

SERFF Tracking Number: PRGS-127986080 State: Arkansas
Filing Company: Progressive Direct Insurance Company State Tracking Number:
Company Tracking Number:
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: AR Direct 201202
Project Name/Number: /

Filing at a Glance

Company: Progressive Direct Insurance Company

Product Name: AR Direct 201202 SERFF Tr Num: PRGS-127986080 State: Arkansas
TOI: 19.0 Personal Auto SERFF Status: Closed-Filed State Tr Num:
Sub-TOI: 19.0001 Private Passenger Auto Co Tr Num: State Status:
(PPA)
Filing Type: Rate Reviewer(s): Alexa Grissom
Author: AR Filer Disposition Date: 02/06/2012
Date Submitted: 01/13/2012 Disposition Status: Filed
Effective Date Requested (New): 02/03/2012 Effective Date (New): 02/03/2012
Effective Date Requested (Renewal): 03/19/2012 Effective Date (Renewal):
03/19/2012

State Filing Description:

General Information

Project Name: Status of Filing in Domicile:
Project Number: Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 02/06/2012
State Status Changed: Deemer Date:
Created By: AR Filer Submitted By: AR Filer
Corresponding Filing Tracking Number:

Filing Description:

I am pleased to submit the enclosed filing of new rates for Progressive's private passenger automobile program in Arkansas. Our proposed effective dates are February 3, 2012 for new business and March 19, 2012 for renewal business.

Company and Contact

Filing Contact Information

Martin Rarick, Product Manager martin_v_rarick@progressive.com
300 N. Commons Blvd 440-395-7078 [Phone]
Mayfield Village, OH 44143

SERFF Tracking Number: PRGS-127986080 State: Arkansas
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Filing Company Information

Progressive Direct Insurance Company	CoCode: 16322	State of Domicile: Ohio
6300 Wilson Mills Rd	Group Code: 155	Company Type:
Mayfield Village, OH 44143	Group Name:	State ID Number:
(440) 461-5000 ext. [Phone]	FEIN Number: 34-1524319	

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Progressive Direct Insurance Company	\$100.00	01/13/2012	55286693

SERFF Tracking Number: PRGS-127986080 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	02/06/2012	02/06/2012

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending	Alexa Grissom	01/26/2012	01/26/2012	AR Filer	01/26/2012	01/26/2012
Industry Response						

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
NB Effective Date	Note To Reviewer	AR Filer	01/27/2012	01/27/2012

SERFF Tracking Number: PRGS-127986080 State: Arkansas
 Filing Company: Progressive Direct Insurance Company State Tracking Number:
 Company Tracking Number:
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: AR Direct 201202
 Project Name/Number: /

Disposition

Disposition Date: 02/06/2012
 Effective Date (New): 02/03/2012
 Effective Date (Renewal): 03/19/2012
 Status: Filed
 Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Progressive Direct Insurance Company	-2.700%	-2.500%	\$-219,800	11,742	\$8,792,013	9.900%	-17.800%

SERFF Tracking Number: PRGS-127986080

State: Arkansas

Filing Company: Progressive Direct Insurance Company

State Tracking Number:

Company Tracking Number:

TOI: 19.0 Personal Auto

Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: AR Direct 201202

Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document (revised)	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Rate	Cover Letter	Filed	Yes
Rate	Transmittal	Filed	Yes
Rate	Actuarial Exhibits	Filed	Yes
Rate	Factor Pages	Filed	Yes

SERFF Tracking Number: PRGS-127986080 State: Arkansas
Filing Company: Progressive Direct Insurance Company State Tracking Number:
Company Tracking Number:
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: AR Direct 201202
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 01/26/2012

Submitted Date 01/26/2012

Respond By Date

Dear Martin Rarick,

This will acknowledge receipt of the captioned filing. Please submit the APCS in a PDF as well.

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

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

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

Sincerely,

Alexa Grissom

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Company Tracking Number:
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: AR Direct 201202
Project Name/Number: /

Response Letter

Response Letter Status Submitted to State
Response Letter Date 01/26/2012
Submitted Date 01/26/2012

Dear Alexa Grissom,

Comments:

Response 1

Comments: In response to your objection, please see attached documents.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: APCS-Auto Premium Comparison Survey

Comment: Please see attached.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

If you have any questions or concerns please call or email me.

Thank you.

Sincerely,

AR Filer

SERFF Tracking Number: PRGS-127986080 State: Arkansas
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Product Name: AR Direct 201202
Project Name/Number: /

Note To Reviewer

Created By:

AR Filer on 01/27/2012 08:24 AM

Last Edited By:

Alexa Grissom

Submitted On:

02/06/2012 02:40 PM

Subject:

NB Effective Date

Comments:

Per our conversation, we have agreed that Progressive may hold to its February 3rd new business effective date. Progressive will on future filings allow 45-60 days from filing date to effective date to allow time for any amendments or additional required information to be provided.

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 Company Tracking Number:
 TOI: 19.0 Personal Auto
 Product Name: AR Direct 201202
 Project Name/Number: /

State: Arkansas
 State Tracking Number:
 Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Rate Information

Rate data applies to filing.

Filing Method: Prior Approval
Rate Change Type: Decrease
Overall Percentage of Last Rate Revision: -3.000%
Effective Date of Last Rate Revision: 04/29/2011
Filing Method of Last Filing: Prior Approval

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Progressive Direct Insurance Company	-2.700%	-2.500%	\$-219,800	11,742	\$8,792,013	9.900%	-17.800%

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Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page	Rate Action	Previous State Filing Attachments
Status:		#:		Number:
Filed 02/06/2012	Cover Letter		New	AR DI Cover Letter.pdf
Filed 02/06/2012	Transmittal		Replacement	AR Direct 1202 Transmittal.pdf
Filed 02/06/2012	Actuarial Exhibits		Replacement	AR DI 201202 Actuarial Exhibits.pdf
Filed 02/06/2012	Factor Pages		Replacement	AR DI 201202 Factor Pages.pdf



Martin V Rarick, Product Manager
300 North Commons Blvd
Mayfield Village, OH 44143
Phone: (440) 395-7078
Fax: (440) 395-7702
E-mail: Martin_V_Rarick@progressive.com

January 13, 2012

Ms. Alexa Grissom
Certified Analyst
Arkansas Department of Insurance
1200 West Third St.
Little Rock, AR 77201

Subject: Progressive Direct Insurance Company

Dear Ms. Grissom,

Progressive is proposing revision of our base rates and a small number of factor changes to our existing product. The effective rate change is -2.5%. There are no changes to our rules or the structure of our product. Our proposed effective dates are February 3, 2012 for new business and March 19, 2012 for renewal business.

Thank you for your timely review and acknowledgment of this filing. If you have any questions or require additional information, please do not hesitate to call me at 440.395.7078 or email me at Martin_V_Rarick@progressive.com with a cc: to Mary_Cheraso@progressive.com.

Sincerely,

Martin V. Rarick
Product Manager
Arkansas Auto

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: <table style="width: 100%; border: none;"> <tr> <td style="width: 60%; border: none;">New Business</td> <td style="border: none;"></td> </tr> <tr> <td style="border: none;">Renewal Business</td> <td style="border: none;"></td> </tr> </table> f. State Filing #: g. SERFF Filing #: h. Subject Codes	New Business		Renewal Business	
New Business					
Renewal Business					

3. Group Name	Group NAIC #
Progressive Insurance Group	155

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Progressive Direct Insurance Company	Ohio	16322		

5. Company Tracking Number	AR Direct 201202
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Martin Rarick 300 N Commons Blvd Mayfield Village, OH 44143	Product Manager	440-395-7078		Martin_V_Rarick@Progressive.com

7. Signature of authorized filer	Martin Rarick <small>Digitally signed by Martin Rarick DN: cn=Martin Rarick, c=US, o=Progressive, ou=Product Manager, email=MRarick1@progressive.com Date: 2012.01.13 15:09:45 -0500</small>
8. Please print name of authorized filer	Martin Rarick

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	19.0 Personal Auto
10. Sub-Type of Insurance (Sub-TOI)	19.0001 Private Passenger Auto (PPA)
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	Private Passenger Auto
12. Company Program Title (Marketing title)	
13. Filing Type	<input checked="" type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: 02/03/2012 Renewal: 03/19/2012
15. Reference Filing?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
16. Reference Organization (if applicable)	
17. Reference Organization # & Title	
18. Company's Date of Filing	01/13/2012
19. Status of filing in domicile	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #	AR Direct 201202
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21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]	
See Cover Letter	

22. Filing Fees (Filer must provide check # and fee amount if applicable)
[If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #:
Amount: 100.00

Filing fee submitted via EFT

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

*****Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

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5. Overall Rate Information (Complete for Multiple Company Filings only)			
		COMPANY USE	STATE USE
5a	Overall percentage rate indication (when applicable)		
5b	Overall percentage rate impact for this filing		
5c	Effect of Rate Filing – Written premium change for this program		
5d	Effect of Rate Filing – Number of policyholders affected		

6.	Overall percentage of last rate revision	-3%
7.	Effective Date of last rate revision	04/29/2011
8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	Prior Approval

9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
	Rates Filing	[] New [x] Replacement [] Withdrawn	
		[] New [] Replacement [] Withdrawn	
		[] New [] Replacement [] Withdrawn	
		[] New [] Replacement [] Withdrawn	
		[] New [] Replacement [] Withdrawn	

PC RRFS-1

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Progressive Direct Insurance Company
Arkansas Private Passenger Automobile
New Business Effective Date: 02/03/2012

Introduction

The enclosed exhibits present detail and justification for the rate revision of the Progressive Direct Insurance Company in the state of Arkansas.

Table of Contents

<u>Item</u>	<u>Exhibit Number</u>
Proposed Rate Changes	1
Indication	2

Progressive Direct Insurance Company
Arkansas Private Passenger Automobile
New Business Effective Date: 02/03/2012

Proposed Rate Changes

We measured the rate changes by calculating rates for in-force policies under the current rating plans, and determined the percent change in the rate totals for each coverage.

<u>Coverage</u>	<u>Rate Change</u>
Bodily Injury	-1.1%
Property Damage	-5.0%
UMBI	2.5%
UIM	3.5%
UMPD	-3.9%
Personal Injury Protection	-0.1%
Comprehensive	-0.8%
Collision	-5.8%
Loan	0.0%
Rental	0.0%
Roadside Assistance	0.2%
ACPE	0.0%
Overall	-2.5%

Note: Overall includes Acquisition Expense and Operations Expense

Progressive Direct Insurance Company
 Arkansas Private Passenger Automobile
 New Business Effective Date: 02/03/2012

Determination of Statewide Rate Level Changes

Coverage	Accident Year Ending	Trended	Incurred	Incurred	Developed	Trended	Loss & LAE	Loss & LAE	Indicated Change	Selected Weights	Credibility Percent	Cred Wtd Indicated Change	Selected Change
		EP @ CRL	Losses	LDL	Losses	Loss & LAE	Ratio	Ratio					
BI	Nov-09	2,589,707	1,671,073	1.003	1,675,850	1,910,916	73.8%	87.8%	-16.0%	29.1%			
	Nov-10	2,924,736	1,910,817	0.999	1,908,041	2,297,832	78.6%	87.8%	-10.5%	32.7%			
	Nov-11	<u>3,442,123</u>	<u>1,909,231</u>	<u>1.044</u>	<u>1,994,020</u>	<u>2,417,265</u>	<u>70.2%</u>	<u>87.8%</u>	<u>-20.0%</u>	<u>38.2%</u>			
	TOTAL	8,956,566	5,491,121	1.016	5,577,910	6,626,013	74.0%	87.8%	-15.7%		33.3%	-2.5%	-1.1%
PD	Nov-09	2,455,120	1,687,995	1.000	1,687,543	1,810,669	73.8%	87.8%	-16.0%	29.1%			
	Nov-10	2,779,415	1,754,791	1.001	1,756,107	1,970,893	70.9%	87.8%	-19.2%	32.7%			
	Nov-11	<u>3,270,827</u>	<u>2,076,185</u>	<u>1.022</u>	<u>2,122,620</u>	<u>2,400,210</u>	<u>73.4%</u>	<u>87.8%</u>	<u>-16.4%</u>	<u>38.2%</u>			
	TOTAL	8,505,362	5,518,971	1.009	5,566,270	6,181,772	72.7%	87.8%	-17.2%		87.7%	-14.7%	-5.0%
UMBI	Nov-09	220,540	175,442	0.988	173,345	193,606	87.8%	87.8%	0.0%	29.1%			
	Nov-10	252,985	84,658	1.072	90,778	107,019	42.3%	87.8%	-51.8%	32.7%			
	Nov-11	<u>293,087</u>	<u>252,688</u>	<u>1.476</u>	<u>372,891</u>	<u>453,874</u>	<u>154.9%</u>	<u>87.8%</u>	<u>76.4%</u>	<u>38.2%</u>			
	TOTAL	766,612	512,788	1.242	637,014	754,499	98.5%	87.8%	12.2%		12.2%	8.4%	2.5%
UMPD	Nov-09	439,248	256,690	0.996	255,602	280,092	63.8%	87.8%	-27.4%	29.1%			
	Nov-10	518,077	254,551	0.996	253,412	285,755	55.2%	87.8%	-37.2%	32.7%			
	Nov-11	<u>618,255</u>	<u>285,062</u>	<u>1.037</u>	<u>295,694</u>	<u>327,042</u>	<u>52.9%</u>	<u>87.8%</u>	<u>-39.8%</u>	<u>38.2%</u>			
	TOTAL	1,575,579	796,303	1.011	804,707	892,889	56.8%	87.8%	-35.3%		36.1%	-12.0%	-3.9%
UIM	Nov-09	126,495	130,000	1.020	132,610	139,389	110.2%	87.8%	25.5%	29.1%			
	Nov-10	146,061	138,916	1.110	154,165	170,034	116.4%	87.8%	32.6%	32.7%			
	Nov-11	<u>169,424</u>	<u>117,901</u>	<u>4.680</u>	<u>551,825</u>	<u>630,180</u>	<u>372.0%</u>	<u>87.8%</u>	<u>323.6%</u>	<u>38.2%</u>			
	TOTAL	441,980	386,817	2.168	838,599	939,603	212.2%	87.8%	141.7%		4.5%	13.9%	3.5%
PIP	Nov-09	313,962	203,034	1.001	203,176	253,451	80.7%	87.8%	-8.1%	29.1%			
	Nov-10	300,395	113,986	1.006	114,659	149,315	49.7%	87.8%	-43.4%	32.7%			
	Nov-11	<u>301,553</u>	<u>240,241</u>	<u>0.810</u>	<u>194,683</u>	<u>244,222</u>	<u>81.0%</u>	<u>87.8%</u>	<u>-7.8%</u>	<u>38.2%</u>			
	TOTAL	915,910	557,261	0.920	512,518	646,988	70.7%	87.8%	-19.5%		17.5%	-0.2%	-0.1%
COMP	Nov-09	1,275,685	959,562	1.000	959,745	1,105,229	86.6%	86.6%	0.1%	29.1%			
	Nov-10	1,335,715	843,439	1.003	846,026	985,512	73.8%	86.6%	-14.8%	32.7%			
	Nov-11	<u>1,525,391</u>	<u>1,077,059</u>	<u>1.025</u>	<u>1,104,241</u>	<u>1,352,724</u>	<u>88.7%</u>	<u>86.6%</u>	<u>2.4%</u>	<u>38.2%</u>			
	TOTAL	4,136,791	2,880,060	1.010	2,910,012	3,443,465	83.2%	86.6%	-3.9%		59.7%	-1.7%	-0.8%
COLL	Nov-09	3,209,902	1,893,320	1.001	1,894,455	2,226,455	69.4%	86.6%	-19.9%	29.1%			
	Nov-10	3,305,349	1,726,303	1.001	1,727,244	2,071,662	62.7%	86.6%	-27.6%	32.7%			
	Nov-11	<u>3,824,964</u>	<u>2,373,210</u>	<u>0.960</u>	<u>2,277,609</u>	<u>2,714,325</u>	<u>71.0%</u>	<u>86.6%</u>	<u>-18.0%</u>	<u>38.2%</u>			
	TOTAL	10,340,215	5,992,833	0.984	5,899,308	7,012,443	67.8%	86.6%	-21.7%		74.0%	-15.8%	-5.8%
TOTAL	Nov-09												
	Nov-10												
	Nov-11												
TOTAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	-2.7%	-2.5%

Note: Total includes Rent, Loan, ACPE, Roadside Assistance, Acquisition Expense and Operations Expense

Progressive Direct Insurance Company
Arkansas Private Passenger Automobile
New Business Effective Date: 2/3/2012

Base Rate Table

Exhibit: 6.11

BI	PD	COMP	COLL	LOAN	PIP	UIM	UMBI	UMPD	RENT	ROADSIDE ASSISTANCE	ACPE	OPERATIONS EXPENSE	ACQUISITION EXPENSE
100.52	87.50	136.60	274.63	7.27	68.53	7.60	12.79	21.93	25.07	4.46	2.18	24.85	76.00

Roadside Assistance Limit Factor Table

Exhibit: 6.19

ROADSIDE OPTION	COLL DEDUCTIBLE	ROADSIDE FACTOR
NONE	NONE	0.00
NONE	100 DED	0.00
NONE	250 DED	0.00
NONE	500 DED	0.00
NONE	1,000 DED	0.00
NONE	2,000 DED	0.00
ROADSIDE ASSISTANCE	NONE	1.70
ROADSIDE ASSISTANCE	100 DED	1.00
ROADSIDE ASSISTANCE	250 DED	1.00
ROADSIDE ASSISTANCE	500 DED	1.00
ROADSIDE ASSISTANCE	1,000 DED	1.00
ROADSIDE ASSISTANCE	2,000 DED	1.00

Vehicle Age Factor Table

Exhibit: 6.22

VEHICLE AGE	PRIOR INSURANCE	BI	PD	COMP	COLL	LOAN	PIP	UIM/UMBI	UMPD	ROADSIDE ASSISTANCE
0	A	0.99	1.00	1.23	1.33	1.23	0.94	0.87	1.33	0.22
0	B	0.99	1.00	1.23	1.33	1.23	0.94	0.87	1.33	0.22
0	C	1.00	0.99	1.23	1.36	1.23	0.93	0.87	1.36	0.33
1	A	0.99	1.00	1.23	1.26	1.23	0.94	0.91	1.26	0.36
1	B	0.99	1.00	1.23	1.26	1.23	0.94	0.91	1.26	0.36
1	C	1.00	0.99	1.23	1.29	1.23	0.93	0.92	1.29	0.53
2	A	1.01	1.00	1.15	1.21	1.15	0.97	1.01	1.21	0.50
2	B	1.01	1.00	1.15	1.21	1.15	0.97	1.01	1.21	0.50
2	C	1.00	0.99	1.15	1.20	1.15	0.95	1.02	1.20	0.74
3	A	1.01	1.03	1.09	1.18	1.09	1.04	1.03	1.18	0.65
3	B	1.01	1.03	1.09	1.18	1.09	1.04	1.03	1.18	0.65
3	C	1.00	1.00	1.08	1.17	1.08	1.02	1.04	1.17	0.95
4	A	1.05	1.05	1.04	1.12	1.04	1.04	1.10	1.12	0.79
4	B	1.05	1.05	1.04	1.12	1.04	1.04	1.10	1.12	0.79
4	C	1.02	1.02	1.03	1.11	1.03	1.02	1.10	1.11	1.16
5	A	1.05	1.05	1.01	1.03	1.01	1.04	1.13	1.03	0.95
5	B	1.05	1.05	1.01	1.03	1.01	1.04	1.13	1.03	0.95
5	C	1.02	1.02	1.00	1.01	1.00	1.02	1.13	1.01	1.40
6	A	1.06	1.07	0.96	0.93	0.96	1.05	1.13	0.93	1.10
6	B	1.06	1.07	0.96	0.93	0.96	1.05	1.13	0.93	1.10
6	C	1.03	1.04	0.95	0.91	0.95	1.03	1.13	0.91	1.74
7	A	1.05	1.08	0.91	0.85	0.91	1.05	1.11	0.85	1.21
7	B	1.05	1.08	0.91	0.85	0.91	1.05	1.11	0.85	1.21
7	C	1.03	1.05	0.90	0.83	0.90	1.03	1.08	0.83	1.92
8	A	1.05	1.07	0.86	0.74	0.86	1.05	1.05	0.74	1.30
8	B	1.05	1.07	0.86	0.74	0.86	1.05	1.05	0.74	1.30
8	C	1.03	1.04	0.85	0.73	0.85	1.03	1.03	0.73	2.07
9	A	1.05	1.06	0.81	0.67	0.81	1.05	1.05	0.67	1.37
9	B	1.05	1.06	0.81	0.67	0.81	1.05	1.05	0.67	1.37
9	C	1.03	1.03	0.80	0.66	0.80	1.03	1.03	0.66	2.17
10	A	1.04	1.05	0.78	0.61	0.78	1.05	1.01	0.61	1.41
10	B	1.04	1.05	0.78	0.61	0.78	1.05	1.01	0.61	1.41
10	C	1.02	1.02	0.77	0.61	0.77	1.03	0.99	0.61	2.24
11	A	1.02	1.03	0.75	0.53	0.75	1.05	1.01	0.53	1.61
11	B	1.02	1.03	0.75	0.53	0.75	1.05	1.01	0.53	1.61
11	C	1.00	1.01	0.76	0.56	0.76	1.03	0.99	0.56	2.54
12	A	1.02	1.00	0.66	0.48	0.66	1.02	1.01	0.48	1.63
12	B	1.02	1.00	0.66	0.48	0.66	1.02	1.01	0.48	1.63
12	C	1.00	1.01	0.70	0.50	0.70	1.03	0.99	0.50	2.58
13	A	0.99	0.98	0.65	0.44	0.65	1.02	0.98	0.44	1.66
13	B	0.99	0.98	0.65	0.44	0.65	1.02	0.98	0.44	1.66
13	C	1.00	1.01	0.70	0.46	0.70	1.03	0.99	0.46	2.63
14	A	0.98	0.96	0.61	0.38	0.61	1.02	0.87	0.38	1.70
14	B	0.98	0.96	0.61	0.38	0.61	1.02	0.87	0.38	1.70
14	C	1.00	1.00	0.66	0.42	0.66	1.05	0.93	0.42	2.69
15	A	0.98	0.95	0.55	0.35	0.55	1.00	0.87	0.35	1.77
15	B	0.98	0.95	0.55	0.35	0.55	1.00	0.87	0.35	1.77
15	C	1.00	0.99	0.65	0.39	0.65	1.05	0.93	0.39	2.79
16	A	0.86	0.92	0.49	0.30	0.49	0.98	0.87	0.30	1.87
16	B	0.86	0.92	0.49	0.30	0.49	0.98	0.87	0.30	1.87
16	C	0.93	0.95	0.59	0.35	0.59	1.05	0.93	0.35	3.15
17	A	0.86	0.86	0.49	0.30	0.49	0.98	0.87	0.30	2.03
17	B	0.86	0.86	0.49	0.30	0.49	0.98	0.87	0.30	2.03
17	C	0.93	0.92	0.59	0.35	0.59	1.05	0.93	0.35	3.42
18	A	0.84	0.85	0.49	0.26	0.49	0.86	0.76	0.26	2.03
18	B	0.84	0.85	0.49	0.26	0.49	0.86	0.76	0.26	2.03
18	C	0.92	0.91	0.59	0.32	0.59	0.95	0.88	0.32	3.42
19	A	0.80	0.81	0.49	0.26	0.49	0.84	0.73	0.26	2.03
19	B	0.80	0.81	0.49	0.26	0.49	0.84	0.73	0.26	2.03
19	C	0.88	0.87	0.59	0.32	0.59	0.93	0.84	0.32	3.42
20 ... 99	A	0.76	0.64	0.49	0.24	0.49	0.75	0.73	0.24	2.03
20 ... 99	B	0.76	0.64	0.49	0.24	0.49	0.75	0.73	0.24	2.03

Note:

- a) Base Model Year = 2011.
- b) When Vehicle Age is greater than 99, 20 ... 99 factor is used.

Progressive Direct Insurance Company
Arkansas Private Passenger Automobile
New Business Effective Date: 2/3/2012

Vehicle Age Factor Table

Exhibit: 6.22

VEHICLE	PRIOR										ROADSIDE
AGE	INSURANCE	BI	PD	COMP	COLL	LOAN	PIP	UIM/UMBI	UMPD	ASSISTANCE	
20 ... 99	C	0.84	0.75	0.59	0.30	0.59	0.84	0.84	0.30		3.42

Note:

- a) Base Model Year = 2011.
- b) When Vehicle Age is greater than 99, 20 ... 99 factor is used.

Three Year Save Driving/Five Year Accident Free Discount Factor Table

Exhibit: 6.25

3 YEARS SAFE DRIVING	5 YEARS ACCIDENT FREE	POP BI-LVL	MULTI CAR	TENURE (MONTHS)	BI	PD	COMP	COLL	PIP	UIM/UMBI	UMPD
Y	Y	A	Y	0 ... 5	0.21	0.18	0.02	0.13	0.26	0.07	0.13
Y	Y	A	Y	6 ... 11	0.21	0.18	0.02	0.13	0.26	0.07	0.13
Y	Y	A	Y	12 ... 23	0.21	0.18	0.02	0.13	0.26	0.07	0.13
Y	Y	A	Y	24 ... 35	0.21	0.18	0.02	0.13	0.26	0.07	0.13
Y	Y	A	Y	36 ... 47	0.21	0.18	0.02	0.13	0.26	0.07	0.13
Y	Y	A	Y	48 ... 59	0.21	0.18	0.02	0.13	0.26	0.07	0.13
Y	Y	A	Y	60 ... 62	0.21	0.18	0.02	0.13	0.26	0.07	0.13
Y	Y	A	N	0 ... 5	0.08	0.10	0.03	0.07	0.06	0.02	0.07
Y	Y	A	N	6 ... 11	0.08	0.10	0.03	0.07	0.06	0.02	0.07
Y	Y	A	N	12 ... 23	0.08	0.10	0.03	0.07	0.06	0.02	0.07
Y	Y	A	N	24 ... 35	0.08	0.10	0.03	0.07	0.06	0.02	0.07
Y	Y	A	N	36 ... 47	0.08	0.10	0.03	0.07	0.06	0.02	0.07
Y	Y	A	N	48 ... 59	0.08	0.10	0.03	0.07	0.06	0.02	0.07
Y	Y	A	N	60 ... 62	0.08	0.10	0.03	0.07	0.06	0.02	0.07
Y	Y	B	Y	0 ... 5	0.05	0.08	0.02	0.09	0.11	0.07	0.09
Y	Y	B	Y	6 ... 11	0.05	0.08	0.02	0.09	0.11	0.07	0.09
Y	Y	B	Y	12 ... 23	0.05	0.08	0.02	0.09	0.11	0.07	0.09
Y	Y	B	Y	24 ... 35	0.05	0.08	0.02	0.09	0.11	0.07	0.09
Y	Y	B	Y	36 ... 47	0.05	0.08	0.02	0.09	0.11	0.07	0.09
Y	Y	B	Y	48 ... 59	0.05	0.08	0.02	0.09	0.11	0.07	0.09
Y	Y	B	Y	60 ... 62	0.05	0.08	0.02	0.09	0.11	0.07	0.09
Y	Y	B	N	0 ... 5	0.02	0.02	0.03	0.06	0.08	0.07	0.06
Y	Y	B	N	6 ... 11	0.02	0.02	0.03	0.06	0.08	0.07	0.06
Y	Y	B	N	12 ... 23	0.02	0.02	0.03	0.06	0.08	0.07	0.06
Y	Y	B	N	24 ... 35	0.02	0.02	0.03	0.06	0.08	0.07	0.06
Y	Y	B	N	36 ... 47	0.02	0.02	0.03	0.06	0.08	0.07	0.06
Y	Y	B	N	48 ... 59	0.02	0.02	0.03	0.06	0.08	0.07	0.06
Y	Y	B	N	60 ... 62	0.02	0.02	0.03	0.06	0.08	0.07	0.06
Y	Y	C	Y	0 ... 5	0.05	0.04	0.02	0.09	0.13	0.02	0.09
Y	Y	C	Y	6 ... 11	0.05	0.04	0.02	0.09	0.13	0.02	0.09
Y	Y	C	Y	12 ... 23	0.05	0.04	0.02	0.09	0.13	0.02	0.09
Y	Y	C	Y	24 ... 35	0.05	0.04	0.02	0.09	0.13	0.02	0.09
Y	Y	C	Y	36 ... 47	0.05	0.04	0.02	0.09	0.13	0.02	0.09
Y	Y	C	Y	48 ... 59	0.05	0.04	0.02	0.09	0.13	0.02	0.09
Y	Y	C	Y	60 ... 62	0.05	0.04	0.02	0.09	0.13	0.02	0.09
Y	Y	C	N	0 ... 5	0.03	0.03	0.03	0.04	0.03	0.02	0.04
Y	Y	C	N	6 ... 11	0.03	0.03	0.03	0.04	0.03	0.02	0.04
Y	Y	C	N	12 ... 23	0.03	0.03	0.03	0.04	0.03	0.02	0.04
Y	Y	C	N	24 ... 35	0.03	0.03	0.03	0.04	0.03	0.02	0.04
Y	Y	C	N	36 ... 47	0.03	0.03	0.03	0.04	0.03	0.02	0.04
Y	Y	C	N	48 ... 59	0.03	0.03	0.03	0.04	0.03	0.02	0.04
Y	Y	C	N	60 ... 62	0.03	0.03	0.03	0.04	0.03	0.02	0.04
Y	Y	D	Y	0 ... 5	0.04	0.02	0.03	0.04	0.03	0.02	0.04
Y	Y	D	Y	6 ... 11	0.04	0.02	0.03	0.04	0.03	0.02	0.04
Y	Y	D	Y	12 ... 23	0.04	0.02	0.03	0.04	0.03	0.02	0.04
Y	Y	D	Y	24 ... 35	0.04	0.02	0.03	0.04	0.03	0.02	0.04
Y	Y	D	Y	36 ... 47	0.04	0.02	0.03	0.04	0.03	0.02	0.04
Y	Y	D	Y	48 ... 59	0.04	0.02	0.03	0.04	0.03	0.02	0.04
Y	Y	D	Y	60 ... 62	0.04	0.02	0.03	0.04	0.03	0.02	0.04
Y	Y	D	N	0 ... 5	0.02	0.02	0.03	0.02	0.02	0.02	0.02
Y	Y	D	N	6 ... 11	0.02	0.02	0.03	0.02	0.02	0.02	0.02
Y	Y	D	N	12 ... 23	0.02	0.02	0.03	0.02	0.02	0.02	0.02
Y	Y	D	N	24 ... 35	0.02	0.02	0.03	0.02	0.02	0.02	0.02
Y	Y	D	N	36 ... 47	0.02	0.02	0.03	0.02	0.02	0.02	0.02
Y	Y	D	N	48 ... 59	0.02	0.02	0.03	0.02	0.02	0.02	0.02
Y	Y	D	N	60 ... 62	0.02	0.02	0.03	0.02	0.02	0.02	0.02
Y	Y	E	Y	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Y	Y	E	Y	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Y	Y	E	Y	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Y	Y	E	Y	24 ... 35	0.10	0.10	0.10	0.10	0.10	0.10	0.10
Y	Y	E	Y	36 ... 47	0.10	0.10	0.10	0.10	0.10	0.10	0.10
Y	Y	E	Y	48 ... 59	0.10	0.10	0.10	0.10	0.10	0.10	0.10
Y	Y	E	Y	60 ... 62	0.10	0.10	0.10	0.10	0.10	0.10	0.10
Y	Y	E	N	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Note: When Tenure > 62 months the 60 ... 62 month factor will apply.

Three Year Save Driving/Five Year Accident Free Discount Factor Table

Exhibit: 6.25

3 YEARS SAFE DRIVING	5 YEARS ACCIDENT FREE	POP BI-LVL	MULTI CAR	TENURE (MONTHS)	BI	PD	COMP	COLL	PIP	UIM/UMBI	UMPD
Y	Y	E	N	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Y	Y	E	N	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Y	Y	E	N	24 ... 35	0.10	0.10	0.10	0.10	0.10	0.10	0.10
Y	Y	E	N	36 ... 47	0.10	0.10	0.10	0.10	0.10	0.10	0.10
Y	Y	E	N	48 ... 59	0.10	0.10	0.10	0.10	0.10	0.10	0.10
Y	Y	E	N	60 ... 62	0.10	0.10	0.10	0.10	0.10	0.10	0.10
Y	N	A	Y	0 ... 5	0.05	0.01	0.01	0.01	0.01	0.01	0.06
Y	N	A	Y	6 ... 11	0.05	0.01	0.01	0.01	0.01	0.01	0.06
Y	N	A	Y	12 ... 23	0.05	0.01	0.01	0.01	0.01	0.01	0.06
Y	N	A	Y	24 ... 35	0.05	0.01	0.01	0.01	0.01	0.01	0.06
Y	N	A	Y	36 ... 47	0.05	0.01	0.01	0.01	0.01	0.01	0.06
Y	N	A	Y	48 ... 59	0.05	0.01	0.01	0.01	0.01	0.01	0.06
Y	N	A	Y	60 ... 62	0.05	0.01	0.01	0.01	0.01	0.01	0.06
Y	N	A	N	0 ... 5	0.01	0.01	0.01	0.01	0.02	0.01	0.01
Y	N	A	N	6 ... 11	0.01	0.01	0.01	0.01	0.02	0.01	0.01
Y	N	A	N	12 ... 23	0.01	0.01	0.01	0.01	0.02	0.01	0.01
Y	N	A	N	24 ... 35	0.01	0.01	0.01	0.01	0.02	0.01	0.01
Y	N	A	N	36 ... 47	0.01	0.01	0.01	0.01	0.02	0.01	0.01
Y	N	A	N	48 ... 59	0.01	0.01	0.01	0.01	0.02	0.01	0.01
Y	N	A	N	60 ... 62	0.01	0.01	0.01	0.01	0.02	0.01	0.01
Y	N	B	Y	0 ... 5	0.01	0.01	0.01	0.01	0.01	0.06	0.01
Y	N	B	Y	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.06	0.01
Y	N	B	Y	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.06	0.01
Y	N	B	Y	24 ... 35	0.01	0.01	0.01	0.01	0.01	0.06	0.01
Y	N	B	Y	36 ... 47	0.01	0.01	0.01	0.01	0.01	0.06	0.01
Y	N	B	Y	48 ... 59	0.01	0.01	0.01	0.01	0.01	0.06	0.01
Y	N	B	Y	60 ... 62	0.01	0.01	0.01	0.01	0.01	0.06	0.01
Y	N	B	N	0 ... 5	0.01	0.01	0.01	0.01	0.07	0.06	0.01
Y	N	B	N	6 ... 11	0.01	0.01	0.01	0.01	0.07	0.06	0.01
Y	N	B	N	12 ... 23	0.01	0.01	0.01	0.01	0.07	0.06	0.01
Y	N	B	N	24 ... 35	0.01	0.01	0.01	0.01	0.07	0.06	0.01
Y	N	B	N	36 ... 47	0.01	0.01	0.01	0.01	0.07	0.06	0.01
Y	N	B	N	48 ... 59	0.01	0.01	0.01	0.01	0.07	0.06	0.01
Y	N	B	N	60 ... 62	0.01	0.01	0.01	0.01	0.07	0.06	0.01
Y	N	C	Y	0 ... 5	0.01	0.01	0.01	0.01	0.02	0.01	0.01
Y	N	C	Y	6 ... 11	0.01	0.01	0.01	0.01	0.02	0.01	0.01
Y	N	C	Y	12 ... 23	0.01	0.01	0.01	0.01	0.02	0.01	0.01
Y	N	C	Y	24 ... 35	0.01	0.01	0.01	0.01	0.02	0.01	0.01
Y	N	C	Y	36 ... 47	0.01	0.01	0.01	0.01	0.02	0.01	0.01
Y	N	C	Y	48 ... 59	0.01	0.01	0.01	0.01	0.02	0.01	0.01
Y	N	C	Y	60 ... 62	0.01	0.01	0.01	0.01	0.02	0.01	0.01
Y	N	C	N	0 ... 5	0.01	0.01	0.02	0.01	0.01	0.01	0.01
Y	N	C	N	6 ... 11	0.01	0.01	0.02	0.01	0.01	0.01	0.01
Y	N	C	N	12 ... 23	0.01	0.01	0.02	0.01	0.01	0.01	0.01
Y	N	C	N	24 ... 35	0.01	0.01	0.02	0.01	0.01	0.01	0.01
Y	N	C	N	36 ... 47	0.01	0.01	0.02	0.01	0.01	0.01	0.01
Y	N	C	N	48 ... 59	0.01	0.01	0.02	0.01	0.01	0.01	0.01
Y	N	C	N	60 ... 62	0.01	0.01	0.02	0.01	0.01	0.01	0.01
Y	N	D	Y	0 ... 5	0.01	0.01	0.01	0.01	0.02	0.01	0.01
Y	N	D	Y	6 ... 11	0.01	0.01	0.01	0.01	0.02	0.01	0.01
Y	N	D	Y	12 ... 23	0.01	0.01	0.01	0.01	0.02	0.01	0.01
Y	N	D	Y	24 ... 35	0.01	0.01	0.01	0.01	0.02	0.01	0.01
Y	N	D	Y	36 ... 47	0.01	0.01	0.01	0.01	0.02	0.01	0.01
Y	N	D	Y	48 ... 59	0.01	0.01	0.01	0.01	0.02	0.01	0.01
Y	N	D	Y	60 ... 62	0.01	0.01	0.01	0.01	0.02	0.01	0.01
Y	N	D	N	0 ... 5	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	D	N	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	D	N	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	D	N	24 ... 35	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	D	N	36 ... 47	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	D	N	48 ... 59	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	D	N	60 ... 62	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	E	Y	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Y	N	E	Y	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.01	0.01

Note: When Tenure > 62 months the 60 ... 62 month factor will apply.

Three Year Save Driving/Five Year Accident Free Discount Factor Table

Exhibit: 6.25

3 YEARS SAFE DRIVING	5 YEARS ACCIDENT FREE	POP BI-LVL	MULTI CAR	TENURE (MONTHS)	BI	PD	COMP	COLL	PIP	UIM/UMBI	UMPD
Y	N	E	Y	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	E	Y	24 ... 35	0.05	0.05	0.05	0.05	0.05	0.05	0.05
Y	N	E	Y	36 ... 47	0.05	0.05	0.05	0.05	0.05	0.05	0.05
Y	N	E	Y	48 ... 59	0.05	0.05	0.05	0.05	0.05	0.05	0.05
Y	N	E	Y	60 ... 62	0.05	0.05	0.05	0.05	0.05	0.05	0.05
Y	N	E	N	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Y	N	E	N	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	E	N	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Y	N	E	N	24 ... 35	0.05	0.05	0.05	0.05	0.05	0.05	0.05
Y	N	E	N	36 ... 47	0.05	0.05	0.05	0.05	0.05	0.05	0.05
Y	N	E	N	48 ... 59	0.05	0.05	0.05	0.05	0.05	0.05	0.05
Y	N	E	N	60 ... 62	0.05	0.05	0.05	0.05	0.05	0.05	0.05
N	Y	A	Y	0 ... 5	0.06	0.11	0.01	0.10	0.17	0.06	0.10
N	Y	A	Y	6 ... 11	0.06	0.11	0.01	0.10	0.17	0.06	0.10
N	Y	A	Y	12 ... 23	0.06	0.11	0.01	0.10	0.17	0.06	0.10
N	Y	A	Y	24 ... 35	0.06	0.11	0.01	0.10	0.17	0.06	0.10
N	Y	A	Y	36 ... 47	0.06	0.11	0.01	0.10	0.17	0.06	0.10
N	Y	A	Y	48 ... 59	0.06	0.11	0.01	0.10	0.17	0.06	0.10
N	Y	A	Y	60 ... 62	0.06	0.11	0.01	0.10	0.17	0.06	0.10
N	Y	A	N	0 ... 5	0.01	0.01	0.02	0.04	0.05	0.01	0.04
N	Y	A	N	6 ... 11	0.01	0.01	0.02	0.04	0.05	0.01	0.04
N	Y	A	N	12 ... 23	0.01	0.01	0.02	0.04	0.05	0.01	0.04
N	Y	A	N	24 ... 35	0.01	0.01	0.02	0.04	0.05	0.01	0.04
N	Y	A	N	36 ... 47	0.01	0.01	0.02	0.04	0.05	0.01	0.04
N	Y	A	N	48 ... 59	0.01	0.01	0.02	0.04	0.05	0.01	0.04
N	Y	A	N	60 ... 62	0.01	0.01	0.02	0.04	0.05	0.01	0.04
N	Y	B	Y	0 ... 5	0.04	0.05	0.01	0.08	0.04	0.06	0.08
N	Y	B	Y	6 ... 11	0.04	0.05	0.01	0.08	0.04	0.06	0.08
N	Y	B	Y	12 ... 23	0.04	0.05	0.01	0.08	0.04	0.06	0.08
N	Y	B	Y	24 ... 35	0.04	0.05	0.01	0.08	0.04	0.06	0.08
N	Y	B	Y	36 ... 47	0.04	0.05	0.01	0.08	0.04	0.06	0.08
N	Y	B	Y	48 ... 59	0.04	0.05	0.01	0.08	0.04	0.06	0.08
N	Y	B	Y	60 ... 62	0.04	0.05	0.01	0.08	0.04	0.06	0.08
N	Y	B	N	0 ... 5	0.01	0.01	0.02	0.04	0.07	0.06	0.04
N	Y	B	N	6 ... 11	0.01	0.01	0.02	0.04	0.07	0.06	0.04
N	Y	B	N	12 ... 23	0.01	0.01	0.02	0.04	0.07	0.06	0.04
N	Y	B	N	24 ... 35	0.01	0.01	0.02	0.04	0.07	0.06	0.04
N	Y	B	N	36 ... 47	0.01	0.01	0.02	0.04	0.07	0.06	0.04
N	Y	B	N	48 ... 59	0.01	0.01	0.02	0.04	0.07	0.06	0.04
N	Y	B	N	60 ... 62	0.01	0.01	0.02	0.04	0.07	0.06	0.04
N	Y	C	Y	0 ... 5	0.04	0.03	0.01	0.08	0.02	0.01	0.08
N	Y	C	Y	6 ... 11	0.04	0.03	0.01	0.08	0.02	0.01	0.08
N	Y	C	Y	12 ... 23	0.04	0.03	0.01	0.08	0.02	0.01	0.08
N	Y	C	Y	24 ... 35	0.04	0.03	0.01	0.08	0.02	0.01	0.08
N	Y	C	Y	36 ... 47	0.04	0.03	0.01	0.08	0.02	0.01	0.08
N	Y	C	Y	48 ... 59	0.04	0.03	0.01	0.08	0.02	0.01	0.08
N	Y	C	Y	60 ... 62	0.04	0.03	0.01	0.08	0.02	0.01	0.08
N	Y	C	N	0 ... 5	0.01	0.02	0.01	0.03	0.01	0.01	0.03
N	Y	C	N	6 ... 11	0.01	0.02	0.01	0.03	0.01	0.01	0.03
N	Y	C	N	12 ... 23	0.01	0.02	0.01	0.03	0.01	0.01	0.03
N	Y	C	N	24 ... 35	0.01	0.02	0.01	0.03	0.01	0.01	0.03
N	Y	C	N	36 ... 47	0.01	0.02	0.01	0.03	0.01	0.01	0.03
N	Y	C	N	48 ... 59	0.01	0.02	0.01	0.03	0.01	0.01	0.03
N	Y	C	N	60 ... 62	0.01	0.02	0.01	0.03	0.01	0.01	0.03
N	Y	D	Y	0 ... 5	0.03	0.01	0.01	0.03	0.02	0.01	0.03
N	Y	D	Y	6 ... 11	0.03	0.01	0.01	0.03	0.02	0.01	0.03
N	Y	D	Y	12 ... 23	0.03	0.01	0.01	0.03	0.02	0.01	0.03
N	Y	D	Y	24 ... 35	0.03	0.01	0.01	0.03	0.02	0.01	0.03
N	Y	D	Y	36 ... 47	0.03	0.01	0.01	0.03	0.02	0.01	0.03
N	Y	D	Y	48 ... 59	0.03	0.01	0.01	0.03	0.02	0.01	0.03
N	Y	D	Y	60 ... 62	0.03	0.01	0.01	0.03	0.02	0.01	0.03
N	Y	D	N	0 ... 5	0.01	0.01	0.01	0.01	0.01	0.01	0.01
N	Y	D	N	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.01	0.01
N	Y	D	N	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.01	0.01

Note: When Tenure > 62 months the 60 ... 62 month factor will apply.

Three Year Save Driving/Five Year Accident Free Discount Factor Table

Exhibit: 6.25

3 YEARS SAFE DRIVING	5 YEARS ACCIDENT FREE	POP BI-LVL	MULTI CAR	TENURE (MONTHS)	BI	PD	COMP	COLL	PIP	UIM/UMBI	UMPD
N	Y	D	N	24 ... 35	0.01	0.01	0.01	0.01	0.01	0.01	0.01
N	Y	D	N	36 ... 47	0.01	0.01	0.01	0.01	0.01	0.01	0.01
N	Y	D	N	48 ... 59	0.01	0.01	0.01	0.01	0.01	0.01	0.01
N	Y	D	N	60 ... 62	0.01	0.01	0.01	0.01	0.01	0.01	0.01
N	Y	E	Y	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	Y	E	Y	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.01	0.01
N	Y	E	Y	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.01	0.01
N	Y	E	Y	24 ... 35	0.05	0.05	0.05	0.05	0.05	0.05	0.05
N	Y	E	Y	36 ... 47	0.05	0.05	0.05	0.05	0.05	0.05	0.05
N	Y	E	Y	48 ... 59	0.05	0.05	0.05	0.05	0.05	0.05	0.05
N	Y	E	Y	60 ... 62	0.05	0.05	0.05	0.05	0.05	0.05	0.05
N	Y	E	N	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	Y	E	N	6 ... 11	0.01	0.01	0.01	0.01	0.01	0.01	0.01
N	Y	E	N	12 ... 23	0.01	0.01	0.01	0.01	0.01	0.01	0.01
N	Y	E	N	24 ... 35	0.05	0.05	0.05	0.05	0.05	0.05	0.05
N	Y	E	N	36 ... 47	0.05	0.05	0.05	0.05	0.05	0.05	0.05
N	Y	E	N	48 ... 59	0.05	0.05	0.05	0.05	0.05	0.05	0.05
N	Y	E	N	60 ... 62	0.05	0.05	0.05	0.05	0.05	0.05	0.05
N	N	A	Y	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	Y	6 ... 11	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	Y	12 ... 23	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	Y	24 ... 35	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	Y	36 ... 47	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	Y	48 ... 59	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	Y	60 ... 62	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	N	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	N	6 ... 11	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	N	12 ... 23	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	N	24 ... 35	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	N	36 ... 47	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	N	48 ... 59	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	A	N	60 ... 62	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	Y	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	Y	6 ... 11	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	Y	12 ... 23	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	Y	24 ... 35	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	Y	36 ... 47	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	Y	48 ... 59	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	Y	60 ... 62	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	N	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	N	6 ... 11	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	N	12 ... 23	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	N	24 ... 35	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	N	36 ... 47	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	N	48 ... 59	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	B	N	60 ... 62	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	Y	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	Y	6 ... 11	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	Y	12 ... 23	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	Y	24 ... 35	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	Y	36 ... 47	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	Y	48 ... 59	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	Y	60 ... 62	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	N	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	N	6 ... 11	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	N	12 ... 23	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	N	24 ... 35	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	N	36 ... 47	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	N	48 ... 59	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	C	N	60 ... 62	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	Y	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	Y	6 ... 11	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	Y	12 ... 23	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	Y	24 ... 35	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Note: When Tenure > 62 months the 60 ... 62 month factor will apply.

Three Year Save Driving/Five Year Accident Free Discount Factor Table

Exhibit: 6.25

3 YEARS SAFE DRIVING	5 YEARS ACCIDENT FREE	POP BI-LVL	MULTI CAR	TENURE (MONTHS)	BI	PD	COMP	COLL	PIP	UIM/UMBI	UMPD
N	N	D	Y	36 ... 47	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	Y	48 ... 59	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	Y	60 ... 62	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	N	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	N	6 ... 11	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	N	12 ... 23	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	N	24 ... 35	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	N	36 ... 47	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	N	48 ... 59	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	D	N	60 ... 62	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	Y	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	Y	6 ... 11	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	Y	12 ... 23	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	Y	24 ... 35	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	Y	36 ... 47	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	Y	48 ... 59	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	Y	60 ... 62	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	N	0 ... 5	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	N	6 ... 11	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	N	12 ... 23	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	N	24 ... 35	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	N	36 ... 47	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	N	48 ... 59	0.00	0.00	0.00	0.00	0.00	0.00	0.00
N	N	E	N	60 ... 62	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Note: When Tenure > 62 months the 60 ... 62 month factor will apply.

Acquisition Expense Load Factor Table

Exhibit: 6.38

PRIOR INSURANCE	FINANCIAL RESPONSIBILITY TIER	ACQUISITION EXPENSE FACTOR
A	A1	1.00
A	B1	1.00
A	C1	1.00
A	D1	1.00
A	E1	1.00
A	F1	1.00
A	G1	1.00
A	H1	1.00
A	I1	1.00
A	J1	1.00
A	K1	1.00
A	L1	1.00
A	M1	1.00
A	N1	1.00
A	O1	1.00
A	P1	1.00
A	Q1	1.00
A	R1	1.00
A	T1	1.00
A	T3	1.00
A	T4	1.00
A	T5	1.00
A	U1	1.00
A	V1	1.00
A	W1	1.00
A	X1	1.00
A	X3	1.00
A	X4	1.00
A	X5	1.00
A	Y1	1.00
A	Z1	1.00
A	ZZ	1.00
B	A1	1.48
B	B1	1.48
B	C1	1.48
B	D1	1.48
B	E1	1.48
B	F1	1.48
B	G1	1.48
B	H1	1.48
B	I1	1.48
B	J1	1.48
B	K1	1.48
B	L1	1.48
B	M1	1.48
B	N1	1.48
B	O1	1.48
B	P1	1.48
B	Q1	1.48
B	R1	1.48
B	T1	1.48
B	T3	1.48
B	T4	1.48
B	T5	1.48
B	U1	1.48
B	V1	1.48
B	W1	1.48
B	X1	1.48
B	X3	1.48
B	X4	1.48
B	X5	1.48
B	Y1	1.48
B	Z1	1.48
B	ZZ	1.48
C	A1	2.44

Acquisition Expense Load Factor Table

Exhibit: 6.38

PRIOR INSURANCE	FINANCIAL RESPONSIBILITY TIER	ACQUISITION EXPENSE FACTOR
C	B1	2.44
C	C1	2.44
C	D1	2.44
C	E1	2.44
C	F1	2.44
C	G1	2.44
C	H1	2.44
C	I1	2.44
C	J1	2.44
C	K1	2.44
C	L1	2.44
C	M1	2.44
C	N1	2.44
C	O1	2.44
C	P1	2.44
C	Q1	2.44
C	R1	2.44
C	T1	2.44
C	T3	2.44
C	T4	2.44
C	T5	2.44
C	U1	2.44
C	V1	2.44
C	W1	2.44
C	X1	2.44
C	X3	2.44
C	X4	2.44
C	X5	2.44
C	Y1	2.44
C	Z1	2.44
C	ZZ	2.44

Progressive Direct Insurance Company
Arkansas Private Passenger Automobile
New Business Effective Date: 2/3/2012

Aquisition Expense Payment Method Factor Table

Exhibit: 6.39

EFT DISCOUNT	PAID IN FULL	ACQUISITION EXPENSE FACTOR
Y	Y	1.00
Y	N	1.00
N	Y	1.00
N	N	1.00

Usage Based Insurance Factor Table - UBI Initial Discount

Exhibit: 6.41

Rate Revision (YYYYMM)	UBI Group	BI/PD	COMP	COLL/UMPD	LOAN	PIP	UIM/UMBI	RENT	ROADSIDE ASSISTANCE	ACPE	FLAT ACQUISITION	OPERATIONS EXPENSE
201104	0	0.52	0.98	0.52	0.98	0.52	0.52	0.52	0.98	0.98	1.00	1.00
201104	1	0.53	0.98	0.53	0.98	0.53	0.53	0.53	0.98	0.98	1.00	1.00
201104	2	0.54	0.98	0.54	0.98	0.54	0.54	0.54	0.98	0.98	1.00	1.00
201104	3	0.56	0.98	0.56	0.98	0.56	0.56	0.56	0.98	0.98	1.00	1.00
201104	4	0.58	0.98	0.58	0.98	0.58	0.58	0.58	0.98	0.98	1.00	1.00
201104	5	0.60	0.98	0.60	0.98	0.60	0.60	0.60	0.98	0.98	1.00	1.00
201104	6	0.63	0.98	0.63	0.98	0.63	0.63	0.63	0.98	0.98	1.00	1.00
201104	7	0.66	0.98	0.66	0.98	0.66	0.66	0.66	0.98	0.98	1.00	1.00
201104	8	0.69	0.98	0.69	0.98	0.69	0.69	0.69	0.98	0.98	1.00	1.00
201104	9	0.71	0.98	0.71	0.98	0.71	0.71	0.71	0.98	0.98	1.00	1.00
201104	10	0.73	0.98	0.73	0.98	0.73	0.73	0.73	0.98	0.98	1.00	1.00
201104	11	0.75	0.98	0.75	0.98	0.75	0.75	0.75	0.98	0.98	1.00	1.00
201104	12	0.77	0.98	0.77	0.98	0.77	0.77	0.77	0.98	0.98	1.00	1.00
201104	13	0.79	0.98	0.79	0.98	0.79	0.79	0.79	0.98	0.98	1.00	1.00
201104	14	0.80	0.98	0.80	0.98	0.80	0.80	0.80	0.98	0.98	1.00	1.00
201104	15	0.82	0.98	0.82	0.98	0.82	0.82	0.82	0.98	0.98	1.00	1.00
201104	16	0.83	0.98	0.83	0.98	0.83	0.83	0.83	0.98	0.98	1.00	1.00
201104	17	0.84	0.98	0.84	0.98	0.84	0.84	0.84	0.98	0.98	1.00	1.00
201104	18	0.85	0.98	0.85	0.98	0.85	0.85	0.85	0.98	0.98	1.00	1.00
201104	19	0.86	0.98	0.86	0.98	0.86	0.86	0.86	0.98	0.98	1.00	1.00
201104	20	0.86	0.98	0.86	0.98	0.86	0.86	0.86	0.98	0.98	1.00	1.00
201104	21	0.87	0.98	0.87	0.98	0.87	0.87	0.87	0.98	0.98	1.00	1.00
201104	22	0.87	0.98	0.87	0.98	0.87	0.87	0.87	0.98	0.98	1.00	1.00
201104	23	0.87	0.98	0.87	0.98	0.87	0.87	0.87	0.98	0.98	1.00	1.00
201104	24	0.88	0.99	0.88	0.99	0.88	0.88	0.88	0.99	0.99	1.00	1.00
201104	25	0.88	0.99	0.88	0.99	0.88	0.88	0.88	0.99	0.99	1.00	1.00
201104	26	0.89	0.99	0.89	0.99	0.89	0.89	0.89	0.99	0.99	1.00	1.00
201104	27	0.89	0.99	0.89	0.99	0.89	0.89	0.89	0.99	0.99	1.00	1.00
201104	28	0.89	0.99	0.89	0.99	0.89	0.89	0.89	0.99	0.99	1.00	1.00
201104	29	0.90	0.99	0.90	0.99	0.90	0.90	0.90	0.99	0.99	1.00	1.00
201104	30	0.90	0.99	0.90	0.99	0.90	0.90	0.90	0.99	0.99	1.00	1.00
201104	31	0.90	0.99	0.90	0.99	0.90	0.90	0.90	0.99	0.99	1.00	1.00
201104	32	0.91	0.99	0.91	0.99	0.91	0.91	0.91	0.99	0.99	1.00	1.00
201104	33	0.91	0.99	0.91	0.99	0.91	0.91	0.91	0.99	0.99	1.00	1.00
201104	34	0.91	0.99	0.91	0.99	0.91	0.91	0.91	0.99	0.99	1.00	1.00
201104	35	0.91	0.99	0.91	0.99	0.91	0.91	0.91	0.99	0.99	1.00	1.00
201104	36	0.91	0.99	0.91	0.99	0.91	0.91	0.91	0.99	0.99	1.00	1.00
201104	37	0.91	0.99	0.91	0.99	0.91	0.91	0.91	0.99	0.99	1.00	1.00
201104	38	0.91	0.99	0.91	0.99	0.91	0.91	0.91	0.99	0.99	1.00	1.00
201104	39	0.92	0.99	0.92	0.99	0.92	0.92	0.92	0.99	0.99	1.00	1.00
201104	40	0.92	0.99	0.92	0.99	0.92	0.92	0.92	0.99	0.99	1.00	1.00
201104	41	0.92	0.99	0.92	0.99	0.92	0.92	0.92	0.99	0.99	1.00	1.00
201104	42	0.92	0.99	0.92	0.99	0.92	0.92	0.92	0.99	0.99	1.00	1.00
201104	43	0.92	0.99	0.92	0.99	0.92	0.92	0.92	0.99	0.99	1.00	1.00
201104	44	0.92	0.99	0.92	0.99	0.92	0.92	0.92	0.99	0.99	1.00	1.00
201104	45	0.92	0.99	0.92	0.99	0.92	0.92	0.92	0.99	0.99	1.00	1.00
201104	46	0.92	0.99	0.92	0.99	0.92	0.92	0.92	0.99	0.99	1.00	1.00
201104	47	0.93	0.99	0.93	0.99	0.93	0.93	0.93	0.99	0.99	1.00	1.00
201104	48	0.93	0.99	0.93	0.99	0.93	0.93	0.93	0.99	0.99	1.00	1.00
201104	49	0.93	0.99	0.93	0.99	0.93	0.93	0.93	0.99	0.99	1.00	1.00
201104	50	0.93	0.99	0.93	0.99	0.93	0.93	0.93	0.99	0.99	1.00	1.00
201104	51	0.93	0.99	0.93	0.99	0.93	0.93	0.93	0.99	0.99	1.00	1.00

- Note:
- If a vehicle does not participate in the usage-based insurance program, the vehicle is assigned a factor of 1.0.
 - In determining the initial UBI discount, refer to the UBI Initial Discount factors for the Rate Revision Date of the existing policy term.
 - In determining the UBI discount for a policy term subsequent to the policy term when the initial discount is applied, refer to the UBI Renewal Discount factors for the Rate Revision Date of the previous policy term.
 - The premium-weighted average factor for the vehicle is calculated, and cannot be lower than 0.70.
 - If the premium-weighted average factor for the vehicle is greater than 1.0, then a factor of 1.0 is assigned.
 - The average factor is applied to all coverages for the vehicle indicated in the Rate Order of Calculation.
 - The UBI discount is not re-determined for customers who previously completed vehicle data collection, evaluation, and UBI discount determination except in accordance with Rule V13.05.03.00.

Usage Based Insurance Factor Table - UBI Initial Discount

Exhibit: 6.41

Rate Revision (YYYYMM)	UBI Group	BI/PD	COMP	COLL/UMPD	LOAN	PIP	UIM/UMBI	RENT	ROADSIDE ASSISTANCE	ACPE	FLAT ACQUISITION	OPERATIONS EXPENSE
201104	52	0.93	0.99	0.93	0.99	0.93	0.93	0.93	0.99	0.99	1.00	1.00
201104	53	0.94	0.99	0.94	0.99	0.94	0.94	0.94	0.99	0.99	1.00	1.00
201104	54	0.94	0.99	0.94	0.99	0.94	0.94	0.94	0.99	0.99	1.00	1.00
201104	55	0.94	0.99	0.94	0.99	0.94	0.94	0.94	0.99	0.99	1.00	1.00
201104	56	0.94	0.99	0.94	0.99	0.94	0.94	0.94	0.99	0.99	1.00	1.00
201104	57	0.95	0.99	0.95	0.99	0.95	0.95	0.95	0.99	0.99	1.00	1.00
201104	58	0.95	0.99	0.95	0.99	0.95	0.95	0.95	0.99	0.99	1.00	1.00
201104	59	0.95	0.99	0.95	0.99	0.95	0.95	0.95	0.99	0.99	1.00	1.00
201104	60	0.95	0.99	0.95	0.99	0.95	0.95	0.95	0.99	0.99	1.00	1.00
201104	61	0.96	0.99	0.96	0.99	0.96	0.96	0.96	0.99	0.99	1.00	1.00
201104	62	0.96	0.99	0.96	0.99	0.96	0.96	0.96	0.99	0.99	1.00	1.00
201104	63	0.96	0.99	0.96	0.99	0.96	0.96	0.96	0.99	0.99	1.00	1.00
201104	64	0.97	1.00	0.97	1.00	0.97	0.97	0.97	1.00	1.00	1.00	1.00
201104	65	0.97	1.00	0.97	1.00	0.97	0.97	0.97	1.00	1.00	1.00	1.00
201104	66	0.97	1.00	0.97	1.00	0.97	0.97	0.97	1.00	1.00	1.00	1.00
201104	67	0.98	1.00	0.98	1.00	0.98	0.98	0.98	1.00	1.00	1.00	1.00
201104	68	0.98	1.00	0.98	1.00	0.98	0.98	0.98	1.00	1.00	1.00	1.00
201104	69	0.98	1.00	0.98	1.00	0.98	0.98	0.98	1.00	1.00	1.00	1.00
201104	70	0.98	1.00	0.98	1.00	0.98	0.98	0.98	1.00	1.00	1.00	1.00
201104	71	0.98	1.00	0.98	1.00	0.98	0.98	0.98	1.00	1.00	1.00	1.00
201104	72	0.99	1.00	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00	1.00
201104	73	0.99	1.00	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00	1.00
201104	74	0.99	1.00	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00	1.00
201104	75	0.99	1.00	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00	1.00
201104	76	0.99	1.00	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00	1.00
201104	77	0.99	1.00	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00	1.00
201104	78	0.99	1.00	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00	1.00
201104	79	0.99	1.00	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00	1.00
201104	80	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	81	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	82	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	83	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	84	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	85	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	86	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	87	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	88	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	89	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	90	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	91	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	92	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	93	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	94	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	95	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	96	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	97	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	98	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	99	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	100	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	101	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	102	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	103	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Note:

- If a vehicle does not participate in the usage-based insurance program, the vehicle is assigned a factor of 1.0.
- In determining the initial UBI discount, refer to the UBI Initial Discount factors for the Rate Revision Date of the existing policy term.
- In determining the UBI discount for a policy term subsequent to the policy term when the initial discount is applied, refer to the UBI Renewal Discount factors for the Rate Revision Date of the previous policy term.
- The premium-weighted average factor for the vehicle is calculated, and cannot be lower than 0.70.
- If the premium-weighted average factor for the vehicle is greater than 1.0, then a factor of 1.0 is assigned.
- The average factor is applied to all coverages for the vehicle indicated in the Rate Order of Calculation.
- The UBI discount is not re-determined for customers who previously completed vehicle data collection, evaluation, and UBI discount determination except in accordance with Rule V13.05.03.00.

Usage Based Insurance Factor Table - UBI Initial Discount

Exhibit: 6.41

Rate Revision (YYYYMM)	UBI Group	BI/PD	COMP	COLL/UMPD	LOAN	PIP	UIM/UMBI	RENT	ROADSIDE ASSISTANCE	ACPE	FLAT ACQUISITION	OPERATIONS EXPENSE
201104	104	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	105	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	106	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	107	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	108	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	109	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	110	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	111	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	112	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	113	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	114	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	115	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	116	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	117	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	118	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	119	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	120	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	121	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	122	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	123	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	124	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	126	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	127	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	128	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	129	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	130	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	131	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	132	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	133	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	134	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	135	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	136	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	137	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	138	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	139	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	140	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	141	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	142	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	143	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	144	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	145	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	146	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	147	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	148	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	149	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	150	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	151	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	152	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	153	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	154	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	155	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Note:

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- In determining the initial UBI discount, refer to the UBI Initial Discount factors for the Rate Revision Date of the existing policy term.
- In determining the UBI discount for a policy term subsequent to the policy term when the initial discount is applied, refer to the UBI Renewal Discount factors for the Rate Revision Date of the previous policy term.
- The premium-weighted average factor for the vehicle is calculated, and cannot be lower than 0.70.
- If the premium-weighted average factor for the vehicle is greater than 1.0, then a factor of 1.0 is assigned.
- The average factor is applied to all coverages for the vehicle indicated in the Rate Order of Calculation.
- The UBI discount is not re-determined for customers who previously completed vehicle data collection, evaluation, and UBI discount determination except in accordance with Rule V13.05.03.00.

Usage Based Insurance Factor Table - UBI Initial Discount

Exhibit: 6.41

Rate Revision (YYYYMM)	UBI Group	BI/PD	COMP	COLL/UMPD	LOAN	PIP	UIM/UMBI	RENT	ROADSIDE ASSISTANCE	ACPE	FLAT ACQUISITION	OPERATIONS EXPENSE
201104	156	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	157	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	158	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	159	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	160	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	161	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	162	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	163	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	164	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	165	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	166	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	167	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	168	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	169	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	170	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	171	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	172	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	173	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	174	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	175	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	176	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	177	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	178	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	179	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	180	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	181	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	182	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	183	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	184	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	185	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	186	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	187	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	188	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	189	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	190	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	191	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	192	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	193	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	194	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	195	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	196	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	197	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	198	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	199	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	200	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	201	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	202	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	203	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	204	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	205	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	206	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	207	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

- Note:
- If a vehicle does not participate in the usage-based insurance program, the vehicle is assigned a factor of 1.0.
 - In determining the initial UBI discount, refer to the UBI Initial Discount factors for the Rate Revision Date of the existing policy term.
 - In determining the UBI discount for a policy term subsequent to the policy term when the initial discount is applied, refer to the UBI Renewal Discount factors for the Rate Revision Date of the previous policy term.
 - The premium-weighted average factor for the vehicle is calculated, and cannot be lower than 0.70.
 - If the premium-weighted average factor for the vehicle is greater than 1.0, then a factor of 1.0 is assigned.
 - The average factor is applied to all coverages for the vehicle indicated in the Rate Order of Calculation.
 - The UBI discount is not re-determined for customers who previously completed vehicle data collection, evaluation, and UBI discount determination except in accordance with Rule V13.05.03.00.

Usage Based Insurance Factor Table - UBI Initial Discount

Exhibit: 6.41

Rate Revision (YYYYMM)	UBI Group	BI/PD	COMP	COLL/UMPD	LOAN	PIP	UIM/UMBI	RENT	ROADSIDE ASSISTANCE	ACPE	FLAT ACQUISITION	OPERATIONS EXPENSE
201104	208	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	209	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	210	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	211	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	212	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	213	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	214	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	215	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	216	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	217	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	218	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	219	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	220	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	221	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	222	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	223	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	224	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	225	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	226	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	227	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	228	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	229	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	230	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	231	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	232	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	233	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	234	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	235	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	236	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	237	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	238	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	239	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	240	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	241	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	242	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	243	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	244	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	245	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	246	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	247	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	248	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	249	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	250	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	251	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	252	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	253	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	254	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	255	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	256	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	257	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	258	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	259	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Note:

- If a vehicle does not participate in the usage-based insurance program, the vehicle is assigned a factor of 1.0.
- In determining the initial UBI discount, refer to the UBI Initial Discount factors for the Rate Revision Date of the existing policy term.
- In determining the UBI discount for a policy term subsequent to the policy term when the initial discount is applied, refer to the UBI Renewal Discount factors for the Rate Revision Date of the previous policy term.
- The premium-weighted average factor for the vehicle is calculated, and cannot be lower than 0.70.
- If the premium-weighted average factor for the vehicle is greater than 1.0, then a factor of 1.0 is assigned.
- The average factor is applied to all coverages for the vehicle indicated in the Rate Order of Calculation.
- The UBI discount is not re-determined for customers who previously completed vehicle data collection, evaluation, and UBI discount determination except in accordance with Rule V13.05.03.00.

Usage Based Insurance Factor Table - UBI Initial Discount

Exhibit: 6.41

Rate Revision (YYYYMM)	UBI Group	BI/PD	COMP	COLL/UMPD	LOAN	PIP	UIM/UMBI	RENT	ROADSIDE ASSISTANCE	ACPE	FLAT ACQUISITION	OPERATIONS EXPENSE
201104	260	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	261	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	262	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	263	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	264	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	265	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	266	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	267	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	268	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	269	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	270	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	271	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	272	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	273	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	274	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	275	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	276	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	277	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	278	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	279	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	280	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	281	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	282	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	283	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	284	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	285	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	286	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	287	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	288	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	289	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	290	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	291	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	292	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	293	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	294	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	295	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	296	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	297	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	298	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	299	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	300	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	301	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	302	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	303	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	304	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	305	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	306	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	307	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	308	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	309	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	310	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	311	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

- Note:
- If a vehicle does not participate in the usage-based insurance program, the vehicle is assigned a factor of 1.0.
 - In determining the initial UBI discount, refer to the UBI Initial Discount factors for the Rate Revision Date of the existing policy term.
 - In determining the UBI discount for a policy term subsequent to the policy term when the initial discount is applied, refer to the UBI Renewal Discount factors for the Rate Revision Date of the previous policy term.
 - The premium-weighted average factor for the vehicle is calculated, and cannot be lower than 0.70.
 - If the premium-weighted average factor for the vehicle is greater than 1.0, then a factor of 1.0 is assigned.
 - The average factor is applied to all coverages for the vehicle indicated in the Rate Order of Calculation.
 - The UBI discount is not re-determined for customers who previously completed vehicle data collection, evaluation, and UBI discount determination except in accordance with Rule V13.05.03.00.

Usage Based Insurance Factor Table - UBI Initial Discount

Exhibit: 6.41

Rate Revision (YYYYMM)	UBI Group	BI/PD	COMP	COLL/UMPD	LOAN	PIP	UIM/UMBI	RENT	ROADSIDE ASSISTANCE	ACPE	FLAT ACQUISITION	OPERATIONS EXPENSE
201104	312	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	313	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	314	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	315	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	316	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	317	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	318	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	319	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	320	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	321	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	322	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	323	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	324	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	325	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	326	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	327	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	328	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	329	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	330	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	331	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	332	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	333	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	334	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	335	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	336	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	337	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	338	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	339	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	340	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	341	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	342	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	343	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	344	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	345	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	346	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	347	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	348	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	349	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	350	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	351	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	352	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	353	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	354	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	355	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	356	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	357	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	358	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	359	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	360	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	361	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	362	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	363	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Note:

- If a vehicle does not participate in the usage-based insurance program, the vehicle is assigned a factor of 1.0.
- In determining the initial UBI discount, refer to the UBI Initial Discount factors for the Rate Revision Date of the existing policy term.
- In determining the UBI discount for a policy term subsequent to the policy term when the initial discount is applied, refer to the UBI Renewal Discount factors for the Rate Revision Date of the previous policy term.
- The premium-weighted average factor for the vehicle is calculated, and cannot be lower than 0.70.
- If the premium-weighted average factor for the vehicle is greater than 1.0, then a factor of 1.0 is assigned.
- The average factor is applied to all coverages for the vehicle indicated in the Rate Order of Calculation.
- The UBI discount is not re-determined for customers who previously completed vehicle data collection, evaluation, and UBI discount determination except in accordance with Rule V13.05.03.00.

Usage Based Insurance Factor Table - UBI Initial Discount

Exhibit: 6.41

Rate Revision (YYYYMM)	UBI Group	BI/PD	COMP	COLL/UMPD	LOAN	PIP	UIM/UMBI	RENT	ROADSIDE ASSISTANCE	ACPE	FLAT ACQUISITION	OPERATIONS EXPENSE
201104	364	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	365	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	366	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	367	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	368	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	369	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	370	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	371	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	372	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	373	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	374	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	375	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	376	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	377	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	378	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	379	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	380	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	381	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	382	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	383	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	384	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	385	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	386	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	387	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	388	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	389	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	390	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	391	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	392	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	393	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	394	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	395	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	396	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	397	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	398	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	399	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	400 ... 9999999	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	0	0.52	0.98	0.52	0.98	0.52	0.52	0.52	0.98	0.98	1.00	1.00
201202	1	0.53	0.98	0.53	0.98	0.53	0.53	0.53	0.98	0.98	1.00	1.00
201202	2	0.54	0.98	0.54	0.98	0.54	0.54	0.54	0.98	0.98	1.00	1.00
201202	3	0.56	0.98	0.56	0.98	0.56	0.56	0.56	0.98	0.98	1.00	1.00
201202	4	0.58	0.98	0.58	0.98	0.58	0.58	0.58	0.98	0.98	1.00	1.00
201202	5	0.60	0.98	0.60	0.98	0.60	0.60	0.60	0.98	0.98	1.00	1.00
201202	6	0.63	0.98	0.63	0.98	0.63	0.63	0.63	0.98	0.98	1.00	1.00
201202	7	0.66	0.98	0.66	0.98	0.66	0.66	0.66	0.98	0.98	1.00	1.00
201202	8	0.69	0.98	0.69	0.98	0.69	0.69	0.69	0.98	0.98	1.00	1.00
201202	9	0.71	0.98	0.71	0.98	0.71	0.71	0.71	0.98	0.98	1.00	1.00
201202	10	0.73	0.98	0.73	0.98	0.73	0.73	0.73	0.98	0.98	1.00	1.00
201202	11	0.75	0.98	0.75	0.98	0.75	0.75	0.75	0.98	0.98	1.00	1.00
201202	12	0.77	0.98	0.77	0.98	0.77	0.77	0.77	0.98	0.98	1.00	1.00
201202	13	0.79	0.98	0.79	0.98	0.79	0.79	0.79	0.98	0.98	1.00	1.00
201202	14	0.80	0.98	0.80	0.98	0.80	0.80	0.80	0.98	0.98	1.00	1.00

Note:
-If a vehicle does not participate in the usage-based insurance program, the vehicle is assigned a factor of 1.0.
-In determining the initial UBI discount, refer to the UBI Initial Discount factors for the Rate Revision Date of the existing policy term.
-In determining the UBI discount for a policy term subsequent to the policy term when the initial discount is applied, refer to the UBI Renewal Discount factors for the Rate Revision Date of the previous policy term.
-The premium-weighted average factor for the vehicle is calculated, and cannot be lower than 0.70.
-If the premium-weighted average factor for the vehicle is greater than 1.0, then a factor of 1.0 is assigned.
-The average factor is applied to all coverages for the vehicle indicated in the Rate Order of Calculation.
-The UBI discount is not re-determined for customers who previously completed vehicle data collection, evaluation, and UBI discount determination except in accordance with Rule V13.05.03.00.

Usage Based Insurance Factor Table - UBI Initial Discount

Exhibit: 6.41

Rate Revision (YYYYMM)	UBI Group	BI/PD	COMP	COLL/UMPD	LOAN	PIP	UIM/UMBI	RENT	ROADSIDE ASSISTANCE	ACPE	FLAT ACQUISITION	OPERATIONS EXPENSE
201202	15	0.82	0.98	0.82	0.98	0.82	0.82	0.82	0.98	0.98	1.00	1.00
201202	16	0.83	0.98	0.83	0.98	0.83	0.83	0.83	0.98	0.98	1.00	1.00
201202	17	0.84	0.98	0.84	0.98	0.84	0.84	0.84	0.98	0.98	1.00	1.00
201202	18	0.85	0.98	0.85	0.98	0.85	0.85	0.85	0.98	0.98	1.00	1.00
201202	19	0.86	0.98	0.86	0.98	0.86	0.86	0.86	0.98	0.98	1.00	1.00
201202	20	0.86	0.98	0.86	0.98	0.86	0.86	0.86	0.98	0.98	1.00	1.00
201202	21	0.87	0.98	0.87	0.98	0.87	0.87	0.87	0.98	0.98	1.00	1.00
201202	22	0.87	0.98	0.87	0.98	0.87	0.87	0.87	0.98	0.98	1.00	1.00
201202	23	0.87	0.98	0.87	0.98	0.87	0.87	0.87	0.98	0.98	1.00	1.00
201202	24	0.88	0.99	0.88	0.99	0.88	0.88	0.88	0.99	0.99	1.00	1.00
201202	25	0.88	0.99	0.88	0.99	0.88	0.88	0.88	0.99	0.99	1.00	1.00
201202	26	0.89	0.99	0.89	0.99	0.89	0.89	0.89	0.99	0.99	1.00	1.00
201202	27	0.89	0.99	0.89	0.99	0.89	0.89	0.89	0.99	0.99	1.00	1.00
201202	28	0.89	0.99	0.89	0.99	0.89	0.89	0.89	0.99	0.99	1.00	1.00
201202	29	0.90	0.99	0.90	0.99	0.90	0.90	0.90	0.99	0.99	1.00	1.00
201202	30	0.90	0.99	0.90	0.99	0.90	0.90	0.90	0.99	0.99	1.00	1.00
201202	31	0.90	0.99	0.90	0.99	0.90	0.90	0.90	0.99	0.99	1.00	1.00
201202	32	0.91	0.99	0.91	0.99	0.91	0.91	0.91	0.99	0.99	1.00	1.00
201202	33	0.91	0.99	0.91	0.99	0.91	0.91	0.91	0.99	0.99	1.00	1.00
201202	34	0.91	0.99	0.91	0.99	0.91	0.91	0.91	0.99	0.99	1.00	1.00
201202	35	0.91	0.99	0.91	0.99	0.91	0.91	0.91	0.99	0.99	1.00	1.00
201202	36	0.91	0.99	0.91	0.99	0.91	0.91	0.91	0.99	0.99	1.00	1.00
201202	37	0.91	0.99	0.91	0.99	0.91	0.91	0.91	0.99	0.99	1.00	1.00
201202	38	0.91	0.99	0.91	0.99	0.91	0.91	0.91	0.99	0.99	1.00	1.00
201202	39	0.92	0.99	0.92	0.99	0.92	0.92	0.92	0.99	0.99	1.00	1.00
201202	40	0.92	0.99	0.92	0.99	0.92	0.92	0.92	0.99	0.99	1.00	1.00
201202	41	0.92	0.99	0.92	0.99	0.92	0.92	0.92	0.99	0.99	1.00	1.00
201202	42	0.92	0.99	0.92	0.99	0.92	0.92	0.92	0.99	0.99	1.00	1.00
201202	43	0.92	0.99	0.92	0.99	0.92	0.92	0.92	0.99	0.99	1.00	1.00
201202	44	0.92	0.99	0.92	0.99	0.92	0.92	0.92	0.99	0.99	1.00	1.00
201202	45	0.92	0.99	0.92	0.99	0.92	0.92	0.92	0.99	0.99	1.00	1.00
201202	46	0.92	0.99	0.92	0.99	0.92	0.92	0.92	0.99	0.99	1.00	1.00
201202	47	0.93	0.99	0.93	0.99	0.93	0.93	0.93	0.99	0.99	1.00	1.00
201202	48	0.93	0.99	0.93	0.99	0.93	0.93	0.93	0.99	0.99	1.00	1.00
201202	49	0.93	0.99	0.93	0.99	0.93	0.93	0.93	0.99	0.99	1.00	1.00
201202	50	0.93	0.99	0.93	0.99	0.93	0.93	0.93	0.99	0.99	1.00	1.00
201202	51	0.93	0.99	0.93	0.99	0.93	0.93	0.93	0.99	0.99	1.00	1.00
201202	52	0.93	0.99	0.93	0.99	0.93	0.93	0.93	0.99	0.99	1.00	1.00
201202	53	0.94	0.99	0.94	0.99	0.94	0.94	0.94	0.99	0.99	1.00	1.00
201202	54	0.94	0.99	0.94	0.99	0.94	0.94	0.94	0.99	0.99	1.00	1.00
201202	55	0.94	0.99	0.94	0.99	0.94	0.94	0.94	0.99	0.99	1.00	1.00
201202	56	0.94	0.99	0.94	0.99	0.94	0.94	0.94	0.99	0.99	1.00	1.00
201202	57	0.95	0.99	0.95	0.99	0.95	0.95	0.95	0.99	0.99	1.00	1.00
201202	58	0.95	0.99	0.95	0.99	0.95	0.95	0.95	0.99	0.99	1.00	1.00
201202	59	0.95	0.99	0.95	0.99	0.95	0.95	0.95	0.99	0.99	1.00	1.00
201202	60	0.95	0.99	0.95	0.99	0.95	0.95	0.95	0.99	0.99	1.00	1.00
201202	61	0.96	0.99	0.96	0.99	0.96	0.96	0.96	0.99	0.99	1.00	1.00
201202	62	0.96	0.99	0.96	0.99	0.96	0.96	0.96	0.99	0.99	1.00	1.00
201202	63	0.96	0.99	0.96	0.99	0.96	0.96	0.96	0.99	0.99	1.00	1.00
201202	64	0.97	1.00	0.97	1.00	0.97	0.97	0.97	1.00	1.00	1.00	1.00
201202	65	0.97	1.00	0.97	1.00	0.97	0.97	0.97	1.00	1.00	1.00	1.00
201202	66	0.97	1.00	0.97	1.00	0.97	0.97	0.97	1.00	1.00	1.00	1.00

Note:

- If a vehicle does not participate in the usage-based insurance program, the vehicle is assigned a factor of 1.0.
- In determining the initial UBI discount, refer to the UBI Initial Discount factors for the Rate Revision Date of the existing policy term.
- In determining the UBI discount for a policy term subsequent to the policy term when the initial discount is applied, refer to the UBI Renewal Discount factors for the Rate Revision Date of the previous policy term.
- The premium-weighted average factor for the vehicle is calculated, and cannot be lower than 0.70.
- If the premium-weighted average factor for the vehicle is greater than 1.0, then a factor of 1.0 is assigned.
- The average factor is applied to all coverages for the vehicle indicated in the Rate Order of Calculation.
- The UBI discount is not re-determined for customers who previously completed vehicle data collection, evaluation, and UBI discount determination except in accordance with Rule V13.05.03.00.

Usage Based Insurance Factor Table - UBI Initial Discount

Exhibit: 6.41

Rate Revision (YYYYMM)	UBI Group	BI/PD	COMP	COLL/UMPD	LOAN	PIP	UIM/UMBI	RENT	ROADSIDE ASSISTANCE	ACPE	FLAT ACQUISITION	OPERATIONS EXPENSE
201202	67	0.98	1.00	0.98	1.00	0.98	0.98	0.98	1.00	1.00	1.00	1.00
201202	68	0.98	1.00	0.98	1.00	0.98	0.98	0.98	1.00	1.00	1.00	1.00
201202	69	0.98	1.00	0.98	1.00	0.98	0.98	0.98	1.00	1.00	1.00	1.00
201202	70	0.98	1.00	0.98	1.00	0.98	0.98	0.98	1.00	1.00	1.00	1.00
201202	71	0.98	1.00	0.98	1.00	0.98	0.98	0.98	1.00	1.00	1.00	1.00
201202	72	0.99	1.00	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00	1.00
201202	73	0.99	1.00	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00	1.00
201202	74	0.99	1.00	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00	1.00
201202	75	0.99	1.00	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00	1.00
201202	76	0.99	1.00	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00	1.00
201202	77	0.99	1.00	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00	1.00
201202	78	0.99	1.00	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00	1.00
201202	79	0.99	1.00	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00	1.00
201202	80	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	81	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	82	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	83	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	84	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	85	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	86	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	87	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	88	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	89	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	90	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	91	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	92	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	93	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	94	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	95	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	96	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	97	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	98	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	99	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	100	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	101	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	102	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	103	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	104	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	105	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	106	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	107	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	108	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	109	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	110	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	111	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	112	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	113	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	114	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	115	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	116	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	117	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	118	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Note:

- If a vehicle does not participate in the usage-based insurance program, the vehicle is assigned a factor of 1.0.
- In determining the initial UBI discount, refer to the UBI Initial Discount factors for the Rate Revision Date of the existing policy term.
- In determining the UBI discount for a policy term subsequent to the policy term when the initial discount is applied, refer to the UBI Renewal Discount factors for the Rate Revision Date of the previous policy term.
- The premium-weighted average factor for the vehicle is calculated, and cannot be lower than 0.70.
- If the premium-weighted average factor for the vehicle is greater than 1.0, then a factor of 1.0 is assigned.
- The average factor is applied to all coverages for the vehicle indicated in the Rate Order of Calculation.
- The UBI discount is not re-determined for customers who previously completed vehicle data collection, evaluation, and UBI discount determination except in accordance with Rule V13.05.03.00.

Usage Based Insurance Factor Table - UBI Initial Discount

Exhibit: 6.41

Rate Revision (YYYYMM)	UBI Group	BI/PD	COMP	COLL/UMPD	LOAN	PIP	UIM/UMBI	RENT	ROADSIDE ASSISTANCE	ACPE	FLAT ACQUISITION	OPERATIONS EXPENSE
201202	119	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	120	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	121	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	122	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	123	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	124	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	126	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	127	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	128	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	129	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	130	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	131	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	132	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	133	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	134	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	135	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	136	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	137	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	138	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	139	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	140	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	141	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	142	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	143	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	144	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	145	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	146	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	147	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	148	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	149	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	150	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	151	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	152	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	153	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	154	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	155	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	156	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	157	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	158	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	159	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	160	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	161	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	162	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	163	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	164	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	165	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	166	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	167	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	168	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	169	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	170	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

- Note:
- If a vehicle does not participate in the usage-based insurance program, the vehicle is assigned a factor of 1.0.
 - In determining the initial UBI discount, refer to the UBI Initial Discount factors for the Rate Revision Date of the existing policy term.
 - In determining the UBI discount for a policy term subsequent to the policy term when the initial discount is applied, refer to the UBI Renewal Discount factors for the Rate Revision Date of the previous policy term.
 - The premium-weighted average factor for the vehicle is calculated, and cannot be lower than 0.70.
 - If the premium-weighted average factor for the vehicle is greater than 1.0, then a factor of 1.0 is assigned.
 - The average factor is applied to all coverages for the vehicle indicated in the Rate Order of Calculation.
 - The UBI discount is not re-determined for customers who previously completed vehicle data collection, evaluation, and UBI discount determination except in accordance with Rule V13.05.03.00.

Usage Based Insurance Factor Table - UBI Initial Discount

Exhibit: 6.41

Rate Revision (YYYYMM)	UBI Group	BI/PD	COMP	COLL/UMPD	LOAN	PIP	UIM/UMBI	RENT	ROADSIDE ASSISTANCE	ACPE	FLAT ACQUISITION	OPERATIONS EXPENSE
201202	171	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	172	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	173	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	174	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	175	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	176	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	177	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	178	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	179	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	180	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	181	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	182	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	183	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	184	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	185	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	186	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	187	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	188	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	189	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	190	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	191	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	192	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	193	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	194	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	195	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	196	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	197	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	198	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	199	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	200	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	201	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	202	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	203	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	204	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	205	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	206	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	207	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	208	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	209	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	210	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	211	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	212	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	213	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	214	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	215	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	216	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	217	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	218	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	219	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	220	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	221	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	222	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

- Note:
- If a vehicle does not participate in the usage-based insurance program, the vehicle is assigned a factor of 1.0.
 - In determining the initial UBI discount, refer to the UBI Initial Discount factors for the Rate Revision Date of the existing policy term.
 - In determining the UBI discount for a policy term subsequent to the policy term when the initial discount is applied, refer to the UBI Renewal Discount factors for the Rate Revision Date of the previous policy term.
 - The premium-weighted average factor for the vehicle is calculated, and cannot be lower than 0.70.
 - If the premium-weighted average factor for the vehicle is greater than 1.0, then a factor of 1.0 is assigned.
 - The average factor is applied to all coverages for the vehicle indicated in the Rate Order of Calculation.
 - The UBI discount is not re-determined for customers who previously completed vehicle data collection, evaluation, and UBI discount determination except in accordance with Rule V13.05.03.00.

Usage Based Insurance Factor Table - UBI Initial Discount

Exhibit: 6.41

Rate Revision (YYYYMM)	UBI Group	BI/PD	COMP	COLL/UMPD	LOAN	PIP	UIM/UMBI	RENT	ROADSIDE ASSISTANCE	ACPE	FLAT ACQUISITION	OPERATIONS EXPENSE
201202	223	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	224	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	225	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	226	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	227	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	228	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	229	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	230	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	231	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	232	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	233	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	234	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	235	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	236	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	237	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	238	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	239	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	240	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	241	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	242	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	243	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	244	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	245	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	246	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	247	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	248	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	249	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	250	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	251	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	252	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	253	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	254	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	255	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	256	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	257	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	258	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	259	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	260	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	261	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	262	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	263	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	264	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	265	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	266	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	267	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	268	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	269	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	270	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	271	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	272	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	273	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	274	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Note:

- If a vehicle does not participate in the usage-based insurance program, the vehicle is assigned a factor of 1.0.
- In determining the initial UBI discount, refer to the UBI Initial Discount factors for the Rate Revision Date of the existing policy term.
- In determining the UBI discount for a policy term subsequent to the policy term when the initial discount is applied, refer to the UBI Renewal Discount factors for the Rate Revision Date of the previous policy term.
- The premium-weighted average factor for the vehicle is calculated, and cannot be lower than 0.70.
- If the premium-weighted average factor for the vehicle is greater than 1.0, then a factor of 1.0 is assigned.
- The average factor is applied to all coverages for the vehicle indicated in the Rate Order of Calculation.
- The UBI discount is not re-determined for customers who previously completed vehicle data collection, evaluation, and UBI discount determination except in accordance with Rule V13.05.03.00.

Usage Based Insurance Factor Table - UBI Initial Discount

Exhibit: 6.41

Rate Revision (YYYYMM)	UBI Group	BI/PD	COMP	COLL/UMPD	LOAN	PIP	UIM/UMBI	RENT	ROADSIDE ASSISTANCE	ACPE	FLAT ACQUISITION	OPERATIONS EXPENSE
201202	275	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	276	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	277	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	278	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	279	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	280	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	281	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	282	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	283	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	284	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	285	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	286	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	287	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	288	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	289	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	290	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	291	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	292	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	293	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	294	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	295	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	296	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	297	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	298	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	299	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	300	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	301	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	302	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	303	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	304	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	305	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	306	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	307	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	308	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	309	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	310	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	311	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	312	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	313	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	314	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	315	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	316	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	317	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	318	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	319	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	320	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	321	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	322	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	323	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	324	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	325	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	326	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Note:

- If a vehicle does not participate in the usage-based insurance program, the vehicle is assigned a factor of 1.0.
- In determining the initial UBI discount, refer to the UBI Initial Discount factors for the Rate Revision Date of the existing policy term.
- In determining the UBI discount for a policy term subsequent to the policy term when the initial discount is applied, refer to the UBI Renewal Discount factors for the Rate Revision Date of the previous policy term.
- The premium-weighted average factor for the vehicle is calculated, and cannot be lower than 0.70.
- If the premium-weighted average factor for the vehicle is greater than 1.0, then a factor of 1.0 is assigned.
- The average factor is applied to all coverages for the vehicle indicated in the Rate Order of Calculation.
- The UBI discount is not re-determined for customers who previously completed vehicle data collection, evaluation, and UBI discount determination except in accordance with Rule V13.05.03.00.

Usage Based Insurance Factor Table - UBI Initial Discount

Exhibit: 6.41

Rate Revision (YYYYMM)	UBI Group	BI/PD	COMP	COLL/UMPD	LOAN	PIP	UIM/UMBI	RENT	ROADSIDE ASSISTANCE	ACPE	FLAT ACQUISITION	OPERATIONS EXPENSE
201202	327	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	328	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	329	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	330	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	331	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	332	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	333	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	334	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	335	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	336	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	337	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	338	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	339	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	340	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	341	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	342	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	343	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	344	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	345	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	346	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	347	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	348	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	349	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	350	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	351	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	352	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	353	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	354	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	355	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	356	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	357	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	358	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	359	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	360	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	361	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	362	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	363	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	364	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	365	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	366	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	367	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	368	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	369	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	370	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	371	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	372	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	373	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	374	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	375	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	376	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	377	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	378	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Note:
-If a vehicle does not participate in the usage-based insurance program, the vehicle is assigned a factor of 1.0.
-In determining the initial UBI discount, refer to the UBI Initial Discount factors for the Rate Revision Date of the existing policy term.
-In determining the UBI discount for a policy term subsequent to the policy term when the initial discount is applied, refer to the UBI Renewal Discount factors for the Rate Revision Date of the previous policy term.
-The premium-weighted average factor for the vehicle is calculated, and cannot be lower than 0.70.
-If the premium-weighted average factor for the vehicle is greater than 1.0, then a factor of 1.0 is assigned.
-The average factor is applied to all coverages for the vehicle indicated in the Rate Order of Calculation.
-The UBI discount is not re-determined for customers who previously completed vehicle data collection, evaluation, and UBI discount determination except in accordance with Rule V13.05.03.00.

Usage Based Insurance Factor Table - UBI Initial Discount

Exhibit: 6.41

Rate Revision (YYYYMM)	UBI Group	BI/PD	COMP	COLL/UMPD	LOAN	PIP	UIM/UMBI	RENT	ROADSIDE ASSISTANCE	ACPE	FLAT ACQUISITION	OPERATIONS EXPENSE
201202	379	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	380	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	381	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	382	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	383	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	384	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	385	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	386	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	387	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	388	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	389	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	390	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	391	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	392	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	393	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	394	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	395	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	396	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	397	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	398	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	399	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	400 ... 9999999	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Note:

- If a vehicle does not participate in the usage-based insurance program, the vehicle is assigned a factor of 1.0.
- In determining the initial UBI discount, refer to the UBI Initial Discount factors for the Rate Revision Date of the existing policy term.
- In determining the UBI discount for a policy term subsequent to the policy term when the initial discount is applied, refer to the UBI Renewal Discount factors for the Rate Revision Date of the previous policy term.
- The premium-weighted average factor for the vehicle is calculated, and cannot be lower than 0.70.
- If the premium-weighted average factor for the vehicle is greater than 1.0, then a factor of 1.0 is assigned.
- The average factor is applied to all coverages for the vehicle indicated in the Rate Order of Calculation.
- The UBI discount is not re-determined for customers who previously completed vehicle data collection, evaluation, and UBI discount determination except in accordance with Rule V13.05.03.00.

Usage Based Insurance Factor Table - UBI Renewal Discount

Exhibit: 6.41

Rate Revision (YYYYMM)	UBI GROUP	BI/PD	COMP	COLL/UMPD	LOAN	PIP	UIM/UMBI	RENT	ROADSIDE ASSISTANCE	ACPE	FLAT AQUISITION	OPERATIONS EXPENSE
201104	0	0.50	0.95	0.50	0.95	0.50	0.50	0.50	0.95	0.95	1.00	1.00
201104	1	0.50	0.95	0.50	0.95	0.50	0.50	0.50	0.95	0.95	1.00	1.00
201104	2	0.50	0.95	0.50	0.95	0.50	0.50	0.50	0.95	0.95	1.00	1.00
201104	3	0.50	0.95	0.50	0.95	0.50	0.50	0.50	0.95	0.95	1.00	1.00
201104	4	0.50	0.96	0.50	0.96	0.50	0.50	0.50	0.96	0.96	1.00	1.00
201104	5	0.50	0.96	0.50	0.96	0.50	0.50	0.50	0.96	0.96	1.00	1.00
201104	6	0.51	0.96	0.51	0.96	0.51	0.51	0.51	0.96	0.96	1.00	1.00
201104	7	0.54	0.96	0.54	0.96	0.54	0.54	0.54	0.96	0.96	1.00	1.00
201104	8	0.58	0.96	0.58	0.96	0.58	0.58	0.58	0.96	0.96	1.00	1.00
201104	9	0.60	0.96	0.60	0.96	0.60	0.60	0.60	0.96	0.96	1.00	1.00
201104	10	0.63	0.96	0.63	0.96	0.63	0.63	0.63	0.96	0.96	1.00	1.00
201104	11	0.66	0.96	0.66	0.96	0.66	0.66	0.66	0.96	0.96	1.00	1.00
201104	12	0.68	0.96	0.68	0.96	0.68	0.68	0.68	0.96	0.96	1.00	1.00
201104	13	0.70	0.96	0.70	0.96	0.70	0.70	0.70	0.96	0.96	1.00	1.00
201104	14	0.72	0.96	0.72	0.96	0.72	0.72	0.72	0.96	0.96	1.00	1.00
201104	15	0.74	0.96	0.74	0.96	0.74	0.74	0.74	0.96	0.96	1.00	1.00
201104	16	0.76	0.97	0.76	0.97	0.76	0.76	0.76	0.97	0.97	1.00	1.00
201104	17	0.77	0.97	0.77	0.97	0.77	0.77	0.77	0.97	0.97	1.00	1.00
201104	18	0.79	0.97	0.79	0.97	0.79	0.79	0.79	0.97	0.97	1.00	1.00
201104	19	0.80	0.97	0.80	0.97	0.80	0.80	0.80	0.97	0.97	1.00	1.00
201104	20	0.81	0.97	0.81	0.97	0.81	0.81	0.81	0.97	0.97	1.00	1.00
201104	21	0.82	0.97	0.82	0.97	0.82	0.82	0.82	0.97	0.97	1.00	1.00
201104	22	0.82	0.97	0.82	0.97	0.82	0.82	0.82	0.97	0.97	1.00	1.00
201104	23	0.83	0.97	0.83	0.97	0.83	0.83	0.83	0.97	0.97	1.00	1.00
201104	24	0.84	0.97	0.84	0.97	0.84	0.84	0.84	0.97	0.97	1.00	1.00
201104	25	0.84	0.97	0.84	0.97	0.84	0.84	0.84	0.97	0.97	1.00	1.00
201104	26	0.85	0.97	0.85	0.97	0.85	0.85	0.85	0.97	0.97	1.00	1.00
201104	27	0.85	0.97	0.85	0.97	0.85	0.85	0.85	0.97	0.97	1.00	1.00
201104	28	0.85	0.97	0.85	0.97	0.85	0.85	0.85	0.97	0.97	1.00	1.00
201104	29	0.86	0.97	0.86	0.97	0.86	0.86	0.86	0.97	0.97	1.00	1.00
201104	30	0.86	0.97	0.86	0.97	0.86	0.86	0.86	0.97	0.97	1.00	1.00
201104	31	0.86	0.97	0.86	0.97	0.86	0.86	0.86	0.97	0.97	1.00	1.00
201104	32	0.87	0.97	0.87	0.97	0.87	0.87	0.87	0.97	0.97	1.00	1.00
201104	33	0.87	0.98	0.87	0.98	0.87	0.87	0.87	0.98	0.98	1.00	1.00
201104	34	0.87	0.98	0.87	0.98	0.87	0.87	0.87	0.98	0.98	1.00	1.00
201104	35	0.87	0.98	0.87	0.98	0.87	0.87	0.87	0.98	0.98	1.00	1.00
201104	36	0.87	0.98	0.87	0.98	0.87	0.87	0.87	0.98	0.98	1.00	1.00
201104	37	0.87	0.98	0.87	0.98	0.87	0.87	0.87	0.98	0.98	1.00	1.00
201104	38	0.87	0.98	0.87	0.98	0.87	0.87	0.87	0.98	0.98	1.00	1.00
201104	39	0.88	0.98	0.88	0.98	0.88	0.88	0.88	0.98	0.98	1.00	1.00
201104	40	0.88	0.98	0.88	0.98	0.88	0.88	0.88	0.98	0.98	1.00	1.00
201104	41	0.88	0.98	0.88	0.98	0.88	0.88	0.88	0.98	0.98	1.00	1.00
201104	42	0.88	0.98	0.88	0.98	0.88	0.88	0.88	0.98	0.98	1.00	1.00
201104	43	0.88	0.98	0.88	0.98	0.88	0.88	0.88	0.98	0.98	1.00	1.00
201104	44	0.88	0.98	0.88	0.98	0.88	0.88	0.88	0.98	0.98	1.00	1.00
201104	45	0.88	0.98	0.88	0.98	0.88	0.88	0.88	0.98	0.98	1.00	1.00
201104	46	0.88	0.98	0.88	0.98	0.88	0.88	0.88	0.98	0.98	1.00	1.00
201104	47	0.89	0.98	0.89	0.98	0.89	0.89	0.89	0.98	0.98	1.00	1.00
201104	48	0.89	0.98	0.89	0.98	0.89	0.89	0.89	0.98	0.98	1.00	1.00
201104	49	0.89	0.98	0.89	0.98	0.89	0.89	0.89	0.98	0.98	1.00	1.00
201104	50	0.89	0.98	0.89	0.98	0.89	0.89	0.89	0.98	0.98	1.00	1.00
201104	51	0.89	0.98	0.89	0.98	0.89	0.89	0.89	0.98	0.98	1.00	1.00

Note:

- If a vehicle does not participate in the usage-based insurance program, the vehicle is assigned a factor of 1.0.
- In determining the initial UBI discount, refer to the UBI Initial Discount factors for the Rate Revision Date of the existing policy term.
- In determining the UBI discount for a policy term subsequent to the policy term when the initial discount is applied, refer to the UBI Renewal Discount factors for the Rate Revision Date of the previous policy term.
- The premium-weighted average factor for the vehicle is calculated, and cannot be lower than 0.70.
- If the premium-weighted average factor for the vehicle is greater than 1.0, then a factor of 1.0 is assigned.
- The average factor is applied to all coverages for the vehicle indicated in the Rate Order of Calculation.
- The UBI discount is not re-determined for customers who previously completed vehicle data collection, evaluation, and UBI discount determination except in accordance with Rule V13.05.03.00.

Usage Based Insurance Factor Table - UBI Renewal Discount

Exhibit: 6.41

Rate Revision (YYYYMM)	UBI GROUP	BI/PD	COMP	COLL/UMPD	LOAN	PIP	UIM/UMBI	RENT	ROADSIDE ASSISTANCE	ACPE	FLAT AQUISITION	OPERATIONS EXPENSE
201104	52	0.89	0.98	0.89	0.98	0.89	0.89	0.89	0.98	0.98	1.00	1.00
201104	53	0.90	0.99	0.90	0.99	0.90	0.90	0.90	0.99	0.99	1.00	1.00
201104	54	0.90	0.99	0.90	0.99	0.90	0.90	0.90	0.99	0.99	1.00	1.00
201104	55	0.90	0.99	0.90	0.99	0.90	0.90	0.90	0.99	0.99	1.00	1.00
201104	56	0.90	0.99	0.90	0.99	0.90	0.90	0.90	0.99	0.99	1.00	1.00
201104	57	0.91	0.99	0.91	0.99	0.91	0.91	0.91	0.99	0.99	1.00	1.00
201104	58	0.91	0.99	0.91	0.99	0.91	0.91	0.91	0.99	0.99	1.00	1.00
201104	59	0.91	0.99	0.91	0.99	0.91	0.91	0.91	0.99	0.99	1.00	1.00
201104	60	0.91	0.99	0.91	0.99	0.91	0.91	0.91	0.99	0.99	1.00	1.00
201104	61	0.92	0.99	0.92	0.99	0.92	0.92	0.92	0.99	0.99	1.00	1.00
201104	62	0.92	0.99	0.92	0.99	0.92	0.92	0.92	0.99	0.99	1.00	1.00
201104	63	0.92	0.99	0.92	0.99	0.92	0.92	0.92	0.99	0.99	1.00	1.00
201104	64	0.93	0.99	0.93	0.99	0.93	0.93	0.93	0.99	0.99	1.00	1.00
201104	65	0.93	0.99	0.93	0.99	0.93	0.93	0.93	0.99	0.99	1.00	1.00
201104	66	0.93	0.99	0.93	0.99	0.93	0.93	0.93	0.99	0.99	1.00	1.00
201104	67	0.94	0.99	0.94	0.99	0.94	0.94	0.94	0.99	0.99	1.00	1.00
201104	68	0.94	0.99	0.94	0.99	0.94	0.94	0.94	0.99	0.99	1.00	1.00
201104	69	0.95	0.99	0.95	0.99	0.95	0.95	0.95	0.99	0.99	1.00	1.00
201104	70	0.95	0.99	0.95	0.99	0.95	0.95	0.95	0.99	0.99	1.00	1.00
201104	71	0.95	0.99	0.95	0.99	0.95	0.95	0.95	0.99	0.99	1.00	1.00
201104	72	0.96	0.99	0.96	0.99	0.96	0.96	0.96	0.99	0.99	1.00	1.00
201104	73	0.96	0.99	0.96	0.99	0.96	0.96	0.96	0.99	0.99	1.00	1.00
201104	74	0.97	0.99	0.97	0.99	0.97	0.97	0.97	0.99	0.99	1.00	1.00
201104	75	0.97	1.00	0.97	1.00	0.97	0.97	0.97	1.00	1.00	1.00	1.00
201104	76	0.97	1.00	0.97	1.00	0.97	0.97	0.97	1.00	1.00	1.00	1.00
201104	77	0.98	1.00	0.98	1.00	0.98	0.98	0.98	1.00	1.00	1.00	1.00
201104	78	0.98	1.00	0.98	1.00	0.98	0.98	0.98	1.00	1.00	1.00	1.00
201104	79	0.98	1.00	0.98	1.00	0.98	0.98	0.98	1.00	1.00	1.00	1.00
201104	80	0.99	1.00	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00	1.00
201104	81	0.99	1.00	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00	1.00
201104	82	0.99	1.00	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00	1.00
201104	83	0.99	1.00	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00	1.00
201104	84	0.99	1.00	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00	1.00
201104	85	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	86	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	87	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	88	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	89	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	90	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	91	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	92	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	93	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	94	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	95	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	96	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	97	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	98	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	99	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	100	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	101	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	102	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	103	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

- Note:
- If a vehicle does not participate in the usage-based insurance program, the vehicle is assigned a factor of 1.0.
 - In determining the initial UBI discount, refer to the UBI Initial Discount factors for the Rate Revision Date of the existing policy term.
 - In determining the UBI discount for a policy term subsequent to the policy term when the initial discount is applied, refer to the UBI Renewal Discount factors for the Rate Revision Date of the previous policy term.
 - The premium-weighted average factor for the vehicle is calculated, and cannot be lower than 0.70.
 - If the premium-weighted average factor for the vehicle is greater than 1.0, then a factor of 1.0 is assigned.
 - The average factor is applied to all coverages for the vehicle indicated in the Rate Order of Calculation.
 - The UBI discount is not re-determined for customers who previously completed vehicle data collection, evaluation, and UBI discount determination except in accordance with Rule V13.05.03.00.

Usage Based Insurance Factor Table - UBI Renewal Discount

Exhibit: 6.41

Rate Revision (YYYYMM)	UBI GROUP	BI/PD	COMP	COLL/UMPD	LOAN	PIP	UIM/UMBI	RENT	ROADSIDE ASSISTANCE	ACPE	FLAT AQUISITION	OPERATIONS EXPENSE
201104	104	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	105	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	106	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	107	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	108	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	109	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	110	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	111	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	112	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	113	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	114	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	115	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	116	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	117	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	118	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	119	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	120	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	121	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	122	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	123	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	124	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	126	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	127	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	128	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	129	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	130	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	131	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	132	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	133	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	134	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	135	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	136	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	137	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	138	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	139	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	140	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	141	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	142	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	143	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	144	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	145	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	146	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	147	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	148	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	149	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	150	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	151	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	152	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	153	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	154	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	155	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

- Note:
- If a vehicle does not participate in the usage-based insurance program, the vehicle is assigned a factor of 1.0.
 - In determining the initial UBI discount, refer to the UBI Initial Discount factors for the Rate Revision Date of the existing policy term.
 - In determining the UBI discount for a policy term subsequent to the policy term when the initial discount is applied, refer to the UBI Renewal Discount factors for the Rate Revision Date of the previous policy term.
 - The premium-weighted average factor for the vehicle is calculated, and cannot be lower than 0.70.
 - If the premium-weighted average factor for the vehicle is greater than 1.0, then a factor of 1.0 is assigned.
 - The average factor is applied to all coverages for the vehicle indicated in the Rate Order of Calculation.
 - The UBI discount is not re-determined for customers who previously completed vehicle data collection, evaluation, and UBI discount determination except in accordance with Rule V13.05.03.00.

Usage Based Insurance Factor Table - UBI Renewal Discount

Exhibit: 6.41

Rate Revision (YYYYMM)	UBI GROUP	BI/PD	COMP	COLL/UMPD	LOAN	PIP	UIM/UMBI	RENT	ROADSIDE ASSISTANCE	ACPE	FLAT AQUISITION	OPERATIONS EXPENSE
201104	156	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	157	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	158	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	159	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	160	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	161	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	162	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	163	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	164	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	165	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	166	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	167	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	168	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	169	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	170	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	171	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	172	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	173	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	174	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	175	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	176	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	177	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	178	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	179	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	180	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	181	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	182	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	183	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	184	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	185	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	186	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	187	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	188	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	189	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	190	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	191	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	192	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	193	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	194	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	195	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	196	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	197	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	198	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	199	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	200	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	201	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	202	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	203	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	204	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	205	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	206	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	207	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Note:

- If a vehicle does not participate in the usage-based insurance program, the vehicle is assigned a factor of 1.0.
- In determining the initial UBI discount, refer to the UBI Initial Discount factors for the Rate Revision Date of the existing policy term.
- In determining the UBI discount for a policy term subsequent to the policy term when the initial discount is applied, refer to the UBI Renewal Discount factors for the Rate Revision Date of the previous policy term.
- The premium-weighted average factor for the vehicle is calculated, and cannot be lower than 0.70.
- If the premium-weighted average factor for the vehicle is greater than 1.0, then a factor of 1.0 is assigned.
- The average factor is applied to all coverages for the vehicle indicated in the Rate Order of Calculation.
- The UBI discount is not re-determined for customers who previously completed vehicle data collection, evaluation, and UBI discount determination except in accordance with Rule V13.05.03.00.

Usage Based Insurance Factor Table - UBI Renewal Discount

Exhibit: 6.41

Rate Revision (YYYYMM)	UBI GROUP	BI/PD	COMP	COLL/UMPD	LOAN	PIP	UIM/UMBI	RENT	ROADSIDE ASSISTANCE	ACPE	FLAT AQUISITION	OPERATIONS EXPENSE
201104	208	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	209	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	210	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	211	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	212	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	213	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	214	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	215	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	216	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	217	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	218	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	219	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	220	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	221	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	222	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	223	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	224	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	225	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	226	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	227	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	228	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	229	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	230	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	231	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	232	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	233	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	234	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	235	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	236	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	237	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	238	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	239	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	240	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	241	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	242	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	243	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	244	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	245	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	246	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	247	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	248	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	249	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	250	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	251	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	252	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	253	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	254	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	255	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	256	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	257	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	258	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	259	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Note:

- If a vehicle does not participate in the usage-based insurance program, the vehicle is assigned a factor of 1.0.
- In determining the initial UBI discount, refer to the UBI Initial Discount factors for the Rate Revision Date of the existing policy term.
- In determining the UBI discount for a policy term subsequent to the policy term when the initial discount is applied, refer to the UBI Renewal Discount factors for the Rate Revision Date of the previous policy term.
- The premium-weighted average factor for the vehicle is calculated, and cannot be lower than 0.70.
- If the premium-weighted average factor for the vehicle is greater than 1.0, then a factor of 1.0 is assigned.
- The average factor is applied to all coverages for the vehicle indicated in the Rate Order of Calculation.
- The UBI discount is not re-determined for customers who previously completed vehicle data collection, evaluation, and UBI discount determination except in accordance with Rule V13.05.03.00.

Usage Based Insurance Factor Table - UBI Renewal Discount

Exhibit: 6.41

Rate Revision (YYYYMM)	UBI GROUP	BI/PD	COMP	COLL/UMPD	LOAN	PIP	UIM/UMBI	RENT	ROADSIDE ASSISTANCE	ACPE	FLAT AQUISITION	OPERATIONS EXPENSE
201104	260	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	261	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	262	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	263	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	264	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	265	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	266	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	267	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	268	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	269	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	270	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	271	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	272	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	273	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	274	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	275	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	276	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	277	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	278	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	279	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	280	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	281	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	282	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	283	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	284	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	285	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	286	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	287	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	288	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	289	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	290	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	291	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	292	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	293	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	294	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	295	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	296	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	297	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	298	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	299	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	300	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	301	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	302	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	303	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	304	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	305	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	306	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	307	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	308	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	309	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	310	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	311	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

- Note:
- If a vehicle does not participate in the usage-based insurance program, the vehicle is assigned a factor of 1.0.
 - In determining the initial UBI discount, refer to the UBI Initial Discount factors for the Rate Revision Date of the existing policy term.
 - In determining the UBI discount for a policy term subsequent to the policy term when the initial discount is applied, refer to the UBI Renewal Discount factors for the Rate Revision Date of the previous policy term.
 - The premium-weighted average factor for the vehicle is calculated, and cannot be lower than 0.70.
 - If the premium-weighted average factor for the vehicle is greater than 1.0, then a factor of 1.0 is assigned.
 - The average factor is applied to all coverages for the vehicle indicated in the Rate Order of Calculation.
 - The UBI discount is not re-determined for customers who previously completed vehicle data collection, evaluation, and UBI discount determination except in accordance with Rule V13.05.03.00.

Usage Based Insurance Factor Table - UBI Renewal Discount

Exhibit: 6.41

Rate Revision (YYYYMM)	UBI GROUP	BI/PD	COMP	COLL/UMPD	LOAN	PIP	UIM/UMBI	RENT	ROADSIDE ASSISTANCE	ACPE	FLAT AQUISITION	OPERATIONS EXPENSE
201104	312	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	313	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	314	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	315	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	316	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	317	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	318	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	319	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	320	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	321	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	322	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	323	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	324	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	325	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	326	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	327	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	328	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	329	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	330	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	331	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	332	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	333	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	334	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	335	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	336	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	337	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	338	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	339	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	340	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	341	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	342	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	343	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	344	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	345	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	346	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	347	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	348	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	349	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	350	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	351	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	352	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	353	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	354	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	355	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	356	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	357	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	358	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	359	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	360	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	361	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	362	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	363	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Note:

- If a vehicle does not participate in the usage-based insurance program, the vehicle is assigned a factor of 1.0.
- In determining the initial UBI discount, refer to the UBI Initial Discount factors for the Rate Revision Date of the existing policy term.
- In determining the UBI discount for a policy term subsequent to the policy term when the initial discount is applied, refer to the UBI Renewal Discount factors for the Rate Revision Date of the previous policy term.
- The premium-weighted average factor for the vehicle is calculated, and cannot be lower than 0.70.
- If the premium-weighted average factor for the vehicle is greater than 1.0, then a factor of 1.0 is assigned.
- The average factor is applied to all coverages for the vehicle indicated in the Rate Order of Calculation.
- The UBI discount is not re-determined for customers who previously completed vehicle data collection, evaluation, and UBI discount determination except in accordance with Rule V13.05.03.00.

Usage Based Insurance Factor Table - UBI Renewal Discount

Exhibit: 6.41

Rate Revision (YYYYMM)	UBI GROUP	BI/PD	COMP	COLL/UMPD	LOAN	PIP	UIM/UMBI	RENT	ROADSIDE ASSISTANCE	ACPE	FLAT AQUISITION	OPERATIONS EXPENSE
201104	364	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	365	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	366	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	367	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	368	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	369	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	370	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	371	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	372	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	373	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	374	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	375	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	376	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	377	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	378	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	379	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	380	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	381	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	382	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	383	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	384	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	385	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	386	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	387	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	388	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	389	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	390	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	391	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	392	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	393	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	394	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	395	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	396	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	397	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	398	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	399	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201104	400 ... 9999999	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	0	0.50	0.95	0.50	0.95	0.50	0.50	0.50	0.95	0.95	1.00	1.00
201202	1	0.50	0.95	0.50	0.95	0.50	0.50	0.50	0.95	0.95	1.00	1.00
201202	2	0.50	0.95	0.50	0.95	0.50	0.50	0.50	0.95	0.95	1.00	1.00
201202	3	0.50	0.95	0.50	0.95	0.50	0.50	0.50	0.95	0.95	1.00	1.00
201202	4	0.50	0.96	0.50	0.96	0.50	0.50	0.50	0.96	0.96	1.00	1.00
201202	5	0.50	0.96	0.50	0.96	0.50	0.50	0.50	0.96	0.96	1.00	1.00
201202	6	0.51	0.96	0.51	0.96	0.51	0.51	0.51	0.96	0.96	1.00	1.00
201202	7	0.54	0.96	0.54	0.96	0.54	0.54	0.54	0.96	0.96	1.00	1.00
201202	8	0.58	0.96	0.58	0.96	0.58	0.58	0.58	0.96	0.96	1.00	1.00
201202	9	0.60	0.96	0.60	0.96	0.60	0.60	0.60	0.96	0.96	1.00	1.00
201202	10	0.63	0.96	0.63	0.96	0.63	0.63	0.63	0.96	0.96	1.00	1.00
201202	11	0.66	0.96	0.66	0.96	0.66	0.66	0.66	0.96	0.96	1.00	1.00
201202	12	0.68	0.96	0.68	0.96	0.68	0.68	0.68	0.96	0.96	1.00	1.00
201202	13	0.70	0.96	0.70	0.96	0.70	0.70	0.70	0.96	0.96	1.00	1.00
201202	14	0.72	0.96	0.72	0.96	0.72	0.72	0.72	0.96	0.96	1.00	1.00

Note:

- If a vehicle does not participate in the usage-based insurance program, the vehicle is assigned a factor of 1.0.
- In determining the initial UBI discount, refer to the UBI Initial Discount factors for the Rate Revision Date of the existing policy term.
- In determining the UBI discount for a policy term subsequent to the policy term when the initial discount is applied, refer to the UBI Renewal Discount factors for the Rate Revision Date of the previous policy term.
- The premium-weighted average factor for the vehicle is calculated, and cannot be lower than 0.70.
- If the premium-weighted average factor for the vehicle is greater than 1.0, then a factor of 1.0 is assigned.
- The average factor is applied to all coverages for the vehicle indicated in the Rate Order of Calculation.
- The UBI discount is not re-determined for customers who previously completed vehicle data collection, evaluation, and UBI discount determination except in accordance with Rule V13.05.03.00.

Usage Based Insurance Factor Table - UBI Renewal Discount

Exhibit: 6.41

Rate Revision (YYYYMM)	UBI GROUP	BI/PD	COMP	COLL/UMPD	LOAN	PIP	UIM/UMBI	RENT	ROADSIDE ASSISTANCE	ACPE	FLAT AQUISITION	OPERATIONS EXPENSE
201202	15	0.74	0.96	0.74	0.96	0.74	0.74	0.74	0.96	0.96	1.00	1.00
201202	16	0.76	0.97	0.76	0.97	0.76	0.76	0.76	0.97	0.97	1.00	1.00
201202	17	0.77	0.97	0.77	0.97	0.77	0.77	0.77	0.97	0.97	1.00	1.00
201202	18	0.79	0.97	0.79	0.97	0.79	0.79	0.79	0.97	0.97	1.00	1.00
201202	19	0.80	0.97	0.80	0.97	0.80	0.80	0.80	0.97	0.97	1.00	1.00
201202	20	0.81	0.97	0.81	0.97	0.81	0.81	0.81	0.97	0.97	1.00	1.00
201202	21	0.82	0.97	0.82	0.97	0.82	0.82	0.82	0.97	0.97	1.00	1.00
201202	22	0.82	0.97	0.82	0.97	0.82	0.82	0.82	0.97	0.97	1.00	1.00
201202	23	0.83	0.97	0.83	0.97	0.83	0.83	0.83	0.97	0.97	1.00	1.00
201202	24	0.84	0.97	0.84	0.97	0.84	0.84	0.84	0.97	0.97	1.00	1.00
201202	25	0.84	0.97	0.84	0.97	0.84	0.84	0.84	0.97	0.97	1.00	1.00
201202	26	0.85	0.97	0.85	0.97	0.85	0.85	0.85	0.97	0.97	1.00	1.00
201202	27	0.85	0.97	0.85	0.97	0.85	0.85	0.85	0.97	0.97	1.00	1.00
201202	28	0.85	0.97	0.85	0.97	0.85	0.85	0.85	0.97	0.97	1.00	1.00
201202	29	0.86	0.97	0.86	0.97	0.86	0.86	0.86	0.97	0.97	1.00	1.00
201202	30	0.86	0.97	0.86	0.97	0.86	0.86	0.86	0.97	0.97	1.00	1.00
201202	31	0.86	0.97	0.86	0.97	0.86	0.86	0.86	0.97	0.97	1.00	1.00
201202	32	0.87	0.97	0.87	0.97	0.87	0.87	0.87	0.97	0.97	1.00	1.00
201202	33	0.87	0.98	0.87	0.98	0.87	0.87	0.87	0.98	0.98	1.00	1.00
201202	34	0.87	0.98	0.87	0.98	0.87	0.87	0.87	0.98	0.98	1.00	1.00
201202	35	0.87	0.98	0.87	0.98	0.87	0.87	0.87	0.98	0.98	1.00	1.00
201202	36	0.87	0.98	0.87	0.98	0.87	0.87	0.87	0.98	0.98	1.00	1.00
201202	37	0.87	0.98	0.87	0.98	0.87	0.87	0.87	0.98	0.98	1.00	1.00
201202	38	0.87	0.98	0.87	0.98	0.87	0.87	0.87	0.98	0.98	1.00	1.00
201202	39	0.88	0.98	0.88	0.98	0.88	0.88	0.88	0.98	0.98	1.00	1.00
201202	40	0.88	0.98	0.88	0.98	0.88	0.88	0.88	0.98	0.98	1.00	1.00
201202	41	0.88	0.98	0.88	0.98	0.88	0.88	0.88	0.98	0.98	1.00	1.00
201202	42	0.88	0.98	0.88	0.98	0.88	0.88	0.88	0.98	0.98	1.00	1.00
201202	43	0.88	0.98	0.88	0.98	0.88	0.88	0.88	0.98	0.98	1.00	1.00
201202	44	0.88	0.98	0.88	0.98	0.88	0.88	0.88	0.98	0.98	1.00	1.00
201202	45	0.88	0.98	0.88	0.98	0.88	0.88	0.88	0.98	0.98	1.00	1.00
201202	46	0.88	0.98	0.88	0.98	0.88	0.88	0.88	0.98	0.98	1.00	1.00
201202	47	0.89	0.98	0.89	0.98	0.89	0.89	0.89	0.98	0.98	1.00	1.00
201202	48	0.89	0.98	0.89	0.98	0.89	0.89	0.89	0.98	0.98	1.00	1.00
201202	49	0.89	0.98	0.89	0.98	0.89	0.89	0.89	0.98	0.98	1.00	1.00
201202	50	0.89	0.98	0.89	0.98	0.89	0.89	0.89	0.98	0.98	1.00	1.00
201202	51	0.89	0.98	0.89	0.98	0.89	0.89	0.89	0.98	0.98	1.00	1.00
201202	52	0.89	0.98	0.89	0.98	0.89	0.89	0.89	0.98	0.98	1.00	1.00
201202	53	0.90	0.99	0.90	0.99	0.90	0.90	0.90	0.99	0.99	1.00	1.00
201202	54	0.90	0.99	0.90	0.99	0.90	0.90	0.90	0.99	0.99	1.00	1.00
201202	55	0.90	0.99	0.90	0.99	0.90	0.90	0.90	0.99	0.99	1.00	1.00
201202	56	0.90	0.99	0.90	0.99	0.90	0.90	0.90	0.99	0.99	1.00	1.00
201202	57	0.91	0.99	0.91	0.99	0.91	0.91	0.91	0.99	0.99	1.00	1.00
201202	58	0.91	0.99	0.91	0.99	0.91	0.91	0.91	0.99	0.99	1.00	1.00
201202	59	0.91	0.99	0.91	0.99	0.91	0.91	0.91	0.99	0.99	1.00	1.00
201202	60	0.91	0.99	0.91	0.99	0.91	0.91	0.91	0.99	0.99	1.00	1.00
201202	61	0.92	0.99	0.92	0.99	0.92	0.92	0.92	0.99	0.99	1.00	1.00
201202	62	0.92	0.99	0.92	0.99	0.92	0.92	0.92	0.99	0.99	1.00	1.00
201202	63	0.92	0.99	0.92	0.99	0.92	0.92	0.92	0.99	0.99	1.00	1.00
201202	64	0.93	0.99	0.93	0.99	0.93	0.93	0.93	0.99	0.99	1.00	1.00
201202	65	0.93	0.99	0.93	0.99	0.93	0.93	0.93	0.99	0.99	1.00	1.00
201202	66	0.93	0.99	0.93	0.99	0.93	0.93	0.93	0.99	0.99	1.00	1.00

Note:

- If a vehicle does not participate in the usage-based insurance program, the vehicle is assigned a factor of 1.0.
- In determining the initial UBI discount, refer to the UBI Initial Discount factors for the Rate Revision Date of the existing policy term.
- In determining the UBI discount for a policy term subsequent to the policy term when the initial discount is applied, refer to the UBI Renewal Discount factors for the Rate Revision Date of the previous policy term.
- The premium-weighted average factor for the vehicle is calculated, and cannot be lower than 0.70.
- If the premium-weighted average factor for the vehicle is greater than 1.0, then a factor of 1.0 is assigned.
- The average factor is applied to all coverages for the vehicle indicated in the Rate Order of Calculation.
- The UBI discount is not re-determined for customers who previously completed vehicle data collection, evaluation, and UBI discount determination except in accordance with Rule V13.05.03.00.

Usage Based Insurance Factor Table - UBI Renewal Discount

Exhibit: 6.41

Rate Revision (YYYYMM)	UBI GROUP	BI/PD	COMP	COLL/UMPD	LOAN	PIP	UIM/UMBI	RENT	ROADSIDE ASSISTANCE	ACPE	FLAT AQUISITION	OPERATIONS EXPENSE
201202	67	0.94	0.99	0.94	0.99	0.94	0.94	0.94	0.99	0.99	1.00	1.00
201202	68	0.94	0.99	0.94	0.99	0.94	0.94	0.94	0.99	0.99	1.00	1.00
201202	69	0.95	0.99	0.95	0.99	0.95	0.95	0.95	0.99	0.99	1.00	1.00
201202	70	0.95	0.99	0.95	0.99	0.95	0.95	0.95	0.99	0.99	1.00	1.00
201202	71	0.95	0.99	0.95	0.99	0.95	0.95	0.95	0.99	0.99	1.00	1.00
201202	72	0.96	0.99	0.96	0.99	0.96	0.96	0.96	0.99	0.99	1.00	1.00
201202	73	0.96	0.99	0.96	0.99	0.96	0.96	0.96	0.99	0.99	1.00	1.00
201202	74	0.97	0.99	0.97	0.99	0.97	0.97	0.97	0.99	0.99	1.00	1.00
201202	75	0.97	1.00	0.97	1.00	0.97	0.97	0.97	1.00	1.00	1.00	1.00
201202	76	0.97	1.00	0.97	1.00	0.97	0.97	0.97	1.00	1.00	1.00	1.00
201202	77	0.98	1.00	0.98	1.00	0.98	0.98	0.98	1.00	1.00	1.00	1.00
201202	78	0.98	1.00	0.98	1.00	0.98	0.98	0.98	1.00	1.00	1.00	1.00
201202	79	0.98	1.00	0.98	1.00	0.98	0.98	0.98	1.00	1.00	1.00	1.00
201202	80	0.99	1.00	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00	1.00
201202	81	0.99	1.00	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00	1.00
201202	82	0.99	1.00	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00	1.00
201202	83	0.99	1.00	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00	1.00
201202	84	0.99	1.00	0.99	1.00	0.99	0.99	0.99	1.00	1.00	1.00	1.00
201202	85	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	86	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	87	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	88	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	89	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	90	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	91	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	92	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	93	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	94	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	95	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	96	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	97	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	98	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	99	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	100	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	101	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	102	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	103	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	104	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	105	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	106	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	107	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	108	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	109	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	110	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	111	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	112	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	113	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	114	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	115	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	116	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	117	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	118	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Note:

- If a vehicle does not participate in the usage-based insurance program, the vehicle is assigned a factor of 1.0.
- In determining the initial UBI discount, refer to the UBI Initial Discount factors for the Rate Revision Date of the existing policy term.
- In determining the UBI discount for a policy term subsequent to the policy term when the initial discount is applied, refer to the UBI Renewal Discount factors for the Rate Revision Date of the previous policy term.
- The premium-weighted average factor for the vehicle is calculated, and cannot be lower than 0.70.
- If the premium-weighted average factor for the vehicle is greater than 1.0, then a factor of 1.0 is assigned.
- The average factor is applied to all coverages for the vehicle indicated in the Rate Order of Calculation.
- The UBI discount is not re-determined for customers who previously completed vehicle data collection, evaluation, and UBI discount determination except in accordance with Rule V13.05.03.00.

Usage Based Insurance Factor Table - UBI Renewal Discount

Exhibit: 6.41

Rate Revision (YYYYMM)	UBI GROUP	BI/PD	COMP	COLL/UMPD	LOAN	PIP	UIM/UMBI	RENT	ROADSIDE ASSISTANCE	ACPE	FLAT AQUISITION	OPERATIONS EXPENSE
201202	119	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	120	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	121	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	122	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	123	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	124	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	125	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	126	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	127	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	128	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	129	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	130	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	131	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	132	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	133	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	134	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	135	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	136	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	137	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	138	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	139	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	140	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	141	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	142	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	143	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	144	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	145	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	146	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	147	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	148	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	149	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	150	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	151	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	152	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	153	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	154	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	155	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	156	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	157	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	158	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	159	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	160	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	161	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	162	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	163	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	164	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	165	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	166	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	167	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	168	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	169	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	170	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Note:
-If a vehicle does not participate in the usage-based insurance program, the vehicle is assigned a factor of 1.0.
-In determining the initial UBI discount, refer to the UBI Initial Discount factors for the Rate Revision Date of the existing policy term.
-In determining the UBI discount for a policy term subsequent to the policy term when the initial discount is applied, refer to the UBI Renewal Discount factors for the Rate Revision Date of the previous policy term.
-The premium-weighted average factor for the vehicle is calculated, and cannot be lower than 0.70.
-If the premium-weighted average factor for the vehicle is greater than 1.0, then a factor of 1.0 is assigned.
-The average factor is applied to all coverages for the vehicle indicated in the Rate Order of Calculation.
-The UBI discount is not re-determined for customers who previously completed vehicle data collection, evaluation, and UBI discount determination except in accordance with Rule V13.05.03.00.

Usage Based Insurance Factor Table - UBI Renewal Discount

Exhibit: 6.41

Rate Revision (YYYYMM)	UBI GROUP	BI/PD	COMP	COLL/UMPD	LOAN	PIP	UIM/UMBI	RENT	ROADSIDE ASSISTANCE	ACPE	FLAT AQUISITION	OPERATIONS EXPENSE
201202	171	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	172	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	173	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	174	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	175	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	176	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	177	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	178	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	179	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	180	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	181	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	182	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	183	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	184	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	185	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	186	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	187	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	188	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	189	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	190	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	191	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	192	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	193	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	194	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	195	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	196	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	197	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	198	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	199	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	200	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	201	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	202	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	203	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	204	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	205	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	206	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	207	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	208	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	209	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	210	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	211	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	212	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	213	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	214	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	215	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	216	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	217	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	218	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	219	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	220	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	221	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	222	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Note:

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- In determining the initial UBI discount, refer to the UBI Initial Discount factors for the Rate Revision Date of the existing policy term.
- In determining the UBI discount for a policy term subsequent to the policy term when the initial discount is applied, refer to the UBI Renewal Discount factors for the Rate Revision Date of the previous policy term.
- The premium-weighted average factor for the vehicle is calculated, and cannot be lower than 0.70.
- If the premium-weighted average factor for the vehicle is greater than 1.0, then a factor of 1.0 is assigned.
- The average factor is applied to all coverages for the vehicle indicated in the Rate Order of Calculation.
- The UBI discount is not re-determined for customers who previously completed vehicle data collection, evaluation, and UBI discount determination except in accordance with Rule V13.05.03.00.

Usage Based Insurance Factor Table - UBI Renewal Discount

Exhibit: 6.41

Rate Revision (YYYYMM)	UBI GROUP	BI/PD	COMP	COLL/UMPD	LOAN	PIP	UIM/UMBI	RENT	ROADSIDE ASSISTANCE	ACPE	FLAT AQUISITION	OPERATIONS EXPENSE
201202	223	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	224	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	225	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	226	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	227	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	228	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	229	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	230	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	231	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	232	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	233	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	234	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	235	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	236	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	237	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	238	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	239	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	240	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	241	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	242	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	243	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	244	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	245	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	246	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	247	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	248	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	249	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	250	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	251	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	252	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	253	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	254	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	255	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	256	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	257	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	258	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	259	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	260	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	261	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	262	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	263	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	264	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	265	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	266	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	267	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	268	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	269	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	270	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	271	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	272	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	273	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	274	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

- Note:
- If a vehicle does not participate in the usage-based insurance program, the vehicle is assigned a factor of 1.0.
 - In determining the initial UBI discount, refer to the UBI Initial Discount factors for the Rate Revision Date of the existing policy term.
 - In determining the UBI discount for a policy term subsequent to the policy term when the initial discount is applied, refer to the UBI Renewal Discount factors for the Rate Revision Date of the previous policy term.
 - The premium-weighted average factor for the vehicle is calculated, and cannot be lower than 0.70.
 - If the premium-weighted average factor for the vehicle is greater than 1.0, then a factor of 1.0 is assigned.
 - The average factor is applied to all coverages for the vehicle indicated in the Rate Order of Calculation.
 - The UBI discount is not re-determined for customers who previously completed vehicle data collection, evaluation, and UBI discount determination except in accordance with Rule V13.05.03.00.

Usage Based Insurance Factor Table - UBI Renewal Discount

Exhibit: 6.41

Rate Revision (YYYYMM)	UBI GROUP	BI/PD	COMP	COLL/UMPD	LOAN	PIP	UIM/UMBI	RENT	ROADSIDE ASSISTANCE	ACPE	FLAT AQUISITION	OPERATIONS EXPENSE
201202	275	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	276	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	277	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	278	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	279	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	280	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	281	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	282	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	283	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	284	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	285	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	286	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	287	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	288	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	289	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	290	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	291	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	292	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	293	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	294	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	295	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	296	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	297	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	298	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	299	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	300	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	301	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	302	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	303	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	304	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	305	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	306	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	307	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	308	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	309	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	310	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	311	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	312	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	313	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	314	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	315	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	316	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	317	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	318	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	319	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	320	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	321	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	322	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	323	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	324	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	325	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	326	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Note:

- If a vehicle does not participate in the usage-based insurance program, the vehicle is assigned a factor of 1.0.
- In determining the initial UBI discount, refer to the UBI Initial Discount factors for the Rate Revision Date of the existing policy term.
- In determining the UBI discount for a policy term subsequent to the policy term when the initial discount is applied, refer to the UBI Renewal Discount factors for the Rate Revision Date of the previous policy term.
- The premium-weighted average factor for the vehicle is calculated, and cannot be lower than 0.70.
- If the premium-weighted average factor for the vehicle is greater than 1.0, then a factor of 1.0 is assigned.
- The average factor is applied to all coverages for the vehicle indicated in the Rate Order of Calculation.
- The UBI discount is not re-determined for customers who previously completed vehicle data collection, evaluation, and UBI discount determination except in accordance with Rule V13.05.03.00.

Usage Based Insurance Factor Table - UBI Renewal Discount

Exhibit: 6.41

Rate Revision (YYYYMM)	UBI GROUP	BI/PD	COMP	COLL/UMPD	LOAN	PIP	UIM/UMBI	RENT	ROADSIDE ASSISTANCE	ACPE	FLAT AQUISITION	OPERATIONS EXPENSE
201202	327	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	328	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	329	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	330	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	331	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	332	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	333	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	334	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	335	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	336	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	337	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	338	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	339	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	340	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	341	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	342	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	343	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	344	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	345	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	346	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	347	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	348	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	349	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	350	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	351	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	352	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	353	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	354	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	355	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	356	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	357	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	358	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	359	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	360	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	361	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	362	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	363	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	364	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	365	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	366	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	367	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	368	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	369	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	370	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	371	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	372	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	373	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	374	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	375	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	376	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	377	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	378	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Note:

- If a vehicle does not participate in the usage-based insurance program, the vehicle is assigned a factor of 1.0.
- In determining the initial UBI discount, refer to the UBI Initial Discount factors for the Rate Revision Date of the existing policy term.
- In determining the UBI discount for a policy term subsequent to the policy term when the initial discount is applied, refer to the UBI Renewal Discount factors for the Rate Revision Date of the previous policy term.
- The premium-weighted average factor for the vehicle is calculated, and cannot be lower than 0.70.
- If the premium-weighted average factor for the vehicle is greater than 1.0, then a factor of 1.0 is assigned.
- The average factor is applied to all coverages for the vehicle indicated in the Rate Order of Calculation.
- The UBI discount is not re-determined for customers who previously completed vehicle data collection, evaluation, and UBI discount determination except in accordance with Rule V13.05.03.00.

Usage Based Insurance Factor Table - UBI Renewal Discount

Exhibit: 6.41

Rate Revision (YYYYMM)	UBI GROUP	BI/PD	COMP	COLL/UMPD	LOAN	PIP	UIM/UMBI	RENT	ROADSIDE ASSISTANCE	ACPE	FLAT AQUISITION	OPERATIONS EXPENSE
201202	379	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	380	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	381	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	382	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	383	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	384	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	385	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	386	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	387	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	388	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	389	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	390	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	391	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	392	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	393	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	394	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	395	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	396	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	397	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	398	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	399	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
201202	400 ... 9999999	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Note:

- If a vehicle does not participate in the usage-based insurance program, the vehicle is assigned a factor of 1.0.
- In determining the initial UBI discount, refer to the UBI Initial Discount factors for the Rate Revision Date of the existing policy term.
- In determining the UBI discount for a policy term subsequent to the policy term when the initial discount is applied, refer to the UBI Renewal Discount factors for the Rate Revision Date of the previous policy term.
- The premium-weighted average factor for the vehicle is calculated, and cannot be lower than 0.70.
- If the premium-weighted average factor for the vehicle is greater than 1.0, then a factor of 1.0 is assigned.
- The average factor is applied to all coverages for the vehicle indicated in the Rate Order of Calculation.
- The UBI discount is not re-determined for customers who previously completed vehicle data collection, evaluation, and UBI discount determination except in accordance with Rule V13.05.03.00.

Progressive Direct Insurance Company
Arkansas Private Passenger Automobile
New Business Effective Date: 2/3/2012

Rate Level Adjustment Factor Table

Exhibit: 6.42

RATE REVISION (YYYYMM)	BI	PD	COMP	COLL	PIP	UIM/UMBI	UMPD	ACQUISITION EXPENSE
1 ... 200811	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
201001	1.000	0.940	1.000	0.820	1.050	1.000	0.950	1.000
201104	1.030	0.980	0.973	0.943	1.067	1.124	0.988	1.080
201202	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Please refer to rule P23.00.03.00 for the application of Rate Level Adjustment Factors.

SERFF Tracking Number: PRGS-127986080 State: Arkansas
 Filing Company: Progressive Direct Insurance Company State Tracking Number:
 Company Tracking Number:
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: AR Direct 201202
 Project Name/Number: /

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	A-1 Private Passenger Auto Abstract	Filed	02/06/2012

Comments:

Please see attached.

Attachment:

A-1 Progressive Direct Insurance Company.pdf

		Item Status:	Status Date:
Satisfied - Item:	APCS-Auto Premium Comparison Survey	Filed	02/06/2012

Comments:

Please see attached.

Attachments:

Progressive DI APCS.pdf

Progressive DI APCS.xls

		Item Status:	Status Date:
Satisfied - Item:	NAIC loss cost data entry document	Filed	02/06/2012

Comments:

Please see attached.

Attachment:

RF-1 DI Loss Cost.pdf

		Item Status:	Status Date:
Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	02/06/2012

Bypass Reason: N/A

Comments:

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

Instructions: All questions must be answered. If the answer is "none" or "Not applicable," so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name Progressive Direct Insurance Company
 NAIC # (including group #) 16322

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance? Yes No

If yes, list the areas: _____

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

3. Do you require collateral business to support a youthful driver? Yes No

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

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

- | | |
|----------------------------|-------|
| a. Driver over 55 | 5% |
| b. Good Student Discount | 10% |
| c. Multi-car Discount | 1-16% |
| d. Accident Free Discount* | 1-17% |

Please Specify Qualification for Discount:

Accident Free Discount is applied to proof of prior new business policies not having any violations in the past 5 years for all eligible to be rated drivers on the policy. For renewal business, a no proof of prior customer must have 24 months tenure to receive the discount.

- | | |
|------------------------|-------------|
| e. Anti-Theft Discount | 0% |
| f. Other (specify) | |
| Homeowner | 1-4% |
| Mobile Home | 1-3% |
| Paid in Full | 9-29% |
| EFT | 1-14% |
| 3 Years Clean | 1-7% |
| Multi Policy | 5% |
| Continuous Insurance | 1-14% |
| Paperless | 2-12% |
| Minor Child | 1-20% |
| Distant Student | 1-10% |
| College Graduate | 3% |
| Loyal Customer | 2-3% |
| Internet Quote | 1-16% |
| Esignature Discount | Approx \$50 |

6. Do you have an installment payment plan for automobile insurance? Yes No

If so, what is the fee for installment payments?

\$5-\$7(Paper)/\$1-\$3 (EFT) Please see rule B02.00.01.00 for explanation of installment payments

7. Does your company utilize a tiered rating plan? Yes No
If so, list the programs and percentage difference and current volume for each plan: **Please see Rate Filing for this information**

Program

Percentage Difference

Volume

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

Martin Rarick

Digitally signed by Martin Rarick
DN: cn=Martin Rarick, ou=US, o=Progressive, ou=Product Manager,
email=MRarick1@progressive.com
Date: 2012.01.13 11:05:02 -0500

Signature

Martin Rarick

Printed Name

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number: 16322
 Company Name: Progressive Direct Insurance Company
 Contact Person: Martin Rarick
 Telephone No.: 440-395-7078
 Email Address: Martin_V_Rarick@Progressive.com
 Effective Date: 02/03/2012

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

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

DISCOUNTS OFFERED:
 PASSIVE RESTRAINT/AIRBAG _____ %
 AUTO/HOMEOWNERS *1-4 _____ %
 GOOD STUDENT 10 _____ %
 ANTI-THEFT DEVICE _____ %
 Over 55 Defensive Driver Discount 5 _____ %
 \$250/\$500 Deductible Comp./Coll. _____ %

		Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff					
		Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66		
Vehicle	Coverages	Gender	Age																				
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability			\$1,202	\$1,343	\$233	\$237	\$1,219	\$1,361	\$237	\$240	\$1,730	\$1,938	\$319	\$322	\$1,030	\$1,147	\$206	\$209	\$1,491	\$1,665	\$280	\$285
	Minimum Liability with Comprehensive and Collision			\$1,784	\$2,113	\$360	\$340	\$1,780	\$2,106	\$361	\$340	\$2,324	\$2,733	\$454	\$430	\$1,781	\$2,151	\$380	\$348	\$2,096	\$2,474	\$418	\$393
	100/300/50 Liability with Comprehensive and Collision			\$2,060	\$2,419	\$410	\$389	\$2,125	\$2,488	\$420	\$398	\$2,863	\$3,336	\$545	\$522	\$2,063	\$2,459	\$430	\$397	\$2,516	\$2,939	\$490	\$468
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability			\$1,267	\$1,412	\$245	\$249	\$1,290	\$1,439	\$248	\$252	\$1,837	\$2,053	\$338	\$342	\$1,091	\$1,213	\$218	\$221	\$1,583	\$1,764	\$297	\$303
	Minimum Liability with Comprehensive and Collision			\$2,185	\$2,617	\$441	\$408	\$2,174	\$2,604	\$439	\$407	\$2,780	\$3,305	\$545	\$508	\$2,246	\$2,748	\$479	\$431	\$2,539	\$3,030	\$506	\$471
	100/300/50 Liability with Comprehensive and Collision			\$2,492	\$2,954	\$496	\$465	\$2,554	\$3,023	\$508	\$474	\$3,375	\$3,961	\$649	\$613	\$2,560	\$3,091	\$535	\$486	\$3,008	\$3,541	\$592	\$556
2003 Honda Odyssey "EX"	Minimum Liability			\$1,109	\$1,233	\$219	\$224	\$1,118	\$1,241	\$221	\$225	\$1,577	\$1,757	\$297	\$300	\$951	\$1,051	\$194	\$198	\$1,373	\$1,524	\$264	\$268
	Minimum Liability with Comprehensive and Collision			\$1,880	\$2,245	\$383	\$356	\$1,860	\$2,220	\$381	\$354	\$2,369	\$2,806	\$469	\$441	\$1,919	\$2,332	\$413	\$372	\$2,175	\$2,585	\$438	\$410
	100/300/50 Liability with Comprehensive and Collision			\$2,139	\$2,525	\$430	\$405	\$2,177	\$2,566	\$439	\$412	\$2,865	\$3,347	\$558	\$528	\$2,178	\$2,619	\$460	\$420	\$2,569	\$3,013	\$510	\$482
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability			\$1,288	\$1,432	\$248	\$254	\$1,315	\$1,462	\$254	\$258	\$1,874	\$2,088	\$345	\$350	\$1,113	\$1,233	\$222	\$225	\$1,618	\$1,796	\$304	\$310
	Minimum Liability with Comprehensive and Collision			\$2,535	\$3,057	\$506	\$425	\$2,509	\$3,022	\$503	\$424	\$3,148	\$3,761	\$615	\$529	\$2,633	\$3,234	\$551	\$443	\$2,905	\$3,484	\$575	\$492
	100/300/50 Liability with Comprehensive and Collision			\$2,858	\$3,407	\$564	\$525	\$2,907	\$3,459	\$573	\$534	\$3,769	\$4,443	\$725	\$681	\$2,962	\$3,590	\$611	\$553	\$3,397	\$4,020	\$666	\$623
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability			\$1,113	\$1,238	\$221	\$224	\$1,150	\$1,279	\$227	\$230	\$1,643	\$1,833	\$305	\$310	\$972	\$1,078	\$198	\$200	\$1,405	\$1,562	\$267	\$273
	Minimum Liability with Comprehensive and Collision			\$2,677	\$3,291	\$559	\$498	\$2,664	\$3,276	\$559	\$499	\$3,281	\$4,002	\$674	\$601	\$2,959	\$3,724	\$660	\$565	\$3,056	\$3,745	\$637	\$567
	100/300/50 Liability with Comprehensive and Collision			\$2,960	\$3,605	\$611	\$550	\$3,019	\$3,665	\$623	\$561	\$3,837	\$4,619	\$771	\$700	\$3,254	\$4,046	\$713	\$619	\$3,493	\$4,226	\$717	\$647
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability			\$1,030	\$1,143	\$208	\$211	\$1,057	\$1,173	\$212	\$215	\$1,501	\$1,672	\$283	\$286	\$897	\$993	\$186	\$189	\$1,293	\$1,435	\$250	\$254
	Minimum Liability with Comprehensive and Collision			\$1,422	\$1,663	\$293	\$281	\$1,435	\$1,678	\$295	\$282	\$1,898	\$2,205	\$375	\$359	\$1,407	\$1,674	\$305	\$281	\$1,700	\$1,981	\$344	\$328
	100/300/50 Liability with Comprehensive and Collision			\$1,686	\$1,951	\$341	\$328	\$1,758	\$2,031	\$354	\$339	\$2,402	\$2,758	\$464	\$448	\$1,673	\$1,961	\$354	\$330	\$2,101	\$2,415	\$415	\$401

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	AR Direct 201202
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	N/A
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Company Name		Company NAIC Number	
3.	A. Progressive Direct	B.	16322

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
4.	A. Personal Auto	B.	Private Passenger Auto

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
BI	-2.5%	-1.1%					
PD	-14.7%	-5.0%					
UMBI	8.4%	2.5%					
UMPD	-12.0%	-3.9%					
UIM	13.9%	3.5%					
PIP	-0.2%	-0.1%					
COMP	-1.7%	-0.8%					
COLL	-15.8%	-5.8%					
TOTAL OVERALL EFFECT	-2.7%	-2.5%					

6.

5 Year History

Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2011	11,742	-3.0%	4/29	17,145	8,701	50.8%	58.2%
2010	10,432	-10.0%	01/10	15,177	6,701	44.1%	58.7%
2009	8,411	4.4%	11/08	14,745	7,074	50.0%	58.8%
2008	8,553	2.8%	5/08	14,939	8,949	59.9%	59.9%
2007	8,634	-0.6%	3/08	15,890	8,316	52.3%	58.7%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	3.7%
B. General Expense	0.0%
C. Taxes, License & Fees	5.9%
D. Underwriting Profit & Contingencies	4.0%
E. Other (Investment Income)	-0.9%
F. TOTAL	12.7%

8. N Apply Lost Cost Factors to Future filings? (Y or N)

9. 9.9% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____

10. -17.8% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): _____

SERFF Tracking Number: PRGS-127986080 State: Arkansas
 Filing Company: Progressive Direct Insurance Company State Tracking Number:
 Company Tracking Number:
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
 Product Name: AR Direct 201202
 Project Name/Number: /

Superseded Schedule Items

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

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
01/13/2012	Supporting Document	APCS-Auto Premium Comparison Survey	01/26/2012	Progressive DI APCS.xls (Superseded)

SERFF Tracking Number: PRGS-127986080 *State:* Arkansas
Filing Company: Progressive Direct Insurance Company *State Tracking Number:*
Company Tracking Number:
TOI: 19.0 Personal Auto *Sub-TOI:* 19.0001 Private Passenger Auto (PPA)
Product Name: AR Direct 201202
Project Name/Number: /

Attachment "Progressive DI APCS.xls" is not a PDF document and cannot be reproduced here.