 - 81,000	43 - 44	347	335	292	278	220	159	122

SFF&C Collision Base Rates									
Age Group	MSRP	GRG	Deductible						
			50^	100^	200#	250	500	1000	2000
2	0 - 750	1	6	5	4	4	N/A	N/A	N/A
2	751 - 1,500	2	10	8	7	7	4	N/A	N/A
2	1,501 - 2,250	3	14	12	10	10	7	4	N/A
2	2,251 - 3,000	4	20	17	14	13	9	6	4
2	3,001 - 4,500	5	29	24	20	19	13	8	6
2	4,501 - 6,000	6	39	34	29	28	20	13	10
2	6,001 - 7,500	7	50	43	38	36	27	18	14
2	7,501 - 9,000	8	60	53	47	45	34	23	17
2	9,001 - 11,000	9	70	62	56	53	40	28	21
2	11,001 - 13,000	10	81	72	65	62	47	33	25
2	13,001 - 15,000	11	91	81	74	70	54	38	29
2	15,001 - 17,000	12	102	91	83	79	61	43	33
2	17,001 - 19,000	13	112	101	92	87	68	48	37
2	19,001 - 21,000	14	121	110	99	94	73	52	40
2	21,001 - 23,000	15	130	120	107	102	79	57	43
2	23,001 - 25,000	16	139	129	115	109	85	61	47
2	25,001 - 27,000	17	148	139	122	116	91	65	50

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SFF&C Collision Base Rates									
Age Group	MSRP	GRG	Deductible						
			50^	100^	200#	250	500	1000	2000
2	27,001 - 29,000	18	157	148	130	124	97	69	53
2	29,001 - 31,000	19	166	158	138	131	103	74	56
2	31,001 - 33,000	20	175	168	145	138	108	78	60
2	33,001 - 37,000	21 - 22	187	180	155	148	116	84	64
2	37,001 - 41,000	23 - 24	199	192	165	158	124	89	68
2	41,001 - 45,000	25 - 26	211	203	176	167	132	95	73
2	45,001 - 49,000	27 - 28	223	215	186	177	139	101	77
2	49,001 - 53,000	29 - 30	234	226	196	186	147	106	81
2	53,001 - 57,000	31 - 32	245	237	205	196	154	111	85
2	57,001 - 61,000	33 - 34	257	248	215	205	161	117	89
2	61,001 - 65,000	35 - 36	267	259	224	214	168	122	93
2	65,001 - 69,000	37 - 38	279	269	234	223	176	127	98
2	69,001 - 73,000	39 - 40	290	280	243	232	183	132	102
2	73,001 - 77,000	41 - 42	301	291	253	241	190	138	106
2	77,001 - 81,000	43 - 44	312	302	263	250	198	143	110

SFF&C Collision Base Rates									
Age Group	MSRP	GRG	Deductible						
			50^	100^	200#	250	500	1000	2000
3	0 - 750	1	6	5	4	4	N/A	N/A	N/A
3	751 - 1,500	2	10	8	7	7	4	N/A	N/A
3	1,501 - 2,250	3	14	12	10	10	7	4	N/A
3	2,251 - 3,000	4	20	17	14	13	9	6	4
3	3,001 - 4,500	5	29	24	20	19	13	8	6
3	4,501 - 6,000	6	39	34	29	28	20	13	10
3	6,001 - 7,500	7	50	43	38	36	27	18	14
3	7,501 - 9,000	8	60	53	47	45	34	23	17
3	9,001 - 11,000	9	70	62	56	53	40	28	21
3	11,001 - 13,000	10	81	72	65	62	47	33	25
3	13,001 - 15,000	11	91	81	74	70	54	38	29
3	15,001 - 17,000	12	102	91	83	79	61	43	33
3	17,001 - 19,000	13	112	101	92	87	68	48	37
3	19,001 - 21,000	14	121	110	99	94	73	52	40
3	21,001 - 23,000	15	130	120	107	102	79	57	43
3	23,001 - 25,000	16	139	129	115	109	85	61	47
3	25,001 - 27,000	17	148	139	122	116	91	65	50

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SFF&C Collision Base Rates									
Age Group	MSRP	GRG	Deductible						
			50^	100^	200#	250	500	1000	2000
3	27,001 - 29,000	18	157	148	130	124	97	69	53
3	29,001 - 31,000	19	166	158	138	131	103	74	56
3	31,001 - 33,000	20	175	168	145	138	108	78	60
3	33,001 - 37,000	21 - 22	187	180	155	148	116	84	64
3	37,001 - 41,000	23 - 24	199	192	165	158	124	89	68
3	41,001 - 45,000	25 - 26	211	203	176	167	132	95	73
3	45,001 - 49,000	27 - 28	223	215	186	177	139	101	77
3	49,001 - 53,000	29 - 30	234	226	196	186	147	106	81
3	53,001 - 57,000	31 - 32	245	237	205	196	154	111	85
3	57,001 - 61,000	33 - 34	257	248	215	205	161	117	89
3	61,001 - 65,000	35 - 36	267	259	224	214	168	122	93
3	65,001 - 69,000	37 - 38	279	269	234	223	176	127	98
3	69,001 - 73,000	39 - 40	290	280	243	232	183	132	102
3	73,001 - 77,000	41 - 42	301	291	253	241	190	138	106
3	77,001 - 81,000	43 - 44	312	302	263	250	198	143	110

SFF&C Collision Base Rates									
Age Group	MSRP	GRG	Deductible						
			50^	100^	200#	250	500	1000	2000
4	0 - 750	1	5	4	3	3	N/A	N/A	N/A
4	751 - 1,500	2	8	7	5	5	3	N/A	N/A
4	1,501 - 2,250	3	11	9	8	7	5	3	N/A
4	2,251 - 3,000	4	16	13	11	10	7	4	3
4	3,001 - 4,500	5	22	19	16	15	10	7	5
4	4,501 - 6,000	6	30	26	23	21	16	10	8
4	6,001 - 7,500	7	39	34	30	28	21	14	11
4	7,501 - 9,000	8	47	41	36	35	26	18	14
4	9,001 - 11,000	9	55	48	43	41	31	22	17
4	11,001 - 13,000	10	63	56	50	48	37	26	20
4	13,001 - 15,000	11	71	63	57	55	42	30	23
4	15,001 - 17,000	12	79	71	64	61	47	34	26
4	17,001 - 19,000	13	87	78	71	68	53	37	28
4	19,001 - 21,000	14	94	86	77	73	57	41	31
4	21,001 - 23,000	15	101	93	83	79	62	44	34
4	23,001 - 25,000	16	108	101	89	85	66	47	36
4	25,001 - 27,000	17	115	108	95	91	71	51	39

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SFF&C Collision Base Rates									
Age Group	MSRP	GRG	Deductible						
			50^	100^	200#	250	500	1000	2000
4	27,001 - 29,000	18	122	115	101	96	75	54	41
4	29,001 - 31,000	19	129	123	107	102	80	57	44
4	31,001 - 33,000	20	136	130	113	108	84	61	46
4	33,001 - 37,000	21 - 22	145	140	121	115	90	65	50
4	37,001 - 41,000	23 - 24	155	149	129	123	96	69	53
4	41,001 - 45,000	25 - 26	164	158	137	130	102	74	57
4	45,001 - 49,000	27 - 28	173	168	145	138	108	78	60
4	49,001 - 53,000	29 - 30	182	176	152	145	114	82	63
4	53,001 - 57,000	31 - 32	191	184	160	152	120	87	66
4	57,001 - 61,000	33 - 34	200	193	167	159	125	91	70
4	61,001 - 65,000	35 - 36	208	201	175	166	131	95	73
4	65,001 - 69,000	37 - 38	217	209	182	173	137	99	76
4	69,001 - 73,000	39 - 40	225	218	189	180	142	103	79
4	73,001 - 77,000	41 - 42	234	226	197	188	148	107	82
4	77,001 - 81,000	43 - 44	243	235	204	195	154	111	86

SFF&C Collision Base Rates									
Age Group	MSRP	GRG	Deductible						
			50^	100^	200#	250	500	1000	2000
5	0 - 750	1	5	4	3	3	N/A	N/A	N/A
5	751 - 1,500	2	8	7	5	5	3	N/A	N/A
5	1,501 - 2,250	3	11	9	8	7	5	3	N/A
5	2,251 - 3,000	4	16	13	11	10	7	4	3
5	3,001 - 4,500	5	22	19	16	15	10	7	5
5	4,501 - 6,000	6	30	26	23	21	16	10	8
5	6,001 - 7,500	7	39	34	30	28	21	14	11
5	7,501 - 9,000	8	47	41	36	35	26	18	14
5	9,001 - 11,000	9	55	48	43	41	31	22	17
5	11,001 - 13,000	10	63	56	50	48	37	26	20
5	13,001 - 15,000	11	71	63	57	55	42	30	23
5	15,001 - 17,000	12	79	71	64	61	47	34	26
5	17,001 - 19,000	13	87	78	71	68	53	37	28
5	19,001 - 21,000	14	94	86	77	73	57	41	31
5	21,001 - 23,000	15	101	93	83	79	62	44	34
5	23,001 - 25,000	16	108	101	89	85	66	47	36
5	25,001 - 27,000	17	115	108	95	91	71	51	39

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SFF&C Collision Base Rates									
Age Group	MSRP	GRG	Deductible						
			50^	100^	200#	250	500	1000	2000
5	27,001 - 29,000	18	122	115	101	96	75	54	41
5	29,001 - 31,000	19	129	123	107	102	80	57	44
5	31,001 - 33,000	20	136	130	113	108	84	61	46
5	33,001 - 37,000	21 - 22	145	140	121	115	90	65	50
5	37,001 - 41,000	23 - 24	155	149	129	123	96	69	53
5	41,001 - 45,000	25 - 26	164	158	137	130	102	74	57
5	45,001 - 49,000	27 - 28	173	168	145	138	108	78	60
5	49,001 - 53,000	29 - 30	182	176	152	145	114	82	63
5	53,001 - 57,000	31 - 32	191	184	160	152	120	87	66
5	57,001 - 61,000	33 - 34	200	193	167	159	125	91	70
5	61,001 - 65,000	35 - 36	208	201	175	166	131	95	73
5	65,001 - 69,000	37 - 38	217	209	182	173	137	99	76
5	69,001 - 73,000	39 - 40	225	218	189	180	142	103	79
5	73,001 - 77,000	41 - 42	234	226	197	188	148	107	82
5	77,001 - 81,000	43 - 44	243	235	204	195	154	111	86

Increase the GRG 44 premium by the percentage shown below for each $4,000, or fraction thereof, by which the MSRP exceeds $81,000, rounding to the nearest dollar. For each $2,000, or fraction thereof, by which the MSRP exceeds $81,000, increase the GRG by one.
3%

Renewal or Transfer of Coverage Only

^ SFF&C Renewal or Transfer of Coverage Only

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TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOMOBILES

See Rule 402

Semiannual Premiums

Round to the nearest dollar after each sequence step

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

Minimum Premium
1.00

SFM Comprehensive Base Rates										
Age Group	MSRP	DRG	Deductible							
			FULL	50	100	200#	250	500	1000	2000
1	0 - 750	1	8	5	5	3	3	N/A	N/A	N/A
1	751 - 1,500	2	13	11	10	7	6	6	N/A	N/A
1	1,501 - 2,250	3	19	17	14	11	10	9	7	N/A
1	2,251 - 3,000	4	27	23	20	15	13	12	10	8
1	3,001 - 4,500	5	38	33	29	21	19	17	14	12
1	4,501 - 6,000	6	52	46	40	31	28	26	21	18
1	6,001 - 7,500	7	65	59	52	41	37	34	29	24
1	7,501 - 9,000	8	79	73	63	51	46	42	36	30
1	9,001 - 11,000	9	92	86	75	61	55	51	43	36
1	11,001 - 13,000	10	106	99	86	70	64	59	50	43
1	13,001 - 15,000	11	119	112	98	80	73	67	58	49
1	15,001 - 17,000	12	132	125	109	90	82	76	65	55
1	17,001 - 19,000	13	146	139	121	100	91	84	72	61
1	19,001 - 21,000	14	157	150	131	108	99	91	79	66
1	21,001 - 23,000	15	169	161	141	117	106	98	85	72
1	23,001 - 25,000	16	180	173	151	125	114	105	91	77
1	25,001 - 27,000	17	192	184	160	134	122	113	97	82

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SFM Comprehensive Base Rates										
Age Group	MSRP	DRG	Deductible							
			FULL	50	100	200#	250	500	1000	2000
1	27,001 - 29,000	18	204	195	170	142	129	120	103	88
1	29,001 - 31,000	19	215	207	180	151	137	127	110	93
1	31,001 - 33,000	20	227	218	190	159	145	134	116	98
1	33,001 - 37,000	21 - 22	242	233	203	170	155	144	124	105
1	37,001 - 41,000	23 - 24	257	248	216	182	165	153	132	113
1	41,001 - 45,000	25 - 26	273	263	230	193	175	163	141	120
1	45,001 - 49,000	27 - 28	288	278	243	204	186	172	149	127
1	49,001 - 53,000	29 - 30	303	293	255	215	195	181	157	133
1	53,001 - 57,000	31 - 32	317	307	268	225	205	190	165	140
1	57,001 - 61,000	33 - 34	331	321	280	236	214	199	173	147
1	61,001 - 65,000	35 - 36	346	335	292	246	224	208	180	153
1	65,001 - 69,000	37 - 38	360	349	305	257	234	217	188	160
1	69,001 - 73,000	39 - 40	374	363	317	268	243	226	196	167
1	73,001 - 77,000	41 - 42	389	377	329	278	253	235	204	173
1	77,001 - 81,000	43 - 44	403	392	342	289	262	244	211	180

SFM Comprehensive Base Rates										
Age Group	MSRP	DRG	Deductible							
			FULL	50	100	200#	250	500	1000	2000
2	0 - 750	1	7	5	4	3	3	N/A	N/A	N/A
2	751 - 1,500	2	12	10	9	6	6	5	N/A	N/A
2	1,501 - 2,250	3	17	15	13	10	9	8	6	N/A
2	2,251 - 3,000	4	24	21	18	13	12	11	9	7
2	3,001 - 4,500	5	35	30	26	19	17	16	13	10
2	4,501 - 6,000	6	47	42	36	28	25	23	19	16
2	6,001 - 7,500	7	59	53	47	37	33	31	26	21
2	7,501 - 9,000	8	71	65	57	46	41	38	32	27
2	9,001 - 11,000	9	83	77	67	55	50	46	39	33
2	11,001 - 13,000	10	95	89	78	63	58	53	45	38
2	13,001 - 15,000	11	107	101	88	72	66	61	52	44
2	15,001 - 17,000	12	119	113	98	81	74	68	59	49
2	17,001 - 19,000	13	131	125	109	90	82	76	65	55
2	19,001 - 21,000	14	142	135	118	98	89	82	71	60
2	21,001 - 23,000	15	152	145	127	105	96	88	76	65
2	23,001 - 25,000	16	162	155	136	113	102	95	82	69
2	25,001 - 27,000	17	173	166	144	120	109	101	87	74

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SFM Comprehensive Base Rates										
Age Group	MSRP	DRG	Deductible							
			FULL	50	100	200#	250	500	1000	2000
2	27,001 - 29,000	18	183	176	153	128	116	108	93	79
2	29,001 - 31,000	19	194	186	162	136	123	114	99	84
2	31,001 - 33,000	20	204	196	171	143	130	121	104	89
2	33,001 - 37,000	21 - 22	218	210	183	153	139	129	112	95
2	37,001 - 41,000	23 - 24	232	223	195	163	149	138	119	101
2	41,001 - 45,000	25 - 26	245	237	207	174	158	146	127	108
2	45,001 - 49,000	27 - 28	259	251	219	184	167	155	134	114
2	49,001 - 53,000	29 - 30	272	263	230	193	176	163	141	120
2	53,001 - 57,000	31 - 32	285	276	241	203	184	171	148	126
2	57,001 - 61,000	33 - 34	298	289	252	212	193	179	155	132
2	61,001 - 65,000	35 - 36	311	301	263	222	202	187	162	138
2	65,001 - 69,000	37 - 38	324	314	274	231	210	195	169	144
2	69,001 - 73,000	39 - 40	337	327	285	241	219	203	176	150
2	73,001 - 77,000	41 - 42	350	340	296	250	228	211	183	156
2	77,001 - 81,000	43 - 44	363	352	307	260	236	219	190	162

SFM Comprehensive Base Rates										
Age Group	MSRP	DRG	Deductible							
			FULL	50	100	200#	250	500	1000	2000
3	0 - 750	1	7	5	4	3	3	N/A	N/A	N/A
3	751 - 1,500	2	12	10	9	6	6	5	N/A	N/A
3	1,501 - 2,250	3	17	15	13	10	9	8	6	N/A
3	2,251 - 3,000	4	24	21	18	13	12	11	9	7
3	3,001 - 4,500	5	35	30	26	19	17	16	13	10
3	4,501 - 6,000	6	47	42	36	28	25	23	19	16
3	6,001 - 7,500	7	59	53	47	37	33	31	26	21
3	7,501 - 9,000	8	71	65	57	46	41	38	32	27
3	9,001 - 11,000	9	83	77	67	55	50	46	39	33
3	11,001 - 13,000	10	95	89	78	63	58	53	45	38
3	13,001 - 15,000	11	107	101	88	72	66	61	52	44
3	15,001 - 17,000	12	119	113	98	81	74	68	59	49
3	17,001 - 19,000	13	131	125	109	90	82	76	65	55
3	19,001 - 21,000	14	142	135	118	98	89	82	71	60
3	21,001 - 23,000	15	152	145	127	105	96	88	76	65
3	23,001 - 25,000	16	162	155	136	113	102	95	82	69
3	25,001 - 27,000	17	173	166	144	120	109	101	87	74

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SFM Comprehensive Base Rates										
Age Group	MSRP	DRG	Deductible							
			FULL	50	100	200#	250	500	1000	2000
3	27,001 - 29,000	18	183	176	153	128	116	108	93	79
3	29,001 - 31,000	19	194	186	162	136	123	114	99	84
3	31,001 - 33,000	20	204	196	171	143	130	121	104	89
3	33,001 - 37,000	21 - 22	218	210	183	153	139	129	112	95
3	37,001 - 41,000	23 - 24	232	223	195	163	149	138	119	101
3	41,001 - 45,000	25 - 26	245	237	207	174	158	146	127	108
3	45,001 - 49,000	27 - 28	259	251	219	184	167	155	134	114
3	49,001 - 53,000	29 - 30	272	263	230	193	176	163	141	120
3	53,001 - 57,000	31 - 32	285	276	241	203	184	171	148	126
3	57,001 - 61,000	33 - 34	298	289	252	212	193	179	155	132
3	61,001 - 65,000	35 - 36	311	301	263	222	202	187	162	138
3	65,001 - 69,000	37 - 38	324	314	274	231	210	195	169	144
3	69,001 - 73,000	39 - 40	337	327	285	241	219	203	176	150
3	73,001 - 77,000	41 - 42	350	340	296	250	228	211	183	156
3	77,001 - 81,000	43 - 44	363	352	307	260	236	219	190	162

SFM Comprehensive Base Rates										
Age Group	MSRP	DRG	Deductible							
			FULL	50	100	200#	250	500	1000	2000
4	0 - 750	1	6	4	3	2	2	N/A	N/A	N/A
4	751 - 1,500	2	9	8	7	5	4	4	N/A	N/A
4	1,501 - 2,250	3	13	12	10	7	7	6	5	N/A
4	2,251 - 3,000	4	19	16	14	10	9	8	7	6
4	3,001 - 4,500	5	27	23	20	15	13	12	10	8
4	4,501 - 6,000	6	36	32	28	22	20	18	15	12
4	6,001 - 7,500	7	46	42	36	29	26	24	20	17
4	7,501 - 9,000	8	55	51	44	35	32	30	25	21
4	9,001 - 11,000	9	65	60	52	42	39	35	30	25
4	11,001 - 13,000	10	74	69	60	49	45	41	35	30
4	13,001 - 15,000	11	83	79	69	56	51	47	40	34
4	15,001 - 17,000	12	93	88	77	63	57	53	46	38
4	17,001 - 19,000	13	102	97	85	70	64	59	51	43
4	19,001 - 21,000	14	110	105	92	76	69	64	55	47
4	21,001 - 23,000	15	118	113	99	82	74	69	59	50
4	23,001 - 25,000	16	126	121	105	88	80	74	64	54
4	25,001 - 27,000	17	134	129	112	94	85	79	68	58

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SFM Comprehensive Base Rates										
Age Group	MSRP	DRG	Deductible							
			FULL	50	100	200#	250	500	1000	2000
4	27,001 - 29,000	18	142	137	119	99	90	84	72	61
4	29,001 - 31,000	19	151	145	126	105	96	89	77	65
4	31,001 - 33,000	20	159	153	133	111	101	94	81	69
4	33,001 - 37,000	21 - 22	169	163	142	119	108	101	87	74
4	37,001 - 41,000	23 - 24	180	174	151	127	116	107	93	79
4	41,001 - 45,000	25 - 26	191	184	161	135	123	114	99	84
4	45,001 - 49,000	27 - 28	202	195	170	143	130	121	104	89
4	49,001 - 53,000	29 - 30	212	205	179	150	137	127	110	93
4	53,001 - 57,000	31 - 32	222	215	187	158	143	133	115	98
4	57,001 - 61,000	33 - 34	232	225	196	165	150	139	121	103
4	61,001 - 65,000	35 - 36	242	234	204	173	157	146	126	107
4	65,001 - 69,000	37 - 38	252	245	213	180	164	152	132	112
4	69,001 - 73,000	39 - 40	262	254	222	187	170	158	137	117
4	73,001 - 77,000	41 - 42	272	264	230	195	177	164	143	121
4	77,001 - 81,000	43 - 44	282	274	239	202	184	171	148	126

SFM Comprehensive Base Rates										
Age Group	MSRP	DRG	Deductible							
			FULL	50	100	200#	250	500	1000	2000
5	0 - 750	1	6	4	3	2	2	N/A	N/A	N/A
5	751 - 1,500	2	9	8	7	5	4	4	N/A	N/A
5	1,501 - 2,250	3	13	12	10	7	7	6	5	N/A
5	2,251 - 3,000	4	19	16	14	10	9	8	7	6
5	3,001 - 4,500	5	27	23	20	15	13	12	10	8
5	4,501 - 6,000	6	36	32	28	22	20	18	15	12
5	6,001 - 7,500	7	46	42	36	29	26	24	20	17
5	7,501 - 9,000	8	55	51	44	35	32	30	25	21
5	9,001 - 11,000	9	65	60	52	42	39	35	30	25
5	11,001 - 13,000	10	74	69	60	49	45	41	35	30
5	13,001 - 15,000	11	83	79	69	56	51	47	40	34
5	15,001 - 17,000	12	93	88	77	63	57	53	46	38
5	17,001 - 19,000	13	102	97	85	70	64	59	51	43
5	19,001 - 21,000	14	110	105	92	76	69	64	55	47
5	21,001 - 23,000	15	118	113	99	82	74	69	59	50
5	23,001 - 25,000	16	126	121	105	88	80	74	64	54
5	25,001 - 27,000	17	134	129	112	94	85	79	68	58

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SFM Comprehensive Base Rates										
Age Group	MSRP	DRG	Deductible							
			FULL	50	100	200#	250	500	1000	2000
5	27,001 - 29,000	18	142	137	119	99	90	84	72	61
5	29,001 - 31,000	19	151	145	126	105	96	89	77	65
5	31,001 - 33,000	20	159	153	133	111	101	94	81	69
5	33,001 - 37,000	21 - 22	169	163	142	119	108	101	87	74
5	37,001 - 41,000	23 - 24	180	174	151	127	116	107	93	79
5	41,001 - 45,000	25 - 26	191	184	161	135	123	114	99	84
5	45,001 - 49,000	27 - 28	202	195	170	143	130	121	104	89
5	49,001 - 53,000	29 - 30	212	205	179	150	137	127	110	93
5	53,001 - 57,000	31 - 32	222	215	187	158	143	133	115	98
5	57,001 - 61,000	33 - 34	232	225	196	165	150	139	121	103
5	61,001 - 65,000	35 - 36	242	234	204	173	157	146	126	107
5	65,001 - 69,000	37 - 38	252	245	213	180	164	152	132	112
5	69,001 - 73,000	39 - 40	262	254	222	187	170	158	137	117
5	73,001 - 77,000	41 - 42	272	264	230	195	177	164	143	121
5	77,001 - 81,000	43 - 44	282	274	239	202	184	171	148	126

SFF&C Comprehensive Base Rates										
Age Group	MSRP	DRG	Deductible							
			FULL	50	100	200#	250	500	1000	2000
1	0 - 750	1	14	9	8	6	5	N/A	N/A	N/A
1	751 - 1,500	2	24	19	17	12	11	10	N/A	N/A
1	1,501 - 2,250	3	34	29	25	18	17	15	12	N/A
1	2,251 - 3,000	4	47	40	35	26	24	21	17	14
1	3,001 - 4,500	5	67	58	50	37	34	30	25	20
1	4,501 - 6,000	6	91	81	71	54	49	45	38	31
1	6,001 - 7,500	7	114	104	91	71	65	60	50	42
1	7,501 - 9,000	8	138	127	111	89	81	74	63	53
1	9,001 - 11,000	9	161	150	131	106	96	89	76	64
1	11,001 - 13,000	10	185	173	151	123	112	103	88	74
1	13,001 - 15,000	11	208	196	171	140	128	118	101	85
1	15,001 - 17,000	12	232	220	192	158	143	132	114	96
1	17,001 - 19,000	13	255	243	212	175	159	147	127	107
1	19,001 - 21,000	14	276	262	229	190	172	160	137	116
1	21,001 - 23,000	15	296	283	246	204	186	172	148	126
1	23,001 - 25,000	16	316	302	264	219	199	184	159	135
1	25,001 - 27,000	17	336	322	281	234	213	197	170	144

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SFF&C Comprehensive Base Rates										
Age Group	MSRP	DRG	Deductible							
			FULL	50	100	200#	250	500	1000	2000
1	27,001 - 29,000	18	356	342	298	249	226	210	181	154
1	29,001 - 31,000	19	376	362	316	264	240	222	192	163
1	31,001 - 33,000	20	396	381	333	278	253	235	203	172
1	33,001 - 37,000	21 - 22	423	408	356	298	271	251	217	184
1	37,001 - 41,000	23 - 24	450	434	379	318	289	268	232	197
1	41,001 - 45,000	25 - 26	477	461	402	337	307	285	246	209
1	45,001 - 49,000	27 - 28	504	487	425	357	325	301	261	222
1	49,001 - 53,000	29 - 30	530	512	447	376	342	317	274	233
1	53,001 - 57,000	31 - 32	554	537	468	394	359	333	288	245
1	57,001 - 61,000	33 - 34	580	562	490	413	375	348	302	257
1	61,001 - 65,000	35 - 36	605	586	511	431	392	364	315	268
1	65,001 - 69,000	37 - 38	630	611	533	450	409	380	329	280
1	69,001 - 73,000	39 - 40	655	636	554	468	426	395	342	292
1	73,001 - 77,000	41 - 42	681	661	576	487	443	411	356	303
1	77,001 - 81,000	43 - 44	706	685	598	505	459	426	370	315

SFF&C Comprehensive Base Rates										
Age Group	MSRP	DRG	Deductible							
			FULL	50	100	200#	250	500	1000	2000
2	0 - 750	1	13	8	7	5	5	N/A	N/A	N/A
2	751 - 1,500	2	21	17	15	11	10	9	N/A	N/A
2	1,501 - 2,250	3	30	26	23	17	15	14	11	N/A
2	2,251 - 3,000	4	42	36	32	23	21	19	16	13
2	3,001 - 4,500	5	60	52	45	33	30	27	22	18
2	4,501 - 6,000	6	82	73	64	49	44	40	34	28
2	6,001 - 7,500	7	103	94	82	64	58	54	45	37
2	7,501 - 9,000	8	124	114	100	80	73	67	57	48
2	9,001 - 11,000	9	145	135	118	95	87	80	68	57
2	11,001 - 13,000	10	166	156	136	111	101	93	79	67
2	13,001 - 15,000	11	187	177	154	126	115	106	91	77
2	15,001 - 17,000	12	209	198	172	142	129	119	102	87
2	17,001 - 19,000	13	230	218	191	157	143	132	114	96
2	19,001 - 21,000	14	248	236	206	171	155	144	124	105
2	21,001 - 23,000	15	266	254	222	184	167	155	133	113
2	23,001 - 25,000	16	284	272	237	197	179	166	143	121
2	25,001 - 27,000	17	302	290	253	211	191	177	153	130

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SFF&C Comprehensive Base Rates										
Age Group	MSRP	DRG	Deductible							
			FULL	50	100	200#	250	500	1000	2000
2	27,001 - 29,000	18	321	307	268	224	204	189	163	138
2	29,001 - 31,000	19	339	326	284	237	216	200	173	147
2	31,001 - 33,000	20	357	343	299	250	228	211	182	155
2	33,001 - 37,000	21 - 22	381	367	320	268	244	226	196	166
2	37,001 - 41,000	23 - 24	405	391	341	286	260	241	209	177
2	41,001 - 45,000	25 - 26	429	415	362	304	276	256	222	188
2	45,001 - 49,000	27 - 28	454	438	382	322	292	271	235	200
2	49,001 - 53,000	29 - 30	477	461	402	338	308	285	247	210
2	53,001 - 57,000	31 - 32	499	483	421	355	323	299	259	220
2	57,001 - 61,000	33 - 34	522	506	441	372	338	314	272	231
2	61,001 - 65,000	35 - 36	544	527	460	388	353	327	284	241
2	65,001 - 69,000	37 - 38	567	550	480	405	368	342	296	252
2	69,001 - 73,000	39 - 40	590	572	499	421	383	356	308	262
2	73,001 - 77,000	41 - 42	613	594	518	438	398	370	321	273
2	77,001 - 81,000	43 - 44	635	617	538	455	413	384	333	283

SFF&C Comprehensive Base Rates										
Age Group	MSRP	DRG	Deductible							
			FULL	50	100	200#	250	500	1000	2000
3	0 - 750	1	13	8	7	5	5	N/A	N/A	N/A
3	751 - 1,500	2	21	17	15	11	10	9	N/A	N/A
3	1,501 - 2,250	3	30	26	23	17	15	14	11	N/A
3	2,251 - 3,000	4	42	36	32	23	21	19	16	13
3	3,001 - 4,500	5	60	52	45	33	30	27	22	18
3	4,501 - 6,000	6	82	73	64	49	44	40	34	28
3	6,001 - 7,500	7	103	94	82	64	58	54	45	37
3	7,501 - 9,000	8	124	114	100	80	73	67	57	48
3	9,001 - 11,000	9	145	135	118	95	87	80	68	57
3	11,001 - 13,000	10	166	156	136	111	101	93	79	67
3	13,001 - 15,000	11	187	177	154	126	115	106	91	77
3	15,001 - 17,000	12	209	198	172	142	129	119	102	87
3	17,001 - 19,000	13	230	218	191	157	143	132	114	96
3	19,001 - 21,000	14	248	236	206	171	155	144	124	105
3	21,001 - 23,000	15	266	254	222	184	167	155	133	113
3	23,001 - 25,000	16	284	272	237	197	179	166	143	121
3	25,001 - 27,000	17	302	290	253	211	191	177	153	130

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SFF&C Comprehensive Base Rates										
Age Group	MSRP	DRG	Deductible							
			FULL	50	100	200#	250	500	1000	2000
3	27,001 - 29,000	18	321	307	268	224	204	189	163	138
3	29,001 - 31,000	19	339	326	284	237	216	200	173	147
3	31,001 - 33,000	20	357	343	299	250	228	211	182	155
3	33,001 - 37,000	21 - 22	381	367	320	268	244	226	196	166
3	37,001 - 41,000	23 - 24	405	391	341	286	260	241	209	177
3	41,001 - 45,000	25 - 26	429	415	362	304	276	256	222	188
3	45,001 - 49,000	27 - 28	454	438	382	322	292	271	235	200
3	49,001 - 53,000	29 - 30	477	461	402	338	308	285	247	210
3	53,001 - 57,000	31 - 32	499	483	421	355	323	299	259	220
3	57,001 - 61,000	33 - 34	522	506	441	372	338	314	272	231
3	61,001 - 65,000	35 - 36	544	527	460	388	353	327	284	241
3	65,001 - 69,000	37 - 38	567	550	480	405	368	342	296	252
3	69,001 - 73,000	39 - 40	590	572	499	421	383	356	308	262
3	73,001 - 77,000	41 - 42	613	594	518	438	398	370	321	273
3	77,001 - 81,000	43 - 44	635	617	538	455	413	384	333	283

SFF&C Comprehensive Base Rates										
Age Group	MSRP	DRG	Deductible							
			FULL	50	100	200#	250	500	1000	2000
4	0 - 750	1	10	6	6	4	4	N/A	N/A	N/A
4	751 - 1,500	2	16	13	12	8	8	7	N/A	N/A
4	1,501 - 2,250	3	24	20	18	13	12	11	9	N/A
4	2,251 - 3,000	4	33	28	25	18	16	15	12	10
4	3,001 - 4,500	5	47	40	35	26	24	21	17	14
4	4,501 - 6,000	6	64	57	49	38	35	31	26	22
4	6,001 - 7,500	7	80	73	64	50	45	42	35	29
4	7,501 - 9,000	8	96	89	78	62	56	52	44	37
4	9,001 - 11,000	9	113	105	92	74	68	62	53	44
4	11,001 - 13,000	10	129	121	106	86	78	72	62	52
4	13,001 - 15,000	11	146	138	120	98	89	83	71	60
4	15,001 - 17,000	12	162	154	134	110	100	93	80	67
4	17,001 - 19,000	13	179	170	148	122	111	103	89	75
4	19,001 - 21,000	14	193	184	160	133	121	112	96	81
4	21,001 - 23,000	15	207	198	173	143	130	120	104	88
4	23,001 - 25,000	16	221	212	185	153	139	129	111	94
4	25,001 - 27,000	17	235	225	197	164	149	138	119	101

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SFF&C Comprehensive Base Rates										
Age Group	MSRP	DRG	Deductible							
			FULL	50	100	200#	250	500	1000	2000
4	27,001 - 29,000	18	249	239	209	174	158	147	127	108
4	29,001 - 31,000	19	263	253	221	184	168	155	134	114
4	31,001 - 33,000	20	278	267	233	195	177	164	142	121
4	33,001 - 37,000	21 - 22	296	286	249	209	190	176	152	129
4	37,001 - 41,000	23 - 24	315	304	265	223	202	188	162	138
4	41,001 - 45,000	25 - 26	334	322	281	236	215	199	172	146
4	45,001 - 49,000	27 - 28	353	341	297	250	227	211	183	155
4	49,001 - 53,000	29 - 30	371	358	313	263	239	222	192	163
4	53,001 - 57,000	31 - 32	388	376	328	276	251	233	202	171
4	57,001 - 61,000	33 - 34	406	393	343	289	263	244	211	180
4	61,001 - 65,000	35 - 36	423	410	358	302	274	255	221	188
4	65,001 - 69,000	37 - 38	441	428	373	315	286	266	230	196
4	69,001 - 73,000	39 - 40	459	445	388	328	298	277	240	204
4	73,001 - 77,000	41 - 42	477	462	403	341	310	288	249	212
4	77,001 - 81,000	43 - 44	494	480	418	354	322	298	259	220

SFF&C Comprehensive Base Rates										
Age Group	MSRP	DRG	Deductible							
			FULL	50	100	200#	250	500	1000	2000
5	0 - 750	1	10	6	6	4	4	N/A	N/A	N/A
5	751 - 1,500	2	16	13	12	8	8	7	N/A	N/A
5	1,501 - 2,250	3	24	20	18	13	12	11	9	N/A
5	2,251 - 3,000	4	33	28	25	18	16	15	12	10
5	3,001 - 4,500	5	47	40	35	26	24	21	17	14
5	4,501 - 6,000	6	64	57	49	38	35	31	26	22
5	6,001 - 7,500	7	80	73	64	50	45	42	35	29
5	7,501 - 9,000	8	96	89	78	62	56	52	44	37
5	9,001 - 11,000	9	113	105	92	74	68	62	53	44
5	11,001 - 13,000	10	129	121	106	86	78	72	62	52
5	13,001 - 15,000	11	146	138	120	98	89	83	71	60
5	15,001 - 17,000	12	162	154	134	110	100	93	80	67
5	17,001 - 19,000	13	179	170	148	122	111	103	89	75
5	19,001 - 21,000	14	193	184	160	133	121	112	96	81
5	21,001 - 23,000	15	207	198	173	143	130	120	104	88
5	23,001 - 25,000	16	221	212	185	153	139	129	111	94
5	25,001 - 27,000	17	235	225	197	164	149	138	119	101

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SFF&C Comprehensive Base Rates										
Age Group	MSRP	DRG	Deductible							
			FULL	50	100	200#	250	500	1000	2000
5	27,001 - 29,000	18	249	239	209	174	158	147	127	108
5	29,001 - 31,000	19	263	253	221	184	168	155	134	114
5	31,001 - 33,000	20	278	267	233	195	177	164	142	121
5	33,001 - 37,000	21 - 22	296	286	249	209	190	176	152	129
5	37,001 - 41,000	23 - 24	315	304	265	223	202	188	162	138
5	41,001 - 45,000	25 - 26	334	322	281	236	215	199	172	146
5	45,001 - 49,000	27 - 28	353	341	297	250	227	211	183	155
5	49,001 - 53,000	29 - 30	371	358	313	263	239	222	192	163
5	53,001 - 57,000	31 - 32	388	376	328	276	251	233	202	171
5	57,001 - 61,000	33 - 34	406	393	343	289	263	244	211	180
5	61,001 - 65,000	35 - 36	423	410	358	302	274	255	221	188
5	65,001 - 69,000	37 - 38	441	428	373	315	286	266	230	196
5	69,001 - 73,000	39 - 40	459	445	388	328	298	277	240	204
5	73,001 - 77,000	41 - 42	477	462	403	341	310	288	249	212
5	77,001 - 81,000	43 - 44	494	480	418	354	322	298	259	220

Increase the DRG 44 premium by the percentage shown below for each $4,000, or fraction thereof, by which the MSRP exceeds $81,000, rounding to the nearest dollar. For each $2,000, or fraction thereof, by which the MSRP exceeds $81,000, increase the DRG by one.
3%

Renewal or Transfer of Coverage Only

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TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOMOBILES

See Rule 402

Semiannual Premium

Round to the nearest penny after each sequence step

ERS Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only; Ineligible for STAR Plan factor applies)	*
03. Policy Term (Rule 102, Rule 801C)	*
04. Fleet Modification	*

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TRAVEL AND CAMPING TRAILERS

Insured Under Recreational Vehicle Policy

See Rule 901

Annual Premiums

Round to the nearest dollar after each sequence step

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

Minimum Premium
1.00

SFM Physical Damage Base Rates										
Trailer Type	Age Group	MSRP (Including Equipment)	DRG	Deductible						
				50	100	200*	250	500	1000	2000
Travel	1	0 - 750	1	34	31	26	25	18	N/A	N/A
Travel	1	751 - 1,500	2	51	46	39	37	28	N/A	N/A
Travel	1	1,501 - 2,250	3	67	61	52	49	37	25	N/A
Travel	1	2,251 - 3,000	4	84	77	65	61	46	31	19
Travel	1	3,001 - 4,500	5	112	102	87	82	61	41	26
Travel	1	4,501 - 6,000	6	155	143	125	118	92	64	42
Travel	1	6,001 - 7,500	7	198	184	164	154	123	87	58
Travel	1	7,501 - 9,000	8	240	225	202	190	153	111	75
Travel	1	9,001 - 11,000	9	283	265	241	227	184	134	91
Travel	1	11,001 - 13,000	10	326	306	279	263	214	158	107
Travel	1	13,001 - 15,000	11	370	347	319	300	245	181	124
Travel	1	15,001 - 17,000	12	412	388	357	336	276	204	140
Travel	1	17,001 - 19,000	13	455	429	396	372	306	227	156
Travel	1	19,001 - 21,000	14	498	470	434	408	337	251	173
Travel	1	21,001 - 23,000	15	540	511	472	444	368	274	189

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SFM Physical Damage Base Rates										
Trailer Type	Age Group	MSRP (Including Equipment)	DRG	Deductible						
				50	100	200*	250	500	1000	2000
Travel	1	23,001 - 25,000	16	583	551	511	481	398	298	205
Travel	1	25,001 - 27,000	17	626	592	549	517	429	321	222
Travel	1	27,001 - 29,000	18	668	633	588	554	459	344	238
Travel	1	29,001 - 31,000	19	711	674	627	590	490	368	254
Travel	1	31,001 - 33,000	20	754	715	666	626	521	391	271
Travel	1	33,001 - 37,000	21 - 22	808	766	713	671	559	420	291
Travel	1	37,001 - 41,000	23 - 24	861	817	762	717	597	449	311
Travel	1	41,001 - 45,000	25 - 26	914	868	810	762	636	478	332
Travel	1	45,001 - 49,000	27 - 28	968	919	858	808	674	508	352
Travel	1	49,001 - 53,000	29 - 30	1016	965	902	849	708	534	371
Travel	1	53,001 - 57,000	31 - 32	1065	1011	945	890	743	560	389
Travel	1	57,001 - 61,000	33 - 34	1112	1057	989	930	777	586	407
Travel	1	61,001 - 65,000	35 - 36	1160	1103	1032	971	812	613	426
Travel	1	65,001 - 69,000	37 - 38	1208	1149	1075	1012	846	639	444
Travel	1	69,001 - 73,000	39 - 40	1257	1195	1119	1053	881	665	463
Travel	1	73,001 - 77,000	41 - 42	1305	1241	1162	1094	915	691	481
Travel	1	77,001 - 81,000	43 - 44	1353	1286	1206	1135	950	718	499

SFM Physical Damage Base Rates										
Trailer Type	Age Group	MSRP (Including Equipment)	DRG	Deductible						
				50	100	200*	250	500	1000	2000
Travel	2	0 - 750	1	32	29	25	23	17	N/A	N/A
Travel	2	751 - 1,500	2	48	44	37	35	26	N/A	N/A
Travel	2	1,501 - 2,250	3	64	58	49	47	35	23	N/A
Travel	2	2,251 - 3,000	4	80	73	62	58	44	29	18
Travel	2	3,001 - 4,500	5	107	97	82	78	58	39	24
Travel	2	4,501 - 6,000	6	147	136	119	112	87	61	40
Travel	2	6,001 - 7,500	7	188	175	156	147	116	83	55
Travel	2	7,501 - 9,000	8	228	213	192	181	145	105	71
Travel	2	9,001 - 11,000	9	269	252	229	216	175	128	86
Travel	2	11,001 - 13,000	10	309	291	265	250	204	150	102
Travel	2	13,001 - 15,000	11	351	330	303	285	233	172	117
Travel	2	15,001 - 17,000	12	392	369	339	319	262	194	133
Travel	2	17,001 - 19,000	13	432	407	376	354	291	216	148
Travel	2	19,001 - 21,000	14	473	446	412	388	320	238	164

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SFM Physical Damage Base Rates										
Trailer Type	Age Group	MSRP (Including Equipment)	DRG	Deductible						
				50	100	200*	250	500	1000	2000
Travel	2	21,001 - 23,000	15	513	485	449	422	349	260	179
Travel	2	23,001 - 25,000	16	554	524	486	457	378	283	195
Travel	2	25,001 - 27,000	17	594	563	522	491	407	305	211
Travel	2	27,001 - 29,000	18	635	601	559	526	436	327	226
Travel	2	29,001 - 31,000	19	675	640	595	560	466	349	242
Travel	2	31,001 - 33,000	20	716	679	632	595	495	371	257
Travel	2	33,001 - 37,000	21 - 22	767	727	678	638	531	399	276
Travel	2	37,001 - 41,000	23 - 24	818	776	724	681	567	427	296
Travel	2	41,001 - 45,000	25 - 26	868	824	769	724	604	454	315
Travel	2	45,001 - 49,000	27 - 28	920	873	815	767	640	482	335
Travel	2	49,001 - 53,000	29 - 30	966	917	857	806	673	507	352
Travel	2	53,001 - 57,000	31 - 32	1011	960	898	845	706	532	370
Travel	2	57,001 - 61,000	33 - 34	1056	1004	939	884	739	557	387
Travel	2	61,001 - 65,000	35 - 36	1102	1048	980	923	771	582	405
Travel	2	65,001 - 69,000	37 - 38	1148	1091	1022	961	804	607	422
Travel	2	69,001 - 73,000	39 - 40	1194	1135	1063	1000	837	632	439
Travel	2	73,001 - 77,000	41 - 42	1240	1178	1104	1039	869	657	457
Travel	2	77,001 - 81,000	43 - 44	1286	1222	1145	1078	902	682	474

SFM Physical Damage Base Rates										
Trailer Type	Age Group	MSRP (Including Equipment)	DRG	Deductible						
				50	100	200*	250	500	1000	2000
Travel	3	0 - 750	1	30	28	23	22	17	N/A	N/A
Travel	3	751 - 1,500	2	45	41	35	33	25	N/A	N/A
Travel	3	1,501 - 2,250	3	61	55	47	44	33	22	N/A
Travel	3	2,251 - 3,000	4	76	69	59	55	41	28	17
Travel	3	3,001 - 4,500	5	101	92	78	74	55	37	23
Travel	3	4,501 - 6,000	6	139	129	112	106	83	58	38
Travel	3	6,001 - 7,500	7	178	165	148	139	110	79	52
Travel	3	7,501 - 9,000	8	216	202	182	171	138	100	67
Travel	3	9,001 - 11,000	9	255	239	217	204	165	121	82
Travel	3	11,001 - 13,000	10	293	276	252	237	193	142	97
Travel	3	13,001 - 15,000	11	333	312	287	270	221	163	111
Travel	3	15,001 - 17,000	12	371	349	321	302	248	184	126
Travel	3	17,001 - 19,000	13	409	386	356	335	276	205	141

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SFM Physical Damage Base Rates										
Trailer Type	Age Group	MSRP (Including Equipment)	DRG	Deductible						
				50	100	200*	250	500	1000	2000
Travel	3	19,001 - 21,000	14	448	423	391	368	303	226	155
Travel	3	21,001 - 23,000	15	486	459	425	400	331	247	170
Travel	3	23,001 - 25,000	16	525	496	460	433	358	268	185
Travel	3	25,001 - 27,000	17	563	533	494	465	386	289	199
Travel	3	27,001 - 29,000	18	601	570	530	498	414	310	214
Travel	3	29,001 - 31,000	19	640	606	564	531	441	331	229
Travel	3	31,001 - 33,000	20	678	643	599	564	469	352	244
Travel	3	33,001 - 37,000	21 - 22	727	689	642	604	503	378	262
Travel	3	37,001 - 41,000	23 - 24	775	735	686	645	538	404	280
Travel	3	41,001 - 45,000	25 - 26	823	781	729	686	572	430	299
Travel	3	45,001 - 49,000	27 - 28	871	827	773	727	606	457	317
Travel	3	49,001 - 53,000	29 - 30	915	868	812	764	637	480	334
Travel	3	53,001 - 57,000	31 - 32	958	910	851	801	669	504	350
Travel	3	57,001 - 61,000	33 - 34	1001	951	890	837	700	528	367
Travel	3	61,001 - 65,000	35 - 36	1044	992	929	874	731	551	383
Travel	3	65,001 - 69,000	37 - 38	1088	1034	968	911	761	575	400
Travel	3	69,001 - 73,000	39 - 40	1131	1075	1007	948	793	599	416
Travel	3	73,001 - 77,000	41 - 42	1175	1116	1046	984	824	622	433
Travel	3	77,001 - 81,000	43 - 44	1218	1158	1085	1021	855	646	449

SFM Physical Damage Base Rates										
Trailer Type	Age Group	MSRP (Including Equipment)	DRG	Deductible						
				50	100	200*	250	500	1000	2000
Travel	4	0 - 750	1	29	26	22	21	16	N/A	N/A
Travel	4	751 - 1,500	2	43	39	33	31	23	N/A	N/A
Travel	4	1,501 - 2,250	3	57	52	44	42	31	21	N/A
Travel	4	2,251 - 3,000	4	72	65	55	52	39	26	16
Travel	4	3,001 - 4,500	5	95	87	74	69	52	35	22
Travel	4	4,501 - 6,000	6	132	121	106	100	78	55	36
Travel	4	6,001 - 7,500	7	168	156	139	131	104	74	49
Travel	4	7,501 - 9,000	8	204	191	172	162	130	94	63
Travel	4	9,001 - 11,000	9	241	226	205	193	156	114	77
Travel	4	11,001 - 13,000	10	277	260	238	224	182	134	91
Travel	4	13,001 - 15,000	11	314	295	271	255	208	154	105
Travel	4	15,001 - 17,000	12	350	330	303	285	234	174	119

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SFM Physical Damage Base Rates										
Trailer Type	Age Group	MSRP (Including Equipment)	DRG	Deductible						
				50	100	200*	250	500	1000	2000
Travel	4	17,001 - 19,000	13	387	364	336	317	260	193	133
Travel	4	19,001 - 21,000	14	423	399	369	347	286	213	147
Travel	4	21,001 - 23,000	15	459	434	401	378	312	233	161
Travel	4	23,001 - 25,000	16	495	469	435	409	338	253	174
Travel	4	25,001 - 27,000	17	532	503	467	439	364	273	188
Travel	4	27,001 - 29,000	18	568	538	500	471	391	293	202
Travel	4	29,001 - 31,000	19	604	573	533	501	417	312	216
Travel	4	31,001 - 33,000	20	641	607	566	533	443	332	230
Travel	4	33,001 - 37,000	21 - 22	686	651	606	571	475	357	247
Travel	4	37,001 - 41,000	23 - 24	732	694	648	610	508	382	265
Travel	4	41,001 - 45,000	25 - 26	777	738	688	648	540	407	282
Travel	4	45,001 - 49,000	27 - 28	823	781	730	687	573	431	299
Travel	4	49,001 - 53,000	29 - 30	864	820	766	721	602	454	315
Travel	4	53,001 - 57,000	31 - 32	905	859	803	756	632	476	331
Travel	4	57,001 - 61,000	33 - 34	945	898	840	791	661	498	346
Travel	4	61,001 - 65,000	35 - 36	986	937	877	826	690	521	362
Travel	4	65,001 - 69,000	37 - 38	1027	976	914	860	719	543	378
Travel	4	69,001 - 73,000	39 - 40	1068	1015	951	895	749	565	393
Travel	4	73,001 - 77,000	41 - 42	1109	1054	988	930	778	588	409
Travel	4	77,001 - 81,000	43 - 44	1150	1093	1025	964	807	610	424

SFM Physical Damage Base Rates										
Trailer Type	Age Group	MSRP (Including Equipment)	DRG	Deductible						
				50	100	200*	250	500	1000	2000
Travel	5	0 - 750	1	27	25	21	20	15	N/A	N/A
Travel	5	751 - 1,500	2	40	37	31	29	22	N/A	N/A
Travel	5	1,501 - 2,250	3	54	49	42	39	29	20	N/A
Travel	5	2,251 - 3,000	4	67	61	52	49	37	25	15
Travel	5	3,001 - 4,500	5	90	82	69	65	49	33	20
Travel	5	4,501 - 6,000	6	124	114	100	94	74	51	33
Travel	5	6,001 - 7,500	7	158	147	131	124	98	70	47
Travel	5	7,501 - 9,000	8	192	180	162	152	123	89	60
Travel	5	9,001 - 11,000	9	226	212	193	182	147	107	73
Travel	5	11,001 - 13,000	10	261	245	224	210	172	126	86
Travel	5	13,001 - 15,000	11	296	278	255	240	196	145	99

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SFM Physical Damage Base Rates										
Trailer Type	Age Group	MSRP (Including Equipment)	DRG	Deductible						
				50	100	200*	250	500	1000	2000
Travel	5	15,001 - 17,000	12	330	310	285	269	221	163	112
Travel	5	17,001 - 19,000	13	364	343	317	298	245	182	125
Travel	5	19,001 - 21,000	14	398	376	347	327	270	201	138
Travel	5	21,001 - 23,000	15	432	408	378	355	294	219	151
Travel	5	23,001 - 25,000	16	466	441	409	385	319	238	164
Travel	5	25,001 - 27,000	17	500	474	440	414	343	257	177
Travel	5	27,001 - 29,000	18	535	506	471	443	368	275	190
Travel	5	29,001 - 31,000	19	569	539	501	472	392	294	203
Travel	5	31,001 - 33,000	20	603	572	533	501	417	313	216
Travel	5	33,001 - 37,000	21 - 22	646	613	571	537	447	336	233
Travel	5	37,001 - 41,000	23 - 24	689	653	610	574	478	359	249
Travel	5	41,001 - 45,000	25 - 26	731	694	648	610	509	383	266
Travel	5	45,001 - 49,000	27 - 28	774	735	687	646	539	406	282
Travel	5	49,001 - 53,000	29 - 30	813	772	721	679	567	427	297
Travel	5	53,001 - 57,000	31 - 32	852	809	756	712	594	448	311
Travel	5	57,001 - 61,000	33 - 34	889	845	791	744	622	469	326
Travel	5	61,001 - 65,000	35 - 36	928	882	826	777	649	490	341
Travel	5	65,001 - 69,000	37 - 38	967	919	860	810	677	511	355
Travel	5	69,001 - 73,000	39 - 40	1005	956	895	842	705	532	370
Travel	5	73,001 - 77,000	41 - 42	1044	992	930	875	732	553	385
Travel	5	77,001 - 81,000	43 - 44	1083	1029	964	908	760	574	399

SFM Physical Damage Base Rates										
Trailer Type	Age Group	MSRP (Including Equipment)	DRG	Deductible						
				50	100	200*	250	500	1000	2000
Camping	1	0 - 750	1	29	26	22	21	16	N/A	N/A
Camping	1	751 - 1,500	2	43	39	33	31	23	N/A	N/A
Camping	1	1,501 - 2,250	3	57	52	44	42	31	21	N/A
Camping	1	2,251 - 3,000	4	72	65	55	52	39	26	16
Camping	1	3,001 - 4,500	5	95	87	74	69	52	35	22
Camping	1	4,501 - 6,000	6	132	122	106	100	78	55	36
Camping	1	6,001 - 7,500	7	168	156	139	131	104	74	49
Camping	1	7,501 - 9,000	8	204	191	172	162	130	94	63
Camping	1	9,001 - 11,000	9	241	226	205	193	156	114	77
Camping	1	11,001 - 13,000	10	277	260	238	224	182	134	91

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SFM Physical Damage Base Rates										
Trailer Type	Age Group	MSRP (Including Equipment)	DRG	Deductible						
				50	100	200*	250	500	1000	2000
Camping	1	13,001 - 15,000	11	314	295	271	255	208	154	105
Camping	1	15,001 - 17,000	12	350	330	303	285	234	174	119
Camping	1	17,001 - 19,000	13	387	365	336	317	260	193	133
Camping	1	19,001 - 21,000	14	423	399	369	347	286	213	147
Camping	1	21,001 - 23,000	15	459	434	401	378	312	233	161
Camping	1	23,001 - 25,000	16	495	469	435	409	338	253	174
Camping	1	25,001 - 27,000	17	532	503	467	439	364	273	188
Camping	1	27,001 - 29,000	18	568	538	500	471	391	293	202
Camping	1	29,001 - 31,000	19	604	573	533	501	417	312	216
Camping	1	31,001 - 33,000	20	641	608	566	533	443	332	230
Camping	1	33,001 - 37,000	21 - 22	686	651	606	571	475	357	247
Camping	1	37,001 - 41,000	23 - 24	732	694	648	610	508	382	265
Camping	1	41,001 - 45,000	25 - 26	777	738	688	648	540	407	282
Camping	1	45,001 - 49,000	27 - 28	823	781	730	687	573	432	299
Camping	1	49,001 - 53,000	29 - 30	864	820	766	721	602	454	315
Camping	1	53,001 - 57,000	31 - 32	905	859	803	756	632	476	331
Camping	1	57,001 - 61,000	33 - 34	945	898	840	791	661	499	346
Camping	1	61,001 - 65,000	35 - 36	986	937	877	826	690	521	362
Camping	1	65,001 - 69,000	37 - 38	1027	976	914	860	719	543	378
Camping	1	69,001 - 73,000	39 - 40	1068	1015	951	895	749	566	393
Camping	1	73,001 - 77,000	41 - 42	1109	1055	988	930	778	588	409
Camping	1	77,001 - 81,000	43 - 44	1150	1094	1025	964	807	610	424

SFM Physical Damage Base Rates										
Trailer Type	Age Group	MSRP (Including Equipment)	DRG	Deductible						
				50	100	200*	250	500	1000	2000
Camping	2	0 - 750	1	27	25	21	20	15	N/A	N/A
Camping	2	751 - 1,500	2	41	37	32	30	22	N/A	N/A
Camping	2	1,501 - 2,250	3	54	49	42	40	30	20	N/A
Camping	2	2,251 - 3,000	4	68	62	53	49	37	25	15
Camping	2	3,001 - 4,500	5	91	82	70	66	49	33	21
Camping	2	4,501 - 6,000	6	125	115	101	95	74	52	34
Camping	2	6,001 - 7,500	7	160	148	132	125	99	71	47
Camping	2	7,501 - 9,000	8	194	181	163	154	124	89	60
Camping	2	9,001 - 11,000	9	229	214	195	183	148	109	73

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SFM Physical Damage Base Rates										
Trailer Type	Age Group	MSRP (Including Equipment)	DRG	Deductible						
				50	100	200*	250	500	1000	2000
Camping	2	11,001 - 13,000	10	263	247	226	212	173	127	87
Camping	2	13,001 - 15,000	11	298	280	257	242	198	146	100
Camping	2	15,001 - 17,000	12	333	313	288	271	223	165	113
Camping	2	17,001 - 19,000	13	367	346	320	301	247	184	126
Camping	2	19,001 - 21,000	14	402	379	350	330	272	203	139
Camping	2	21,001 - 23,000	15	436	412	381	359	297	221	153
Camping	2	23,001 - 25,000	16	471	445	413	388	322	240	166
Camping	2	25,001 - 27,000	17	505	478	444	418	346	259	179
Camping	2	27,001 - 29,000	18	540	511	475	447	371	278	192
Camping	2	29,001 - 31,000	19	574	544	506	476	396	297	205
Camping	2	31,001 - 33,000	20	609	577	538	506	420	316	219
Camping	2	33,001 - 37,000	21 - 22	652	618	576	542	452	339	235
Camping	2	37,001 - 41,000	23 - 24	696	660	615	579	482	363	252
Camping	2	41,001 - 45,000	25 - 26	738	701	654	615	513	386	268
Camping	2	45,001 - 49,000	27 - 28	782	742	693	652	544	410	284
Camping	2	49,001 - 53,000	29 - 30	821	779	728	685	572	431	299
Camping	2	53,001 - 57,000	31 - 32	860	816	763	718	600	452	314
Camping	2	57,001 - 61,000	33 - 34	898	853	798	751	628	474	329
Camping	2	61,001 - 65,000	35 - 36	937	890	833	784	655	495	344
Camping	2	65,001 - 69,000	37 - 38	976	928	868	817	683	516	359
Camping	2	69,001 - 73,000	39 - 40	1015	965	903	850	711	537	374
Camping	2	73,001 - 77,000	41 - 42	1054	1002	938	883	739	558	388
Camping	2	77,001 - 81,000	43 - 44	1093	1039	973	916	767	580	403

SFM Physical Damage Base Rates										
Trailer Type	Age Group	MSRP (Including Equipment)	DRG	Deductible						
				50	100	200*	250	500	1000	2000
Camping	3	0 - 750	1	26	23	20	19	14	N/A	N/A
Camping	3	751 - 1,500	2	39	35	30	28	21	N/A	N/A
Camping	3	1,501 - 2,250	3	52	47	40	37	28	19	N/A
Camping	3	2,251 - 3,000	4	64	59	50	47	35	23	15
Camping	3	3,001 - 4,500	5	86	78	66	62	47	31	20
Camping	3	4,501 - 6,000	6	119	109	96	90	70	49	32
Camping	3	6,001 - 7,500	7	151	141	125	118	94	67	45
Camping	3	7,501 - 9,000	8	184	172	155	146	117	85	57

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SFM Physical Damage Base Rates										
Trailer Type	Age Group	MSRP (Including Equipment)	DRG	Deductible						
				50	100	200*	250	500	1000	2000
Camping	3	9,001 - 11,000	9	217	203	185	174	141	103	70
Camping	3	11,001 - 13,000	10	249	234	214	201	164	121	82
Camping	3	13,001 - 15,000	11	283	266	244	229	187	138	95
Camping	3	15,001 - 17,000	12	315	297	273	257	211	156	107
Camping	3	17,001 - 19,000	13	348	328	303	285	234	174	120
Camping	3	19,001 - 21,000	14	381	359	332	312	258	192	132
Camping	3	21,001 - 23,000	15	413	391	361	340	281	210	145
Camping	3	23,001 - 25,000	16	446	422	391	368	305	228	157
Camping	3	25,001 - 27,000	17	479	453	420	396	328	246	170
Camping	3	27,001 - 29,000	18	511	484	450	424	351	263	182
Camping	3	29,001 - 31,000	19	544	516	479	451	375	281	195
Camping	3	31,001 - 33,000	20	577	547	509	479	398	299	207
Camping	3	33,001 - 37,000	21 - 22	618	586	546	514	428	322	223
Camping	3	37,001 - 41,000	23 - 24	659	625	583	549	457	344	238
Camping	3	41,001 - 45,000	25 - 26	699	664	619	583	486	366	254
Camping	3	45,001 - 49,000	27 - 28	741	703	657	618	515	388	270
Camping	3	49,001 - 53,000	29 - 30	778	738	690	649	542	408	284
Camping	3	53,001 - 57,000	31 - 32	815	773	723	680	568	428	298
Camping	3	57,001 - 61,000	33 - 34	851	808	756	712	595	449	312
Camping	3	61,001 - 65,000	35 - 36	888	844	789	743	621	469	326
Camping	3	65,001 - 69,000	37 - 38	925	879	823	774	647	489	340
Camping	3	69,001 - 73,000	39 - 40	961	914	856	805	674	509	354
Camping	3	73,001 - 77,000	41 - 42	998	949	889	837	700	529	368
Camping	3	77,001 - 81,000	43 - 44	1035	984	922	868	726	549	382

SFM Physical Damage Base Rates										
Trailer Type	Age Group	MSRP (Including Equipment)	DRG	Deductible						
				50	100	200*	250	500	1000	2000
Camping	4	0 - 750	1	24	22	19	18	13	N/A	N/A
Camping	4	751 - 1,500	2	37	33	28	27	20	N/A	N/A
Camping	4	1,501 - 2,250	3	49	44	38	35	27	18	N/A
Camping	4	2,251 - 3,000	4	61	55	47	44	33	22	14
Camping	4	3,001 - 4,500	5	81	74	63	59	44	30	18
Camping	4	4,501 - 6,000	6	112	103	90	85	66	46	30
Camping	4	6,001 - 7,500	7	143	133	119	112	89	63	42

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SFM Physical Damage Base Rates										
Trailer Type	Age Group	MSRP (Including Equipment)	DRG	Deductible						
				50	100	200*	250	500	1000	2000
Camping	4	7,501 - 9,000	8	174	162	146	138	111	80	54
Camping	4	9,001 - 11,000	9	204	192	174	164	133	97	66
Camping	4	11,001 - 13,000	10	235	221	202	190	155	114	77
Camping	4	13,001 - 15,000	11	267	251	230	217	177	131	89
Camping	4	15,001 - 17,000	12	298	280	258	243	199	148	101
Camping	4	17,001 - 19,000	13	329	310	286	269	221	164	113
Camping	4	19,001 - 21,000	14	359	339	314	295	243	181	125
Camping	4	21,001 - 23,000	15	390	369	341	321	266	198	136
Camping	4	23,001 - 25,000	16	421	398	369	348	288	215	148
Camping	4	25,001 - 27,000	17	452	428	397	374	310	232	160
Camping	4	27,001 - 29,000	18	483	457	425	400	332	249	172
Camping	4	29,001 - 31,000	19	514	487	453	426	354	266	184
Camping	4	31,001 - 33,000	20	545	516	481	453	376	282	196
Camping	4	33,001 - 37,000	21 - 22	583	553	515	485	404	304	210
Camping	4	37,001 - 41,000	23 - 24	622	590	551	518	432	325	225
Camping	4	41,001 - 45,000	25 - 26	661	627	585	551	459	346	240
Camping	4	45,001 - 49,000	27 - 28	700	664	620	584	487	367	255
Camping	4	49,001 - 53,000	29 - 30	734	697	651	613	512	386	268
Camping	4	53,001 - 57,000	31 - 32	769	730	683	643	537	405	281
Camping	4	57,001 - 61,000	33 - 34	803	764	714	672	562	424	294
Camping	4	61,001 - 65,000	35 - 36	838	797	746	702	586	443	308
Camping	4	65,001 - 69,000	37 - 38	873	830	777	731	611	462	321
Camping	4	69,001 - 73,000	39 - 40	908	863	808	761	636	481	334
Camping	4	73,001 - 77,000	41 - 42	943	896	840	790	661	500	348
Camping	4	77,001 - 81,000	43 - 44	978	930	871	820	686	519	361

SFM Physical Damage Base Rates										
Trailer Type	Age Group	MSRP (Including Equipment)	DRG	Deductible						
				50	100	200*	250	500	1000	2000
Camping	5	0 - 750	1	23	21	18	17	12	N/A	N/A
Camping	5	751 - 1,500	2	34	31	27	25	19	N/A	N/A
Camping	5	1,501 - 2,250	3	46	42	35	33	25	17	N/A
Camping	5	2,251 - 3,000	4	57	52	44	42	31	21	13
Camping	5	3,001 - 4,500	5	76	69	59	56	42	28	17
Camping	5	4,501 - 6,000	6	105	97	85	80	62	44	28

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SFM Physical Damage Base Rates										
Trailer Type	Age Group	MSRP (Including Equipment)	DRG	Deductible						
				50	100	200*	250	500	1000	2000
Camping	5	6,001 - 7,500	7	134	125	112	105	83	59	40
Camping	5	7,501 - 9,000	8	163	153	138	129	104	75	51
Camping	5	9,001 - 11,000	9	192	181	164	154	125	91	62
Camping	5	11,001 - 13,000	10	221	208	190	179	146	107	73
Camping	5	13,001 - 15,000	11	251	236	217	204	167	123	84
Camping	5	15,001 - 17,000	12	280	264	243	228	187	139	95
Camping	5	17,001 - 19,000	13	309	292	269	253	208	155	106
Camping	5	19,001 - 21,000	14	338	319	295	278	229	171	117
Camping	5	21,001 - 23,000	15	367	347	321	302	250	186	128
Camping	5	23,001 - 25,000	16	396	375	348	327	271	202	140
Camping	5	25,001 - 27,000	17	425	403	374	352	292	218	151
Camping	5	27,001 - 29,000	18	454	430	400	377	312	234	162
Camping	5	29,001 - 31,000	19	483	458	426	401	333	250	173
Camping	5	31,001 - 33,000	20	512	486	453	426	354	266	184
Camping	5	33,001 - 37,000	21 - 22	549	521	485	457	380	286	198
Camping	5	37,001 - 41,000	23 - 24	586	555	518	488	406	306	212
Camping	5	41,001 - 45,000	25 - 26	622	590	551	518	432	325	226
Camping	5	45,001 - 49,000	27 - 28	658	625	584	549	458	345	240
Camping	5	49,001 - 53,000	29 - 30	691	656	613	577	482	363	252
Camping	5	53,001 - 57,000	31 - 32	724	687	643	605	505	381	265
Camping	5	57,001 - 61,000	33 - 34	756	719	672	633	529	399	277
Camping	5	61,001 - 65,000	35 - 36	789	750	702	660	552	417	290
Camping	5	65,001 - 69,000	37 - 38	822	781	731	688	575	434	302
Camping	5	69,001 - 73,000	39 - 40	855	812	761	716	599	452	315
Camping	5	73,001 - 77,000	41 - 42	887	844	790	744	622	470	327
Camping	5	77,001 - 81,000	43 - 44	920	875	820	772	646	488	340

Increase the DRG 44 premium by the percentage shown below for each $4,000, or fraction thereof, by which the MSRP exceeds $81,000, rounding to the nearest dollar. For each $2,000 increment, or fraction thereof, by which the MSRP exceeds $81,000 increase the DRG by one.
3%

* SFM Renewal or Transfer of Coverage Only

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NON-OWNED VEHICLE RATES

This section provides details on rating for non-owned vehicles.

EMPLOYERS' NON-OWNED CAR LIABILITY (Rule 503)

AND HIRED CARS (Rule 504)

Semiannual Premiums

Round to the nearest penny after each sequence step

BIPD Sequence	Operation
01. Base Rate (See Below)	
02. Commercial Limits (BI + PD)	*
03. Apply Minimum Premium (See Below)	
04. Policy Term (Rule 102, Rule 801C)	*
05. Fleet Modification	*

MPC Sequence	Operation
01. Base Rate (See Below)	
03. Commercial Limits	*
02. Apply Minimum Premium (See Below)	
04. Policy Term (Rule 102, Rule 801C)	*
05. Fleet Modification	*

Physical Damage Sequence	Operation
01. Base Rate (See Below)	
02. Apply Minimum Premium (See Below)	
03. Policy Term (Rule 102, Rule 801C)	*
04. Fleet Modification	*

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SFM BIPD		
Class	Employers' Non-Owned Car Rate Per Employee	Hired Car Rate per $100 Cost-of-Hire
A	200.00	2.00
B	100.00	2.00
C	50.00	2.00
D	20.00	2.00
E	10.00	2.00

Note: To compute the base rate for BIPD, multiply the Employers' Non-Owned Car rate by the number of regular use employees and multiply the Hired Car rate by the total cost-of-hire (in hundreds of dollars), and then add these together.

SFM BIPD	
Employers' Non-Owned Car Liability including Hired Cars	
Class	Minimum Premium Per Location
A	750.00
B	375.00
C	187.50
D	50.00
E	20.00

Note: To determine the minimum premium for the policy, multiply the minimum premium per location by the number of business locations at which the named insured has employees who use their own vehicles in the business of the named insured.

SFM MPC		
Class	Employers' Non-Owned Car Rate Per Employee	Hired Car Rate per $100 Cost-of-Hire
A	0.80	0.10
B	0.80	0.10
C	0.80	0.10
D	0.80	0.10
E	0.80	0.10

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Note: To compute the base rate for MPC, multiply the Employers' Non-Owned Car rate by the number of regular use employees and multiply the Hired Car rate by the total cost-of-hire (in hundreds of dollars), and then add these together.

SFM MPC	
Employers' Non-Owned Car Liability including Hired Cars	
Class	Minimum Premium Per Location
A	2.00
B	2.00
C	2.00
D	2.00
E	2.00

Note: To determine the minimum premium for MPC, multiply the minimum premium per location by the number of business locations at which the named insured has employees who use their own vehicles in the business of the named insured.

SFM Use of Non-Owned Cars by Businesses	
Physical Damage Coverage, $250 Deductible See Rule 506 Private Passenger and Utility Vehicles	
Rate Per $100 Cost-of-Hire	Minimum Premium
3.60	20.00

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NAMED NON-OWNER

Semiannual premiums per individual named in Named Non-Owner Policy

See Rule 502

Round to the nearest penny after each sequence step

BIPD Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Private Passenger Limits (BI + PD)	*
04. Financial Responsibility Certification	*
05. Private Passenger Territory	*
06. Named Non-Owner % (See Below)	*
07. Experience Rated Fleet	*
08. Fleet Modification	*
09. Policy Term (Rule 102, Rule 801C)	*

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

Notes:

A. For all classes of Named Non-Owner Policies, uninsured motor vehicle coverage may be written at regular rates.

B. No-Fault Death Indemnity, Dismemberment, and Loss of Sight and No-Fault Total Disability Coverages may be written at regular rates on a Named Non-Owner Policy insuring a Class A risk.

C. The above sequence applies only to Classes A, B and C.

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Named Non-Owner Percentage		
Schedule	**Class of Non-Owned Cars**	**Percentage**
I	A	50%
I	B	100%
I	C	100%
I	D (refer to Company for acceptance; applicable to the vehicle customarily operated)	100%
II	A	155%
II	B	190%
II	C	190%
II	D (refer to Company for acceptance; applicable to the vehicle customarily operated)	200%

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USE OF NON-OWNED CARS COVERAGES

Semiannual premiums per individual named in Use of Non-Owned Cars Endorsement

Round to the nearest penny after each sequence step

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

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

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

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

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Private Passenger	
Physical Damage Sequence	**Operation**
03. Fleet Modification	*

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

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

Motor Home, Truck or Van Campers	
BIPD Sequence (Broad Form Classes B and C)	**Operation**
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Private Passenger Limits (BI + PD)	*
04. Private Passenger UNOC % (See Below)	*
05. Private Passenger Territory	*
06. Fleet Modification	*

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

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

Private Passenger (BIPD)				
Form	**Vehicle Type**	**Class**	**SFM**	**SFF&C**
Broad Form (Rule 502)	Farm	A	$4.60	$8.00
Broad Form (Rule 502)	Non-Farm	A	$5.00	$8.80
Limited Form (Rule 501)	Farm	All	$1.10	$1.90
Limited Form (Rule 501)	Non-Farm	All	$1.20	$2.10

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

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

Private Passenger Physical Damage Coverage Endorsement See Rule 506	
SFM	**SFF&C**
25.00	43.80

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Commercial Farm Use Limited Form (Rule 501)		
Coverage	**SFM**	**SFF&C**
BIPD	1.20	2.10

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TERRITORY DEFINITIONS

This section details the territory definitions.

TERRITORY DEFINITIONS

A. **Commercial Automobiles:**

The territory is that of principal garaging.

B. **All Other Vehicles:**

The territory is that in which the residence of the insured is located.

Exception: Salespeople, solicitors and others with similar duties requiring operation of the automobile in more than one rating territory shall be assigned to the territory as determined by the residential address of the operator, or if such residential address cannot be determined, then by the business address of the operator's employer.

Territory 1

Little Rock - The following zip codes in Pulaski County:

ZIP Codes				
72114	72201	72202	72204	72205
72206	72209			

Territory 2

The remainder of Pulaski County not included in Territory 1.

Territory 3

Fort Smith - Entire cities of Fort Smith and Van Buren and all of Crawford and Sebastian Counties.

Territory 4

All of White County.

Territory 5

All of Faulkner County.

Territory 6

Texarkana - All of Miller County.

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Territory 8

Fayetteville - All of Benton and Washington Counties.

Territory 9

Hot Springs - All of Garland County.

Territory 11

All territory within the following counties:

Counties		
Crittenden	Mississippi	Saint Francis

Territory 12

Pine Bluff - All of Jefferson County.

Territory 13

All of Phillips County.

Territory 14

All territory within the following northeastern counties:

Counties				
Cleburne	Fulton	Independence	Izard	Sharp
Stone				

Territory 15

All territory within the following northwestern counties:

Counties				
Baxter	Boone	Carroll	Conway	Franklin
Johnson	Logan	Madison	Marion	Newton
Pope	Scott	Searcy		

Territory 16

All territory within the following southern counties:

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Counties				
Bradley	Calhoun	Chicot	Cleveland	Columbia
Dallas	Hempstead	Nevada	Ouachita	Pike
Sevier				

Territory 17

All territory within the following counties:

Counties				
Clark	Hot Springs	Howard	Little River	Montgomery
Polk				

Territory 18

All of Craighead County.

Territory 19

All of Greene County.

Territory 20

All of Saline County.

Territory 51

All of Lonoke County.

Territory 56

All of Grant County.

Territory 76

All of Union County.

Territory 113

All of Lee County.

Territory 123

All of Lincoln County.

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Territory 136

All territory within the following counties:

Counties		
Ashley	Desha	Drew

Territory 141

All territory within the following counties:

Counties				
Arkansas	Clay	Cross	Jackson	Lawrence
Monroe	Poinsett	Prairie	Randolph	Woodruff

Territory 154

All of Van Buren County.

Territory 155

All of Perry County.

Territory 157

All of Yell County.

Territory 166

All of Lafayette County.

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LIMITED DISTRIBUTION

The rules, rates and premiums in this section are available only to the Home Office and Zone Offices.

ADDITIONAL LIMITS

For limits other than those shown in this section, submit to Corporate Underwriting.

Private Passenger Bodily Injury Liability Limits (Per Person/Per Accident)	
Limits (000)	**Factor**
1000/2000	1.66
1500/2000	1.73
2000/2000	1.80

Private Passenger Property Damage Liability Limit (Add Factor to BI Limit Factor)	
Limit (000)	**Factor**
2,000	0.27

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

Private Passenger Uninsured Motor Vehicle Coverage	
Limits (000)	**Factor**
1000/2000	3.47

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Private Passenger Uninsured Motor Vehicle Coverage	
Limits (000)	**Factor**
2000/2000	4.03
3000/3000 (SFM only)	4.90

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

Private Passenger UPD		
Limit (000)	**Without Collision**	**With Collision**
2000	44.41	1.00
3000 (SFM Only)	64.41	1.00

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

Private Passenger Underinsured Motor Vehicle Coverage	
Limits (000)	**Factor**
1000/2000	18.25
2000/2000	21.89
3000/3000 (SFM only)	28.06

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

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

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Commercial Property Damage Liability Limit (Add Factor to BI Limit Factor)	
Limit (000)	**Factor**
2,000	0.25

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

Commercial Uninsured Motor Vehicle Coverage	
Limits (000)	**Factor**
1000/2000	3.47
2000/2000	4.03

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

Commercial UPD		
Limits (000)	**Without Collision**	**With Collision**
2,000	44.41	1.00

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

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Commercial Underinsured Motor Vehicle Coverage	
Limits (000)	**Factor**
1000/2000	18.25
2000/2000	21.89

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

School Bus SFM UBI	
Limits (000)	**Factor**
1000/2000	3.47
2000/2000	4.03

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

School Bus SFM UPD		
Limit (000)	**Without Collision**	**With Collision**
2000	44.41	1.00

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

School Bus SFM WBI	
Limit (000)	**Factor**
1000/2000	18.25
2000/2000	21.89

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Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

Off Road Vehicles SFM Bodily Injury Liability Limits (Per Person/Per Accident)	
Limits (000)	**Factor**
1000/2000	1.74
1500/2000	1.83
2000/2000	1.93

Off Road Vehicles SFM Bodily Injury and Property Damage Inclusive Liability Limits	
Limit (000)	**Factor**
500	1.49
750	1.60
1,000	1.67
2,000	2.07

Off-Road Vehicles SFM Property Damage Liability Limit (Add Factor to BI Limit Factor)	
Limit (000)	**Factor**
2,000	0.25

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RULE 207. AUTOMOBILES 1970 AND PRIOR MODEL YEARS

For 1970 and prior model year Avanti, Corvette, Lotus, and TVR models with Current Value in excess of $44,000, use the following assignments for the Insurance Rating Group for Comprehensive coverage (DRG) and the Insurance Rating Group for Collision coverage (GRG):

Current Value*	DRG/GRG	Current Value*	DRG/GRG	Current Value*	DRG/GRG
$44,001 - $46,000	32	$89,001 - $91,000	50	$134,001 - $136,000	68
46,001 - 49,000	33	91,001 - 94,000	51	136,001 - 139,000	69
49,001 - 51,000	34	94,001 - 96,000	52	139,001 - 141,000	70
51,001 - 54,000	35	96,001 - 99,000	53	141,001 - 144,000	71
54,001 - 56,000	36	99,001 - 101,000	54	144,001 - 146,000	72
56,001 - 59,000	37	101,001 - 104,000	55	146,001 - 149,000	73
59,001 - 61,000	38	104,001 - 106,000	56	149,001 - 151,000	74
61,001 - 64,000	39	106,001 - 109,000	57	151,001 - 154,000	75
64,001 - 66,000	40	109,001 - 111,000	58	154,001 - 156,000	76
66,001 - 69,000	41	111,001 - 114,000	59	156,001 - 159,000	77
69,001 - 71,000	42	114,001 - 116,000	60	159,001 - 161,000	78
71,001 - 74,000	43	116,001 - 119,000	61	161,001 - 164,000	79
74,001 - 76,000	44	119,001 - 121,000	62	164,001 - 166,000	80
76,001 - 79,000	45	121,001 - 124,000	63	166,001 - 169,000	81
79,001 - 81,000	46	124,001 - 126,000	64	169,001 - 171,000	82
81,001 - 84,000	47	126,001 - 129,000	65	171,001 - 174,000	83
84,001 - 86,000	48	129,001 - 131,000	66	174,001 - 176,000	84
86,001 - 89,000	49	131,001 - 134,000	67	176,001 - 179,000	85
Increase the DRG and GRG by one for each additional $2,000 (or fractional) increment in Current Value above $179,000.					

*Value of the vehicle at time of initial rating or latest subsequent renewal of coverage under this rule.

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INDUSTRIAL TRUCKS

Commercial automobiles that are operated as industrial trucks, as described in Rule 314 - Commercial Automobile Vehicle Use, will be rated according to commercial automobile rules. Premiums are determined using the vehicle use factors below:

Vehicle Use Code	BIPD	COLL	COMP	MPC	UBI	UPD	WBI
AD	0.10	1.00	1.00	0.95	1.00	1.00	1.00

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RULE 413. KIT CARS AND REPLICA AUTOMOBILES - REGULAR USE

For vehicles with an Original Cost New in excess of $32,000, use the following assignments for the Insurance Rating Group for Comprehensive coverage (DRG) and the Insurance Rating Group for Collision coverage (GRG):

Original Cost New	DRG/GRG	Original Cost New	DRG/GRG	Original Cost New	DRG/GRG
$32,001 - $34,000	29	$69,001 - $72,000	44	$107,001 - $109,000	59
34,001 - 37,000	30	72,001 - 74,000	45	109,001 - 112,000	60
37,001 - 39,000	31	74,001 - 77,000	46	112,001 - 114,000	61
39,001 - 42,000	32	77,001 - 79,000	47	114,001 - 117,000	62
42,001 - 44,000	33	79,001 - 82,000	48	117,001 - 119,000	63
44,001 - 47,000	34	82,001 - 84,000	49	119,001 - 122,000	64
47,001 - 49,000	35	84,001 - 87,000	50	122,001 - 124,000	65
49,001 - 52,000	36	87,001 - 89,000	51	124,001 - 127,000	66
52,001 - 54,000	37	89,001 - 92,000	52	127,001 - 129,000	67
54,001 - 57,000	38	92,001 - 94,000	53	129,001 - 132,000	68
57,001 - 59,000	39	94,001 - 97,000	54	132,001 - 134,000	69
59,001 - 62,000	40	97,001 - 99,000	55	134,001 - 137,000	70
62,001 - 64,000	41	99,001 - 102,000	56	137,001 - 139,000	71
64,001 - 67,000	42	102,001 - 104,000	57	139,001 - 142,000	72
67,001 - 69,000	43	104,001 - 107,000	58	Increase the DRG and GRG by one for each additional $2,000 (or fractional) increment in Original Cost New above $142,000.	

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MOBILE EQUIPMENT

Mobile equipment such as described below, capable of moving under its own power and owned by contractors, municipalities, etc., for road construction or maintenance or other operations shall be rated as commercial automobiles. Premiums are determined using the vehicle use factors below:

Vehicle Use Code	BIPD	COLL	COMP	MPC	UBI	UPD	WBI
AF	1.00	1.00	1.00	0.95	1.00	1.00	1.00

Note: The foregoing rate for bodily injury and property damage liability is applicable only where the equipment moves under its own power. Bodily injury and property damage liability coverage may be provided without additional charge for such equipment if incapable of moving under its own power while hauled or towed by any automobile insured for such coverages by the Company.

Type of Equipment	Operations Covered
Air Compressor	All operations except operation of the compressor unit
Asphalt Spreader	All operations
Back Hoe	All operations except operation of the hoe
Concrete Mixer (excluding ready-mix hauling trucks)	All operations except operation of the mixer
Crane	All operations except operation of the crane
Ditch or Trench Digger	All operations except operation of the digger
Front End Loader	All operations except operation of the loader unit
Road Grader	All operations
Road Oiler	All operations
Road Roller	All operations
Road Scraper	All operations
Sand Blasting or Other Building Surface Cleaning Machinery	All operations except operation of the sand blasting or cleaning unit
Snow Plow or Snow Loader	All operations
Steam or Gas Shovel	All operations except operation of the shovel
Street Cleaner or Street Sweeper	All operations
Street Flusher	All operations
Street Sprinkler	All operations
Tar Spreader	All operations
Tree or Other Spraying Equipment	All operations except operation of the spraying unit
Vacuum Cleaner (not Street Cleaner)	All operations except operation of the vacuum unit
Water Well-Drilling Machinery	All operations except operation of the well-drilling unit
Welding Apparatus	All operations except operation of the welding unit
Well-Drilling other than Water Well-Drilling Machinery	All operations except operation of the well-drilling unit

Whenever a policy is issued on the above or similar equipment and coverage is not to be provided for all operations, any bodily injury liability or property damage liability caused by operations not covered will be excluded by endorsement to the policy.

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OVERSIZE OR OVERWEIGHT VEHICLES

See Rule 703

Semiannual Additional Charge

BI and PD Liability Base Rate	SFM	SFF&C
Single Trip Permit	$10.00	$17.50
Permit Not Limited to a Single Trip	$25.00	$43.80

Note: Commercial limit factors apply.

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REPOSSESSED AUTOMOBILES - FINANCE COMPANIES AND BANKS (SFM Only)

Automobile finance companies and banks may be insured for the repossession, recovery, and use of financed automobiles in connection with their resale.

The premium for bodily injury and property damage liability shall be determined as follows:

A. The semiannual base rate per car repossessed shall be

Base Rate
$0.25

B. The advance premium shall be determined by applying the base rate per car repossessed to the estimated number of automobiles repossessed.

C. The premium shall be determined by multiplying the total number of cars repossessed during the policy period by the base rate per car.

D. Except for adjusting for bodily injury and property damage liability increased limits, no other premium adjustments shall apply.

E. The minimum premium shall be

Minimum Premium
$25.00

regardless of limits.

F. Any other coverage required by law will be provided at no additional charge.

Exceptions:

A. This rule does not apply to automobiles repossessed, owned, or operated by finance companies and banks and used in the business of the insured or for pleasure purposes. Such automobiles shall be insured in the regular manner.

B. This rule does not apply to a finance company owned and operated by an automobile sales agency.

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SHUTTLE SERVICES

Commercial automobiles of any type used for transportation of passengers shall be assigned to one of the vehicle use categories below:

Vehicle Use Code	BIPD	COLL	COMP	MPC	UBI	UPD	WBI
9A	2.14	2.10	1.30	3.69	1.00	1.00	1.00
9B	2.14	2.10	1.30	3.69	1.00	1.00	1.00
9C	2.14	2.10	1.30	3.69	1.00	1.00	1.00
9D	2.14	2.10	1.30	3.69	1.00	1.00	1.00
9E	2.14	2.10	1.30	3.69	1.00	1.00	1.00
9F	2.14	2.10	1.30	3.69	1.00	1.00	1.00
9G	2.14	2.10	1.30	3.69	1.00	1.00	1.00
9H	2.14	2.10	1.30	3.69	1.00	1.00	1.00

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HOME OFFICE ONLY

The rules, rates and premiums in this section are available to the Home Office only.

ADDITIONAL COMBINED SINGLE LIMITS

Bodily Injury and Property Damage Liability Inclusive Limits SFM Only
To determine the Bodily Injury and Property Damage Liability premium for an inclusive limit of amount A, discount the otherwise applicable premium for multiple limits of A/A/A by 5%

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ACTUARIAL RESTRICTED

The rules, rates and premiums in this section are available to the Home Office Actuarial Department only.

FOR ACTUARIAL DEPARTMENT USE ONLY

COMPANY CAR FLEETS AND AUTOMOBILE SCHEDULE RATING PLAN (SFM Only)

A company car fleet is defined as any number of self-propelled vehicles owned by or under the direct control of State Farm Insurance Companies. All such policies containing the same expiration date and coverage limits shall be combined for the purposes of experience rating under Rule 851 - Experience Rating Plan.

All such fleets are eligible for a rate modification reflecting specific characteristics of the fleet, in accordance with the "Automobile Schedule Rating Table", to the extent that such characteristics are not reflected in any experience modification otherwise applicable.

The modification shall apply to the total premium for all coverages.

The maximum modification shall be 25%.

Automobile Schedule Rating Table		
	Limit of Modification	
	Credit	Debit
	%	%
A. Management and Type of Business:		
1. Cooperative Attitude	-4	+4
2. Financial Stability	-4	+4
3. Area of Operations	-4	+4
4. Products Hauled	-4	+4
B. Employees:		
1. Driver Employment Practices	-4	+4
2. Average Age of Driver	-4	+4
3. Driver's Pay	-4	+4
4. Driver Supervision and Training	-4	+4
5. Average Length of Driver Employment	-4	+4
C. Equipment:		
1. Condition	-4	+4
2. Repair and Servicing Program	-4	+4
3. Safety Equipment	-4	+4
D. Safety Organization:		
1. Safety Policy	-4	+4
2. Safety Program	-4	+4

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State: *Arkansas* **Filing Company:** *State Farm Fire and Casualty Company*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *PV-29122f*
Project Name/Number: *PV-29122f/PV-29122f*

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	A-1 Private Passenger Auto Abstract	Filed	10/18/2012
Comments:			
Attachment(s):			
Automobile Abstract Form A-1 SFFC.pdf			

		Item Status:	Status Date:
Satisfied - Item:	APCS-Auto Premium Comparison Survey	Filed	10/18/2012
Comments:			
Attachment(s):			
SFFC - PPA Survey FORM APCS.pdf SFFC - PPA Survey FORM APCS.xls			

		Item Status:	Status Date:
Satisfied - Item:	NAIC loss cost data entry document	Filed	10/18/2012
Comments:			
Attachment(s):			
AR Abstract RF-1.pdf			

		Item Status:	Status Date:
Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	10/18/2012
Bypass Reason:	N/A		
Comments:			

		Item Status:	Status Date:
Satisfied - Item:	Filing Memorandum and Exhibits	Filed	10/18/2012
Comments:			
Attachment(s):			

State: *Arkansas* **Filing Company:** *State Farm Fire and Casualty Company*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *PV-29122f*
Project Name/Number: *PV-29122f/PV-29122f*

AR SFFC Filing Packet.pdf
Auto Cost Containment Exhibit 2012.pdf

		Item Status:	**Status Date:**
Satisfied - Item:	AR SFFC Confidential Filing	Filed	10/18/2012
Comments:			
Attachment(s):			
AR SFFC Confidential Filing.pdf			

		Item Status:	**Status Date:**
Satisfied - Item:	Response to 08/28 Inquiry	Filed	10/18/2012
Comments:			
Attachment(s):			
SFFC Response.pdf			

		Item Status:	**Status Date:**
Satisfied - Item:	Response to 09/06 Inquiry	Filed	10/18/2012
Comments:			
Attachment(s):			
SFFC Response.pdf			

ARKANSAS INSURANCE DEPARTMENT

PRIVATE PASSENGER AUTOMOBILE ABSTRACT

INSTRUCTIONS: All questions must be answered. If the answer is "none" or "not applicable", so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent automobile rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name State Farm Fire and Casualty Company

NAIC No. 25143 Group No. 176

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance?
   No

2. Do you furnish a market for young drivers? Yes
   Over age 65 drivers? Yes

3. Do you require collateral business to support a youthful driver risk? See Attached

4. Do you insure drivers with an international or foreign driver's license? See Attached

5. Specify the percentage you allow in credit or discounts for the following: (Discounts apply to BIPD, MPC, COMP, and COLL, except where noted)

(a)	Driver Over 55	(See Attached)
(b)	Good Student Discount	10% or 25% (varies by class)
(c)	Multi-car Discount	(See Attached)
(d)	Accident Free Discount*	
	*Please specify qualifications for discount (see attached)	N/A
(e)	Anti-theft Discount	N/A
(f)	Other (specify)	
	Driver Training Discount	10%
	Passive Restraint Discount	10-40% on MPC
	Vehicle Safety Discount	10-40% on MPC
	Multiple Line Discount	(See Attached)
	Defensive Driving Course Discount	5%
	Steer Clear Discount	Up to 15%
	Drive Safe & Save	1-50%

6. Do you have an installment payment plan for automobile insurance? Yes
   If so, what is the fee for installment payments? See Attached.

7. Does your company utilize a tiered rating plan? Yes If so, list the programs and percentage differences.
   The CRI formula is $1.003^{(1600-CRI)}$ and the CRI factor is subject to a minimum of 0.670.
   State the current volume for each program.
   We consider our volume of business in each program to be proprietary information and do not want to share this information with our competitors. Therefore, we respectfully request that the Department agree to keep this information confidential prior to our providing that information.

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

Steve Harr

Signature

Actuary and Assistant Secretary/Treasurer

Title

309/766-3568

Telephone Number

STATE FARM FIRE AND CASUALTY COMPANY
ARKANSAS

Response to Item 4

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

Response to Item 5a

1. Most driver adjustment factors for drivers age 50-74 are lower than the comparable adult driver adjustment classes. The amount of discount varies by age of operator and use of the vehicle.

2. There is an additional 5% discount for drivers over age 55 who have completed a Defensive Driving Course within the last three years.

Response to Item 5c

The Multi-Car Discount is:

5 to 20 points for BIPD, MPC, Comprehensive, & Collision coverages
10% on Uninsured and Underinsured Motor Vehicle coverages

Response to Item 5f – Multiple Line Discount

The Variable Multiple Line Discount is the following percent for the following qualifying State Farm policies:

5% - on life policies
5% - on health policies
10% - on manufactured home policies
10% - on renters' policies
15% - on manufactured home and PLUP policies
15% - on renters' and PLUP policies
17% - on condominium policies
17% - on homeowners or farm/ranch policies
22% - on homeowners (or farm/ranch) and PLUP policies
22% - on condominium and PLUP policies

The minimum face value of a life insurance policy that can qualify for this discount is $5,000.

Response to Item 6

State Farm Monthly Payment Plan – The monthly service charge is $3.00 per month regardless of the amount of the monthly premium payment or the number of policies on the account. If an insured elects to pay the monthly premium charge by preauthorized check, a form of Electronic Funds Transfer, the monthly service charge is reduced to $2.00 per month if a monthly printed bill notice is requested, or $1.00 per month if no printed notice is requested.

50-50 Payment on Auto Policy - $2.00 service charge.

Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified May 2012

NAIC Number:	25143
Company Name:	State Farm Fire and Casualty Company
Contact Person:	Steve Harr
Telephone No.:	(309)766-3568
Email Address:	steve.harr.bb5b@statefarm.com
Effective Date:	January 21, 2013

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	*10-40*	%
AUTO/HOMEOWNERS	*17*	%
GOOD STUDENT	*10-25*	%
ANTI-THEFT DEVICE	*0*	%
Over 55 Defensive Driver Discount	*5*	%
$250/$500 Deductible Comp./Coll.	*25,9*	%

Assumptions to Use:

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

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

			Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
		Gender	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
Vehicle	**Coverages**	**Age**	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
2008 4.8L Chevrolet Silverado 1500 "LS" regular cab 119" WB	*Minimum Liability*		$754	$982	$333	$303	$810	$1,057	$354	$322	$897	$1,173	$388	$353	$701	$911	$313	$285	$939	$1,226	$407	$370
	Minimum Liability with Comprehensive and Collision		$1,456	$1,918	$608	$547	$1,644	$2,167	$694	$622	$1,708	$2,254	$703	$632	$1,637	$2,155	$709	$634	$1,814	$2,392	$763	$684
	100/300/50 Liability with Comprehensive and Collision		$1,620	$2,124	$694	$628	$1,819	$2,389	$784	$707	$1,900	$2,498	$800	$723	$1,790	$2,346	$791	$711	$2,011	$2,641	$861	$776
2009Ford Explorer 'XLT' 2WD, 4 door	*Minimum Liability*		$652	$847	$292	$267	$700	$911	$310	$283	$775	$1,010	$339	$309	$607	$786	$275	$251	$810	$1,055	$356	$324
	Minimum Liability with Comprehensive and Collision		$1,394	$1,836	$585	$526	$1,585	$2,089	$673	$603	$1,630	$2,151	$673	$606	$1,604	$2,111	$700	$625	$1,738	$2,292	$735	$658
	100/300/50 Liability with Comprehensive and Collision		$1,540	$2,018	$664	$601	$1,740	$2,283	$756	$681	$1,800	$2,365	$762	$688	$1,740	$2,280	$776	$696	$1,912	$2,510	$824	$742
2010 Honda Odyssey "EX"	*Minimum Liability*		$670	$868	$303	$277	$717	$930	$321	$293	$791	$1,029	$350	$319	$627	$810	$288	$262	$834	$1,084	$372	$337
	Minimum Liability with Comprehensive and Collision		$1,524	$2,007	$635	$571	$1,722	$2,269	$725	$650	$1,781	$2,350	$731	$658	$1,741	$2,293	$751	$671	$1,891	$2,493	$794	$712
	100/300/50 Liability with Comprehensive and Collision		$1,668	$2,187	$713	$645	$1,875	$2,461	$806	$727	$1,949	$2,561	$818	$740	$1,876	$2,459	$826	$742	$2,062	$2,708	$882	$795
2011 Toyota Camry 2.5L 4 door Sedan	*Minimum Liability*		$694	$899	$314	$286	$742	$963	$332	$302	$818	$1,065	$362	$329	$649	$839	$298	$271	$865	$1,124	$385	$349
	Minimum Liability with Comprehensive and Collision		$1,627	$2,143	$677	$609	$1,841	$2,428	$775	$694	$1,900	$2,507	$779	$701	$1,871	$2,463	$807	$721	$2,021	$2,664	$848	$760
	100/300/50 Liability with Comprehensive and Collision		$1,774	$2,327	$757	$684	$1,998	$2,624	$858	$773	$2,071	$2,723	$868	$784	$2,008	$2,634	$883	$792	$2,196	$2,885	$938	$845
2011 Cadillac Seville "CTS" AWD WAG 4 door 3.0L	*Minimum Liability*		$675	$876	$304	$277	$723	$940	$322	$293	$799	$1,042	$352	$320	$630	$815	$287	$262	$840	$1,093	$371	$337
	Minimum Liability with Comprehensive and Collision		$1,949	$2,572	$812	$728	$2,245	$2,964	$951	$849	$2,267	$2,997	$930	$834	$2,347	$3,095	$1,025	$911	$2,436	$3,216	$1,028	$918
	100/300/50 Liability with Comprehensive and Collision		$2,096	$2,756	$891	$803	$2,402	$3,160	$1,035	$928	$2,439	$3,213	$1,019	$917	$2,484	$3,265	$1,101	$983	$2,611	$3,437	$1,118	$1,003
2010 Hyundai Santa Fe SE 4X2	*Minimum Liability*		$688	$893	$309	$282	$738	$959	$328	$299	$815	$1,062	$358	$326	$642	$831	$292	$266	$857	$1,115	$378	$343
	Minimum Liability with Comprehensive and Collision		$1,521	$2,003	$638	$573	$1,729	$2,279	$734	$657	$1,776	$2,343	$733	$659	$1,758	$2,314	$767	$684	$1,898	$2,501	$803	$719
	100/300/50 Liability with Comprehensive and Collision		$1,670	$2,190	$718	$649	$1,889	$2,479	$818	$737	$1,950	$2,563	$823	$743	$1,897	$2,487	$844	$756	$2,075	$2,726	$894	$804

State:	*Arkansas*	**Filing Company:**	*State Farm Fire and Casualty Company*
TOI/Sub-TOI:	*19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*		
Product Name:	*PV-29122f*		
Project Name/Number:	*PV-29122f/PV-29122f*		

Supporting Document Schedules

State:	*Arkansas*	**Filing Company:**	*State Farm Fire and Casualty Company*
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Attachment SFFC - PPA Survey FORM APCS.xls is not a PDF document and cannot be reproduced here.

ARKANSAS INSURANCE DEPARTMENT
RATE FILING ABSTRACT

Contact Person: Steve Harr

Insurer Name: State Farm Fire and Casualty Company
NAIC Number: 25143
Name of Advisory Organization Whose Filing You are Referencing: N/A
Co. Affiliation to Advisory Organization: Member _____ Subscriber _____
Reference Filing #: N/A
Proposed Effective Date: January 21, 2013

Signature: Steve Harr

Telephone No.: 309-766-3568
Service Purchaser _____

(1) LINE OF INSURANCE By Coverage	(2) Indicated % Rate Level Change	(3) Requested % Rate Level Change	FOR LOSS COSTS ONLY (4) Expected Loss Ratio	(5) Loss Cost Modification Factor	(6) Selected Loss Cost Multiplier	(7) Expense Constant (If Applicable)	(8) Co. Current Loss Cost Multiplier
Private Passenger Auto:							
BIPD Liability	9.0%	4.4%					
Medical Payments	27.6%	5.4%					
Comprehensive	57.0%	6.0%	N/A	N/A	N/A	N/A	N/A
Collision	-10.4%	1.3%					
All Vehicles: TOTAL OVERALL EFFECT	12.8%	3.4%					

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

52.6% Estimated Maximum Rate Increase for any Arkansas Insured (%) on 1/21/13 change.

Private Pass Auto policy for a 21-year-old policyholder who is currently rated based on a Utlity class. Utility use will no longer be a separate category. This policyholder in particular will be moved to the corresponding Business use rate. We've also included Exhibit 2 which details the distribution of changes for private passenger policies. Less than 0.1% of private passenger policies will receive an increase greater than 20%.

-53.0% Estimated Minimum Rate Decrease for any Arkansas Insured (%) on 1/21/13 change.

Motorcyle policy for a 23-year-old policyholder with only BIPD coverage and currently rated based on the youthfuls without a qualifying auto policy class. We propose to merge youthfuls with a qualifying auto policy class and youthfuls without a qualifying auto policy class into a single youthful class with this revision.

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

Rate Change History

Year	Policy Count	%	Effective Date	AR Earned Premium (000)	Losses Incurred (000)	Arkansas Loss Ratio	Companywide Loss Ratio
2011	25,104	4.8%	03/19/2012	24,190	18,675	77.2%	74.8%
2010	27,060	0.0%	05/17/2010	25,259	17,694	70.1%	79.0%
2009	26,891	4.8%	11/16/2009	26,698	21,217	79.5%	84.5%
		3.6%	01/05/2009				
2008	30,380	6.8%	04/07/2008	27,495	25,481	92.7%	81.8%
2007	30,176	3.0%	03/12/2007	26,339	20,024	76.0%	75.3%

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

ARKANSAS AUTO INSURANCE PROGRAM
STATE FARM FIRE AND CASUALTY COMPANY
Filing Memorandum

January 21, 2013 for New Business and Renewal Business

Our last general rate change in Arkansas was effective March 19, 2012 and produced an increase of 4.8%.

The overall proposed effect of this filing is an increase of 3.4%. This is a companion filing to one being filed on this same date on behalf of the State Farm Mutual Automobile Insurance Company (Mutual Company).

The automobile insurance program in this company was established a number of years ago to accommodate risks which are not eligible for insurance in the parent Mutual Company. Exhibit 1 shows the actual underwriting experience in the Fire Company.

Due to the relatively small volume of auto business written in the Fire Company, the rates are established as a percentage of the corresponding Mutual Company base rates. The changes described in the Mutual Company filing along with the proposed changes described below result in the following income effects:

Coverage	Type of Vehicle	% Change Effective 01/21/2013
BIPD	Private Passenger	4.4%
Medical Payments	Private Passenger	5.4
Comprehensive	Private Passenger	6.0
Collision	Private Passenger	1.3
All Coverages	All Types	3.4%

STAR Level Factors – Currently, the rates in the Fire Company are based on particular relationships to the Mutual base rates. Based on higher loss experience in SFFC, we propose to modify this relationship for BIPD, medical payments, comprehensive, and collision coverages. The following table shows the present and proposed STAR level relationships to Mutual for these coverages:

	Present			Proposed		
Coverage	**3-STAR**	**2-STAR**	**1-STAR**	**3-STAR**	**2-STAR**	**1-STAR**
BIPD	1.10	1.32	1.64	1.13	1.35	1.66
MPC	1.10	1.32	1.64	1.13	1.35	1.66
COMP	1.10	1.32	1.64	1.13	1.35	1.66
COLL	1.10	1.32	1.64	1.13	1.35	1.66

STATE FARM FIRE AND CASUALTY AUTOMOBILE INSURANCE COMPANY

ARKANSAS

INDEX OF EXHIBITS

Private Passenger Filing

Exhibit and Description

1 Actual Underwriting Experience Before Policyholder Dividends
2 Private Passenger Distribution of Changes
3 Arkansas Incurred But Not Reported Reserves
4 Rate and Regulation 23 Memorandum
5 Rate Filing Abstract (Form AID RF-1)

STATE FARM FIRE AND CASUALTY COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

ACTUAL VOLUNTARY UNDERWRITING EXPERIENCE BEFORE POLICYHOLDER DIVIDENDS

				PRIVATE PASSENGER VEHICLES							
CALENDAR PERIOD	ITEM	ALL TYPE VEHICLES ALL COVERAGES	%	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	%	MEDICAL PAYMENTS	%	COMPREHENSIVE	%	COLLISION	%
2009	E. P.	$ 27,058,448		$ 12,292,453		$ 1,404,198		$ 2,764,780		$ 7,236,669	
	IL/AE	21,793,496	80.5	8,682,742	70.6	1,445,202	102.9	3,194,491	115.5	4,871,490	67.3
	U. E.	9,001,704	33.3	4,268,065	34.7	481,799	34.3	903,331	32.7	2,290,605	31.7
	G/L	-3,736,752	-13.8	-658,354	-5.4	-522,803	-37.2	-1,333,042	-48.2	74,574	1.0
2010	E. P.	$ 25,623,316		$ 11,561,201		$ 1,360,188		$ 2,787,822		$ 6,703,506	
	IL/AE	18,419,934	71.9	7,681,505	66.4	1,195,318	87.9	2,588,613	92.9	4,344,136	64.8
	U. E.	8,370,701	32.7	3,986,749	34.5	434,645	32.0	869,442	31.2	2,110,190	31.5
	G/L	-1,167,319	-4.6	-107,053	-0.9	-269,775	-19.8	-670,233	-24.0	249,180	3.7
2011	E. P.	$ 24,486,425		$ 11,073,412		$ 1,260,564		$ 2,664,544		$ 6,453,491	
	IL/AE	19,595,841	80.0	7,943,587	71.7	1,103,343	87.5	3,828,430	143.7	4,411,883	68.4
	U. E.	8,433,738	34.4	4,021,445	36.3	428,397	34.0	872,286	32.7	2,200,697	34.1
	G/L	-3,543,154	-14.5	-891,620	-8.1	-271,176	-21.5	-2,036,172	-76.4	-159,089	-2.5
TOTAL	E. P.	$ 77,168,189		$ 34,927,066		$ 4,024,950		$ 8,217,146		$ 20,393,666	
	IL/AE	59,809,271	77.5	24,307,834	69.6	3,743,863	93.0	9,611,534	117.0	13,627,509	66.8
	U. E.	25,806,143	33.4	12,276,259	35.1	1,344,841	33.4	2,645,059	32.2	6,601,492	32.4
	G/L	-8,447,225	-10.9	-1,657,027	-4.7	-1,063,754	-26.4	-4,039,447	-49.2	164,665	0.8

E. P. = EARNED PREMIUM
IL/AE = INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES
U. E. = GENERAL EXPENSES AND INCURRED UNALLOCATED ADJUSTMENT EXPENSES
G/L = UNDERWRITING GAIN OR LOSS

EXHIBIT 1

Exhibit 2

Arkansas
State Farm Fire and Casualty Company
Private Passenger All Coverages Estimated Range of Changes
Effective January 21, 2013

Range of Change	Distribution of Policies
Less than -20%	0.0%
-20% to -15%	0.0%
-15% to -10%	0.1%
-10% to -5%	0.3%
-5% to 0%	7.5%
0% to 5%	85.5%
5% to 10%	5.5%
10% to 15%	1.0%
15% to 20%	0.1%
Greater than 20%	0.0%

STATE FARM FIRE AND CASUALTY COMPANY

ARKANSAS

RESERVE FOR INCURRED BUT NOT REPORTED CLAIMS
BY CALANDER YEAR FOR VOLUNTARY, ALL TYPES OF VEHICLES

IBNR as of	Bodily Injury	Property Damage	Medical Payments	Comprehensive	Collision	Balance *	All Coverages
12/31/2002	3,921,214	913,965	374,091	196,581	290,579	1,229,564	6,925,994
12/31/2003	3,603,985	727,546	480,406	190,056	269,104	1,623,822	6,894,919
12/31/2004	3,045,177	555,045	393,849	114,221	155,542	1,526,676	5,790,510
12/31/2005	2,769,752	441,254	198,219	117,521	145,498	1,048,332	4,720,576
12/31/2006	3,016,135	439,237	195,275	107,717	141,547	976,188	4,876,099
12/31/2007	2,468,151	526,542	159,379	119,848	159,340	828,720	4,261,980
12/31/2008	2,828,438	481,761	162,317	141,151	208,851	1,235,736	5,058,254
12/31/2009	3,359,545	463,982	149,326	148,070	196,127	1,920,486	6,237,536
12/31/2010	3,076,557	453,675	120,164	135,077	170,955	1,870,608	5,827,036
12/31/2011	3,129,965	412,605	118,179	152,359	149,688	1,491,135	5,453,931

Change in IBNR for Calendar Year	Bodily Injury	Property Damage	Medical Payments	Comprehensive	Collision	Balance *	All Coverages
2003	-317,229	-186,419	106,315	-6,525	-21,475	394,258	-31,075
2004	-558,808	-172,501	-86,557	-75,835	-113,562	-97,146	-1,104,409
2005	-275,425	-113,791	-195,630	3,300	-10,044	-478,344	-1,069,934
2006	246,383	-2,017	-2,944	-9,804	-3,951	-72,144	155,523
2007	-547,984	87,305	-35,896	12,131	17,793	-147,468	-614,119
2008	360,287	-44,781	2,938	21,303	49,511	407,016	796,274
2009	531,107	-17,779	-12,991	6,919	-12,724	684,750	1,179,282
2010	-282,988	-10,307	-29,162	-12,993	-25,172	-49,878	-410,500
2011	53,408	-41,070	-1,985	17,282	-21,267	-379,473	-373,105

* Uninsured Motor Vehicle, Underinsured Motor Vehicle, Death and Disability, Emergency Road Service, Car Rental, out of state Personal Injury Protection

Exhibit 3

STATE FARM FIRE AND CASUALTY COMPANY
ARKANSAS

Regulation 23, Section 7

Answers to the several enumerated items of Regulation 23, Section 7(A)(2) are as follows:

(a) The Rate Filing Abstract (Form RF-1), Private Passenger Automobile Abstract (Form A-1) and the Automobile Premium Comparison Survey (Form APCS) are included with this filing.

(b) Calendar year loss information is used. See Exhibit 1.

No adjustments are made in calendar year losses to eliminate the effects on current years of loss development on prior accident years.

Exhibit 2 provides a listing of calendar year IBNR reserves for Arkansas by coverage and by year. Also shown is the change in IBNR reserve by calendar year.

(c) This filing includes no changes in rate making methodology from our last submission. The methodology used in Arkansas follows our standard countrywide procedure.

(d) The treatment of catastrophe losses is covered in Exhibit 3 of the State Farm Mutual filing.

(e) Investment income on net unearned premiums and loss reserves is shown in Exhibit 12, pages 6 and 7 of the State Farm Mutual filing.

(f) The calculation of our 2% provision for underwriting profit and contingencies is shown in Exhibit 11 of the State Farm Mutual filing.

(g) Arkansas underwriting expenses by Annual Statement expense category are shown in Exhibit 15 of the State Farm Mutual filing.

State Farm Fire underwriting expenses for Arkansas are displayed in Exhibit 1.

(h) State Farm continues to support extensive initiatives that encourage safer vehicles and roads, fight crime and fraud, assure quality and cost-effective health care and vehicle repairs, and maintain efficiency and appropriate internal expense controls while providing quality service. The following lists a few of these efforts:

1. Supporting the Insurance Institute for Highway Safety, a scientific organization devoted to reducing human and economic loss from vehicle crashes.

2. Researching factors that contribute to child injuries in crashes through support of a seven-year project with the Children's Hospital of Philadelphia and sponsoring Child Safety Seat check-ups.

3. Providing grants for a new program, Project Ignition '05, in partnership with the National Youth Leadership Council (NYLC). High school students and teachers submit

ideas for a school or community public awareness campaign on the subject of Teen Driver Safety. Selected ideas receive a grant to implement the projects.

4. Advising the National Highway Traffic Safety Administration on such issues as passive restraints and seat belts, bumper standards, highway design, speed limits, large truck safety and drunk driving.

5. Supporting the Inter-Industry Conference on Auto Collision Repairs, a non-profit, educational organization of auto manufacturers, collision repair shops, insurance companies and others dedicated to improving the quality, safety and efficiency of auto collision repairs.

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

7. Partnering with Meharry Medical College, a Historically Black College and University (HBCU) to address the disparity of seat belt usage in the African American community.

8. Supporting the Insurance Research Council (IRC), an organization that conducts research on a broad range of insurance topics.

9. Supporting the National Insurance Crime Bureau (NICB), an organization that fights insurance fraud and vehicle theft. NICB looks for patterns of fraud and theft and assists insurance companies and law enforcement in solving insurance crimes and eliminating fraudulent claims.

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

11. Supporting state and federal legislation to combat auto theft and fraud, including support for state anti-fraud bureaus.

12. Helping State Farm claims representatives determine crash damage due to defective auto parts. Claims Research Auto Support Hotline (CRASH) provides a method for tracking auto trends that may influence automakers to take action on defective parts and issue automobile recalls. This also leads to increased subrogation.

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

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

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

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

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

18. Reviewing and reorganizing departments and areas in regional offices and at Corporate Headquarters in the ongoing effort to streamline processes, eliminate duplication and provide continued quality service.

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

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

(i) For development of the State Farm Fire and Casualty indicated changes, we have utilized the same trends used in the State Farm Mutual filing, as shown below:

	Cost	Frequency
BI Liability	2.3%	0.0%
PD Liability	2.9%	0.0%
Medical Payments	0.4%	0.0%
Comprehensive	1.0%	0.0%
Collision	2.4%	0.0%

(j) Indicated rate changes based on State Farm Fire and Casualty experience are shown on Form RF-1. However, the proposed changes take into consideration our State Farm Mutual experience. With approximately 27,000 automobile insurance policies in force, the State Farm Fire data is less credible than the State Farm Mutual data.

(k) No classes are grouped together for ratemaking purposes.

ARKANSAS INSURANCE DEPARTMENT
RATE FILING ABSTRACT

Contact Person: Steve Harr

Insurer Name: State Farm Fire and Casualty Company
NAIC Number: 25143
Name of Advisory Organization Whose Filing You are Referencing: N/A
Co. Affiliation to Advisory Organization: Member _____ Subscriber _____
Reference Filing #: N/A
Proposed Effective Date: January 21, 2013

Signature: Steve Harr

Telephone No.: 309-766-3568
Service Purchaser _____

(1) LINE OF INSURANCE By Coverage	(2) Indicated % Rate Level Change	(3) Requested % Rate Level Change	FOR LOSS COSTS ONLY (4) Expected Loss Ratio	(5) Loss Cost Modification Factor	(6) Selected Loss Cost Multiplier	(7) Expense Constant (If Applicable)	(8) Co. Current Loss Cost Multiplier
Private Passenger Auto:							
BIPD Liability	9.0%	4.4%					
Medical Payments	27.6%	5.4%					
Comprehensive	57.0%	6.0%	N/A	N/A	N/A	N/A	N/A
Collision	-10.4%	1.3%					
All Vehicles: TOTAL OVERALL EFFECT	12.8%	3.4%					

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

52.6% Estimated Maximum Rate Increase for any Arkansas Insured (%) on 1/21/13 change.

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		3.6%	01/05/2009				
2008	30,380	6.8%	04/07/2008	27,495	25,481	92.7%	81.8%
2007	30,176	3.0%	03/12/2007	26,339	20,024	76.0%	75.3%

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

Exhibit 5

STATE FARM INSURANCE COMPANIES
Safety, Anti-Fraud, Quality, and Expense Control Initiatives - Auto

State Farm continues to support extensive initiatives that encourage safer vehicles and roads, fight crime and fraud, assure quality and cost-effective medical expenses and vehicle repairs, and maintain efficiency and appropriate internal expense controls while providing quality service. The following lists a few of these efforts:

1. Supporting the Insurance Institute for Highway Safety, a scientific organization devoted to reducing human and economic loss from vehicle crashes.

2. Working with The Children's Hospital of Philadelphia to research the number one killer of teens – automobile crashes – with a goal of developing effective, evidence based interventions aimed at saving young lives.

3. Working in conjunction with The Children's Hospital of Philadelphia to create public service announcements (PSA) on texting while driving.

4. Sponsored Walk Like MADD events all across the country to draw attention to Drunk Driving.

5. Provided a grant to the Governors' Highway Safety Association (GHSA) to produce a report on distracted driving for state officials. The report summarizes: what distracted driving is, how often drivers are distracted, how distraction impacts driver performer and crash risk, what countermeasures may be most effective and what states can do to reduce distracted driving.

6. Researching factors that contribute to child injuries in crashes through support of The Center for Child Injury Prevention Studies, a National Science Foundation Industry-University Cooperative Research Center.

7. Provide annual grants for Project Ignition in partnership with the National Youth Leadership Council. High school students and teachers submit ideas for a school or community public awareness campaign on the subject of Teen Driver Safety. Selected ideas receive a grant to implement the projects.

8. Supporting the Inter-Industry Conference on Auto Collision Repairs, a non-profit, educational organization of auto manufacturers, collision repair shops, insurance companies and others dedicated to improving the quality, safety and efficiency of auto collision repairs.

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

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

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

12. Supporting the National Insurance Crime Bureau (NICB), an organization that fights insurance fraud and vehicle theft. NICB looks for patterns of fraud and theft and assists insurance companies and law enforcement in solving insurance crimes and eliminating fraudulent claims.

13. Supporting state and federal legislation to combat auto theft and fraud, including support for state anti-fraud bureaus.

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14. Training State Farm claim representatives to use a computer application called “Frequency Search” that detects patterns symptomatic of fraud.

15. Reporting claims to The Insurance Services Office, Inc. (ISO) database.

16. Initiating civil litigation against unscrupulous medical providers and others to stop the submission of/recover payments made on non-meritorious claims.

17. Employing sophisticated analytics to identify overbilling trends by medical providers.

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

19. Advocating National Teen Driver Safety Week to promote the importance of Teen Driver Safety issues.

20. Providing evidenced-based safety programs to the public to assist novice drivers as they learn to drive.

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

22. Helping State Farm claims representatives determine crash damage due to defective auto parts. Claims Research Auto Support Hotline (CRASH) provides a method for tracking auto trends that may influence automakers to take action on defective parts and issue automobile recalls. This also leads to increased subrogation.

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

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

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

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

27. Reviewing and reorganizing corporate and zone departments in the ongoing effort to streamline processes, eliminate duplication and provide continued quality service.

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

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

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

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These documents include confidential and proprietary information of State Farm which constitutes trade secrets pursuant to the Arkansas Trade Secret Act, ACA Section 4-75-601, et seq., exempted from disclosure by A.C.A. §23-67-212 and A.C.A. §23-67-409 of the Insurance Code, and A.C.A. §25-19-105(b)(9), of the Arkansas Freedom of Information Act.

The information contained in these exhibits is confidential. It is unique to State Farm and has been developed by State Farm at substantial expense and effort. State Farm's CRI model is an integral part of its underwriting and rating plan and provides State Farm with a competitive advantage over its competitors. Public disclosure of the information in this filing would provide State Farm's competitors, free of charge, with valuable proprietary information of State Farm to State Farm's competitive disadvantage.

Should the information in this filing concerning State Farm's model be requested, State Farm respectfully asks for a copy of the request and an opportunity to object to its disclosure in order to protect the confidentiality of this information.

Instructions for calculating the PLCU-0A11 score for a policy

Step 1: Determine the value for the policy of each variable listed on Page 3.

Step 2: For each variable shown on Pages 4-18, find the points assigned to the value determined in Step 1.

Step 3: Calculate the raw score by adding the points for the intercept shown on Page 4, to the points determined in Step 2.

Step 4: Apply the formula found on Page 19 to determine the final score.

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The REG Procedure
Model: PLCU-0A11
Dependent Variable: Log_Major_LR_pls100

Number of Observations Read	2696356
Number of Observations Used	2696356

Analysis of Variance					
Source	**DF**	**Sum of Squares**	**Mean Square**	**F Value**	**Pr > F**
Model	17	5624.19255	330.83486	370.97	<.0001
Error	2.70E+06	2404608	0.89181		
Corrected Total	2.70E+06	2410232			

Parameter Estimates						
Variable	**DF**	**Parameter Estimate**	**Standard Error**	**t Value**	**Pr > |t|**	**Standardized Estimate**
Intercept	1	4.59406	0.0005768	7964.48	<.0001	0
AVGMOS	1	0.00361	0.0003936	9.18	<.0001	0.01125
AVGMOS missing indicator	1	0.00161	0.0003426	4.7	<.0001	0.00316
BRADB6	1	0.0007579	0.000236	3.21	0.0013	0.00306
BRAGERAT	1	0.00232	0.0002942	7.88	<.0001	0.00564
COLLSBOB	1	0.0004739	3.339E-05	14.19	<.0001	0.0118
CRDPTH and TOPEN24 Interaction	1	0.00122	0.0003656	3.34	0.0008	0.00409
INQS12	1	0.00016489	1.433E-05	11.51	<.0001	0.00848
ORINQS	1	0.00034948	6.242E-05	5.6	<.0001	0.00356
PRAGE_ALL	1	0.00093701	0.0002873	3.26	0.0011	0.00229
REVOPNB75	1	0.00169	0.0003833	4.4	<.0001	0.00305
TADB	1	0.00094414	0.0002168	4.35	<.0001	0.00403
TPCTSAT	1	0.00217	0.0002461	8.8	<.0001	0.00778
COLLS60, TRR29, and DLMINAGE Interaction	1	0.00206	0.0002106	9.79	<.0001	0.00932
TPCTBAL and CCINQS24 Interaction	1	0.00109	0.0002252	4.85	<.0001	0.0039
TR59PR60 and COLLS60 Interaction	1	0.00026384	9.359E-05	2.82	0.0048	0.00201

The following covariates were also included in fitting the model: not-at-fault claim indicator and at-fault claim indicator.

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Variable Name	Description
AVGMOS	Average number of months accounts open
AVGMOS missing indicator	Indicator for no credit accounts
BRADB6	Average debt burden for bank revolving accounts active in six months
BRAGERAT	Ratio of the oldest bank revolving account to overall oldest account
COLLSBOB	Number of collections less medical or utility
INQS12	Number of inquires in the last twelve months
ORINQS	Number of other retail inquires in the last 24 months
PRAGE_ALL	Age of the most recent adverse public record
REVOPNB75	Number of open revolving accounts with a balance equal to or greater than 75 percent of the high credit amount
TADB	Total average debt burden
TPCTSAT	Percent of accounts paid Satisfactorily to total accounts
CCINQS24	Number of Credit Card Inquiries in the past 24 months
COLLS60	Number of collection items in the last 60 months
CRDPTH	Age of the oldest account
DLMINAGE	Number of months since the most recent account deliquency
TOPEN24	Number of Accounts Opened in the Last 24 Months
TPCTBAL	Percent of active accounts with positive balance in last year
TR59PR60	Presence of a Severely Adverse Item in the Last 60 Months
TRR29	Number of Accounts Ever 30 Days Late or Worse

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Variable	Group	Value
Intercept		4.5940552
AVGMOS	<= 6	0.0047719
	7	0.0047387
	8	0.0047065
	9	0.0046751
	10	0.0046448
	11	0.0046152
	12	0.0045863
	13	0.0045585
	14	0.0045314
	15	0.0045050
	16	0.0044797
	17	0.0044548
	18	0.0044306
	19	0.0044075
	20	0.0043847
	21	0.0043627
	22	0.0043414
	23	0.0043208
	24	0.0043006
	25	0.0042811
	26	0.0042620
	27	0.0042435
	28	0.0042258
	29	0.0042085
	30	0.0041915
	31	0.0041749
	32	0.0041590
	33	0.0041435
	34	0.0041283
	35	0.0041135
	36	0.0040991
	37	0.0040850
	38	0.0040713
	39	0.0040579
	40	0.0040449
	41	0.0040319
	42	0.0040193
	43	0.0040070
	44	0.0039951
	45	0.0039831
	46	0.0039716
	47	0.0039604
	48	0.0039492

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Variable	Group	Value
AVGMOS (Cont.)	49	0.0039380
	50	0.0039272
	51	0.0039167
	52	0.0039059
	53	0.0038954
	54	0.0038853
	55	0.0038748
	56	0.0038647
	57	0.0038546
	58	0.0038445
	59	0.0038347
	60	0.0038246
	61	0.0038149
	62	0.0038047
	63	0.0037950
	64	0.0037852
	65	0.0037755
	66	0.0037654
	67	0.0037556
	68	0.0037459
	69	0.0037358
	70	0.0037260
	71	0.0037159
	72	0.0037061
	73	0.0036960
	74	0.0036859
	75	0.0036758
	76	0.0036657
	77	0.0036552
	78	0.0036447
	79	0.0036346
	80	0.0036242
	81	0.0036133
	82	0.0036029
	83	0.0035920
	84	0.0035812
	85	0.0035704
	86	0.0035595
	87	0.0035483
	88	0.0035371
	89	0.0035259
	90	0.0035147
	91	0.0035035
	92	0.0034920
	93	0.0034804

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Variable	Group	Value
AVGMOS (Cont.)	94	0.0034689
	95	0.0034573
	96	0.0034454
	97	0.0034335
	98	0.0034216
	99	0.0034096
	100	0.0033977
	101	0.0033854
	102	0.0033735
	103	0.0033612
	104	0.0033490
	105	0.0033367
	106	0.0033244
	107	0.0033121
	108	0.0032995
	109	0.0032872
	110	0.0032746
	111	0.0032623
	112	0.0032496
	113	0.0032374
	114	0.0032247
	115	0.0032121
	116	0.0031998
	117	0.0031872
	118	0.0031745
	119	0.0031622
	120	0.0031496
	121	0.0031373
	122	0.0031251
	123	0.0031124
	124	0.0031001
	125	0.0030879
	126	0.0030756
	127	0.0030637
	128	0.0030514
	129	0.0030395
	130	0.0030275
	131	0.0030156
	132	0.0030037
	133	0.0029918
	134	0.0029802
	135	0.0029687
	136	0.0029571
	137	0.0029459
	138	0.0029344

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Variable	Group	Value
AVGMOS (Cont.)	139	0.0029232
	140	0.0029123
	141	0.0029011
	142	0.0028903
	143	0.0028795
	144	0.0028686
	145	0.0028582
	146	0.0028477
	147	0.0028372
	148	0.0028271
	149	0.0028166
	150	0.0028065
	151	0.0027968
	152	0.0027867
	153	0.0027769
	154	0.0027671
	155	0.0027574
	156	0.0027476
	157	0.0027383
	158	0.0027289
	159	0.0027191
	160	0.0027097
	161	0.0027003
	162	0.0026913
	163	0.0026819
	164	0.0026725
	165	0.0026631
	166	0.0026537
	167	0.0026444
	168	0.0026350
	169	0.0026252
	170	0.0026155
	171	0.0026057
	172	0.0025960
	173	0.0025859
	174	0.0025757
	175	0.0025653
	176	0.0025548
	177	0.0025440
	178	0.0025331
	179	0.0025216
	180+	0.0025100
	No credit accounts	0.0036115

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Variable	Group	Value
AVGMOS missing indicator	No	0.0000000
	Yes	0.0016092
BRADB6	0 - 0	0.0007283
	0.0001 - 0.0058	0.0005631
	0.0059 - 0.0345	0.0005934
	0.0346 - 0.0835	0.0005915
	0.0836 - 0.1650	0.0006535
	0.1651 - 0.2883	0.0007092
	0.2884 - 0.4600	0.0007462
	0.4601 - 0.6767	0.0007927
	0.6768 - 0.8922	0.0008447
	0.8923+	0.0009322
	Cannot Otherwise Calculate	0.0009256
BRAGERAT	0 - 0.6175	0.0024961
	0.6176 - 0.8739	0.0022931
	0.8740 - 0.9984	0.0022164
	0.9985+	0.0021735
	Cannot Otherwise Calculate	0.0030233
COLLSBOB	0	0.0000000
	1	0.0004739
	2	0.0009478
	3	0.0014217
	4+	0.0018956
INQS12	0	0.0000000
	1	0.0001649
	2	0.0003298
	3	0.0004947
	4	0.0006596
	5	0.0008245
	6	0.0009894
	7	0.0011543
	8	0.0013192
	9+	0.0014840
ORINQS	0	0.0000000
	1+	0.0003495

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Variable	Group	Value
PRAGE_ALL	<= 6	0.0012021
	7	0.0012020
	8	0.0012020
	9	0.0012019
	10	0.0012019
	11	0.0012018
	12	0.0012016
	13	0.0012015
	14	0.0012013
	15	0.0012011
	16	0.0012008
	17	0.0012005
	18	0.0012001
	19	0.0011997
	20	0.0011992
	21	0.0011985
	22	0.0011980
	23	0.0011972
	24	0.0011965
	25	0.0011955
	26	0.0011946
	27	0.0011936
	28	0.0011923
	29	0.0011911
	30	0.0011898
	31	0.0011884
	32	0.0011868
	33	0.0011852
	34	0.0011834
	35	0.0011816
	36	0.0011797
	37	0.0011776
	38	0.0011754
	39	0.0011731
	40	0.0011708
	41	0.0011683
	42	0.0011657
	43	0.0011630
	44	0.0011603
	45	0.0011574
	46	0.0011544
	47	0.0011514
	48	0.0011482
	49	0.0011450
	50	0.0011417

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Variable	Group	Value
PRAGE_ALL (Cont.)	51	0.0011384
	52	0.0011349
	53	0.0011314
	54	0.0011279
	55	0.0011242
	56	0.0011206
	57	0.0011169
	58	0.0011132
	59	0.0011094
	60	0.0011057
	61	0.0011018
	62	0.0010981
	63	0.0010942
	64	0.0010905
	65	0.0010867
	66	0.0010830
	67	0.0010792
	68	0.0010755
	69	0.0010718
	70	0.0010682
	71	0.0010646
	72	0.0010612
	73	0.0010577
	74	0.0010543
	75	0.0010509
	76	0.0010478
	77	0.0010446
	78	0.0010415
	79	0.0010386
	80	0.0010357
	81	0.0010329
	82	0.0010301
	83	0.0010274
	84+	0.0010249
	None	0.0008983
REVOPNB75	0	0.0016012
	1	0.0017879
	2	0.0018854
	3+	0.0019496

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Variable	Group	Value
TADB	0 - 0	0.0008989
	0.0001 - 0.0144	0.0006946
	0.0145 - 0.0430	0.0006860
	0.0431 - 0.0840	0.0007129
	0.0841 - 0.1366	0.0007911
	0.1367 - 0.1950	0.0008459
	0.1951 - 0.2548	0.0008481
	0.2549 - 0.3149	0.0008539
	0.3150 - 0.3751	0.0008830
	0.3752 - 0.4354	0.0009162
	0.4355 - 0.4958	0.0009266
	0.4959 - 0.5559	0.0009525
	0.5560 - 0.6167	0.0009493
	0.6168 - 0.6784	0.0010034
	0.6785 - 0.7410	0.0009947
	0.7411 - 0.8046	0.0010303
	0.8047 - 0.8711	0.0010938
	0.8712 - 0.9412	0.0011385
	0.9413 - 1.0000	0.0012659
	1.0001+	0.0012574
	Cannot Otherwise Calculate	0.0012257
TPCTSAT	0 - 0	0.0029302
	0.0001 - 0.0986	0.0027248
	0.0987 - 0.1667	0.0025540
	0.1668 - 0.2308	0.0024142
	0.2309 - 0.2857	0.0023016
	0.2858 - 0.3333	0.0022123
	0.3334 - 0.3750	0.0021431
	0.3751 - 0.4154	0.0020905
	0.4155 - 0.4493	0.0020517
	0.4494 - 0.4839	0.0020240
	0.4840 - 0.5000	0.0020047
	0.5001 - 0.5373	0.0019921
	0.5374 - 0.5694	0.0019843
	0.5695 - 0.6000	0.0019798
	0.6001 - 0.6364	0.0019772
	0.6365 - 0.6667	0.0019761
	0.6668+	0.0019756
	Cannot Otherwise Calculate	0.0035643

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Variable	CRDPTH Group	TOPEN24 Group	Value
CRDPTH	0 - 65	0	0.0015068
&	0 - 65	1	0.0015068
TOPEN24 Interaction	0 - 65	2 - 3	0.0015068
	0 - 65	4 - 6	0.0015068
	0 - 65	7+	0.0015068
	66 - 102	0	0.0014154
	66 - 102	1	0.0014154
	66 - 102	2 - 3	0.0014154
	66 - 102	4 - 6	0.0014154
	66 - 102	7+	0.0014175
	103 - 130	0	0.0013136
	103 - 130	1	0.0013136
	103 - 130	2 - 3	0.0013136
	103 - 130	4 - 6	0.0013176
	103 - 130	7+	0.0013847
	131 - 152	0	0.0012249
	131 - 152	1	0.0012287
	131 - 152	2 - 3	0.0012426
	131 - 152	4 - 6	0.0012828
	131 - 152	7+	0.0013599
	153 - 175	0	0.0011491
	153 - 175	1	0.0011596
	153 - 175	2 - 3	0.0011857
	153 - 175	4 - 6	0.0012431
	153 - 175	7+	0.0013381
	176 - 206	0	0.0010816
	176 - 206	1	0.0011023
	176 - 206	2 - 3	0.0011432
	176 - 206	4 - 6	0.0012171
	176 - 206	7+	0.0013256
	207 - 238	0	0.0010271
	207 - 238	1	0.0010655
	207 - 238	2 - 3	0.0011271
	207 - 238	4 - 6	0.0012164
	207 - 238	7+	0.0013256
	239 - 276	0	0.0009895
	239 - 276	1	0.0010387
	239 - 276	2 - 3	0.0011150
	239 - 276	4 - 6	0.0012110
	239 - 276	7+	0.0013179
	277 - 347	0	0.0009487
	277 - 347	1	0.0010033
	277 - 347	2 - 3	0.0010861
	277 - 347	4 - 6	0.0011845
	277 - 347	7+	0.0012886
	348+	0	0.0008956
	348+	1	0.0009536
	348+	2 - 3	0.0010419
	348+	4 - 6	0.0011454
	348+	7+	0.0012525
	Cannot Otherwise Calculate	*	0.0012212

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Variable	DLMINAGE Group	TRR29 plus COLLS60 Group	Value
DLMINAGE & (COLLS60 + TRR29) Interaction	0 - 0	0	0.0024103
	0 - 0	1	0.0025041
	0 - 0	2	0.0025666
	0 - 0	3	0.0025814
	0 - 0	4	0.0025833
	0 - 0	5	0.0025922
	0 - 0	6	0.0025922
	0 - 0	7	0.0025979
	0 - 0	8	0.0026264
	0 - 0	9	0.0026577
	0 - 0	10+	0.0027033
	1 - 6	0	0.0022687
	1 - 6	1	0.0023484
	1 - 6	2	0.0024056
	1 - 6	3	0.0024200
	1 - 6	4	0.0024231
	1 - 6	5	0.0024367
	1 - 6	6	0.0024480
	1 - 6	7	0.0024596
	1 - 6	8	0.0024746
	1 - 6	9	0.0024986
	1 - 6	10+	0.0025474
	7 - 12	0	0.0021287
	7 - 12	1	0.0021870
	7 - 12	2	0.0022371
	7 - 12	3	0.0022567
	7 - 12	4	0.0022668
	7 - 12	5	0.0022884
	7 - 12	6	0.0023175
	7 - 12	7	0.0023386
	7 - 12	8	0.0023402
	7 - 12	9	0.0023565
	7 - 12	10+	0.0024078
	13 - 18	0	0.0020383
	13 - 18	1	0.0020767
	13 - 18	2	0.0021140
	13 - 18	3	0.0021332
	13 - 18	4	0.0021466
	13 - 18	5	0.0021753
	13 - 18	6	0.0022212
	13 - 18	7	0.0022513
	13 - 18	8	0.0022513
	13 - 18	9	0.0022695
	13 - 18	10+	0.0023247

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Variable	DLMINAGE Group	TRR29 plus COLLS60 Group	Value
DLMINAGE & (COLLS60 + TRR29) Interaction (Cont.)	19 - 24	0	0.0019755
	19 - 24	1	0.0020072
	19 - 24	2	0.0020402
	19 - 24	3	0.0020619
	19 - 24	4	0.0020792
	19 - 24	5	0.0021153
	19 - 24	6	0.0021757
	19 - 24	7	0.0022177
	19 - 24	8	0.0022179
	19 - 24	9	0.0022427
	19 - 24	10+	0.0022963
	25 - 30	0	0.0019179
	25 - 30	1	0.0019487
	25 - 30	2	0.0019816
	25 - 30	3	0.0020056
	25 - 30	4	0.0020252
	25 - 30	5	0.0020668
	25 - 30	6	0.0021377
	25 - 30	7	0.0021870
	25 - 30	8	0.0021948
	25 - 30	9	0.0022365
	25 - 30	10+	0.0022957
	31 - 36	0	0.0018703
	31 - 36	1	0.0019019
	31 - 36	2	0.0019353
	31 - 36	3	0.0019579
	31 - 36	4	0.0019738
	31 - 36	5	0.0020132
	31 - 36	6	0.0020804
	31 - 36	7	0.0021130
	31 - 36	8	0.0021130
	31 - 36	9	0.0021528
	31 - 36	10+	0.0022159
	37 - 42	0	0.0018400
	37 - 42	1	0.0018849
	37 - 42	2	0.0019276
	37 - 42	3	0.0019526
	37 - 42	4	0.0019656
	37 - 42	5	0.0020023
	37 - 42	6	0.0020478
	37 - 42	7	0.0020478
	37 - 42	8	0.0020478
	37 - 42	9	0.0020765
	37 - 42	10+	0.0021367

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Variable	DLMINAGE Group	TRR29 plus COLLS60 Group	Value
DLMINAGE & (COLLS60 + TRR29) Interaction (Cont.)	43 - 48	0	0.0018400
	43 - 48	1	0.0018849
	43 - 48	2	0.0019276
	43 - 48	3	0.0019526
	43 - 48	4	0.0019565
	43 - 48	5	0.0019887
	43 - 48	6	0.0019934
	43 - 48	7	0.0019934
	43 - 48	8	0.0019934
	43 - 48	9	0.0020237
	43 - 48	10+	0.0020880
	49 - 54	0	0.0018336
	49 - 54	1	0.0018849
	49 - 54	2	0.0019276
	49 - 54	3	0.0019365
	49 - 54	4	0.0019365
	49 - 54	5	0.0019604
	49 - 54	6	0.0019604
	49 - 54	7	0.0019604
	49 - 54	8	0.0019604
	49 - 54	9	0.0020062
	49 - 54	10+	0.0020794
	55 - 59	0	0.0017528
	55 - 59	1	0.0018344
	55 - 59	2	0.0018950
	55 - 59	3	0.0019183
	55 - 59	4	0.0019219
	55 - 59	5	0.0019604
	55 - 59	6	0.0019604
	55 - 59	7	0.0019604
	55 - 59	8	0.0019604
	55 - 59	9	0.0020062
	55 - 59	10+	0.0020794
	60+	0	0.0016994
	60+	1	0.0017889
	60+	2	0.0018616
	60+	3	0.0018981
	60+	4	0.0019122
	60+	5	0.0019604
	60+	6	0.0019604
	60+	7	0.0019604
	60+	8	0.0019604
	60+	9	0.0020062
	60+	10+	0.0020794

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Variable	TPCTBAL Group	CCINQS24 Group	Value
TPCTBAL	0	0	0.0011046
&	0	1	0.0012396
CCINQS24 Interaction	0	2	0.0013555
	0	3	0.0014438
	0	4	0.0015493
	0	5+	0.0016250
	1 - 20	0	0.0009468
	1 - 20	1	0.0010488
	1 - 20	2	0.0011518
	1 - 20	3	0.0012332
	1 - 20	4	0.0013169
	1 - 20	5+	0.0013809
	21 - 30	0	0.0008819
	21 - 30	1	0.0009628
	21 - 30	2	0.0010558
	21 - 30	3	0.0011301
	21 - 30	4	0.0011838
	21 - 30	5+	0.0012244
	31 - 40	0	0.0008822
	31 - 40	1	0.0009602
	31 - 40	2	0.0010455
	31 - 40	3	0.0011139
	31 - 40	4	0.0011615
	31 - 40	5+	0.0012064
	41 - 50	0	0.0009074
	41 - 50	1	0.0009853
	41 - 50	2	0.0010648
	41 - 50	3	0.0011277
	41 - 50	4	0.0011725
	41 - 50	5+	0.0012236
	51 - 60	0	0.0009381
	51 - 60	1	0.0010144
	51 - 60	2	0.0010863
	51 - 60	3	0.0011437
	51 - 60	4	0.0011954
	51 - 60	5+	0.0012695
	61 - 70	0	0.0009713
	61 - 70	1	0.0010521
	61 - 70	2	0.0011229
	61 - 70	3	0.0011774
	61 - 70	4	0.0012315
	61 - 70	5+	0.0013183

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Variable	TPCTBAL Group	CCINQS24 Group	Value
TPCTBAL	71 - 80	0	0.0010097
&	71 - 80	1	0.0010919
CCINQS24 Interaction	71 - 80	2	0.0011611
(Cont.)	71 - 80	3	0.0012172
	71 - 80	4	0.0012815
	71 - 80	5+	0.0013845
	81 - 90	0	0.0010562
	81 - 90	1	0.0011378
	81 - 90	2	0.0012049
	81 - 90	3	0.0012656
	81 - 90	4	0.0013423
	81 - 90	5+	0.0014586
	91 - 99	0	0.0010988
	91 - 99	1	0.0011869
	91 - 99	2	0.0012627
	91 - 99	3	0.0013316
	91 - 99	4	0.0014065
	91 - 99	5+	0.0015108
	100	0	0.0011323
	100	1	0.0012333
	100	2	0.0013213
	100	3	0.0013973
	100	4	0.0014690
	100	5+	0.0015597

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Variable	TR59PR60 Group	COLLS60 Group	PRAGE_ALL Group	Value
TR95PR60 & COLLS60	0, 1	*	0 to 84+	0.0000000
&	0, 1	1 +	*	0.0000000
PRAGE_ALL Interaction	0	0	None	0.0000000
	1	0	None	0.0002638

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```
Raw_score =     Intercept + AVGMOS + AVGMOS missing indicator + BRADB6 + BRAGERAT + COLLSBOB
                    + INQS12 + ORINQS + PRAGE_ALL + REVOPNB75 + TADB + TPCTSAT
                    + CRDPTH & TOPEN24 interaction + DLMINAGE & TRR29_plus_COLLS60 interaction
                    + TPCTBAL & CCINQS24 interaction + TR59PR60 & COLLS60 & PRAGE_ALL interaction

select;
when (Raw_score <=4.6093691) Score = ((828 - 997)/(4.6093691 - 4.6079399))*(Raw_score - 4.6079399) + 997;
when (Raw_score <= 4.6098699) Score = ((784 - 827)/(4.6098699 - 4.6093691))*(Raw_score -4.6093691) + 827;
when (Raw_score <= 4.6103112) Score = ((753 - 783)/(4.6103112 - 4.6098699))*(Raw_score - 4.6098699) + 783;
when (Raw_score <= 4.6107707) Score = ((725 - 752)/(4.6107707 -4.6103112))*(Raw_score -4.6103112) + 752;
when (Raw_score <= 4.6112723 ) Score = ((700 - 724)/(4.6112723  -4.6107707))*(Raw_score - 4.6107707) + 724;
when (Raw_score <= 4.6118204) Score = ((675 - 699)/(4.6118204 - 4.6112723 ))*(Raw_score - 4.6112723 ) + 699;
when (Raw_score <= 4.6124247) Score = ((648 - 674)/(4.6124247 - 4.6118204))*(Raw_score - 4.6118204) + 674;
when (Raw_score <= 4.6131395) Score = ((616 - 647)/(4.6131395 - 4.6124247))*(Raw_score - 4.6124247) + 647;
when (Raw_score <= 4.6141453) Score = ((572 - 615)/(4.6141453 - 4.6131395))*(Raw_score - 4.6131395) + 615;
when (Raw_score >  4.6141453) Score = ((232 - 571)/(4.6200785 - 4.6141453))*(Raw_score - 4.6141453) + 571;
otherwise;
```

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As requested, we are providing the total premium dollar increase for policyholders that will receive an increase over 20% due to the changes we are making in this filing. Of the approximately 27,000 policies that we insure in State Farm Fire and Casualty, we estimate that only 11 private passenger policies (0.0% of the total policies) will receive an increase over 20%.

These larger increases are being driven by the significant changes we are proposing to our driver classification plan. As described in our August 24, 2012 response, we are eliminating the "utility" automobile use category and changing the classification of multiple assigned youths (at least two youthful drivers of opposite gender) from an occasional youthful rate to a non-occasional youthful rate which may lead to large premium increases. These changes simplify our driver classification plan and quote process for the customer.

Policy	Total Premium Percent Change	Total Premium Dollar Change
1	21.8%	$193
2	23.1%	$381
3	25.6%	$159
4	26.6%	$321
5	27.9%	$407
6	28.3%	$751
7	30.0%	$163
8	30.7%	$150
9	31.3%	$192
10	41.6%	$312
11	52.6%	$533

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

Only a very limited number of policies in State Farm Fire and Casualty (less than 0.1% of total policies) will receive an increase over 20% with the proposed rate change. While we've done our best to keep individual policy changes under 20% as requested, it was not possible to do so for every policy (11 policies of a total approximately 27,000 policies insured in State Farm Fire and Casualty).

As previously discussed, eliminating the "utility" use classification and revising the classification of policies with multiple assigned youths (two youthful drivers of opposite gender assigned) from an occasional youthful rate to a non-occasional youthful rate are responsible for the larger increases for private passenger vehicles.

In order to potentially reduce the large increase for these private passenger policies, we did explore the possibility of lowering the proposed "farm" or "business" use rating factors. This would reduce the total premium increase for those policies currently rated as "utility" moving to the "farm" or "business" use. However, we determined this would not be a viable option because it would result in lowering some factors below indicated levels. It would also impact all policies receiving the "farm" or "business" classification, while many of the policies aren't currently receiving a "utility" classification and won't be receiving a larger rate increase.

In addition, the same is true for those policies with multiple assigned youths moving from an occasional youthful rate to a non-occasional youthful rate which can result in an increase over 20% in some cases. While reducing the "non-occasional" rating factors would reduce the total premium increase for these policies, it is not a viable option as it would result in lowering some factors below indication levels. Also, it would impact all policies receiving the "non-occasional" classification, while most of the policies are currently classified as "non-occasional" and won't be receiving a larger rate increase.

These two classification changes will create total premium increases greater than 20% for an estimated 11 private passenger policies. However, only 5 private passenger policies will receive an increase that is greater than 30% of the total premium. While some of the dollar increases can be large, it is important to keep in mind that these policyholders are currently paying a large premium. For example, the maximum dollar increase for any individual is $751. However, this policy (18 year old single male with a driver record surcharge) currently has a high premium of $2,653. As a result, even a large dollar increase of $712 is only a 28.3% increase for the policy on a whole.

Eliminating the "utility" use will reduce confusion and follow-up which currently exists when determining whether a vehicle's use is considered "utility" versus "farm" and/or "business" use. Currently, underwriting judgment is required to determine which of these three options is appropriate for the risk. By eliminating the "utility" use, we can simplify the decision making process and classify these vehicles as either "farm" or "business" use. This change simplifies the driver classification plan and, as a result, also simplifies the quote process for the customer.

Presently, only a limited number of policies are classified as "utility" use. Of the approximately 27,000 private passenger policies that we insure in State Farm Fire and Casualty, we estimate that only 152 policies (less than 1% of total policies) are classified as "utility" use. While most of these policies will receive a premium increase as they move to either the "business" or "farm" use, the vast majority will

not receive a total premium increase over 20%. The average proposed all coverage premium percent change for policies currently classified with the “utility” use is 11.3%.

The changes we are proposing to our driver classification plan, including elimination of the “utility” use, are part of a countrywide effort by State Farm to update and simplify our classification plan. Implementing these changes will keep Arkansas’ driver classification plan consistent with the majority of states across the country. As result, this allows both greater consistency and efficiency in our processes and increases understanding for both State Farm personal and policyholders across Arkansas of the premium associated with the policy.

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

Superceded Schedule Items

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

Creation Date	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
08/02/2012	Supporting Document	NAIC loss cost data entry document	08/15/2012	