Filing at a Glance

Companies:	Nationwide Mutual Insurance Company. Nationwide Property and Casualty Insurance Company.
Product Name:	Arkansas Personal Auto
State:	Arkansas
TOI:	19.0 Personal Auto
Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Filing Type:	Rate/Rule
Date Submitted:	11/20/2013
SERFF Tr Num:	NWPC-129289318
SERFF Status:	Closed-Filed
State Tr Num:	
State Status:	
Co Tr Num:	14A-9746AR-AMC
Effective Date Requested (New):	03/23/2014
Effective Date Requested (Renewal):	03/23/2014
Author(s):	Melisa Darnieder, Baiyang Zhi, Andrew Spisak, Audrey Cox
Reviewer(s):	Alexa Grissom (primary)
Disposition Date:	12/03/2013
Disposition Status:	Filed
Effective Date (New):	03/23/2014
Effective Date (Renewal):	03/23/2014

State Filing Description:

State: *Arkansas* **First Filing Company:** *Nationwide Mutual Insurance Company., ...*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *Arkansas Personal Auto*
Project Name/Number: *Arkansas Personal Auto/*

General Information

Project Name: Arkansas Personal Auto
Status of Filing in Domicile: Not Filed
Project Number:
Domicile Status Comments:
Reference Organization:
Reference Number:
Reference Title:
Advisory Org. Circular:
Filing Status Changed: 12/03/2013
State Status Changed:
Deemer Date:
Created By: Audrey Cox
Submitted By: Audrey Cox
Corresponding Filing Tracking Number:

Filing Description:

Please find herein a filing memorandum and supporting exhibits pertaining to a premium level increase of 4.5 percent for Private Passenger Automobile policies written in the Nationwide Mutual Insurance Company and the Nationwide Property and Casualty Company. The effective date for this filing is March 23, 2014. We have included Marked-Up Draft Manuals pages and Final Manuals pages for your review. If you would like a complete electronic version of our manuals please let us know.

Company and Contact

Filing Contact Information

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614-249-7508 [Phone]

Filing Company Information

Nationwide Mutual Insurance Company. One Nationwide Plaza Columbus, OH 43215 (614) 249-7022 ext. [Phone]	CoCode: 23787 Group Code: 140 Group Name: Nationwide Insurance FEIN Number: 31-4177100	State of Domicile: Ohio Company Type: Property and Casualty State ID Number:
Nationwide Property and Casualty Insurance Company. One Nationwide Plaza Columbus, OH 43215 (614) 249-7022 ext. [Phone]	CoCode: 37877 Group Code: 140 Group Name: Nationwide Insurance FEIN Number: 31-0970750	State of Domicile: Ohio Company Type: Property and Casualty State ID Number:

Filing Fees

Fee Required?	Yes
Fee Amount:	$100.00
Retaliatory?	No
Fee Explanation:	1 Rate Filing x $100.00 per Rate Filing = $100.00
Per Company:	No

State: *Arkansas* **First Filing Company:** *Nationwide Mutual Insurance Company., ...*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *Arkansas Personal Auto*
Project Name/Number: *Arkansas Personal Auto/*

Company	Amount	Date Processed	Transaction #
Nationwide Mutual Insurance Company.	$100.00	11/20/2013	76813110

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	12/03/2013	12/03/2013

State: *Arkansas* **First Filing Company:** *Nationwide Mutual Insurance Company., ...*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *Arkansas Personal Auto*
Project Name/Number: *Arkansas Personal Auto/*

Disposition

Disposition Date: 12/03/2013
Effective Date (New): 03/23/2014
Effective Date (Renewal): 03/23/2014
Status: Filed

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Nationwide Mutual Insurance Company.	10.900%	4.500%	$1,861,711	22,554	$41,371,362	17.700%	-18.600%
Nationwide Property and Casualty Insurance Company.	10.900%	4.500%	$723,632	12,294	$16,080,720	15.100%	-0.800%

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	10.900%
Overall Percentage Rate Impact For This Filing	4.500%
Effect of Rate Filing-Written Premium Change For This Program	$2,585,343
Effect of Rate Filing - Number of Policyholders Affected	34,848

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract		Yes
Supporting Document	APCS-Auto Premium Comparison Survey		Yes
Supporting Document	NAIC loss cost data entry document		Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp		Yes
Supporting Document	Actuarial Memorandum		Yes
Rate	Nationwide Mutual Insurance Company Draft Manual		Yes
Rate	Nationwide Mutual Insurance Company Final Manual		Yes
Rate	Nationwide Property & Casualty Insurance Company Draft Manual		Yes

State: Arkansas **First Filing Company:** Nationwide Mutual Insurance Company., ...
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Arkansas Personal Auto
Project Name/Number: Arkansas Personal Auto/

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate	Natinowide Property & Casualty Insurance Company Final Manual		Yes

State: *Arkansas* **First Filing Company:** *Nationwide Mutual Insurance Company., ...*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *Arkansas Personal Auto*
Project Name/Number: *Arkansas Personal Auto/*

Rate Information

Rate data applies to filing.

Filing Method: Prior Approval
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 3.500%
Effective Date of Last Rate Revision: 03/23/2013
Filing Method of Last Filing: Prior Approval

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Nationwide Mutual Insurance Company.	10.900%	4.500%	$1,861,711	22,554	$41,371,362	17.700%	-18.600%
Nationwide Property and Casualty Insurance Company.	10.900%	4.500%	$723,632	12,294	$16,080,720	15.100%	-0.800%

State: *Arkansas* **First Filing Company:** *Nationwide Mutual Insurance Company., ...*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *Arkansas Personal Auto*
Project Name/Number: *Arkansas Personal Auto/*

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Nationwide Mutual Insurance Company Draft Manual		Replacement		AR NMIC Draft Manual 3-23-14 (Changed Pages ONLY).pdf
2		Nationwide Mutual Insurance Company Final Manual		Replacement		AR NMIC Final Manual 3-23-14 (Changed Pages ONLY).pdf
3		Nationwide Property & Casualty Insurance Company Draft Manual		Replacement		AR NPCIC Draft Manual 3-23-14 (Changed Pages ONLY).pdf
4		Natinowide Property & Casualty Insurance Company Final Manual		Replacement		AR NPCIC Final Manual 3-23-14 (Changed Pages ONLY).pdf

ARKANSAS PRIVATE PASSENGER AUTOMOBILE RATING MANUAL

NATIONWIDE MUTUAL INSURANCE COMPANY

Effective – March 23, ~~2013~~2014

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OEM LOSS SETTLEMENT ENDORSEMENT
Eff. 10-19-10

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

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

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

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

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

Rating Chart – COMP

Rating Chart – COLL

HOUSEHOLD COMPOSITION FACTOR**
Eff. 3-23-14

Based on a combination of the number of household drivers, household vehicles, and age of the youngest household driver, the otherwise applicable premium shall be revised. The following vehicle types are eligible, PPA and A-C Regular Use

The following rules are applicable:

1. Vehicles within the household insured by a Standard/Preferred Nationwide or Allied company will be considered in the "Number of Vehicles" count. Only those vehicle types eligible for Household Composition that are insured for both BI and PD (or CSL) are to be considered when determining the number of vehicles insured.

2. Licensed household drivers, that are rated as principal or occasional on at least one Standard/Preferred Nationwide or Allied policy, and who otherwise meet the definition of members of the household, will be considered in the "Number of Drivers" count. Individual operators listed on multiple Nationwide or Allied polices are only to be counted once.

Rating Chart**

VEHICLE USE

The following describes the various vehicle use classifications:

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lapse.
2. This factor cannot be used in combination with the Intra-Agency Discount.
3. Terms with Nationwide (and hence this rating plan) is only applicable for Nationwide's Standard and Preferred Companies.
4. The following vehicle types are eligible: PPA and AC-Reg.

Rating Chart

INTRA-AGENCY TRANSFER DISCOUNT
Eff. 10-19-10

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

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

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

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

Rating Chart

LONG TERM POLICYHOLDER DISCOUNT
Eff. 7-29-04

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

Rating Chart

HOME AND CAR DISCOUNT~~~~**
Eff. ~~08-23-12~~23-23-14

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

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

The following rule~~s~~ ~~apply~~ applies to Antique and Classic Restricted Use, Motor ~~home~~Homes~~,~~ and Trailer vehicle types: If a household member insured by a Standard/Preferred Nationwide or Allied

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company is also a household member under a Nationwide or Allied Homeowners, Tenants, or Condominium, or an owner-occupied Farm policy, the otherwise applicable premium shall be reduced.

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

Rating Chart**
~~Previous Nationwide Mobile Homeowner Rating Chart~~

AUTO FINANCIAL DISCOUNT
Eff. 7-13-11

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

Rating Chart

EASY PAY SIGN-UP DISCOUNT
Eff. 10-23-11

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

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

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

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

Rating Chart

REWARDS BUNDLE DISCOUNT
Eff. 10-23-11

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

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

Rating Chart

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BASE RATES**
Eff. 3-23-~~13~~14

Please refer to the Rating Charts portion of this manual.

BI Base Rates**

PD Base Rates**

ME Base Rates**

COMP Full Coverage Base Rates**

COLL $100 Deductible Base Rates**

EXPENSE FEES**
Eff. 3-23-~~13~~14

Please refer to the Rating Charts portion of this manual.
Rating Chart**

RATE SYMBOLS
Eff. 9-27-06

Please refer to the Rating Charts portion of this manual.

BI Rate Symbols

PD Rate Symbols

ME Rate Symbols

COMP Rate Symbol

COLL Rate Symbol

MODEL YEAR FACTOR
Eff. 08-23-12

Please refer to the Rating Charts portion of this manual.

BI Model Year Factor

PD Model Year Factor

ME Model Year Factor

COMP Model Year Factor

COLL Model Year Factor

OTHER LIMITS AND DEDUCTIBLES**
Eff. 3-23-13

Please refer to the Rating Charts portion of this manual.

BI Limits**

PD Limits**

ME Limits**

COMP Deductibles

COLL Deductibles

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MISCELLANEOUS COVERAGES**

NO FAULT COVERAGES**

Eff. 3-23-~~13~~14

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

A. Medical Expense**

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

Rating Chart**

B. Work Loss

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

Rating Chart

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

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

Rating Chart

EXCESS FAMILY MEDICAL EXPENSE**

Eff. 3-23-~~13~~14

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

Rating Chart**

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

Eff. 3-23-~~13~~14

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

UIMBI, UMPD
UIMBI
UMBI, UMPD
UMBI

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

Limits for UMBI, UIMBI, and UMPD higher than those required by the state's financial responsibility laws are available but not in excess of the BI and PD limits carried on the policy. Limits lower than the BI and

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PD limits can be requested in writing by the Insured. If the Insured carries UIMBI, the limits must be equal to those purchased for UMBI.
UMBI is selected and provided at a policy level. UMPD is selected and provided at a policy level.

UMBI Premiums**

UIMBI Premiums**

UMPD Premiums**

VANISHING DEDUCTIBLE
Eff. 03-15-13

Vanishing Deductible credit is an optional feature that may be purchased to reduce a Policyholder's deductible. The accrued deductible credit will be subtracted from the coverage deductible to determine what amount the Policyholder will pay in the event of a covered COMP or COLL claim. As part of this feature, each qualified policy will accrue a deductible credit of $100 to apply to eligible claims starting 31 days after effective date of purchase, and an additional $100 deductible credit annually at renewal based on all drivers meeting eligibility requirements, up to a maximum of $500.

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

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

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

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

COMP Vanishing Deductible Rating Chart
COLL Vanishing Deductible Rating Chart

TOTAL LOSS DEDUCTIBLE WAIVER
Eff. 7-14-09

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

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

COMP Total Loss Deductible Waiver Rating Chart
COLL Total Loss Deductible Waiver Rating Chart

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ROADSIDE ASSISTANCE COVERAGE
Eff. 08-23-12

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

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

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

Roadside Assistance Rating Chart

TOWING AND LABOR COSTS
Eff. 7-14-09

Available for Motorhome vehicle types only.

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

Rating Chart

LOSS OF USE AND LOSS OF USE — BROAD FORM**
Eff. 3-23-~~13~~14

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

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

Rating Chart**

ADDITIONAL COVERAGE FOR SOUND, PICTURE, AND DATA DEVICES

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

Rating Chart

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GENERAL RULES

POLICY TERM

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

PREMIUM ADJUSTMENT**

Eff. 3-23-~~13~~14

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

1. Added coverage or vehicle — Collect prorated premium on the basis of rates in effect at the ~~time of the change~~inception of the policy term.

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

CANCELLATIONS~~**~~

Eff. 3-23-13

A. REQUESTS

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

B. COMPANY CANCELLATIONS AND NON-RENEWALS

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

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

C. PRO RATA BASIS CANCELLATION

Cancellation is on a pro rata basis.

The pro rata factor is calculated by dividing the number of days remaining on the policy by the number of days in one policy term, rounded to four decimals.

The number of days remaining on the policy is the difference between the next renewal date and the effective date of the change.

The number of days in one term is 182 for a 6-month policy and 365 for an annual policy.

D. MISCELLANEOUS VEHICLES

Motorcycles:

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

1. Coverage was in force less than six months.

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

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

   b. The Policyholder has died, OR

   c. Cancellation is initiated by the Company.

Recreational Vehicles:

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

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

E. REFUND

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

FINANCIAL RESPONSIBILITY CERTIFICATES (SR-22 FILINGS)**
Eff. 3-23-14

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

~~1. Louisiana,~~

~~2. Massachusetts, AND~~

~~3. New Jersey.~~

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

PAYMENT OPTIONS
Eff. 08-23-12

A. FULL PAYMENT

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

B. INSTALLMENT PAYMENTS

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ARKANSAS PRIVATE PASSENGER AUTOMOBILE RATING MANUAL

NATIONWIDE MUTUAL INSURANCE COMPANY

Effective – March 23, 2014

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MP Rating Chart

COMP Rating Chart

COLL Rating Chart

OEM LOSS SETTLEMENT ENDORSEMENT
Eff. 10-19-10

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

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

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

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

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

Rating Chart – COMP

Rating Chart – COLL

HOUSEHOLD COMPOSITION FACTOR**
Eff. 3-23-14

Based on a combination of the number of household drivers, household vehicles, and age of the youngest household driver, the otherwise applicable premium shall be revised. The following vehicle types are eligible, PPA and A-C Regular Use

The following rules are applicable:

1. Vehicles within the household insured by a Standard/Preferred Nationwide or Allied company will be considered in the "Number of Vehicles" count. Only those vehicle types eligible for Household Composition that are insured for both BI and PD (or CSL) are to be considered when determining the number of vehicles insured.

2. Licensed household drivers, that are rated as principal or occasional on at least one Standard/Preferred Nationwide or Allied policy, and who otherwise meet the definition of members of the household, will be considered in the "Number of Drivers" count. Individual operators listed on multiple Nationwide or Allied polices are only to be counted once.

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Rating Chart**

VEHICLE USE

The following describes the various vehicle use classifications:

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

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

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

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

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

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

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

3. Be engaged in farming only.

   Exceptions —

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

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

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

Exceptions —

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

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

Rating Chart

NO PRIOR INSURANCE SURCHARGE

New Business Rating

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HOME AND CAR DISCOUNT**
Eff. 3-23-14

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

Rating Chart**

AUTO FINANCIAL DISCOUNT
Eff. 7-13-11

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

Rating Chart

EASY PAY SIGN-UP DISCOUNT
Eff. 10-23-11

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

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

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

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

Rating Chart

REWARDS BUNDLE DISCOUNT
Eff. 10-23-11

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BASE RATES**

Eff. 3-23-14

Please refer to the Rating Charts portion of this manual.

BI Base Rates**

PD Base Rates**

ME Base Rates**

COMP Full Coverage Base Rates**

COLL $100 Deductible Base Rates**

EXPENSE FEES**

Eff. 3-23-14

Please refer to the Rating Charts portion of this manual.

Rating Chart**

RATE SYMBOLS

Eff. 9-27-06

Please refer to the Rating Charts portion of this manual.

BI Rate Symbols

PD Rate Symbols

ME Rate Symbols

COMP Rate Symbol

COLL Rate Symbol

MODEL YEAR FACTOR

Eff. 08-23-12

Please refer to the Rating Charts portion of this manual.

BI Model Year Factor

PD Model Year Factor

ME Model Year Factor

COMP Model Year Factor

COLL Model Year Factor

OTHER LIMITS AND DEDUCTIBLES

Eff. 3-23-13

Please refer to the Rating Charts portion of this manual.

BI Limits

PD Limits

ME Limits

COMP Deductibles

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MISCELLANEOUS COVERAGES**

NO FAULT COVERAGES**

Eff. 3-23-14

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

A. Medical Expense**

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

Rating Chart**

B. Work Loss

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

Rating Chart

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

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

Rating Chart

EXCESS FAMILY MEDICAL EXPENSE**

Eff. 3-23-14

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

Rating Chart**

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

Eff. 3-23-14

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

UIMBI, UMPD
UIMBI
UMBI, UMPD
UMBI

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

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

UMBI Premiums**

UIMBI Premiums**

UMPD Premiums

VANISHING DEDUCTIBLE
Eff. 03-15-13

Vanishing Deductible credit is an optional feature that may be purchased to reduce a Policyholder's deductible. The accrued deductible credit will be subtracted from the coverage deductible to determine what amount the Policyholder will pay in the event of a covered COMP or COLL claim. As part of this feature, each qualified policy will accrue a deductible credit of $100 to apply to eligible claims starting 31 days after effective date of purchase, and an additional $100 deductible credit annually at renewal based on all drivers meeting eligibility requirements, up to a maximum of $500.

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

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

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

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

COMP Vanishing Deductible Rating Chart
COLL Vanishing Deductible Rating Chart

TOTAL LOSS DEDUCTIBLE WAIVER
Eff. 7-14-09

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

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

COMP Total Loss Deductible Waiver Rating Chart
COLL Total Loss Deductible Waiver Rating Chart

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ROADSIDE ASSISTANCE COVERAGE
Eff. 08-23-12

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

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

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

Roadside Assistance Rating Chart

TOWING AND LABOR COSTS
Eff. 7-14-09

Available for Motorhome vehicle types only.

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

Rating Chart

LOSS OF USE AND LOSS OF USE — BROAD FORM**
Eff. 3-23-14

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

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

Rating Chart**

ADDITIONAL COVERAGE FOR SOUND, PICTURE, AND DATA DEVICES

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

Rating Chart

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3. Do not customarily involve use of automobiles and there is:

   a. A male operator under age 25..... 87 230

   b. No male operator under age 25..... 58 164

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

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

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

NNO_Calculation Charts

Rate Factor

COMPREHENSIVE FAMILY LIABILITY (CFL)

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

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

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

A. COVERAGE

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

See policy and endorsement for coverage information.

B. INELIGIBLE RISKS

1. Entities other than individuals.

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

2. With respect to CFL—Farm:

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

3. Real estate brokers.

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GENERAL RULES

POLICY TERM

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

PREMIUM ADJUSTMENT**

Eff. 3-23-14

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

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

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

CANCELLATIONS

Eff. 3-23-13

A. REQUESTS

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

B. COMPANY CANCELLATIONS AND NON-RENEWALS

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

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

C. PRO RATA BASIS CANCELLATION

Cancellation is on a pro rata basis.

The pro rata factor is calculated by dividing the number of days remaining on the policy by the number of days in one policy term, rounded to four decimals.

The number of days remaining on the policy is the difference between the next renewal date and the effective date of the change.

The number of days in one term is 182 for a 6-month policy and 365 for an annual policy.

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D. MISCELLANEOUS VEHICLES

Motorcycles:

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

1. Coverage was in force less than six months.

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

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

   b. The Policyholder has died, OR

   c. Cancellation is initiated by the Company.

Recreational Vehicles:

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

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

E. REFUND

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

FINANCIAL RESPONSIBILITY CERTIFICATES (SR-22 FILINGS)**
Eff. 3-23-14

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

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

PAYMENT OPTIONS
Eff. 08-23-12

A. FULL PAYMENT

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

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PRIVATE PASSENGER PPA

QUICK REFERENCE

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

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

CALCULATION PPA AD Coverage Premium
RX03PPAAD1478
Effective Date: DEC-14-2012

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA22
2.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
3.	Determine Preferred Discount	RX03TM22
4.	Determine Affinity Discount Factor	RX03TE72
5.	Determine Nationwide Associate Discount Factor	RX03TM62
6.	Base Rate = Base Rate	
7.	Result = Base Rate * Preferred Discount (ten cents rounded)	
8.	* Affinity Discount Factor (ten cents rounded)	
9.	* Nationwide Associate Discount Factor (ten cents rounded)	
10.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	

CALCULATION PPA BI Coverage Premium **
RX03PPABI1479
Effective Date: MAR-23-2014

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA03
2.	Determine Rate Symbol Factor	RX03TB15
3.	Calculate Rate Symbol Factor	RX03PPAPLCY15010
4.	Determine Vehicle Model Year Factor	RX03TC13
5.	Calculate Vehicle Age	RX03PPAPLCY10010
6.	Determine New Vehicle Discount Factor	RX03TC23
7.	Determine Limit/Deductible Factor	RX03TD03
8.	Determine Vehicle Use Factor	RX03TE54
9.	Determine Prior Insurance Surcharge Factor	RX03TE20

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Step	Description	Chart Name
10.	Determine Preferred Discount	RX03TM22
11.	Determine Affinity Discount Factor	RX03TE72
12.	Determine Nationwide Associate Discount Factor	RX03TM62
13.	Determine Household Composition Factor	RX03TM06
14.	Determine BI Matrix Factor	RX03TM12
15.	Determine Rewards Bundle Discount	RX03TM24
16.	Determine Advance Quote Discount Factor	RX03TM20
17.	Determine Terms with Prior Carrier Factor	RX03TF91
18.	Determine Home and Car Discount Factor	RX03TI35
19.	Determine Auto Financial Discount Factor	RX03TI83
20.	Determine Feature : Accident Forgiveness Factor	RX03TM29
21.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
22.	Determine Coverage Expense Fee	RX03TF78
23.	Result = Base Rate * Preferred Discount (ten cents rounded)	
24.	* Affinity Discount Factor (ten cents rounded)	
25.	* Nationwide Associate Discount Factor (ten cents rounded)	
26.	* Rate Symbol Factor (ten cents rounded)	
27.	* Vehicle Model Year Factor (ten cents rounded)	
28.	* New Vehicle Discount Factor (ten cents rounded)	
29.	* Limit/Deductible Factor (ten cents rounded)	
30.	* Vehicle Use Factor (ten cents rounded)	
31.	* Average Driver Factor (ten cents rounded)	
32.	* Household Composition Factor (ten cents rounded)	
33.	* Prior Insurance Surcharge Factor (ten cents rounded)	
34.	Calculate Policy UOA Endorsement Amount 1	RX03PPABI3322
35.	+ Policy Use of Other Auto Endor Amount (ten cents rounded)	
36.	+ Policy Use of Other Auto Govt Amt (ten cents rounded)	
37.	* BI Matrix Factor (ten cents rounded)	
38.	* Rewards Bundle Discount (ten cents rounded)	
39.	* Advance Quote Discount Factor (ten cents rounded)	
40.	* Terms with Prior Carrier Factor (ten cents rounded)	
41.	* Home and Car Discount Factor (ten cents rounded)	
42.	* Auto Financial Discount Factor (ten cents rounded)	
43.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
44.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
45.	+ Coverage Expense Fee (ten cents rounded)	
46.	If Easy Pay Flag = Yes	
47.	Result Amount WS = Result	
48.	Determine Easy Pay Discount Amount	RX03TM63
49.	- Easy Pay Discount Amount (ten cents rounded)	
50.	End - If	

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CALCULATION PPA ADDITIONAL COV FOR SOUND, PICTURE AND DATA DEVICES Coverage Premium
RX03PPACBR1480
Effective Date: DEC-14-2012

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA53
2.	Determine Preferred Discount	RX03TM22
3.	Determine Affinity Discount Factor	RX03TE72
4.	Determine Nationwide Associate Discount Factor	RX03TM62
5.	Result = Base Rate * Preferred Discount (ten cents rounded)	
6.	* Affinity Discount Factor (ten cents rounded)	
7.	* Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION PPA COLL Coverage Premium **
RX03PPACOLL1481
Effective Date: MAR-23-2014

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA02
2.	Determine Rate Symbol Factor	RX03TB02
3.	Determine Vehicle Model Year Factor	RX03TC12
4.	Calculate Vehicle Age	RX03PPAPLCY10010
5.	Determine New Vehicle Discount Factor	RX03TC22
6.	Determine Limit/Deductible Factor	RX03TD02
7.	Determine Vehicle Use Factor	RX03TE54
8.	Determine Prior Insurance Surcharge Factor	RX03TE20
9.	Determine Affinity Discount Factor	RX03TE72
10.	Determine Nationwide Associate Discount Factor	RX03TM62
11.	Determine Household Composition Factor	RX03TM06
12.	Determine OEM Endorsement Factor	RX03TE99
13.	Determine COLL Matrix Factor	RX03TM13
14.	Determine Rewards Bundle Discount	RX03TM24
15.	Determine Advance Quote Discount Factor	RX03TM20
16.	Determine Terms with Prior Carrier Factor	RX03TF91
17.	Determine Preferred Discount	RX03TM22
18.	Determine Home and Car Discount Factor	RX03TI35
19.	Determine Auto Financial Discount Factor	RX03TI83
20.	Determine Feature : Accident Forgiveness Factor	RX03TM29
21.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
22.	Determine Feature: Total Loss Coll Ded Waiver Factor	RX03TM36
23.	Determine Coverage Expense Fee	RX03TF78
24.	Calculate Rate Symbol Factor	RX03PPACOLL3575
25.	Result = Base Rate * Preferred Discount (ten cents rounded)	
26.	* Affinity Discount Factor (ten cents rounded)	
27.	* Nationwide Associate Discount Factor (ten cents rounded)	

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

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CALCULATION PPA COMP Coverage Premium **
RX03PPACOMP1482
Effective Date: MAR-23-2014

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA01
2.	Determine Rate Symbol Factor	RX03TB01
3.	Determine Vehicle Model Year Factor	RX03TC11
4.	Calculate Vehicle Age	RX03PPAPLCY10010
5.	Determine New Vehicle Discount Factor	RX03TC21
6.	Determine Limit/Deductible Factor	RX03TD01
7.	Determine Vehicle Use Factor	RX03TE54
8.	Determine Prior Insurance Surcharge Factor	RX03TE20
9.	Determine Affinity Discount Factor	RX03TE72
10.	Determine Nationwide Associate Discount Factor	RX03TM62
11.	Determine Household Composition Factor	RX03TM06
12.	Determine OEM Endorsement Factor	RX03TE98
13.	Determine COMP Matrix Factor	RX03TM14
14.	Determine Rewards Bundle Discount	RX03TM24
15.	Determine Advance Quote Discount Factor	RX03TM20
16.	Determine Terms with Prior Carrier Factor	RX03TF91
17.	Determine Preferred Discount	RX03TM22
18.	Determine Home and Car Discount Factor	RX03TI35
19.	Determine Auto Financial Discount Factor	RX03TI83
20.	Determine Feature : Accident Forgiveness Factor	RX03TM29
21.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
22.	Determine Feature: Total Loss Comp Ded Waiver Factor	RX03TM35
23.	Determine Coverage Expense Fee	RX03TF78
24.	Calculate Rate Symbol Factor	RX03PPACOMP3324
25.	Result = Base Rate * Preferred Discount (ten cents rounded)	
26.	* Affinity Discount Factor (ten cents rounded)	
27.	* Nationwide Associate Discount Factor (ten cents rounded)	
28.	* Rate Symbol Factor (ten cents rounded)	
29.	* Vehicle Model Year Factor (ten cents rounded)	
30.	* New Vehicle Discount Factor (ten cents rounded)	
31.	* Limit/Deductible Factor (ten cents rounded)	
32.	* OEM Endorsement Factor (ten cents rounded)	
33.	* Vehicle Use Factor (ten cents rounded)	
34.	* Average Driver Factor (ten cents rounded)	
35.	* Household Composition Factor (ten cents rounded)	
36.	* Prior Insurance Surcharge Factor (ten cents rounded)	
37.	* COMP Matrix Factor (ten cents rounded)	
38.	* Rewards Bundle Discount (ten cents rounded)	

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

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CALCULATION PPA EXMDCL Coverage Premium
RX03PPAEXMDCL1483
Effective Date: DEC-14-2012

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA33
2.	Determine Preferred Discount	RX03TM22
3.	Determine Affinity Discount Factor	RX03TE72
4.	Determine Nationwide Associate Discount Factor	RX03TM62
5.	Result = Base Rate * Preferred Discount (ten cents rounded)	
6.	* Affinity Discount Factor (ten cents rounded)	
7.	* Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION PPA LOI Coverage Premium
RX03PPALOI1484
Effective Date: DEC-14-2012

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA31
2.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
3.	Determine Preferred Discount	RX03TM22
4.	Determine Affinity Discount Factor	RX03TE72
5.	Determine Nationwide Associate Discount Factor	RX03TM62
6.	Result = Base Rate * Preferred Discount (ten cents rounded)	
7.	* Affinity Discount Factor (ten cents rounded)	
8.	* Nationwide Associate Discount Factor (ten cents rounded)	
9.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	

CALCULATION PPA LOU Coverage Premium
RX03PPALOU1485
Effective Date: DEC-14-2012

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA52
2.	Determine Preferred Discount	RX03TM22
3.	Determine Affinity Discount Factor	RX03TE72
4.	Determine Nationwide Associate Discount Factor	RX03TM62
5.	Result = Base Rate * Preferred Discount (ten cents rounded)	
6.	* Affinity Discount Factor (ten cents rounded)	
7.	* Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION PPA MDCL Coverage Premium **
RX03PPAMDCL1486
Effective Date: MAR-23-2014

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA30
2.	Determine Rate Symbol Factor	RX03TB17

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Step	Description	Chart Name
3.	Calculate Rate Symbol Factor	RX03PPAPLCY15010
4.	Determine Vehicle Model Year Factor	RX03TC15
5.	Calculate Vehicle Age	RX03PPAPLCY10010
6.	Determine New Vehicle Discount Factor	RX03TC25
7.	Determine Limit/Deductible Factor	RX03TD13
8.	Determine Vehicle Use Factor	RX03TE54
9.	Determine Prior Insurance Surcharge Factor	RX03TE20
10.	Determine Affinity Discount Factor	RX03TE72
11.	Determine Nationwide Associate Discount Factor	RX03TM62
12.	Determine Household Composition Factor	RX03TM06
13.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
14.	Determine MP Matrix Factor	RX03TM15
15.	Determine Rewards Bundle Discount	RX03TM24
16.	Determine Advance Quote Discount Factor	RX03TM20
17.	Determine Terms with Prior Carrier Factor	RX03TF91
18.	Determine Preferred Discount	RX03TM22
19.	Determine Home and Car Discount Factor	RX03TI35
20.	Determine Auto Financial Discount Factor	RX03TI83
21.	Determine Feature : Accident Forgiveness Factor	RX03TM29
22.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
23.	Determine Coverage Expense Fee	RX03TF78
24.	Result = Base Rate * Preferred Discount (ten cents rounded)	
25.	* Affinity Discount Factor (ten cents rounded)	
26.	* Nationwide Associate Discount Factor (ten cents rounded)	
27.	* Rate Symbol Factor (ten cents rounded)	
28.	* Vehicle Model Year Factor (ten cents rounded)	
29.	* New Vehicle Discount Factor (ten cents rounded)	
30.	* Limit/Deductible Factor (ten cents rounded)	
31.	* Vehicle Use Factor (ten cents rounded)	
32.	* Average Driver Factor (ten cents rounded)	
33.	* Household Composition Factor (ten cents rounded)	
34.	* Prior Insurance Surcharge Factor (ten cents rounded)	
35.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	
36.	* MP Matrix Factor (ten cents rounded)	
37.	* Rewards Bundle Discount (ten cents rounded)	
38.	* Advance Quote Discount Factor (ten cents rounded)	
39.	* Terms with Prior Carrier Factor (ten cents rounded)	
40.	* Home and Car Discount Factor (ten cents rounded)	
41.	* Auto Financial Discount Factor (ten cents rounded)	
42.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
43.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	

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Step	Description	Chart Name
44.	+ Coverage Expense Fee (ten cents rounded)	

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CALCULATION PPA PD Coverage Premium **
RX03PPAPD1488
Effective Date: MAR-23-2014

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA04
2.	Determine Rate Symbol Factor	RX03TB16
3.	Calculate Rate Symbol Factor	RX03PPAPLCY15010
4.	Determine Vehicle Model Year Factor	RX03TC14
5.	Calculate Vehicle Age	RX03PPAPLCY10010
6.	Determine New Vehicle Discount Factor	RX03TC24
7.	Determine Limit/Deductible Factor	RX03TD04
8.	Determine Vehicle Use Factor	RX03TE54
9.	Determine Prior Insurance Surcharge Factor	RX03TE20
10.	Determine Affinity Discount Factor	RX03TE72
11.	Determine Nationwide Associate Discount Factor	RX03TM62
12.	Determine Household Composition Factor	RX03TM06
13.	Determine Policy Expense Fee	RX03TF73
14.	Determine PD Matrix Factor	RX03TM16
15.	Determine Rewards Bundle Discount	RX03TM24
16.	Determine Advance Quote Discount Factor	RX03TM20
17.	Determine Terms with Prior Carrier Factor	RX03TF91
18.	Determine Preferred Discount	RX03TM22
19.	Determine Home and Car Discount Factor	RX03TI35
20.	Determine Auto Financial Discount Factor	RX03TI83
21.	Determine Feature : Accident Forgiveness Factor	RX03TM29
22.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
23.	Determine Coverage Expense Fee	RX03TF78
24.	Result = Base Rate * Preferred Discount (ten cents rounded)	
25.	* Affinity Discount Factor (ten cents rounded)	
26.	* Nationwide Associate Discount Factor (ten cents rounded)	
27.	* Rate Symbol Factor (ten cents rounded)	
28.	* Vehicle Model Year Factor (ten cents rounded)	
29.	* New Vehicle Discount Factor (ten cents rounded)	
30.	* Limit/Deductible Factor (ten cents rounded)	
31.	* Vehicle Use Factor (ten cents rounded)	
32.	* Average Driver Factor (ten cents rounded)	
33.	* Household Composition Factor (ten cents rounded)	
34.	* Prior Insurance Surcharge Factor (ten cents rounded)	
35.	Calculate Policy Use of Other Auto Govt Amt	RX03PPAPD3325
36.	+ Policy Use of Other Auto Govt Amt (ten cents rounded)	
37.	* PD Matrix Factor (ten cents rounded)	
38.	* Rewards Bundle Discount (ten cents rounded)	

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Step	Description	Chart Name
39.	* Advance Quote Discount Factor (ten cents rounded)	
40.	* Terms with Prior Carrier Factor (ten cents rounded)	
41.	* Home and Car Discount Factor (ten cents rounded)	
42.	* Auto Financial Discount Factor (ten cents rounded)	
43.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
44.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
45.	+ Coverage Expense Fee (ten cents rounded)	
46.	If Easy Pay Flag = Yes	
47.	Result Amount WS = Result	
48.	Determine Easy Pay Discount Amount	RX03TM63
49.	- Easy Pay Discount Amount (ten cents rounded)	
50.	End - If	

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TRAILERS SV
QUICK REFERENCE

	COLL	COMP	PE	PLCY
Affinity Discount Factor	X	X	X	
Auto Financial Discount Factor	X	X		
Base Rate	X	X	X	
Home and Car Discount Factor	X	X		X
Homeowner Discount Factor	X	X		
Long Term Policyholder Discount Factor	X	X		
Nationwide Associate Discount Factor	X	X	X	
Rate Symbol Factor	X	X		

CALCULATION SV COLL Coverage Premium **
RX03SUPLCOLL1566
Effective Date: MAR-23-2014

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA20
2.	Determine Rate Symbol Factor	RX03TB06
3.	Determine Affinity Discount Factor	RX03TE72
4.	Determine Nationwide Associate Discount Factor	RX03TM62
5.	Determine Long Term Policyholder Discount Factor	RX03TI33
6.	Determine Home and Car Discount Factor	RX03TI35
7.	Determine Auto Financial Discount Factor	RX03TI83
8.	Result = Base Rate * Rate Symbol Factor (ten cents rounded)	
9.	* Affinity Discount Factor (ten cents rounded)	
10.	* Nationwide Associate Discount Factor (ten cents rounded)	
11.	If Full Term Policy Months = Annual	
12.	* 02 (ten cents rounded)	
13.	End - If	
14.	* Long Term Policyholder Discount Factor (ten cents rounded)	
15.	* Home and Car Discount Factor (ten cents rounded)	
16.	* Auto Financial Discount Factor (ten cents rounded)	

CALCULATION SV COMP Coverage Premium **
RX03SUPLCOMP1567
Effective Date: MAR-23-2014

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA19
2.	Determine Rate Symbol Factor	RX03TB05
3.	Determine Affinity Discount Factor	RX03TE72
4.	Determine Nationwide Associate Discount Factor	RX03TM62
5.	Determine Long Term Policyholder Discount Factor	RX03TI33

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Step	Description	Chart Name
6.	Determine Home and Car Discount Factor	RX03TI35
7.	Determine Auto Financial Discount Factor	RX03TI83
8.	Result = Base Rate * Rate Symbol Factor (ten cents rounded)	
9.	* Affinity Discount Factor (ten cents rounded)	
10.	* Nationwide Associate Discount Factor (ten cents rounded)	
11.	If Full Term Policy Months = Annual	
12.	* 02 (ten cents rounded)	
13.	End - If	
14.	* Long Term Policyholder Discount Factor (ten cents rounded)	
15.	* Home and Car Discount Factor (ten cents rounded)	
16.	* Auto Financial Discount Factor (ten cents rounded)	

CALCULATION SV PE Coverage Premium
RX03SUPLPE1568
Effective Date: DEC-14-2012

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA61
2.	Determine Affinity Discount Factor	RX03TE72
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Result = Base Rate * Nationwide Associate Discount Factor (ten cents rounded)	
5.	* Affinity Discount Factor (ten cents rounded)	

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MOTORHOME MH
QUICK REFERENCE

	AD	BI	COLL	COMP	EMDCL	LOI	MDCL	PD	PLCY	UIMBI	UMBI	UMPD
Affinity Discount Factor	X	X	X	X	X	X	X	X		X	X	X
Auto Financial Discount Factor		X	X	X			X	X				
Base Rate	X	X	X	X	X	X	X	X		X	X	X
Home and Car Discount Factor		X	X	X			X	X	X			
Homeowner Discount Factor		X	X	X			X	X				
Limit/Deductible Factor		X	X	X			X	X				
Long Term Policyholder Discount Factor		X	X	X			X	X				
Passive Occupant Restraint Discount Factor	X					X	X					
Rate Factor	X	X	X	X	X	X	X	X		X	X	X
Rate Symbol Factor			X	X								
Rate Symbol Plus Factor			X	X								
Vehicle Model Year Factor		X	X	X			X	X				

CALCULATION MH AD Coverage Premium
RX03MOHMAD1524
Effective Date: DEC-14-2012

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA22
2.	Determine Rate Factor	RX03TE07
3.	Determine Affinity Discount Factor	RX03TE72
4.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
5.	Result = Base Rate * Rate Factor (ten cents rounded)	
6.	* Affinity Discount Factor (ten cents rounded)	
7.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	

CALCULATION MH BI Coverage Premium **
RX03MOHMBI1525
Effective Date: MAR-23-2014

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA03
2.	Determine Rate Factor	RX03TE07
3.	Determine Affinity Discount Factor	RX03TE72
4.	Determine Vehicle Model Year Factor	RX03TC13
5.	Determine Limit/Deductible Factor	RX03TD03
6.	Determine Long Term Policyholder Discount Factor	RX03TI33
7.	Determine Home and Car Discount Factor	RX03TI35
8.	Determine Auto Financial Discount Factor	RX03TI83
9.	Result = Base Rate * Rate Factor (ten cents rounded)	
10.	* Affinity Discount Factor (ten cents rounded)	

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Step	Description	Chart Name
11.	* Vehicle Model Year Factor (ten cents rounded)	
12.	* Limit/Deductible Factor (ten cents rounded)	
13.	* Long Term Policyholder Discount Factor (ten cents rounded)	
14.	* Home and Car Discount Factor (ten cents rounded)	
15.	* Auto Financial Discount Factor (ten cents rounded)	

CALCULATION MH ADDITIONAL COV FOR SOUND, PICTURE AND DATA DEVICES Coverage Premium
RX03MOHMCBR1526
Effective Date: JUN-19-2003

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA53

CALCULATION MH COLL Coverage Premium **
RX03MOHMCOLL1527
Effective Date: MAR-23-2014

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA02
2.	Determine Rate Factor	RX03TE07
3.	Determine Affinity Discount Factor	RX03TE72
4.	Determine Rate Symbol Factor	RX03TB02
5.	Determine Vehicle Model Year Factor	RX03TC12
6.	Determine Limit/Deductible Factor	RX03TD02
7.	Determine Long Term Policyholder Discount Factor	RX03TI33
8.	Determine Home and Car Discount Factor	RX03TI35
9.	Determine Auto Financial Discount Factor	RX03TI83
10.	Calculate Rate Symbol Factor	RX03MOHMCOLL3576
11.	Result = Base Rate * Rate Factor (ten cents rounded)	
12.	* Affinity Discount Factor (ten cents rounded)	
13.	* Rate Symbol Factor (ten cents rounded)	
14.	* Vehicle Model Year Factor (ten cents rounded)	
15.	* Limit/Deductible Factor (ten cents rounded)	
16.	* Long Term Policyholder Discount Factor (ten cents rounded)	
17.	* Home and Car Discount Factor (ten cents rounded)	
18.	* Auto Financial Discount Factor (ten cents rounded)	

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CALCULATION MH COMP Coverage Premium **
RX03MOHMCOMP1528
Effective Date: MAR-23-2014

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA01
2.	Determine Rate Factor	RX03TE07
3.	Determine Affinity Discount Factor	RX03TE72
4.	Determine Rate Symbol Factor	RX03TB01
5.	Determine Vehicle Model Year Factor	RX03TC11
6.	Determine Limit/Deductible Factor	RX03TD01
7.	Determine Long Term Policyholder Discount Factor	RX03TI33
8.	Determine Home and Car Discount Factor	RX03TI35
9.	Determine Auto Financial Discount Factor	RX03TI83
10.	Calculate Rate Symbol Factor	RX03MOHMCOMP3577
11.	Result = Base Rate * Rate Factor (ten cents rounded)	
12.	* Affinity Discount Factor (ten cents rounded)	
13.	* Rate Symbol Factor (ten cents rounded)	
14.	* Vehicle Model Year Factor (ten cents rounded)	
15.	* Limit/Deductible Factor (ten cents rounded)	
16.	* Long Term Policyholder Discount Factor (ten cents rounded)	
17.	* Home and Car Discount Factor (ten cents rounded)	
18.	* Auto Financial Discount Factor (ten cents rounded)	

CALCULATION MH EXMDCL Coverage Premium
RX03MOHMEXMDCL1529
Effective Date: DEC-14-2012

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA33
2.	Determine Rate Factor	RX03TE07
3.	Determine Affinity Discount Factor	RX03TE72
4.	Result = Base Rate * Rate Factor (ten cents rounded)	
5.	* Affinity Discount Factor (ten cents rounded)	

CALCULATION MH LOI Coverage Premium
RX03MOHMLOI1530
Effective Date: DEC-14-2012

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA31
2.	Determine Rate Factor	RX03TE07
3.	Determine Affinity Discount Factor	RX03TE72
4.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
5.	Result = Base Rate * Rate Factor (ten cents rounded)	
6.	* Affinity Discount Factor (ten cents rounded)	

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Step	Description	Chart Name
7.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	

CALCULATION MH LOU Coverage Premium
RX03MOHMLOU1531
Effective Date: JUN-19-2003

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA52

CALCULATION MH MDCL Coverage Premium **
RX03MOHMMDCL1532
Effective Date: MAR-23-2014

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA30
2.	Determine Rate Factor	RX03TE07
3.	Determine Affinity Discount Factor	RX03TE72
4.	Determine Vehicle Model Year Factor	RX03TC15
5.	Determine Limit/Deductible Factor	RX03TD13
6.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
7.	Determine Long Term Policyholder Discount Factor	RX03TI33
8.	Determine Home and Car Discount Factor	RX03TI35
9.	Determine Auto Financial Discount Factor	RX03TI83
10.	Result = Base Rate * Rate Factor (ten cents rounded)	
11.	* Affinity Discount Factor (ten cents rounded)	
12.	* Vehicle Model Year Factor (ten cents rounded)	
13.	* Limit/Deductible Factor (ten cents rounded)	
14.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	
15.	* Long Term Policyholder Discount Factor (ten cents rounded)	
16.	* Home and Car Discount Factor (ten cents rounded)	
17.	* Auto Financial Discount Factor (ten cents rounded)	

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CALCULATION MH PD Coverage Premium **
RX03MOHMPD1535
Effective Date: MAR-23-2014

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA04
2.	Determine Rate Factor	RX03TE07
3.	Determine Affinity Discount Factor	RX03TE72
4.	Determine Vehicle Model Year Factor	RX03TC14
5.	Determine Limit/Deductible Factor	RX03TD04
6.	Determine Long Term Policyholder Discount Factor	RX03TI33
7.	Determine Home and Car Discount Factor	RX03TI35
8.	Determine Auto Financial Discount Factor	RX03TI83
9.	Result = Base Rate * Rate Factor (ten cents rounded)	
10.	* Affinity Discount Factor (ten cents rounded)	
11.	* Vehicle Model Year Factor (ten cents rounded)	
12.	* Limit/Deductible Factor (ten cents rounded)	
13.	* Long Term Policyholder Discount Factor (ten cents rounded)	
14.	* Home and Car Discount Factor (ten cents rounded)	
15.	* Auto Financial Discount Factor (ten cents rounded)	

CALCULATION MH PE Coverage Premium
RX03MOHMPE1533
Effective Date: JUN-19-2003

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA61

CALCULATION MH TL Coverage Premium
RX03MOHMTL1536
Effective Date: JUN-19-2003

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA51

CALCULATION MH UIMBI Coverage Premium
RX03MOHMUIMBI1537
Effective Date: DEC-14-2012

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA09
2.	Determine Rate Factor	RX03TE07
3.	Determine Affinity Discount Factor	RX03TE72
4.	Result = Base Rate * Rate Factor (ten cents rounded)	
5.	* Affinity Discount Factor (ten cents rounded)	

CALCULATION MH UMBI Coverage Premium
RX03MOHMUMBI1538
Effective Date: DEC-14-2012

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Step	Description	Chart Name
3.	Determine Affinity Discount Factor	RX03TE72
4.	Determine Nationwide Associate Discount Factor	RX03TM62
5.	Result = Base Rate * Passive Occupant Restraint Discount Factor (ten cents rounded)	
6.	* Affinity Discount Factor (ten cents rounded)	
7.	* Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION AC BI Coverage Premium **
RX03ANTQBI1464
Effective Date: MAR-23-2014

Step	Description	Chart Name
1.	If Vehicle Use = Restricted	
2.	Determine Affinity Discount Factor	RX03TE72
3.	Determine Rate Factor	RX03TE16
4.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
5.	* Affinity Discount Factor (ten cents rounded)	
6.	* Nationwide Associate Discount Factor (ten cents rounded)	
7.	* Rate Factor (ten cents rounded)	
8.	* Long Term Policyholder Discount Factor (ten cents rounded)	
9.	* Home and Car Discount Factor (ten cents rounded)	
10.	* Auto Financial Discount Factor (ten cents rounded)	
11.	Else	
12.	Determine Base Rate	RX03TA03
13.	Determine Limit/Deductible Factor	RX03TD03
14.	Determine Affinity Discount Factor	RX03TE72
15.	Determine Nationwide Associate Discount Factor	RX03TM62
16.	Determine Vehicle Use Factor	RX03TE54
17.	Determine Household Composition Factor	RX03TM06
18.	Determine Prior Insurance Surcharge Factor	RX03TE20
19.	Determine BI Matrix Factor	RX03TM12
20.	Determine Rewards Bundle Discount	RX03TM24
21.	Determine Advance Quote Discount Factor	RX03TM20
22.	Determine Terms with Prior Carrier Factor	RX03TF91
23.	Determine Home and Car Discount Factor	RX03TI35
24.	Determine Auto Financial Discount Factor	RX03TI83
25.	Determine Feature : Accident Forgiveness Factor	RX03TM29
26.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
27.	Determine Coverage Expense Fee	RX03TF78
28.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
29.	* Affinity Discount Factor (ten cents rounded)	
30.	* Nationwide Associate Discount Factor (ten cents rounded)	
31.	* Vehicle Use Factor (ten cents rounded)	

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Step	Description	Chart Name
32.	* Average Driver Factor (ten cents rounded)	
33.	* Household Composition Factor (ten cents rounded)	
34.	* Prior Insurance Surcharge Factor (ten cents rounded)	
35.	* BI Matrix Factor (ten cents rounded)	
36.	* Rewards Bundle Discount (ten cents rounded)	
37.	* Advance Quote Discount Factor (ten cents rounded)	
38.	* Terms with Prior Carrier Factor (ten cents rounded)	
39.	* Home and Car Discount Factor (ten cents rounded)	
40.	* Auto Financial Discount Factor (ten cents rounded)	
41.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
42.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
43.	+ Coverage Expense Fee (ten cents rounded)	
44.	If Easy Pay Flag = Yes	
45.	Result Amount WS = Result	
46.	Determine Easy Pay Discount Amount	RX03TM63
47.	- Easy Pay Discount Amount (ten cents rounded)	
48.	End - If	
49.	End - If	

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CALCULATION AC ADDITIONAL COV FOR SOUND, PICTURE AND DATA DEVICES Coverage Premium
RX03ANTQCBR1465
Effective Date: DEC-14-2012

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA53
2.	Determine Affinity Discount Factor	RX03TE72
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Result = Result * Affinity Discount Factor (ten cents rounded)	
5.	ResultBase Rate * Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION AC COLL Coverage Premium **
RX03ANTQCOLL1466
Effective Date: MAR-23-2014

Step	Description	Chart Name
1.	If Vehicle Use = Restricted	
2.	Determine Affinity Discount Factor	RX03TE72
3.	Determine Rate Factor	RX03TE16
4.	Determine Feature: Total Loss Coll Ded Waiver Factor	RX03TM36
5.	Result = Stated Amount / 100	
6.	* Limit/Deductible Factor (ten cents rounded)	
7.	* Affinity Discount Factor (ten cents rounded)	
8.	* Nationwide Associate Discount Factor (ten cents rounded)	
9.	* Rate Factor (ten cents rounded)	
10.	* Long Term Policyholder Discount Factor (ten cents rounded)	
11.	* Home and Car Discount Factor (ten cents rounded)	
12.	* Feature: Total Loss Coll Ded Waiver Factor (ten cents rounded)	
13.	If Feature:Diminishing Deductible Flag = Yes	
14.	Determine Feature:Vanishing Coll Amount	RX03TM44
15.	+ Feature:Vanishing Coll Amount (ten cents rounded)	
16.	End - If	
17.	Else	
18.	Determine Limit/Deductible Factor	RX03TD07
19.	Determine Affinity Discount Factor	RX03TE72
20.	Determine Nationwide Associate Discount Factor	RX03TM62
21.	Determine Vehicle Use Factor	RX03TE54
22.	Determine Household Composition Factor	RX03TM06
23.	Determine Prior Insurance Surcharge Factor	RX03TE20
24.	Determine COLL Matrix Factor	RX03TM13
25.	Determine Rewards Bundle Discount	RX03TM24
26.	Determine Advance Quote Discount Factor	RX03TM20
27.	Determine Terms with Prior Carrier Factor	RX03TF91
28.	Determine Home and Car Discount Factor	RX03TI35
29.	Determine Auto Financial Discount Factor	RX03TI83

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Step	Description	Chart Name
30.	Determine Feature : Accident Forgiveness Factor	RX03TM29
31.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
32.	Determine Feature: Total Loss Coll Ded Waiver Factor	RX03TM36
33.	Result = Stated Amount / 100	
34.	* Limit/Deductible Factor (ten cents rounded)	
35.	* Affinity Discount Factor (ten cents rounded)	
36.	* Nationwide Associate Discount Factor (ten cents rounded)	
37.	* Vehicle Use Factor (ten cents rounded)	
38.	* Average Driver Factor (ten cents rounded)	
39.	* Household Composition Factor (ten cents rounded)	
40.	* Prior Insurance Surcharge Factor (ten cents rounded)	
41.	* COLL Matrix Factor (ten cents rounded)	
42.	* Rewards Bundle Discount (ten cents rounded)	
43.	* Advance Quote Discount Factor (ten cents rounded)	
44.	* Terms with Prior Carrier Factor (ten cents rounded)	
45.	* Home and Car Discount Factor (ten cents rounded)	
46.	* Auto Financial Discount Factor (ten cents rounded)	
47.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
48.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
49.	* Feature: Total Loss Coll Ded Waiver Factor (ten cents rounded)	
50.	If Feature:Diminishing Deductible Flag = Yes	
51.	Determine Feature:Vanishing Coll Amount	RX03TM44
52.	+ Feature:Vanishing Coll Amount (ten cents rounded)	
53.	End - If	
54.	End - If	

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CALCULATION AC COMP Coverage Premium **
RX03ANTQCOMP1467
Effective Date: MAR-23-2014

Step	Description	Chart Name
1.	If Vehicle Use = Restricted	
2.	Determine Affinity Discount Factor	RX03TE72
3.	Determine Rate Factor	RX03TE16
4.	Determine Feature: Total Loss Comp Ded Waiver Factor	RX03TM35
5.	Result = Stated Amount / 100	
6.	* Limit/Deductible Factor (ten cents rounded)	
7.	* Affinity Discount Factor (ten cents rounded)	
8.	* Nationwide Associate Discount Factor (ten cents rounded)	
9.	* Rate Factor (ten cents rounded)	
10.	* Long Term Policyholder Discount Factor (ten cents rounded)	
11.	* Home and Car Discount Factor (ten cents rounded)	
12.	* Auto Financial Discount Factor (ten cents rounded)	
13.	* Feature: Total Loss Comp Ded Waiver Factor (ten cents rounded)	
14.	If Feature:Diminishing Deductible Flag = Yes	
15.	Determine Feature:Vanishing Comp Amount	RX03TM43
16.	+ Feature:Vanishing Comp Amount (ten cents rounded)	
17.	End - If	
18.	Else	
19.	Determine Limit/Deductible Factor	RX03TD06
20.	Determine Affinity Discount Factor	RX03TE72
21.	Determine Nationwide Associate Discount Factor	RX03TM62
22.	Determine Vehicle Use Factor	RX03TE54
23.	Determine Household Composition Factor	RX03TM06
24.	Determine Prior Insurance Surcharge Factor	RX03TE20
25.	Determine COMP Matrix Factor	RX03TM14
26.	Determine Rewards Bundle Discount	RX03TM24
27.	Determine Advance Quote Discount Factor	RX03TM20
28.	Determine Terms with Prior Carrier Factor	RX03TF91
29.	Determine Home and Car Discount Factor	RX03TI35
30.	Determine Auto Financial Discount Factor	RX03TI83
31.	Determine Feature : Accident Forgiveness Factor	RX03TM29
32.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
33.	Determine Feature: Total Loss Comp Ded Waiver Factor	RX03TM35
34.	Result = Stated Amount / 100	
35.	* Limit/Deductible Factor (ten cents rounded)	
36.	* Affinity Discount Factor (ten cents rounded)	
37.	* Nationwide Associate Discount Factor (ten cents rounded)	
38.	* Vehicle Use Factor (ten cents rounded)	

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Step	Description	Chart Name
39.	* Average Driver Factor (ten cents rounded)	
40.	* Household Composition Factor (ten cents rounded)	
41.	* Prior Insurance Surcharge Factor (ten cents rounded)	
42.	* COMP Matrix Factor (ten cents rounded)	
43.	* Rewards Bundle Discount (ten cents rounded)	
44.	* Advance Quote Discount Factor (ten cents rounded)	
45.	* Terms with Prior Carrier Factor (ten cents rounded)	
46.	* Home and Car Discount Factor (ten cents rounded)	
47.	* Auto Financial Discount Factor (ten cents rounded)	
48.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
49.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
50.	* Feature: Total Loss Comp Ded Waiver Factor (ten cents rounded)	
51.	If Feature:Diminishing Deductible Flag = Yes	
52.	Determine Feature:Vanishing Comp Amount	RX03TM43
53.	+ Feature:Vanishing Comp Amount (ten cents rounded)	
54.	End - If	
55.	End - If	

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CALCULATION AC EXMDCL Coverage Premium
RX03ANTQEXMDCL1468
Effective Date: DEC-14-2012

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA33
2.	Determine Affinity Discount Factor	RX03TE72
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Result = Result * Affinity Discount Factor (ten cents rounded)	
5.	ResultBase Rate * Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION AC LOI Coverage Premium
RX03ANTQLOI1469
Effective Date: DEC-14-2012

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA31
2.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
3.	Determine Affinity Discount Factor	RX03TE72
4.	Determine Nationwide Associate Discount Factor	RX03TM62
5.	Result = Base Rate * Passive Occupant Restraint Discount Factor (ten cents rounded)	
6.	* Affinity Discount Factor (ten cents rounded)	
7.	* Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION AC LOU Coverage Premium
RX03ANTQLOU1470
Effective Date: DEC-14-2012

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA52
2.	Determine Affinity Discount Factor	RX03TE72
3.	Determine Nationwide Associate Discount Factor	RX03TM62
4.	Result = Result * Affinity Discount Factor (ten cents rounded)	
5.	ResultBase Rate * Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION AC MDCL Coverage Premium **
RX03ANTQMDCL1471
Effective Date: MAR-23-2014

Step	Description	Chart Name
1.	If Vehicle Use = Restricted	
2.	Determine Affinity Discount Factor	RX03TE72
3.	Determine Rate Factor	RX03TE16
4.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
5.	* Affinity Discount Factor (ten cents rounded)	
6.	* Nationwide Associate Discount Factor (ten cents rounded)	
7.	* Rate Factor (ten cents rounded)	

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Step	Description	Chart Name
8.	* Long Term Policyholder Discount Factor (ten cents rounded)	
9.	* Home and Car Discount Factor (ten cents rounded)	
10.	* Auto Financial Discount Factor (ten cents rounded)	
11.	Else	
12.	Determine Base Rate	RX03TA30
13.	Determine Affinity Discount Factor	RX03TE72
14.	Determine Nationwide Associate Discount Factor	RX03TM62
15.	Determine Limit/Deductible Factor	RX03TD13
16.	Determine Vehicle Use Factor	RX03TE54
17.	Determine Household Composition Factor	RX03TM06
18.	Determine Prior Insurance Surcharge Factor	RX03TE20
19.	Determine Passive Occupant Restraint Discount Factor	RX03TI29
20.	Determine MP Matrix Factor	RX03TM15
21.	Determine Rewards Bundle Discount	RX03TM24
22.	Determine Advance Quote Discount Factor	RX03TM20
23.	Determine Terms with Prior Carrier Factor	RX03TF91
24.	Determine Home and Car Discount Factor	RX03TI35
25.	Determine Auto Financial Discount Factor	RX03TI83
26.	Determine Feature : Accident Forgiveness Factor	RX03TM29
27.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
28.	Determine Coverage Expense Fee	RX03TF78
29.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
30.	* Affinity Discount Factor (ten cents rounded)	
31.	* Nationwide Associate Discount Factor (ten cents rounded)	
32.	* Vehicle Use Factor (ten cents rounded)	
33.	* Average Driver Factor (ten cents rounded)	
34.	* Household Composition Factor (ten cents rounded)	
35.	* Prior Insurance Surcharge Factor (ten cents rounded)	
36.	* Passive Occupant Restraint Discount Factor (ten cents rounded)	
37.	* MP Matrix Factor (ten cents rounded)	
38.	* Rewards Bundle Discount (ten cents rounded)	
39.	* Advance Quote Discount Factor (ten cents rounded)	
40.	* Terms with Prior Carrier Factor (ten cents rounded)	
41.	* Home and Car Discount Factor (ten cents rounded)	
42.	* Auto Financial Discount Factor (ten cents rounded)	
43.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
44.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
45.	+ Coverage Expense Fee (ten cents rounded)	
46.	End - If	

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CALCULATION AC PD Coverage Premium **
RX03ANTQPD1472
Effective Date: MAR-23-2014

Step	Description	Chart Name
1.	If Vehicle Use = Restricted	
2.	Determine Affinity Discount Factor	RX03TE72
3.	Determine Rate Factor	RX03TE16
4.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
5.	* Affinity Discount Factor (ten cents rounded)	
6.	* Nationwide Associate Discount Factor (ten cents rounded)	
7.	* Rate Factor (ten cents rounded)	
8.	* Long Term Policyholder Discount Factor (ten cents rounded)	
9.	* Home and Car Discount Factor (ten cents rounded)	
10.	* Auto Financial Discount Factor (ten cents rounded)	
11.	Else	
12.	Determine Base Rate	RX03TA04
13.	Determine Affinity Discount Factor	RX03TE72
14.	Determine Limit/Deductible Factor	RX03TD04
15.	Determine Nationwide Associate Discount Factor	RX03TM62
16.	Determine Vehicle Use Factor	RX03TE54
17.	Determine Household Composition Factor	RX03TM06
18.	Determine Prior Insurance Surcharge Factor	RX03TE20
19.	Determine PD Matrix Factor	RX03TM16
20.	Determine Rewards Bundle Discount	RX03TM24
21.	Determine Advance Quote Discount Factor	RX03TM20
22.	Determine Terms with Prior Carrier Factor	RX03TF91
23.	Determine Home and Car Discount Factor	RX03TI35
24.	Determine Auto Financial Discount Factor	RX03TI83
25.	Determine Feature : Accident Forgiveness Factor	RX03TM29
26.	Determine Feature : Minor Violation Forgiveness Factor	RX03TM30
27.	Determine Coverage Expense Fee	RX03TF78
28.	Result = Base Rate * Limit/Deductible Factor (ten cents rounded)	
29.	* Affinity Discount Factor (ten cents rounded)	
30.	* Nationwide Associate Discount Factor (ten cents rounded)	
31.	* Vehicle Use Factor (ten cents rounded)	
32.	* Average Driver Factor (ten cents rounded)	
33.	* Household Composition Factor (ten cents rounded)	
34.	* Prior Insurance Surcharge Factor (ten cents rounded)	
35.	* PD Matrix Factor (ten cents rounded)	
36.	* Rewards Bundle Discount (ten cents rounded)	
37.	* Advance Quote Discount Factor (ten cents rounded)	
38.	* Terms with Prior Carrier Factor (ten cents rounded)	

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Step	Description	Chart Name
39.	* Home and Car Discount Factor (ten cents rounded)	
40.	* Auto Financial Discount Factor (ten cents rounded)	
41.	* Feature : Accident Forgiveness Factor (ten cents rounded)	
42.	* Feature : Minor Violation Forgiveness Factor (ten cents rounded)	
43.	+ Coverage Expense Fee (ten cents rounded)	
44.	If Easy Pay Flag = Yes	
45.	Result Amount WS = Result	
46.	Determine Easy Pay Discount Amount	RX03TM63
47.	- Easy Pay Discount Amount (ten cents rounded)	
48.	End - If	
49.	End - If	

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CALCULATION AC TL Coverage Premium
RX03ANTQTL1473
Effective Date: JUL-14-2009

Step	Description	Chart Name
1.	If Option Code = 200(Basic Roadside Assistance) or 201(Plus Roadside Assistance)	
2.	Determine Feature : RoadSide Assistance Cov Prem	RX03TM37
3.	End - If	

CALCULATION AC UIMBI Coverage Premium
RX03ANTQUIMBI1474
Effective Date: DEC-14-2012

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA09
2.	Determine Prior Insurance Surcharge Factor	RX03TE20
3.	Determine Affinity Discount Factor	RX03TE72
4.	Determine Nationwide Associate Discount Factor	RX03TM62
5.	Result = Base Rate * Prior Insurance Surcharge Factor (ten cents rounded)	
6.	* Affinity Discount Factor (ten cents rounded)	
7.	* Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION AC UMBI Coverage Premium
RX03ANTQUMBI1475
Effective Date: DEC-14-2012

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA07
2.	Determine Prior Insurance Surcharge Factor	RX03TE20
3.	Determine Affinity Discount Factor	RX03TE72
4.	Determine Nationwide Associate Discount Factor	RX03TM62
5.	Result = Base Rate * Prior Insurance Surcharge Factor (ten cents rounded)	
6.	* Affinity Discount Factor (ten cents rounded)	
7.	* Nationwide Associate Discount Factor (ten cents rounded)	

CALCULATION AC UMPD Coverage Premium
RX03ANTQUMPD1476
Effective Date: DEC-14-2012

Step	Description	Chart Name
1.	Determine Base Rate	RX03TA08
2.	Determine Prior Insurance Surcharge Factor	RX03TE20
3.	Determine Affinity Discount Factor	RX03TE72
4.	Determine Nationwide Associate Discount Factor	RX03TM62
5.	Result = Base Rate * Prior Insurance Surcharge Factor (ten cents rounded)	
6.	* Affinity Discount Factor (ten cents rounded)	
7.	* Nationwide Associate Discount Factor (ten cents rounded)	

RX03TA01: COMP Base Rate **

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Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
07	187.10	24	95.40	25	110.90
28	119.10	34	108.30	35	107.90
36	178.40	40	120.10	46	81.70
47	86.70	48	88.30	49	103.30
50	84.60	51	106.10	52	128.60
53	128.30	54	85.30	55	92.00
56	86.70	57	117.70	58	100.90
60	103.20	61	116.80	62	184.50
63	118.20	64	108.90	65	122.20
66	115.90	67	97.90	68	105.30
999	104.50				

Rate Symbol 10; Model Year 2005

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

RX03TA02: COLL Base Rate **

Effective Date: MAR-23-2014

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
07	297.40	24	237.10	25	259.40
28	265.20	34	302.10	35	274.00
36	297.50	40	302.20	46	257.90
47	280.60	48	273.40	49	275.10
50	278.00	51	271.20	52	267.40
53	264.60	54	347.50	55	309.40
56	261.40	57	288.20	58	277.50
60	270.90	61	186.00	62	262.00
63	254.80	64	258.30	65	268.70
66	263.20	67	256.70	68	331.70
999	260.00				

Rate Symbol 10; Model Year 2005

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

RX03TA03: BI Base Rate **

Effective Date: MAR-23-2014

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
07	124.70	24	195.20	25	131.30
28	179.80	34	195.70	35	194.20
36	217.30	40	170.60	46	163.10
47	164.20	48	163.10	49	132.30
50	145.90	51	139.80	52	165.40
53	171.50	54	225.30	55	207.50
56	197.90	57	271.70	58	152.50
60	169.60	61	105.60	62	139.60
63	160.30	64	147.20	65	181.70
66	139.30	67	171.10	68	203.90
999	164.00				

Territory codes shown above refer to current rating territories. See description page for

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specific county and zip code placement.

RX03TA04: PD Base Rate **

Effective Date: MAR-23-2014

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
07	118.20	24	119.20	25	109.60
28	144.40	34	145.30	35	157.80
36	143.50	40	141.00	46	149.70
47	146.70	48	138.00	49	147.80
50	143.10	51	124.00	52	120.90
53	126.10	54	185.00	55	178.60
56	164.70	57	164.70	58	137.10
60	161.20	61	84.50	62	123.00
63	124.10	64	120.00	65	146.40
66	117.20	67	134.00	68	155.60
999	143.50				

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

RX03TA07: UMBI Base Rate **

Effective Date: MAR-23-2014

Sub-chart	Per Claimant Limit	Per Occurrence Limit	Base Rate	Per Claimant Limit	Per Occurrence Limit	Base Rate
Multiple Vehicle Policy	25000	50000	39.40	25000	100000	45.80
	30000	60000	45.80	40000	80000	45.80
	50000	50000	45.80	50000	100000	45.80
	50000	200000	52.10	100000	100000	52.10
	100000	150000	52.10	100000	200000	52.10
	100000	250000	54.10	100000	300000	54.10
	100000	400000	59.20	100000	500000	59.20
	150000	200000	57.90	150000	250000	57.90
	150000	300000	57.90	150000	400000	59.20
	150000	500000	59.20	200000	200000	57.90
	200000	250000	57.90	200000	300000	57.90
	200000	400000	59.20	200000	500000	59.20
	200000	750000	63.30	250000	250000	57.90
	250000	300000	57.90	250000	400000	59.20
	250000	500000	59.20	250000	750000	63.30
	250000	1000000	63.30	300000	300000	57.90
	300000	400000	61.60	300000	500000	61.60
	300000	750000	63.30	300000	1000000	63.30
	400000	400000	61.60	400000	500000	61.60
	400000	750000	63.30	400000	1000000	63.30
	500000	500000	61.60	500000	750000	63.30
	500000	1000000	63.30	1000000	1000000	65.40
Single Vehicle Policy	25000	50000	20.70	25000	100000	24.10
	30000	60000	24.10	40000	80000	24.10
	50000	50000	24.10	50000	100000	24.10

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Sub-chart	Per Claimant Limit	Per Occurrence Limit	Base Rate	Per Claimant Limit	Per Occurrence Limit	Base Rate
	50000	200000	27.50	100000	100000	27.50
	100000	150000	27.50	100000	200000	27.50
	100000	250000	28.40	100000	300000	28.40
	100000	400000	30.80	100000	500000	30.80
	150000	200000	30.40	150000	250000	30.40
	150000	300000	30.40	150000	400000	30.80
	150000	500000	30.80	200000	200000	30.40
	200000	250000	30.40	200000	300000	30.40
	200000	400000	30.80	200000	500000	30.80
	200000	750000	33.30	250000	250000	30.40
	250000	300000	30.40	250000	400000	30.80
	250000	500000	30.80	250000	750000	33.30
	250000	1000000	33.30	300000	300000	30.40
	300000	400000	32.30	300000	500000	32.30
	300000	750000	33.30	300000	1000000	33.30
	400000	400000	32.30	400000	500000	32.30
	400000	750000	33.30	400000	1000000	33.30
	500000	500000	32.30	500000	750000	33.30
	500000	1000000	33.30	1000000	1000000	34.60

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

RX03TA08: UMPD Base Rate

Effective Date: MAR-23-2013

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

Sub-chart	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
Per Occ / With COLL	25000	2.30	30000	2.30	35000	2.30
	40000	2.30	45000	2.30	50000	2.30
	60000	2.30	70000	2.30	75000	2.30
	80000	2.30	90000	2.30	100000	2.30
	110000	39.20	120000	39.20	130000	39.20
	140000	39.20	150000	39.20	175000	39.20
	200000	39.20	225000	39.20	250000	39.20
	275000	42.40	300000	42.40	350000	42.40
	400000	42.40	450000	42.40	500000	42.40
	1000000	47.60				
Per Occ / Without COLL	25000	31.60	30000	33.60	35000	33.60
	40000	33.60	45000	33.60	50000	33.60
	60000	35.60	70000	35.60	75000	35.60
	80000	37.30	90000	37.30	100000	37.30
	110000	39.20	120000	39.20	130000	39.20
	140000	39.20	150000	39.20	175000	39.20

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Sub-chart	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
	200000	39.20	225000	39.20	250000	39.20
	275000	42.40	300000	42.40	350000	42.40
	400000	42.40	450000	42.40	500000	42.40
	1000000	47.60				

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

RX03TA09: UIMBI Base Rate **
Effective Date: MAR-23-2014

Sub-chart	Per Claimant Limit	Per Occurrence Limit	Base Rate	Per Claimant Limit	Per Occurrence Limit	Base Rate
Multi-vehicle policy	25000	50000	30.50	25000	100000	50.20
	30000	60000	50.20	40000	80000	50.20
	50000	50000	50.20	50000	100000	50.20
	50000	200000	74.60	100000	100000	74.60
	100000	150000	74.60	100000	200000	74.60
	100000	250000	84.70	100000	300000	84.70
	100000	400000	112.20	100000	500000	112.20
	150000	200000	105.60	150000	250000	105.60
	150000	300000	105.60	150000	400000	112.20
	150000	500000	112.20	200000	200000	105.60
	200000	250000	105.60	200000	300000	105.60
	200000	400000	112.20	200000	500000	112.20
	200000	750000	140.80	250000	250000	105.60
	250000	300000	105.60	250000	400000	112.20
	250000	500000	112.20	250000	750000	140.80
	250000	1000000	140.80	300000	300000	105.60
	300000	400000	127.20	300000	500000	127.20
	300000	750000	140.80	300000	1000000	140.80
	400000	400000	127.20	400000	500000	127.20
	400000	750000	140.80	400000	1000000	140.80
	500000	500000	127.20	500000	750000	140.80
	500000	1000000	140.80	1000000	1000000	154.70
Single vehicle policy	25000	50000	16.50	25000	100000	26.40
	30000	60000	26.40	40000	80000	26.40
	50000	50000	26.40	50000	100000	26.40
	50000	200000	39.40	100000	100000	39.40
	100000	150000	39.40	100000	200000	39.40
	100000	250000	44.60	100000	300000	44.60
	100000	400000	58.90	100000	500000	58.90
	150000	200000	55.60	150000	250000	55.60
	150000	300000	55.60	150000	400000	58.90
	150000	500000	58.90	200000	200000	55.60
	200000	250000	55.60	200000	300000	55.60
	200000	400000	58.90	200000	500000	58.90
	200000	750000	74.00	250000	250000	55.60

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Sub-chart	Per Claimant Limit	Per Occurrence Limit	Base Rate	Per Claimant Limit	Per Occurrence Limit	Base Rate
	250000	300000	55.60	250000	400000	58.90
	250000	500000	58.90	250000	750000	74.00
	250000	1000000	74.00	300000	300000	55.60
	300000	400000	66.50	300000	500000	66.50
	300000	750000	74.00	300000	1000000	74.00
	400000	400000	66.50	400000	500000	66.50
	400000	750000	74.00	400000	1000000	74.00
	500000	500000	66.50	500000	750000	74.00
	500000	1000000	74.00	1000000	1000000	81.40

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

RX03TA16: BI Base Rate
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Horsepower	Vehicle Sub-Type Code	Base Rate	Horsepower	Vehicle Sub-Type Code	Base Rate
0-25	Dune Buggy	16.00	26-50	Dune Buggy	24.00
>50	Dune Buggy	32.00	0-25	Golf Mobile, Snow Mobile, Trail Bike	8.00
26-50	Golf Mobile, Snow Mobile, Trail Bike	12.00	>50	Golf Mobile, Snow Mobile, Trail Bike	16.00

Use actual HorsePower if available. When Horse Power is not available use engine displacement in Cubic Centimeter (cc) as follows:
For Cubic Centimeters 0 to 300, Code 25 HorsePower.
For Cubic Centimeters 301 to 600, Code 50 HorsePower.
For Cubic Centimeters over 600, code 51 horsepower.
Trail Bikes= Unregistered trailbikes up to 350cc only. If trail bikes are over 350cc or registered, they shall be rated as motorcycles.

RX03TA17: PD Base Rate
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Horsepower	Vehicle Sub-Type Code	Base Rate	Horsepower	Vehicle Sub-Type Code	Base Rate
0-25	Dune Buggy	6.00	26-50	Dune Buggy	9.00
>50	Dune Buggy	12.00	0-25	Golf Mobile, Snow Mobile, Trail Bike	3.00
26-50	Golf Mobile, Snow Mobile, Trail Bike	4.50	>50	Golf Mobile, Snow Mobile, Trail Bike	6.00

Use actual HorsePower if available. When Horse Power is not available use engine displacement in Cubic Centimeter (cc) as follows:
For Cubic Centimeters 0 to 300, Code 25 HorsePower.
For Cubic Centimeters 301 to 600, Code 50 HorsePower.
For Cubic Centimeters over 600, code 51 horsepower.
Trail Bikes= Unregistered trailbikes up to 350cc only. If trail bikes are over 350cc or

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15 = $15,001-16,000 16 = $16,001-17,000
17 = $17,001-18,000 18 = $18,001-19,000
19 = $19,001-20,000 20 = $20,001-21,000
Each additional $1,000 = +1 Rate Symbol
Trailers - For rate symbols not shown, add the following to the base rate for the previous rate symbol: COMP FULL $2.50 COMP 50 $1.70
COLL 50 $2.50 COLL 100 $1.90
COLL 250 $1.40
Cost of trailer and/or "camper unit" must include all standard trailer and/or "camper unit" equipment, such as refrigerator, stove, bed, etc., IF permanently attached. Contents, such as personal effects, articles of furniture, etc., not permanently attached, are not covered unless specifically insured.
Since the motorcycle policy is an annual policy, the premium charged for a trailer written on such a policy should be two times the semi-annual premium shown above.
Truck Camper Rate Symbol = Original Cost New
1 = $0 - 750 2 = $751-1,400
3 = $1,401-2,200 4 = $2,201-3,000
5 = $3,001-4,000 6 = $4,001-5,000
7 = $5,001-6,000
For Truck Campers, add 15 percent of Rate Symbol 7 premiums for each $1,000, or fraction thereof, in excess of $6,000 original F.O.B. list price.

RX03TA22: AD Base Rate
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
5000	0.90	10000	1.80		

RX03TA30: MDCL Base Rate **
Effective Date: MAR-23-2014

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
07	115.60	24	147.80	25	86.50
28	128.90	34	120.00	35	119.80
36	146.20	40	121.40	46	114.40
47	114.90	48	116.60	49	120.20
50	112.00	51	115.00	52	113.20
53	125.90	54	136.60	55	126.00
56	114.40	57	170.80	58	111.40
60	114.70	61	96.80	62	118.90
63	121.40	64	106.50	65	137.90
66	107.80	67	119.90	68	126.70
999	119.90				

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

RX03TA31: LOI Base Rate
Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Option Amount	Base Rate	Option Amount	Base Rate	Option Amount	Base Rate
140	2.30	250	4.80	500	12.10

RX03TA33: EXMDCL Base Rate **

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Effective Date: MAR-23-2014

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
07	164.30	24	210.90	25	130.90
28	183.90	34	170.10	35	170.10
36	208.60	40	172.40	46	162.30
47	163.20	48	165.20	49	170.70
50	159.00	51	163.20	52	160.90
53	179.10	54	194.70	55	179.10
56	162.30	57	244.70	58	158.30
60	162.80	61	138.00	62	169.40
63	172.70	64	150.50	65	196.20
66	152.60	67	170.70	68	179.90
999	170.80				

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

RX03TA43: CFL Base Rate

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Sub-chart - High Level	Per Claimant Limit	Per Occurrence Limit
CFL 25,000 / 500	25000	500
CFL 50,000 / 500	50000	500
CFL 100,000 / 750	100000	750

Sub-chart	Farm Acreage	Farm Income	Base Rate	Farm Acreage	Farm Income	Base Rate
CFL 25,000 / 500	0	0	4.00	1-160	0	6.00
	161-500	0	7.50	501-2000	0	11.00
	0-160	1-499	6.00	161-500	1-499	7.50
	501-2000	1-499	11.00	0-160	500-3000	9.50
	161-500	500-3000	11.00	501-2000	500-3000	14.50
CFL 50,000 / 500	0	0	5.00	1-160	0	8.00
	161-500	0	9.50	501-2000	0	13.50
	0-160	1-499	8.00	161-500	1-499	9.50
	501-2000	1-499	13.50	0-160	500-3000	12.00
	161-500	500-3000	13.50	501-2000	500-3000	17.50
CFL 100,000 / 750	0	0	6.00	1-160	0	9.50
	161-500	0	11.50	501-2000	0	16.00
	0-160	1-499	9.50	161-500	1-499	11.50
	501-2000	1-499	16.00	0-160	500-3000	14.00
	161-500	500-3000	16.00	501-2000	500-3000	20.50

Farmer whose total acreage exceeds 2,000 submit to Underwriting for Rating.

RX03TA51: TL Base Rate

Effective Date: JUN-19-2003

Coverage	Base Rate	Coverage	Base Rate	Coverage	Base Rate
TL	1.90				

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For autos, limit is $50 per disablement. For MH, limit is $100 per disablement.

RX03TA52: LOU Base Rate **

Effective Date: MAR-23-2014

Option Code	Base Rate	Option Code	Base Rate	Option Code	Base Rate
$15 per day $300 Total	8.10	$20 per day $700 total	16.00	$25 per day $500	16.40
$30 per day $900	22.50	$40 per day $1100 total	29.10	$50 per day $1300 total	35.40
$60 per day $1500 total	41.90				

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

RX03TA53: EEC Base Rate

Effective Date: NOV-22-2001

Sub-chart - High Level	Option Code
With OEM Endorsement	OEM Endorsment (500)
Without OEM Endorsement	Not OEM Endorsment (500)

Sub-chart	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
With OEM Endorsement	500	17.40	1000	34.80	1500	52.20
	2000	69.60	2500	87.00	3000	104.40
	3500	121.80	4000	139.20	4500	156.60
	5000	174.00				
Without OEM Endorsement	500	14.50	1000	29.00	1500	43.50
	2000	58.00	2500	72.50	3000	87.00
	3500	101.50	4000	116.00	4500	130.50
	5000	145.00				

RX03TA54: COMP Base Rate

Renewal Effective Date: AUG-18-2000

New Bus. Effective Date: JUL-18-2000

Sub-chart - High Level	Deductible	Vehicle Sub-Type Code
RV-GOLF-MOBILE-100-DED	100	Golf Mobile, Snow Mobile
RV-GOLF-MOBILE-250-DED	250	Golf Mobile, Snow Mobile
RV-DUNE-BUGGY-100-DED	100	Dune Buggy, Trail Bike
RV-DUNE-BUGGY-250-DED	250	Dune Buggy, Trail Bike

Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
RV-GOLF-MOBILE-100-DED	1	2.00	2	3.50	3	5.50
	4	7.50	5	10.00	6	12.00
	7	14.00	8	16.00	9	18.00
	10	20.00	11	25.00	12	30.00
	13	35.00	14	45.00	15	55.00
RV-GOLF-MOBILE-250-DED	1	1.50	2	2.80	3	4.30
	4	5.80	5	7.50	6	9.00

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Renewal Effective Date: AUG-18-2000
New Bus. Effective Date: JUL-18-2000

Driver Age	Driver License Status Code	Unverifiable Driving Record Surcharge Factor	Driver Age	Driver License Status Code	Unverifiable Driving Record Surcharge Factor
0-18	Unverifiable	1.00	>18	Unverifiable	1.40
0-18	Inexperienced	1.00	>18	Inexperienced	1.40
	Experienced	1.00			

RX03TF78: PLCY Coverage Expense Fee **
Effective Date: MAR-23-2014

Coverage	Vehicle Type	Vehicle Use	Coverage Expense Fee
BI	Automobile		33.10
PD	Automobile		28.80
MDCL	Automobile		8.50
COLL	Automobile		56.90
COMP	Automobile		22.80
BI	Motorcycle		0.00
PD	Motorcycle		0.00
MDCL	Motorcycle		0.00
COLL	Motorcycle		0.00
COMP	Motorcycle		0.00
BI	Motorhome		0.00
PD	Motorhome		0.00
MDCL	Motorhome		0.00
COLL	Motorhome		0.00
COMP	Motorhome		0.00
BI	Named Non Owner		0.00
PD	Named Non Owner		0.00
MDCL	Named Non Owner		0.00
COLL	Named Non Owner		0.00
COMP	Named Non Owner		0.00
BI	Classics	Not Restricted	33.10
PD	Classics	Not Restricted	28.80
MDCL	Classics	Not Restricted	8.50
COLL	Classics	Not Restricted	0.00
COMP	Classics	Not Restricted	0.00
BI	Antique	Not Restricted	33.10
PD	Antique	Not Restricted	28.80
MDCL	Antique	Not Restricted	8.50
COLL	Antique	Not Restricted	0.00
COMP	Antique	Not Restricted	0.00
BI	Classics	Restricted	0.00
PD	Classics	Restricted	0.00
MDCL	Classics	Restricted	0.00
COMP	Classics	Restricted	0.00
COLL	Classics	Restricted	0.00
BI	Antique	Restricted	0.00
PD	Antique	Restricted	0.00

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Full Term Policy Months	Policy Insured Term	Long Term Policyholder Discount Factor	Full Term Policy Months	Policy Insured Term	Long Term Policyholder Discount Factor
Annual	502(Intra Agency Transfer Discount)	0.92	Annual	503(Intra Agency Transfer Discount)	0.92
Annual	504(Intra Agency Transfer Discount)	0.90	Annual	505(Intra Agency Transfer Discount)	0.90
Annual	506(Intra Agency Transfer Discount)	0.85	Annual	507-599	0.85
Annual	11-999	0.85			

RX03TI35: PLCY Home and Car Discount Factor **

Effective Date: MAR-23-2014

Home and Car Discount Code	Homeowner Policy Form Code	Vehicle Type	Vehicle Use	Home and Car Discount Factor
			Corporate Business	1.00
Future (add at renewal), No		Automobile		1.00
Remove (at renewal), Yes	Condo, Tenent	Automobile		0.91
Remove (at renewal), Yes	Mobile Home	Automobile		1.00
Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Automobile		1.00
Remove (at renewal), Yes	not Condo, not Elite, not Extended, not Golden Blanket, not Homeowner, not Market Value, not Mobile Home, not Tenent	Automobile		1.00
not Future (add at renewal), not No, not Remove (at renewal), not Yes		Automobile		1.00
Future (add at renewal), No		Antique(11), Classic(09)	Not Restricted	1.00
Remove (at renewal), Yes	Condo, Tenent	Antique(11), Classic(09)	Not Restricted	0.91
Remove (at renewal), Yes	Mobile Home	Antique(11), Classic(09)	Not Restricted	1.00
Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Antique(11), Classic(09)	Not Restricted	1.00

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Home and Car Discount Code	Homeowner Policy Form Code	Vehicle Type	Vehicle Use	Home and Car Discount Factor
Remove (at renewal), Yes	not Condo, not Elite, not Extended, not Golden Blanket, not Homeowner, not Market Value, not Mobile Home, not Tenent	Antique(11), Classic(09)	Not Restricted	1.00
not Future (add at renewal), not No, not Remove (at renewal), not Yes		Antique(11), Classic(09)	Not Restricted	1.00
Future (add at renewal), No		Antique(11), Classic(09)	Restricted	1.00
Remove (at renewal), Yes	Condo, Tenent	Antique(11), Classic(09)	Restricted	0.91
Remove (at renewal), Yes	Mobile Home	Antique(11), Classic(09)	Restricted	1.00
Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Antique(11), Classic(09)	Restricted	0.90
Remove (at renewal), Yes	not Condo, not Elite, not Extended, not Golden Blanket, not Homeowner, not Market Value, not Mobile Home, not Tenent	Antique(11), Classic(09)	Restricted	1.00
not Future (add at renewal), not No, not Remove (at renewal), not Yes		Antique(11), Classic(09)	Restricted	1.00
Future (add at renewal), No		Motorhome(06), Trailer(04)		1.00
Remove (at renewal), Yes	Condo, Tenent	Motorhome(06), Trailer(04)		0.91
Remove (at renewal), Yes	Mobile Home	Motorhome(06), Trailer(04)		1.00
Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Motorhome(06), Trailer(04)		0.90
Remove (at renewal), Yes	not Condo, not Elite, not Extended, not Golden Blanket, not Homeowner, not Market Value, not Mobile Home, not Tenent	Motorhome(06), Trailer(04)		1.00
not Future (add at renewal), not No, not Remove (at renewal), not Yes		Motorhome(06), Trailer(04)		1.00

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Engine Size	Engine Size Percent	Engine Size	Engine Size Percent	Engine Size	Engine Size Percent
0-100	0.46	101-200	0.60	201-350	0.69
351-500	0.88	501-650	0.91	651-800	0.91
801-950	0.91	951-99999	0.91		

Engine Size = Cubic Centimeters.
0-100 cc engine size applies to Mopeds, Motorscooters, Minibikes and Motorbikes.

RX03TM06: PLCY Household Composition Factor **
Effective Date: MAR-23-2014

Coverage	Multi-Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	Household Composition Factor
BI, PD		1	<2	>24	1.00
BI, PD	Does Not Apply	1	>0	>24	1.00
BI, PD	Applies	1	2	>24	0.98
BI, PD	Applies	1	3	>24	0.98
BI, PD	Applies	1	>3	>24	0.98
BI, PD		2	<2	>24	1.02
BI, PD	Does Not Apply	2	>0	>24	1.02
BI, PD	Applies	2	2	>24	1.00
BI, PD	Applies	2	3	>24	0.98
BI, PD	Applies	2	>3	>24	0.98
BI, PD		3	<2	>24	1.02
BI, PD	Does Not Apply	3	>0	>24	1.02
BI, PD	Applies	3	2	>24	1.02
BI, PD	Applies	3	3	>24	1.00
BI, PD	Applies	3	>3	>24	0.98
BI, PD		>3	<2	>24	1.02
BI, PD	Does Not Apply	>3	>0	>24	1.02
BI, PD	Applies	>3	2	>24	1.02
BI, PD	Applies	>3	3	>24	1.02
BI, PD	Applies	>3	>3	>24	1.00
BI, PD		1	<2	21-24	1.01
BI, PD	Does Not Apply	1	>0	21-24	1.01
BI, PD	Applies	1	2	21-24	0.99
BI, PD	Applies	1	3	21-24	0.99
BI, PD	Applies	1	>3	21-24	0.99
BI, PD		2	<2	21-24	1.05
BI, PD	Does Not Apply	2	>0	21-24	1.05
BI, PD	Applies	2	2	21-24	1.03
BI, PD	Applies	2	3	21-24	0.99
BI, PD	Applies	2	>3	21-24	0.99
BI, PD		3	<2	21-24	1.05
BI, PD	Does Not Apply	3	>0	21-24	1.05
BI, PD	Applies	3	2	21-24	1.05
BI, PD	Applies	3	3	21-24	1.03
BI, PD	Applies	3	>3	21-24	0.99
BI, PD		>3	<2	21-24	1.05
BI, PD	Does Not Apply	>3	>0	21-24	1.05

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Coverage	Multi-Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	Household Composition Factor
BI, PD	Applies	>3	2	21-24	1.05
BI, PD	Applies	>3	3	21-24	1.05
BI, PD	Applies	>3	>3	21-24	1.03
BI, PD		1	<2	0-20	1.03
BI, PD	Does Not Apply	1	>0	0-20	1.03
BI, PD	Applies	1	2	0-20	0.99
BI, PD	Applies	1	3	0-20	0.99
BI, PD	Applies	1	>3	0-20	0.99
BI, PD		2	<2	0-20	1.06
BI, PD	Does Not Apply	2	>0	0-20	1.06
BI, PD	Applies	2	2	0-20	1.03
BI, PD	Applies	2	3	0-20	0.99
BI, PD	Applies	2	>3	0-20	0.99
BI, PD		3	<2	0-20	1.06
BI, PD	Does Not Apply	3	>0	0-20	1.06
BI, PD	Applies	3	2	0-20	1.06
BI, PD	Applies	3	3	0-20	1.03
BI, PD	Applies	3	>3	0-20	0.99
BI, PD		>3	<2	0-20	1.06
BI, PD	Does Not Apply	>3	>0	0-20	1.06
BI, PD	Applies	>3	2	0-20	1.06
BI, PD	Applies	>3	3	0-20	1.06
BI, PD	Applies	>3	>3	0-20	1.03
COLL		1	<2	>24	1.00
COLL	Does Not Apply	1	>0	>24	1.00
COLL	Applies	1	2	>24	1.00
COLL	Applies	1	3	>24	1.00
COLL	Applies	1	>3	>24	1.00
COLL		2	<2	>24	1.02
COLL	Does Not Apply	2	>0	>24	1.02
COLL	Applies	2	2	>24	1.00
COLL	Applies	2	3	>24	1.00
COLL	Applies	2	>3	>24	1.00
COLL		3	<2	>24	1.02
COLL	Does Not Apply	3	>0	>24	1.02
COLL	Applies	3	2	>24	1.02
COLL	Applies	3	3	>24	1.00
COLL	Applies	3	>3	>24	1.00
COLL		>3	<2	>24	1.02
COLL	Does Not Apply	>3	>0	>24	1.02
COLL	Applies	>3	2	>24	1.02
COLL	Applies	>3	3	>24	1.02
COLL	Applies	>3	>3	>24	1.00
COLL		1	<2	21-24	1.02
COLL	Does Not Apply	1	>0	21-24	1.02
COLL	Applies	1	2	21-24	1.03

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Coverage	Multi-Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	Household Composition Factor
COLL	Applies	1	3	21-24	1.03
COLL	Applies	1	>3	21-24	1.03
COLL		2	<2	21-24	1.05
COLL	Does Not Apply	2	>0	21-24	1.05
COLL	Applies	2	2	21-24	1.04
COLL	Applies	2	3	21-24	1.03
COLL	Applies	2	>3	21-24	1.03
COLL		3	<2	21-24	1.05
COLL	Does Not Apply	3	>0	21-24	1.05
COLL	Applies	3	2	21-24	1.05
COLL	Applies	3	3	21-24	1.04
COLL	Applies	3	>3	21-24	1.03
COLL		>3	<2	21-24	1.05
COLL	Does Not Apply	>3	>0	21-24	1.05
COLL	Applies	>3	2	21-24	1.05
COLL	Applies	>3	3	21-24	1.05
COLL	Applies	>3	>3	21-24	1.04
COLL		1	<2	0-20	1.04
COLL	Does Not Apply	1	>0	0-20	1.04
COLL	Applies	1	2	0-20	1.04
COLL	Applies	1	3	0-20	1.04
COLL	Applies	1	>3	0-20	1.04
COLL		2	<2	0-20	1.08
COLL	Does Not Apply	2	>0	0-20	1.08
COLL	Applies	2	2	0-20	1.04
COLL	Applies	2	3	0-20	1.04
COLL	Applies	2	>3	0-20	1.04
COLL		3	<2	0-20	1.08
COLL	Does Not Apply	3	>0	0-20	1.08
COLL	Applies	3	2	0-20	1.08
COLL	Applies	3	3	0-20	1.04
COLL	Applies	3	>3	0-20	1.04
COLL		>3	<2	0-20	1.08
COLL	Does Not Apply	>3	>0	0-20	1.08
COLL	Applies	>3	2	0-20	1.08
COLL	Applies	>3	3	0-20	1.08
COLL	Applies	>3	>3	0-20	1.04
COMP		1	<2	>24	1.00
COMP	Does Not Apply	1	>0	>24	1.00
COMP	Applies	1	2	>24	1.03
COMP	Applies	1	3	>24	1.03
COMP	Applies	1	>3	>24	1.03
COMP		2	<2	>24	1.01
COMP	Does Not Apply	2	>0	>24	1.01
COMP	Applies	2	2	>24	1.00
COMP	Applies	2	3	>24	1.03

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Coverage	Multi-Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	Household Composition Factor
COMP	Applies	2	>3	>24	1.03
COMP		3	<2	>24	1.01
COMP	Does Not Apply	3	>0	>24	1.01
COMP	Applies	3	2	>24	1.01
COMP	Applies	3	3	>24	1.00
COMP	Applies	3	>3	>24	1.03
COMP		>3	<2	>24	1.01
COMP	Does Not Apply	>3	>0	>24	1.01
COMP	Applies	>3	2	>24	1.01
COMP	Applies	>3	3	>24	1.01
COMP	Applies	>3	>3	>24	1.00
COMP		1	<2	21-24	1.03
COMP	Does Not Apply	1	>0	21-24	1.03
COMP	Applies	1	2	21-24	1.07
COMP	Applies	1	3	21-24	1.07
COMP	Applies	1	>3	21-24	1.07
COMP		2	<2	21-24	1.07
COMP	Does Not Apply	2	>0	21-24	1.07
COMP	Applies	2	2	21-24	1.05
COMP	Applies	2	3	21-24	1.07
COMP	Applies	2	>3	21-24	1.07
COMP		3	<2	21-24	1.07
COMP	Does Not Apply	3	>0	21-24	1.07
COMP	Applies	3	2	21-24	1.07
COMP	Applies	3	3	21-24	1.05
COMP	Applies	3	>3	21-24	1.07
COMP		>3	<2	21-24	1.07
COMP	Does Not Apply	>3	>0	21-24	1.07
COMP	Applies	>3	2	21-24	1.07
COMP	Applies	>3	3	21-24	1.07
COMP	Applies	>3	>3	21-24	1.05
COMP		1	<2	0-20	1.06
COMP	Does Not Apply	1	>0	0-20	1.06
COMP	Applies	1	2	0-20	1.09
COMP	Applies	1	3	0-20	1.09
COMP	Applies	1	>3	0-20	1.09
COMP		2	<2	0-20	1.07
COMP	Does Not Apply	2	>0	0-20	1.07
COMP	Applies	2	2	0-20	1.06
COMP	Applies	2	3	0-20	1.09
COMP	Applies	2	>3	0-20	1.09
COMP		3	<2	0-20	1.07
COMP	Does Not Apply	3	>0	0-20	1.07
COMP	Applies	3	2	0-20	1.07
COMP	Applies	3	3	0-20	1.06
COMP	Applies	3	>3	0-20	1.09

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Coverage	Multi-Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	Household Composition Factor
COMP		>3	<2	0-20	1.07
COMP	Does Not Apply	>3	>0	0-20	1.07
COMP	Applies	>3	2	0-20	1.07
COMP	Applies	>3	3	0-20	1.07
COMP	Applies	>3	>3	0-20	1.06
MDCL		1	<2	>24	1.00
MDCL	Does Not Apply	1	>0	>24	1.00
MDCL	Applies	1	2	>24	0.98
MDCL	Applies	1	3	>24	0.98
MDCL	Applies	1	>3	>24	0.98
MDCL		2	<2	>24	1.08
MDCL	Does Not Apply	2	>0	>24	1.08
MDCL	Applies	2	2	>24	1.00
MDCL	Applies	2	3	>24	0.98
MDCL	Applies	2	>3	>24	0.98
MDCL		3	<2	>24	1.08
MDCL	Does Not Apply	3	>0	>24	1.08
MDCL	Applies	3	2	>24	1.08
MDCL	Applies	3	3	>24	1.00
MDCL	Applies	3	>3	>24	0.98
MDCL		>3	<2	>24	1.08
MDCL	Does Not Apply	>3	>0	>24	1.08
MDCL	Applies	>3	2	>24	1.08
MDCL	Applies	>3	3	>24	1.08
MDCL	Applies	>3	>3	>24	1.00
MDCL		1	<2	21-24	0.99
MDCL	Does Not Apply	1	>0	21-24	0.99
MDCL	Applies	1	2	21-24	0.98
MDCL	Applies	1	3	21-24	0.98
MDCL	Applies	1	>3	21-24	0.98
MDCL		2	<2	21-24	1.06
MDCL	Does Not Apply	2	>0	21-24	1.06
MDCL	Applies	2	2	21-24	1.01
MDCL	Applies	2	3	21-24	0.98
MDCL	Applies	2	>3	21-24	0.98
MDCL		3	<2	21-24	1.06
MDCL	Does Not Apply	3	>0	21-24	1.06
MDCL	Applies	3	2	21-24	1.06
MDCL	Applies	3	3	21-24	1.01
MDCL	Applies	3	>3	21-24	0.98
MDCL		>3	<2	21-24	1.06
MDCL	Does Not Apply	>3	>0	21-24	1.06
MDCL	Applies	>3	2	21-24	1.06
MDCL	Applies	>3	3	21-24	1.06
MDCL	Applies	>3	>3	21-24	1.01
MDCL		1	<2	0-20	0.97

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Coverage	Multi-Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	Household Composition Factor
MDCL	Does Not Apply	1	>0	0-20	0.97
MDCL	Applies	1	2	0-20	0.97
MDCL	Applies	1	3	0-20	0.97
MDCL	Applies	1	>3	0-20	0.97
MDCL		2	<2	0-20	1.01
MDCL	Does Not Apply	2	>0	0-20	1.01
MDCL	Applies	2	2	0-20	0.97
MDCL	Applies	2	3	0-20	0.97
MDCL	Applies	2	>3	0-20	0.97
MDCL		3	<2	0-20	1.01
MDCL	Does Not Apply	3	>0	0-20	1.01
MDCL	Applies	3	2	0-20	1.01
MDCL	Applies	3	3	0-20	0.97
MDCL	Applies	3	>3	0-20	0.97
MDCL		>3	<2	0-20	1.01
MDCL	Does Not Apply	>3	>0	0-20	1.01
MDCL	Applies	>3	2	0-20	1.01
MDCL	Applies	>3	3	0-20	1.01
MDCL	Applies	>3	>3	0-20	0.97

RX03TM12: BI BI Matrix Factor
Effective Date: MAR-23-2013

Sub-chart - High Level	Rated Threshold
Rated Threshold G	G (Greater Than =100/300)
Rated Threshold H or K (>25/50,<100/300)	H, K
Rated Threshold O (<=25/50)	O (Less Than = 25/50)

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi-Car Indicator	BI Matrix Factor
Rated Threshold G	5-9	Future (add at renewal), No		Does Not Apply	0.78
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.78
	5-9	Future (add at renewal), No		Applies	0.62
	5-9	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.62
	5-9	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.66

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ARKANSAS PRIVATE PASSENGER AUTOMOBILE RATING MANUAL

NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY

Effective – March 23, ~~2013~~2014

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PREMIUM MODIFICATION RULES

NATIONWIDE AFFINITY DISCOUNT
Eff. 12-14-12

When a household member is also a member of a Nationwide Affinity Group at the time the discount is initially applied on the policy, the otherwise applicable premium shall be reduced. The discount amount varies by the category, as defined below, of the Nationwide Affinity Group. A policy may receive the Nationwide Associate Discount or the Nationwide Affinity Discount, but not both.

Affinity Category Code Definitions
Alumni – Alumni associations and/or fraternal social organizations of a 4 year educational institution.
Professional – Organizations formed to unite, represent, and/or inform people who work or play in the same occupation.
Sports – Leagues or associations that sponsor, organize, schedule or conduct a sport.
Financial Institutions – Banks, credit unions or other financial institutions.
Miscellaneous – All other Organizations that do not belong to a category defined above.

Rating Chart

TIER FACTOR**
Eff. 3-23-13

A factor will be applied according to the Underwriting Tier/Company Placement Guidelines.

Rating Chart**

NATIONWIDE ASSOCIATE DISCOUNT

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

Rating Chart

NEW VEHICLE DISCOUNT**
Eff. 3-23-14

This discount will be applied only to private passenger automobiles with model years within the most recent five years. The current model year changes effective October 1 of each calendar year regardless of the actual introductory dates of the several makes and models (e.g. as of October 1, 2011, model year 2012 will be “current” and model year 2011 will be one year old).

BI Rating Chart**

PD Rating Chart**

~~MP Rating Chart~~MDCL Rating Chart**

COMP Rating Chart**

COLL Rating Chart**

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HOUSEHOLD COMPOSITION FACTOR**
Eff. 3-23-14

Based on a combination of the number of household drivers, number of household vehicles, and age of the youngest household driver, the otherwise applicable premiums shall be adjusted. The following vehicle types are eligible, PPA and AC Reg.

The following rules are applicable:

1. Vehicles within the household insured by a Standard/Preferred Nationwide or Allied company will be considered in the "Number of Vehicles" count. Only those vehicle types eligible for Household Composition (PPA and AC-Reg.) that are insured for both BI and PD are to be considered when determining the number of vehicles insured.

2. Licensed household drivers, that are rated as principal or occasional on at least one Standard/Preferred Nationwide or Allied policy, and who otherwise meet the definition of members of the household will be considered in the "Number of Drivers" count. Individual operators listed on multiple Nationwide or Allied policies are only to be counted once.

~~3. If any household member eligible from the previous rule is under the age of 25, the appropriate "<25" rating factors will be selected from the rating chart. Households with no members under the age of 25 will be assigned ">24" factors from the chart. For purposes of this rule, "age" means the age that has been or will be attained within the current calendar year.~~

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

Rating Chart**

OEM LOSS SETTLEMENT ENDORSEMENT

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

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

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

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

The current model year changes effective October 1 of each calendar year regardless of the actual introductory dates of the several makes and models (e.g. as of October 1, 2011, model year 2012 will be "current" and model year 2011 will be one year old).

Rating Chart – COMP

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The surcharge depends on the lapsed time before insurance.

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

Prior In-Force Rating

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

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

1. The No Prior Insurance Surcharge had already been applied to the policy at the time of the most recent lapse, OR

2. The policy has experienced three or more lapses within the most recent three-year period.

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

Rating Chart

PASSIVE OCCUPANT RESTRAINT DISCOUNT

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

Rating Chart

MATRIX FACTOR**
Eff. 3-23-~~13~~14

The Matrix Factor is based on a combination of Financial Responsibility score, prior Bodily Injury limits, home and car, and the number of vehicles insured with Nationwide.

The following rules are applicable:

1. "Prior BI Limits" will be assigned according to the new business and renewal rules following this section.

2. In order to be considered as "Home and Car" within the Matrix, the household member must also be a household member under a Nationwide Homeowner, Elite, Extended, Golden Blanket, or Market Value Policy or Allied/Nationwide Homeowner Form HO-2, HO-3, HO-5, or an owner-occupied Farm policy.

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

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

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

New Business Rule

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

Renewal Business Rules

An account's "Prior BI Limits" category may move up one rated threshold level per year if the Policyholder has maintained a Bodily Injury Limit greater than their current "Prior BI Limits" category for a period of two consecutive terms.

BI Matrix Factor**

PD Matrix Factor**

MDCL Matrix Factor**

COMP Matrix Factor**

COLL Matrix Factor**

ADVANCE QUOTE DISCOUNT

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

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

The following rules are applicable:

1. This discount is only applicable for the Nationwide's Standard and Preferred Companies.
2. The following vehicle types are eligible: PPA and AC-Reg.

Rating Chart

SELECT RATING FACTOR**
Eff. 3-23-~~13~~14

Based on a combination of the number of terms with prior carrier, select customer definition, number of shopping days, and terms with Nationwide, the otherwise applicable premiums for BI, PD, ME, COMP, and COLL, shall be modified by the factors listed in the following chart.

The following rules are applicable:

1. Terms with Prior Carrier and Terms with Nationwide are defined to be consecutive terms without lapse.

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2. Terms with Nationwide (and hence this rating plan) are only applicable for Nationwide's Standard and Preferred Companies. The following vehicle types are eligible: PPA and AC-Reg.

3. Customers are defined as Select or Non-Select at the inception of the policy based on prior BI limits, number of vehicles insured with Nationwide, the number of prior carriers, and whether the policy was previously insured with Nationwide.

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

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

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

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

6. If a policy is eligible for the Intra Agency Transfer Factor, then the policy is not eligible for the Select Rating Factor.

7. Any applicant who was previously insured by a Standard/Preferred Nationwide company within the past five years and has been insured with one or more carriers since leaving Nationwide is identified as a winback in the Select Rating Factors.

Select Flag
Rating Chart**

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INTRA-AGENCY TRANSFER DISCOUNT**
Eff. 3-23-14

For new business policies issued by Nationwide Property and Casualty Insurance Company, the otherwise applicable premiums shall be reduced if the following conditions have been met:

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

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

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

If a policy is eligible for the Intra-Agency Transfer Factor, then the policy is not eligible for the Select Rating Factor.

Rating Chart**

LONG TERM POLICYHOLDER DISCOUNT

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

Rating Chart

HOME AND CAR DISCOUNT**
Eff. 3-23-14

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

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

Rating Chart**

AUTO FINANCIAL DISCOUNT

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

Rating Chart

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

(3) Been classified as "married" and been insured with Nationwide/Allied for at least one year prior to the policy's renewal date following graduation or been classified as "single" regardless of the period insured with Nationwide/Allied.

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

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

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

Similar evidence of ranking must be supplied to the Company when requested.

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

5. The "Student Away - College Student" classification is applicable provided the owner or operator is age 16 to 24, is unmarried, and is a resident student at a school, college, or educational institution over 100 miles from the place of principal garaging of the automobile. NOTE - such an operator must not have access to any of the vehicles insured under the policy while away at school.

DRIVER CLASSIFICATION — Factors**
Eff. 3-23-14

Please refer to the Rating Charts portion of this manual.

BI Driver Classification Factor**

PD Driver Classification Factor**

ME Driver Classification Factor**

COMP Driver Classification Factor**

COLL Driver Classification Factor**

MERIT RATING PLAN FACTOR**
Eff. 3-23-13

The Merit Rating Plan is designed to price risks based on accident and conviction history. Those drivers who are free from accidents and moving violations pay lower premiums. Conversely, those who have

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FINANCIAL RESPONSIBILITY RATE FACTOR**
Eff. ~~10-22-12~~3-23-14

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

New Business Scoring

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

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

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

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

4. On policies where all drivers are credit "no-hits," the no-hit financial responsibility factor shall be assigned to all drivers on the policy.

Renewal Scoring

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

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

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

4. On policies where all drivers are credit "no-hits," the no-hit financial responsibility factor shall be assigned to all drivers on the policy.

5. Policies may move up or down only one financial responsibility class per review, subject to the following credit reclassification rules:

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

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

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

   c. There are no chargeable major violations and no chargeable accidents on the policy during the last 36 months.

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

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

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

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c. There has been at least one chargeable major violation or one chargeable accident on the policy during the last 36 months.

Renewal Scoring Exception:

Policies where all drivers were prior “no-hits” will move to the new score only if it would result in a lower financial responsibility factor for all applicable coverages.

Policies that were previously rated with a score will move to the no-hit only if it would result in a lower financial responsibility factor for all applicable coverages.

Terms

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

Spin-offs, Transfers, and New Policies for Existing Customers:

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

Added/Deleted Drivers

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

1. Do not order a credit report on the added driver at the time of the change, unless requested by the policyholder.

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

3. If the policyholder requests for a credit report to be ordered, the rules outlined in the Renewal Scoring section of this rating manual will be used.

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

1. The policy retains the current financial responsibility class.

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

Rating Chart**

ACCIDENT PREVENTION COURSE DISCOUNT

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

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

2. A certificate is presented to the Company signifying the above course was successfully completed within three years prior to the inception of the renewal date of the policy term to which this rule applies. The certificate is valid for three years following the date of course completion. Once expired, proof of re-certification must be furnished to Nationwide to maintain this discount.

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BASE RATES**

Eff. 3-23-14

Please refer to the Rating Charts portion of this manual.

BI Base Rates**
PD Base Rates**
ME Base Rates**
COMP Full Coverage Base Rates**
COLL $100 Deductible Base Rates**

EXPENSE FEES**

Eff. 3-23-14

Please refer to the Rating Charts portion of this manual.

Rating Chart**

RATE SYMBOLS

Please refer to the Rating Charts portion of this manual.

BI Rate Symbols
PD Rate Symbols
ME Rate Symbols
COMP Rate Symbol
COLL Rate Symbol

MODEL YEAR FACTOR**

Eff. 3-23-14

Please refer to the Rating Charts portion of this manual.

BI Model Year Factor**
PD Model Year Factor**
ME Model Year Factor**
COMP Model Year Factor**
COLL Model Year Factor**

OTHER LIMITS AND DEDUCTIBLES**

Eff. 3-23-13

Please refer to the Rating Charts portion of this manual.

BI Limits**
PD Limits**
ME Limits**
COMP Deductibles
COLL Deductibles

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MISCELLANEOUS COVERAGES**

NO FAULT COVERAGES**

Eff. 3-23-14

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

A. Medical Expense**

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

Rating Chart**

B. Work Loss

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

Rating Chart

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

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

Rating Chart

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

Eff. 3-23-14

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

UIMBI, UMPD
UIMBI
UMBI, UMPD
UMBI

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

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

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

UMBI Premiums**

UIMBI Premiums**

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

Eff. 3-23-14

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

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

Rating Chart**

ADDITIONAL COVERAGE FOR SOUND, PICTURE, AND DATA DEVICES

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

Rating Chart

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GENERAL RULES

POLICY TERM

All policy terms are six months. All policies are automatically renewable.

PREMIUM ADJUSTMENT**

Eff. 3-23-~~13~~14

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

1. Added coverage or vehicle — Collect prorated premium on the basis of rates in effect at the ~~time of the change~~inception of the policy term.

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

CANCELLATIONS~~**~~

Eff. 3-23-13

A. REQUESTS

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

B. COMPANY CANCELLATIONS AND NON-RENEWALS

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

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

C. PRO RATA BASIS CANCELLATION

Cancellation is on a pro rata basis.

The pro rata factor is calculated by dividing the number of days remaining on the policy by the number of days in one policy term, rounded to four decimals.

The number of days remaining on the policy is the difference between the next renewal date and the effective date of the change.

The number of days in one term is 182 for a 6-month policy and 365 for an annual policy.

D. REFUND

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

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FINANCIAL RESPONSIBILITY CERTIFICATES (SR-22 FILINGS)**
Eff. 3-23-14

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

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

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

PAYMENT OPTIONS
Eff. 08-23-12

A. FULL PAYMENT

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

B. INSTALLMENT PAYMENTS

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

C. INSUFFICIENT FUNDS

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

D. LATE PAYMENT FEE

A late payment fee of $10.00 will be assessed, subject to the company's late fee waiver guidelines, for any payment not received by 5:00 PM ET on the fifth day past the billing due date.

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ARKANSAS PRIVATE PASSENGER AUTOMOBILE RATING MANUAL

NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY

Effective – March 23, 2014

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PREMIUM MODIFICATION RULES

NATIONWIDE AFFINITY DISCOUNT
Eff. 12-14-12

When a household member is also a member of a Nationwide Affinity Group at the time the discount is initially applied on the policy, the otherwise applicable premium shall be reduced. The discount amount varies by the category, as defined below, of the Nationwide Affinity Group. A policy may receive the Nationwide Associate Discount or the Nationwide Affinity Discount, but not both.

Affinity Category Code Definitions
Alumni – Alumni associations and/or fraternal social organizations of a 4 year educational institution.
Professional – Organizations formed to unite, represent, and/or inform people who work or play in the same occupation.
Sports – Leagues or associations that sponsor, organize, schedule or conduct a sport.
Financial Institutions – Banks, credit unions or other financial institutions.
Miscellaneous – All other Organizations that do not belong to a category defined above.

Rating Chart

TIER FACTOR
Eff. 3-23-13

A factor will be applied according to the Underwriting Tier/Company Placement Guidelines.

Rating Chart

NATIONWIDE ASSOCIATE DISCOUNT

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

Rating Chart

NEW VEHICLE DISCOUNT**
Eff. 3-23-14

This discount will be applied only to private passenger automobiles with model years within the most recent five years. The current model year changes effective October 1 of each calendar year regardless of the actual introductory dates of the several makes and models (e.g. as of October 1, 2011, model year 2012 will be “current” and model year 2011 will be one year old).

BI Rating Chart**

PD Rating Chart**

MDCL Rating Chart**

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COMP Rating Chart**

COLL Rating Chart**

HOUSEHOLD COMPOSITION FACTOR**

Eff. 3-23-14

Based on a combination of the number of household drivers, number of household vehicles, and age of the youngest household driver, the otherwise applicable premiums shall be adjusted. The following vehicle types are eligible, PPA and AC Reg.

The following rules are applicable:

1. Vehicles within the household insured by a Standard/Preferred Nationwide or Allied company will be considered in the "Number of Vehicles" count. Only those vehicle types eligible for Household Composition (PPA and AC-Reg.) that are insured for both BI and PD are to be considered when determining the number of vehicles insured.

2. Licensed household drivers, that are rated as principal or occasional on at least one Standard/Preferred Nationwide or Allied policy, and who otherwise meet the definition of members of the household will be considered in the "Number of Drivers" count. Individual operators listed on multiple Nationwide or Allied policies are only to be counted once.

Rating Chart**

OEM LOSS SETTLEMENT ENDORSEMENT

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

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

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

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

The current model year changes effective October 1 of each calendar year regardless of the actual introductory dates of the several makes and models (e.g. as of October 1, 2011, model year 2012 will be "current" and model year 2011 will be one year old).

Rating Chart – COMP

Rating Chart – COLL

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

The surcharge depends on the lapsed time before insurance.

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

Prior In-Force Rating

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

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

1. The No Prior Insurance Surcharge had already been applied to the policy at the time of the most recent lapse, OR

2. The policy has experienced three or more lapses within the most recent three-year period.

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

Rating Chart

PASSIVE OCCUPANT RESTRAINT DISCOUNT

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

Rating Chart

MATRIX FACTOR**
Eff. 3-23-14

The Matrix Factor is based on a combination of Financial Responsibility score, prior Bodily Injury limits, home and car, and the number of vehicles insured with Nationwide.

The following rules are applicable:

1. “Prior BI Limits” will be assigned according to the new business and renewal rules following this section.

2. In order to be considered as “Home and Car” within the Matrix, the household member must also be a household member under a Nationwide Homeowner, Elite, Extended, Golden Blanket, or Market Value Policy or Allied/Nationwide Homeowner Form HO-2, HO-3, HO-5, or an owner-occupied Farm policy.

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

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

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

New Business Rule

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

Renewal Business Rules

An account's "Prior BI Limits" category may move up one rated threshold level per year if the Policyholder has maintained a Bodily Injury Limit greater than their current "Prior BI Limits" category for a period of two consecutive terms.

BI Matrix Factor**

PD Matrix Factor**

MDCL Matrix Factor**

COMP Matrix Factor**

COLL Matrix Factor**

ADVANCE QUOTE DISCOUNT

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

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

The following rules are applicable:

1. This discount is only applicable for the Nationwide's Standard and Preferred Companies.
2. The following vehicle types are eligible: PPA and AC-Reg.

Rating Chart

SELECT RATING FACTOR**
Eff. 3-23-14

Based on a combination of the number of terms with prior carrier, select customer definition, number of shopping days, and terms with Nationwide, the otherwise applicable premiums for BI, PD, ME, COMP, and COLL, shall be modified by the factors listed in the following chart.

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The following rules are applicable:

1. Terms with Prior Carrier and Terms with Nationwide are defined to be consecutive terms without lapse.

2. Terms with Nationwide (and hence this rating plan) are only applicable for Nationwide's Standard and Preferred Companies. The following vehicle types are eligible: PPA and AC-Reg.

3. Customers are defined as Select or Non-Select at the inception of the policy based on prior BI limits, number of vehicles insured with Nationwide, the number of prior carriers, and whether the policy was previously insured with Nationwide.

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

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

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

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

6. If a policy is eligible for the Intra Agency Transfer Factor, then the policy is not eligible for the Select Rating Factor.

7. Any applicant who was previously insured by a Standard/Preferred Nationwide company within the past five years and has been insured with one or more carriers since leaving Nationwide is identified as a winback in the Select Rating Factors.

Select Flag
Rating Chart**

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INTRA-AGENCY TRANSFER DISCOUNT**
Eff. 3-23-14

For new business policies issued by Nationwide Property and Casualty Insurance Company, the otherwise applicable premiums shall be reduced if the following conditions have been met:

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

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

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

If a policy is eligible for the Intra-Agency Transfer Factor, then the policy is not eligible for the Select Rating Factor.

Rating Chart**

LONG TERM POLICYHOLDER DISCOUNT

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

Rating Chart

HOME AND CAR DISCOUNT**
Eff. 3-23-14

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

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

Rating Chart**

AUTO FINANCIAL DISCOUNT

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

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AVERAGE DRIVER CLASS FACTOR

DRIVER CLASSIFICATION — Definitions
Eff. 3-23-13

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

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

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

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

   a. The driver is not the titled owner, AND

   b. The driver is under age 25, AND

   c. There are more drivers than vehicles on the policy, AND

   d. There are at least as many non-occasional operators on the policy as there are vehicles.

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

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

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

   a. The owner or operator is age 16 to 24 and a full-time high school student or enrolled as a full-time student in a college or university, AND

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

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

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

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

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

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

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

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

(3) Been classified as "married" and been insured with Nationwide/Allied for at least one year prior to the policy's renewal date following graduation or been classified as "single" regardless of the period insured with Nationwide/Allied.

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

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

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

Similar evidence of ranking must be supplied to the Company when requested.

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

5. The "Student Away - College Student" classification is applicable provided the owner or operator is age 16 to 24, is unmarried, and is a resident student at a school, college, or educational institution over 100 miles from the place of principal garaging of the automobile. NOTE - such an operator must not have access to any of the vehicles insured under the policy while away at school.

DRIVER CLASSIFICATION — Factors**
Eff. 3-23-14

Please refer to the Rating Charts portion of this manual.

BI Driver Classification Factor**

PD Driver Classification Factor**

ME Driver Classification Factor**

COMP Driver Classification Factor**

COLL Driver Classification Factor**

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violation becomes chargeable. Once a minor violation is chargeable, it cannot later be forgiven if conditions on the policy change.

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

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

Minor Violation Forgiveness Rating Chart

UNVERIFIABLE DRIVER RECORD SURCHARGE

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

Rating Chart

FINANCIAL RESPONSIBILITY RATE FACTOR**

Eff. 3-23-14

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

New Business Scoring

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

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

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

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

4. On policies where all drivers are credit "no-hits," the no-hit financial responsibility factor shall be assigned to all drivers on the policy.

Renewal Scoring

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

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

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

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4. On policies where all drivers are credit “no-hits,” the no-hit financial responsibility factor shall be assigned to all drivers on the policy.

5. Policies may move up or down only one financial responsibility class per review, subject to the following credit reclassification rules:

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

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

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

   c. There are no chargeable major violations and no chargeable accidents on the policy during the last 36 months.

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

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

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

   c. There has been at least one chargeable major violation or one chargeable accident on the policy during the last 36 months.

Renewal Scoring Exception:

Policies where all drivers were prior “no-hits” will move to the new score only if it would result in a lower financial responsibility factor for all applicable coverages.

Policies that were previously rated with a score will move to the no-hit only if it would result in a lower financial responsibility factor for all applicable coverages.

Terms

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

Spin-offs, Transfers, and New Policies for Existing Customers:

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

Added/Deleted Drivers

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

1. Do not order a credit report on the added driver at the time of the change, unless requested by the policyholder.

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

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3. If the policyholder requests for a credit report to be ordered, the rules outlined in the Renewal Scoring section of this rating manual will be used.

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

1. The policy retains the current financial responsibility class.

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

Rating Chart**

ACCIDENT PREVENTION COURSE DISCOUNT

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

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

2. A certificate is presented to the Company signifying the above course was successfully completed within three years prior to the inception of the renewal date of the policy term to which this rule applies. The certificate is valid for three years following the date of course completion. Once expired, proof of re-certification must be furnished to Nationwide to maintain this discount.

Rating Chart

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BASE RATES**

Eff. 3-23-14

Please refer to the Rating Charts portion of this manual.

BI Base Rates**
PD Base Rates**
ME Base Rates**
COMP Full Coverage Base Rates**
COLL $100 Deductible Base Rates**

EXPENSE FEES**

Eff. 3-23-14

Please refer to the Rating Charts portion of this manual.

Rating Chart**

RATE SYMBOLS

Please refer to the Rating Charts portion of this manual.

BI Rate Symbols
PD Rate Symbols
ME Rate Symbols
COMP Rate Symbol
COLL Rate Symbol

MODEL YEAR FACTOR**

Eff. 3-23-14

Please refer to the Rating Charts portion of this manual.

BI Model Year Factor**
PD Model Year Factor**
ME Model Year Factor**
COMP Model Year Factor**
COLL Model Year Factor**

OTHER LIMITS AND DEDUCTIBLES

Eff. 3-23-13

Please refer to the Rating Charts portion of this manual.

BI Limits
PD Limits
ME Limits
COMP Deductibles

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MISCELLANEOUS COVERAGES**

NO FAULT COVERAGES**

Eff. 3-23-14

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

A. Medical Expense**

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

Rating Chart**

B. Work Loss

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

Rating Chart

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

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

Rating Chart

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

Eff. 3-23-14

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

UIMBI, UMPD
UIMBI
UMBI, UMPD
UMBI

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

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

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

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UMBI Premiums**

UIMBI Premiums**

UMPD Premiums

VANISHING DEDUCTIBLE
Eff. 03-15-13

Vanishing Deductible credit is an optional feature that may be purchased to reduce a Policyholder's deductible. The accrued deductible credit will be subtracted from the coverage deductible to determine what amount the Policyholder will pay in the event of a covered COMP or COLL claim. As part of this feature, each qualified policy will accrue a deductible credit of $100 to apply to eligible claims starting 31 days after effective date of purchase, and an additional $100 deductible credit annually at renewal based on all drivers meeting eligibility requirements, up to a maximum of $500.

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

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

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

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

COMP Vanishing Deductible Rating Chart

COLL Vanishing Deductible Rating Chart

TOTAL LOSS DEDUCTIBLE WAIVER

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

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

COMP Total Loss Deductible Waiver Rating Chart

COLL Total Loss Deductible Waiver Rating Chart

ROADSIDE ASSISTANCE COVERAGE
Eff. 08-23-12

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

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

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

Roadside Assistance Rating Chart

LOSS OF USE AND LOSS OF USE — BROAD FORM**
Eff. 3-23-14

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

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

Rating Chart**

ADDITIONAL COVERAGE FOR SOUND, PICTURE, AND DATA DEVICES

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

Rating Chart

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GENERAL RULES

POLICY TERM

All policy terms are six months. All policies are automatically renewable.

PREMIUM ADJUSTMENT**

Eff. 3-23-14

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

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

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

CANCELLATIONS

Eff. 3-23-13

A. REQUESTS

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

B. COMPANY CANCELLATIONS AND NON-RENEWALS

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

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

C. PRO RATA BASIS CANCELLATION

Cancellation is on a pro rata basis.

The pro rata factor is calculated by dividing the number of days remaining on the policy by the number of days in one policy term, rounded to four decimals.

The number of days remaining on the policy is the difference between the next renewal date and the effective date of the change.

The number of days in one term is 182 for a 6-month policy and 365 for an annual policy.

D. REFUND

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

FINANCIAL RESPONSIBILITY CERTIFICATES (SR-22 FILINGS)**
Eff. 3-23-14

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

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

PAYMENT OPTIONS
Eff. 08-23-12

A. FULL PAYMENT

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

B. INSTALLMENT PAYMENTS

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

C. INSUFFICIENT FUNDS

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

D. LATE PAYMENT FEE

A late payment fee of $10.00 will be assessed, subject to the company's late fee waiver guidelines, for any payment not received by 5:00 PM ET on the fifth day past the billing due date.

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Step	Description	Chart Name
3.	Determine Affinity Discount Factor	RP03TE72
4.	Determine Prior Insurance Surcharge Factor	RP03TE20
5.	Determine Nationwide Associate Discount Factor	RP03TM62
6.	Result = Base Rate * Tier Factor (ten cents rounded)	
7.	* Affinity Discount Factor (ten cents rounded)	
8.	* Prior Insurance Surcharge Factor (ten cents rounded)	
9.	* Nationwide Associate Discount Factor (ten cents rounded)	

RP03TA01: COMP Base Rate **
Effective Date: MAR-23-2014

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
101	50.50	102	79.50	103	79.20
104	64.90	105	66.00	106	60.30
107	79.40	108	80.60	109	87.70
110	80.70	111	92.10	112	72.00
113	71.60	114	84.10	115	56.10
116	66.90	117	61.30	118	75.30
119	69.50	120	60.70	121	64.10
122	69.50	123	71.50	124	63.50
125	65.70	126	70.40	127	58.40
128	59.30	129	66.90	130	58.40
131	56.30	132	85.40	133	64.60
134	55.70	135	68.00	136	55.30
137	60.70	138	55.90	139	54.10
140	54.00	141	81.00	999	73.80

RP03TA02: COLL Base Rate **
Effective Date: MAR-23-2014

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
101	167.60	102	178.30	103	194.20
104	198.20	105	173.30	106	170.50
107	188.80	108	187.50	109	212.80
110	187.80	111	227.90	112	183.40
113	178.60	114	195.80	115	207.40
116	178.60	117	204.00	118	208.80
119	189.50	120	174.30	121	186.10
122	176.70	123	187.10	124	152.30
125	179.70	126	183.70	127	153.70
128	176.30	129	163.70	130	171.80
131	175.20	132	177.60	133	209.80
134	213.10	135	195.70	136	189.60
137	161.00	138	169.60	139	177.50
140	191.30	141	175.50	999	223.20

RP03TA03: BI Base Rate **

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Effective Date: MAR-23-2014

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
101	89.20	102	89.20	103	103.80
104	105.30	105	108.60	106	111.70
107	98.20	108	97.00	109	100.30
110	86.80	111	105.20	112	129.70
113	115.90	114	163.30	115	115.30
116	88.90	117	139.90	118	109.70
119	99.30	120	107.40	121	110.70
122	107.90	123	86.90	124	65.30
125	83.10	126	90.40	127	77.80
128	90.40	129	72.40	130	90.60
131	88.50	132	87.20	133	159.00
134	130.30	135	117.30	136	112.60
137	93.60	138	97.30	139	92.90
140	125.50	141	99.20	999	121.50

RP03TA04: PD Base Rate **

Effective Date: MAR-23-2014

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
101	91.20	102	85.60	103	94.20
104	90.40	105	90.10	106	98.30
107	87.10	108	90.90	109	89.40
110	80.10	111	88.70	112	88.50
113	87.00	114	94.20	115	109.80
116	85.70	117	108.30	118	98.90
119	93.90	120	103.20	121	96.10
122	89.40	123	80.40	124	65.20
125	77.60	126	86.70	127	70.40
128	89.90	129	68.50	130	89.90
131	89.10	132	80.40	133	114.20
134	122.40	135	98.50	136	102.00
137	91.30	138	86.80	139	92.00
140	114.40	141	91.10	999	109.80

RP03TA07: UMBI Base Rate **

Effective Date: MAR-23-2014

Sub-chart - High Level	First UMBI Indicator	Multi-Vehicle UMBI Indicator
MULTI-FIRST-UMBI	Yes	Yes
SINGLE-FIRST-UMBI	Yes	No
MULTI-NOT-FIRST-UMBI	No	Yes
SINGLE-NOT-FIRST-UMBI	No	No

Sub-chart	First UMBI Indicator	Multi-Vehicle UMBI Indicator	Per Claimant Limit	Per Occurrence Limit	Base Rate
MULTI-FIRST-UMBI			25000	50000	31.20

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Sub-chart	First UMBI Indicator	Multi-Vehicle UMBI Indicator	Per Claimant Limit	Per Occurrence Limit	Base Rate
			50000	100000	36.30
			100000	100000	41.40
			100000	200000	41.40
			100000	300000	43.00
			100000	500000	46.90
			150000	300000	46.00
			200000	500000	46.90
			250000	500000	46.90
			300000	300000	46.00
			500000	500000	48.80
			500000	1000000	50.20
			1000000	1000000	51.90
SINGLE-FIRST-UMBI			25000	50000	16.30
			50000	100000	19.10
			100000	100000	21.80
			100000	200000	21.80
			100000	300000	22.50
			100000	500000	24.50
			150000	300000	24.20
			200000	500000	24.50
			250000	500000	24.50
			300000	300000	24.20
			500000	500000	25.50
			500000	1000000	26.50
			1000000	1000000	27.40
MULTI-NOT-FIRST-UMBI	No	Yes			0.00
SINGLE-NOT-FIRST-UMBI	No	No			0.00

RP03TA08: UMPD Base Rate
Effective Date: SEP-26-2011

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

Sub-chart	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
Per Occ / With COLL	25000	2.00	30000	2.00	40000	2.00
	50000	2.00	100000	2.00	200000	33.70
	250000	33.70	300000	36.60	500000	36.60
	1000000	41.00				
Per Occ / Without COLL	25000	27.30	30000	28.90	40000	28.90
	50000	28.90	100000	32.10	200000	33.70
	250000	33.70	300000	36.60	500000	36.60
	1000000	41.00				

RP03TA09: UIMBI Base Rate **

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Effective Date: MAR-23-2014

Sub-chart - High Level	First UMBI Indicator	Multi-Vehicle UMBI Indicator
MULTI-FIRST-UIMBI	Yes	Yes
SINGLE-FIRST-UIMBI	Yes	No
MULTI-NOT-FIRST-UIMBI	No	Yes
SINGLE-NOT-FIRST-UIMBI	No	No

Sub-chart	First UMBI Indicator	Multi-Vehicle UMBI Indicator	Per Claimant Limit	Per Occurrence Limit	Base Rate
MULTI-FIRST-UIMBI			25000	50000	24.20
			50000	100000	39.80
			100000	100000	59.10
			100000	200000	59.10
			100000	300000	67.10
			100000	500000	88.90
			150000	300000	83.60
			200000	500000	88.90
			250000	500000	88.90
			300000	300000	83.60
			500000	500000	100.70
			500000	1000000	111.50
			1000000	1000000	122.40
SINGLE-FIRST-UIMBI			25000	50000	13.10
			50000	100000	20.80
			100000	100000	31.10
			100000	200000	31.10
			100000	300000	35.20
			100000	500000	46.60
			150000	300000	44.00
			200000	500000	46.60
			250000	500000	46.60
			300000	300000	44.00
			500000	500000	52.70
			500000	1000000	58.50
			1000000	1000000	64.50
MULTI-NOT-FIRST-UIMBI	No	Yes			0.00
SINGLE-NOT-FIRST-UIMBI	No	No			0.00

RP03TA19: COMP Base Rate

Effective Date: SEP-26-2011

Sub-chart - High Level	Deductible	Vehicle Sub-Type Code
SUPL-TRAVEL-TRAILER-FULL	0	Camping Trailer, Travel Trailer, Utility Trailer
SUPL-TRAVEL-TRAILER-50	50	Camping Trailer, Travel Trailer, Utility Trailer
SUPL-PICKUP-CAMPER-FULL	0	Pickup Camper
SUPL-PICKUP-CAMPER-50	50	Pickup Camper

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Sub-chart	Rate Symbol	Base Rate	Rate Symbol	Base Rate	Rate Symbol	Base Rate
	4	12.70	5	17.30	6	21.80
	7-20	26.40				
SUPL-PICKUP-CAMPER-250	1	3.30	2	5.10	3	7.10
	4	8.90	5	12.20	6	15.20
	7-20	18.50				

RP03TA22: AD Base Rate
Effective Date: SEP-26-2011

Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate	Coverage Single Limit	Base Rate
5000	0.90	10000	1.80		

RP03TA30: MDCL Base Rate **
Effective Date: MAR-23-2014

Territory	Base Rate	Territory	Base Rate	Territory	Base Rate
101	81.60	102	88.30	103	89.80
104	85.40	105	87.50	106	88.80
107	90.20	108	96.90	109	93.20
110	101.30	111	89.50	112	95.20
113	92.40	114	102.30	115	92.40
116	85.10	117	101.10	118	95.10
119	86.40	120	81.40	121	89.60
122	84.80	123	85.40	124	69.50
125	94.90	126	85.40	127	67.80
128	82.50	129	71.60	130	81.40
131	84.00	132	81.40	133	103.80
134	90.00	135	91.00	136	87.00
137	80.50	138	81.80	139	82.90
140	92.30	141	91.50	999	100.50

RP03TA31: LOI Base Rate
Effective Date: SEP-26-2011

Option Amount	Base Rate	Option Amount	Base Rate	Option Amount	Base Rate
140	2.30	250	4.80	500	12.10

RP03TA52: LOU Base Rate **
Effective Date: MAR-23-2014

Option Code	Base Rate	Option Code	Base Rate	Option Code	Base Rate
$15 per day $300 Total	6.20	$20 per day $700 total	12.10	$25 per day $500	12.50
$30 per day $900	17.00	$40 per day $1100 total	22.00	$50 per day $1300 total	26.90
$60 per day $1500 total	31.80				

RP03TA53: EEC Base Rate
Effective Date: SEP-26-2011

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Effective Date: SEP-26-2011

Sub-chart - High Level	Option Code
OEM does apply	OEM Endorsment (500)
OEM does not apply	Not OEM Endorsment (500)

Sub-chart	Customized Vehicle Units	Customized Vehicle COLL Factor	Customized Vehicle COLL Factor Plus	Customized Vehicle Units	Customized Vehicle COLL Factor	Customized Vehicle COLL Factor Plus
OEM does apply	0	0.000	0.000	1	0.020	0.000
	2	0.040	0.000	3	0.060	0.000
	4	0.080	0.000	5	0.100	0.000
	>5	0.100	0.020			
OEM does not apply	0	0.000	0.000	1	0.022	0.000
	2	0.044	0.000	3	0.066	0.000
	4	0.088	0.000	5	0.110	0.000
	>5	0.110	0.022			

RP03TC11: COMP Vehicle Model Year Factor **

Effective Date: MAR-23-2014

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2020	1.144	2019	1.120	2018	1.096
2017	1.072	2016	1.048	2015	1.024
2014	1.000	2013	0.976	2012	0.952
2011	0.928	2010	0.904	2009	0.880
2008	0.853	2007	0.818	2006	0.784
2005	0.749	2004	0.713	2003	0.679
2002	0.647	2001	0.626	2000	0.604
1999	0.584	1998	0.561	1997	0.540
1996	0.519	1995	0.497	1994	0.476
<1994	0.454				

RP03TC12: COLL Vehicle Model Year Factor **

Effective Date: MAR-23-2014

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2020	1.222	2019	1.185	2018	1.148
2017	1.111	2016	1.074	2015	1.037
2014	1.000	2013	0.963	2012	0.927
2011	0.890	2010	0.853	2009	0.817
2008	0.773	2007	0.729	2006	0.686
2005	0.643	2004	0.599	2003	0.556
2002	0.513	2001	0.481	2000	0.449
1999	0.416	1998	0.384	1997	0.352
1996	0.319	1995	0.287	1994	0.255
<1994	0.243				

RP03TC13: BI Vehicle Model Year Factor **

Effective Date: MAR-23-2014

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Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2020	1.066	2019	1.055	2018	1.044
2017	1.033	2016	1.022	2015	1.011
2014	1.000	2013	0.989	2012	0.978
2011	0.967	2010	0.957	2009	0.946
2008	0.936	2007	0.925	2006	0.915
2005	0.904	2004	0.893	2003	0.883
2002	0.873	2001	0.863	2000	0.852
1999	0.842	1998	0.831	1997	0.820
1996	0.810	1995	0.799	1994	0.789
<1994	0.778				

RP03TC14: PD Vehicle Model Year Factor **

Effective Date: MAR-23-2014

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2020	1.066	2019	1.055	2018	1.044
2017	1.033	2016	1.022	2015	1.011
2014	1.000	2013	0.989	2012	0.978
2011	0.967	2010	0.957	2009	0.946
2008	0.936	2007	0.925	2006	0.915
2005	0.904	2004	0.893	2003	0.883
2002	0.873	2001	0.863	2000	0.852
1999	0.842	1998	0.831	1997	0.820
1996	0.810	1995	0.799	1994	0.789
<1994	0.778				

RP03TC15: MDCL Vehicle Model Year Factor **

Effective Date: MAR-23-2014

Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor	Model Year	Vehicle Model Year Factor
2020	1.090	2019	1.075	2018	1.060
2017	1.045	2016	1.030	2015	1.015
2014	1.000	2013	0.985	2012	0.971
2011	0.956	2010	0.941	2009	0.926
2008	0.911	2007	0.895	2006	0.881
2005	0.865	2004	0.849	2003	0.835
2002	0.819	2001	0.804	2000	0.789
1999	0.773	1998	0.759	1997	0.739
1996	0.718	1995	0.713	1994	0.697
<1994	0.682				

RP03TC21: COMP New Vehicle Discount Factor **

Effective Date: MAR-23-2014

Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.819	0	0.819	1	0.899
2	0.948	3	0.986	4	0.998
>4	1.000				

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RP03TC22: COLL New Vehicle Discount Factor **

Effective Date: MAR-23-2014

Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.741	0	0.741	1	0.797
2	0.848	3	0.899	4	0.949
>4	1.000				

RP03TC23: BI New Vehicle Discount Factor **

Effective Date: MAR-23-2014

Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.870	0	0.870	1	0.886
2	0.911	3	0.940	4	0.970
>4	1.000				

RP03TC24: PD New Vehicle Discount Factor **

Effective Date: MAR-23-2014

Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.870	0	0.870	1	0.886
2	0.911	3	0.940	4	0.970
>4	1.000				

RP03TC25: MDCL New Vehicle Discount Factor **

Effective Date: MAR-23-2014

Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor	Vehicle Age	New Vehicle Discount Factor
<0	0.777	0	0.777	1	0.811
2	0.856	3	0.904	4	0.952
>4	1.000				

RP03TD03: BI Limit/Deductible Factor

Effective Date: MAR-23-2013

Per Claimant Limit	Per Occurrence Limit	Limit/Deductible Factor	Per Claimant Limit	Per Occurrence Limit	Limit/Deductible Factor
25000	50000	1.070	100000	100000	1.280
50000	100000	1.180	100000	200000	1.340
100000	300000	1.500	100000	500000	1.580
150000	300000	1.540	200000	500000	1.630
250000	500000	1.660	300000	300000	1.620
500000	500000	1.730	500000	1000000	1.810
1000000	1000000	1.940			

RP03TD04: PD Limit/Deductible Factor

Effective Date: MAR-23-2013

Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor	Coverage Single Limit	Limit/Deductible Factor
25000	1.000	50000	1.030	100000	1.110
200000	1.190	250000	1.200	300000	1.220
30000	1.010	40000	1.030	500000	1.260
1000000	1.360				

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Vehicle Use	Vehicle Use Factor	Vehicle Use	Vehicle Use Factor	Vehicle Use	Vehicle Use Factor
Individual Business	1.25	Farm	0.90	not Farm , not Individual Business	1.00

RP03TE72: PLCY Affinity Discount Factor

Effective Date: DEC-14-2012

Affinity Category Code	Special Group Code	Affinity Discount Factor	Affinity Category Code	Special Group Code	Affinity Discount Factor
Alumni(01)	Affinity, Stacked Affinity/Farm Bureau Disc(28)	0.93	Professional(02)	Affinity, Stacked Affinity/Farm Bureau Disc(28)	0.95
Sports(03)	Affinity, Stacked Affinity/Farm Bureau Disc(28)	0.97	Financial Institutions(04)	Affinity, Stacked Affinity/Farm Bureau Disc(28)	0.97
Miscellaneous(10)	Affinity, Stacked Affinity/Farm Bureau Disc(28)	0.97		Not(Affinity, Stacked Affinity/Farm Bureau Disc(28))	1.00

RP03TE80: BI Driver Factor **

Effective Date: MAR-23-2014

Sub-chart - High Level	Gender	Marital Status Code	Resident Child Indicator
FEMALE-MD	Female	Married, Widowed	
	Female		Driver With Resident Childern
MALE-MD	Male	Married, Widowed	
	Male		Driver With Resident Childern
FEM-UNMARRIED	Female	Divorced, N/A, Separated, Single	
MALE-UNMARRIED	Male	Divorced, N/A, Separated, Single	

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
FEMALE-MD	16	Applies			1.52
	17	Applies			1.52
	18	Applies			1.52
	19	Applies			1.39
	20	Applies			1.28
	21	Applies			1.22
	22	Applies			1.10
	23	Applies			1.05
	24	Applies			1.03
	16	Does Not Apply			1.82

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
	17	Does Not Apply			1.82
	18	Does Not Apply			1.82
	19	Does Not Apply			1.64
	20	Does Not Apply			1.49
	21	Does Not Apply			1.35
	22	Does Not Apply			1.21
	23	Does Not Apply			1.11
	24	Does Not Apply			1.04
	25				1.02
	26				1.02
	27				1.02
	28				1.02
	29				1.01
	30				1.01
	31				1.01
	32				1.00
	33				1.00
	34				1.00
	35				1.00
	36				1.00
	37				1.00
	38				1.00
	39				1.00
	40				1.00
	41				0.99
	42				0.99
	43				0.99
	44				0.99
	45				0.99
	46				0.99
	47				0.98
	48				0.95
	49				0.93
	50				0.90
	51				0.88
	52				0.86
	53				0.85
	54				0.84
	55				0.83
	56				0.83
	57				0.83
	58				0.83
	59				0.83
	60				0.83
	61				0.84
	62				0.85
	63				0.87

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
	64				0.88
	65				0.90
	66				0.92
	67				0.93
	68				0.94
	69				0.96
	70				0.99
	71				1.01
	72				1.03
	73				1.06
	74				1.09
	75				1.13
	76				1.17
	77				1.21
	78				1.23
	79				1.26
	80				1.29
	81				1.31
	82				1.31
	83				1.32
	84				1.32
	85				1.33
	86				1.33
	87				1.33
	88				1.33
	89				1.34
	90				1.34
	91				1.34
	92				1.34
	93				1.34
	94				1.34
	95				1.34
	96				1.34
	97				1.34
	98				1.34
	99				1.34
MALE-MD	16	Applies			2.40
	17	Applies			2.40
	18	Applies			2.40
	19	Applies			2.05
	20	Applies			1.73
	21	Applies			1.53
	22	Applies			1.35
	23	Applies			1.23
	24	Applies			1.10
	16	Does Not Apply			3.03
	17	Does Not Apply			3.03

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
	18	Does Not Apply			3.03
	19	Does Not Apply			2.56
	20	Does Not Apply			2.14
	21	Does Not Apply			1.71
	22	Does Not Apply			1.50
	23	Does Not Apply			1.36
	24	Does Not Apply			1.21
	25				1.05
	26				1.04
	27				1.04
	28				1.04
	29				1.03
	30				1.01
	31				1.01
	32				1.01
	33				1.00
	34				1.00
	35				1.00
	36				1.00
	37				1.00
	38				1.00
	39				1.00
	40				1.00
	41				1.00
	42				1.00
	43				1.00
	44				1.00
	45				1.00
	46				1.00
	47				1.00
	48				1.00
	49				1.00
	50				0.99
	51				0.97
	52				0.96
	53				0.94
	54				0.92
	55				0.89
	56				0.88
	57				0.88
	58				0.87
	59				0.87
	60				0.87
	61				0.87
	62				0.88
	63				0.90
	64				0.92

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
	65				0.94
	66				0.97
	67				0.99
	68				1.02
	69				1.05
	70				1.10
	71				1.14
	72				1.18
	73				1.21
	74				1.27
	75				1.35
	76				1.41
	77				1.48
	78				1.54
	79				1.61
	80				1.71
	81				1.77
	82				1.81
	83				1.86
	84				1.89
	85				1.89
	86				1.89
	87				1.89
	88				1.89
	89				1.89
	90				1.89
	91				1.89
	92				1.89
	93				1.89
	94				1.89
	95				1.89
	96				1.89
	97				1.89
	98				1.89
	99				1.89
FEM-UNMARRIED	16	Applies	Principal	College Student	2.31
	17	Applies	Principal	College Student	2.31
	18	Applies	Principal	College Student	2.31
	19	Applies	Principal	College Student	1.93
	20	Applies	Principal	College Student	1.69
	21	Applies	Principal	College Student	1.51
	22	Applies	Principal	College Student	1.37
	23	Applies	Principal	College Student	1.25
	24	Applies	Principal	College Student	1.16
	16	Does Not Apply	Principal	College Student	2.87
	17	Does Not Apply	Principal	College Student	2.87
	18	Does Not Apply	Principal	College Student	2.87

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
	19	Does Not Apply	Principal	College Student	2.38
	20	Does Not Apply	Principal	College Student	2.06
	21	Does Not Apply	Principal	College Student	1.68
	22	Does Not Apply	Principal	College Student	1.50
	23	Does Not Apply	Principal	College Student	1.37
	24	Does Not Apply	Principal	College Student	1.26
	16	Applies	Principal	Not College Student	2.56
	17	Applies	Principal	Not College Student	2.56
	18	Applies	Principal	Not College Student	2.56
	19	Applies	Principal	Not College Student	2.15
	20	Applies	Principal	Not College Student	1.88
	21	Applies	Principal	Not College Student	1.68
	22	Applies	Principal	Not College Student	1.52
	23	Applies	Principal	Not College Student	1.39
	24	Applies	Principal	Not College Student	1.28
	16	Does Not Apply	Principal	Not College Student	3.18
	17	Does Not Apply	Principal	Not College Student	3.18
	18	Does Not Apply	Principal	Not College Student	3.18
	19	Does Not Apply	Principal	Not College Student	2.65
	20	Does Not Apply	Principal	Not College Student	2.29
	21	Does Not Apply	Principal	Not College Student	1.87
	22	Does Not Apply	Principal	Not College Student	1.68
	23	Does Not Apply	Principal	Not College Student	1.52
	24	Does Not Apply	Principal	Not College Student	1.40
	25				1.24
	26				1.18
	27				1.10
	28				1.09
	29				1.09
	30				1.08
	31				1.08
	32				1.08
	33				1.08
	34				1.08
	35				1.08
	36				1.08
	37				1.08
	38				1.08
	39				1.08
	40				1.08
	41				1.08
	42				1.08
	43				1.07
	44				1.06
	45				1.05
	46				1.05
	47				1.04

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
	48				1.03
	49				1.02
	50				0.99
	51				0.97
	52				0.95
	53				0.93
	54				0.92
	55				0.91
	56				0.91
	57				0.91
	58				0.91
	59				0.91
	60				0.92
	61				0.93
	62				0.94
	63				0.95
	64				0.97
	65				1.00
	66				1.02
	67				1.04
	68				1.06
	69				1.08
	70				1.11
	71				1.14
	72				1.16
	73				1.18
	74				1.20
	75				1.23
	76				1.29
	77				1.33
	78				1.36
	79				1.40
	80				1.44
	81				1.46
	82				1.47
	83				1.48
	84				1.48
	85				1.49
	86				1.49
	87				1.49
	88				1.49
	89				1.49
	90				1.49
	91				1.49
	92				1.49
	93				1.49
	94				1.49

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
	95				1.49
	96				1.49
	97				1.49
	98				1.49
	99				1.49
	16	Applies	Occasional	College Student	1.77
	17	Applies	Occasional	College Student	1.77
	18	Applies	Occasional	College Student	1.77
	19	Applies	Occasional	College Student	1.58
	20	Applies	Occasional	College Student	1.47
	21	Applies	Occasional	College Student	1.40
	22	Applies	Occasional	College Student	1.27
	23	Applies	Occasional	College Student	1.18
	24	Applies	Occasional	College Student	1.13
	16	Does Not Apply	Occasional	College Student	2.20
	17	Does Not Apply	Occasional	College Student	2.20
	18	Does Not Apply	Occasional	College Student	2.20
	19	Does Not Apply	Occasional	College Student	1.85
	20	Does Not Apply	Occasional	College Student	1.70
	21	Does Not Apply	Occasional	College Student	1.55
	22	Does Not Apply	Occasional	College Student	1.40
	23	Does Not Apply	Occasional	College Student	1.28
	24	Does Not Apply	Occasional	College Student	1.18
	16	Applies	Occasional	Not College Student	1.97
	17	Applies	Occasional	Not College Student	1.97
	18	Applies	Occasional	Not College Student	1.97
	19	Applies	Occasional	Not College Student	1.76
	20	Applies	Occasional	Not College Student	1.64
	21	Applies	Occasional	Not College Student	1.55
	22	Applies	Occasional	Not College Student	1.42
	23	Applies	Occasional	Not College Student	1.31
	24	Applies	Occasional	Not College Student	1.25
	16	Does Not Apply	Occasional	Not College Student	2.44
	17	Does Not Apply	Occasional	Not College Student	2.44
	18	Does Not Apply	Occasional	Not College Student	2.44
	19	Does Not Apply	Occasional	Not College Student	2.05
	20	Does Not Apply	Occasional	Not College Student	1.89
	21	Does Not Apply	Occasional	Not College Student	1.72
	22	Does Not Apply	Occasional	Not College Student	1.56
	23	Does Not Apply	Occasional	Not College Student	1.43
	24	Does Not Apply	Occasional	Not College Student	1.31
MALE-UNMARRIED	16	Applies	Principal	College Student	3.00
	17	Applies	Principal	College Student	3.00
	18	Applies	Principal	College Student	3.00
	19	Applies	Principal	College Student	2.56
	20	Applies	Principal	College Student	2.18
	21	Applies	Principal	College Student	1.85

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
	22	Applies	Principal	College Student	1.66
	23	Applies	Principal	College Student	1.50
	24	Applies	Principal	College Student	1.37
	16	Does Not Apply	Principal	College Student	3.77
	17	Does Not Apply	Principal	College Student	3.77
	18	Does Not Apply	Principal	College Student	3.77
	19	Does Not Apply	Principal	College Student	3.20
	20	Does Not Apply	Principal	College Student	2.69
	21	Does Not Apply	Principal	College Student	2.07
	22	Does Not Apply	Principal	College Student	1.84
	23	Does Not Apply	Principal	College Student	1.66
	24	Does Not Apply	Principal	College Student	1.50
	16	Applies	Principal	Not College Student	3.33
	17	Applies	Principal	Not College Student	3.33
	18	Applies	Principal	Not College Student	3.33
	19	Applies	Principal	Not College Student	2.85
	20	Applies	Principal	Not College Student	2.42
	21	Applies	Principal	Not College Student	2.06
	22	Applies	Principal	Not College Student	1.84
	23	Applies	Principal	Not College Student	1.66
	24	Applies	Principal	Not College Student	1.53
	16	Does Not Apply	Principal	Not College Student	4.19
	17	Does Not Apply	Principal	Not College Student	4.19
	18	Does Not Apply	Principal	Not College Student	4.19
	19	Does Not Apply	Principal	Not College Student	3.55
	20	Does Not Apply	Principal	Not College Student	3.00
	21	Does Not Apply	Principal	Not College Student	2.30
	22	Does Not Apply	Principal	Not College Student	2.04
	23	Does Not Apply	Principal	Not College Student	1.84
	24	Does Not Apply	Principal	Not College Student	1.67
	25				1.37
	26				1.33
	27				1.30
	28				1.26
	29				1.13
	30				1.10
	31				1.10
	32				1.10
	33				1.10
	34				1.10
	35				1.10
	36				1.10
	37				1.09
	38				1.08
	39				1.08
	40				1.07
	41				1.07

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
	42				1.07
	43				1.07
	44				1.07
	45				1.06
	46				1.06
	47				1.05
	48				1.05
	49				1.04
	50				1.02
	51				0.99
	52				0.97
	53				0.95
	54				0.94
	55				0.91
	56				0.90
	57				0.89
	58				0.89
	59				0.88
	60				0.88
	61				0.89
	62				0.91
	63				0.94
	64				0.96
	65				1.01
	66				1.03
	67				1.06
	68				1.11
	69				1.14
	70				1.19
	71				1.23
	72				1.28
	73				1.32
	74				1.37
	75				1.45
	76				1.51
	77				1.56
	78				1.60
	79				1.65
	80				1.72
	81				1.75
	82				1.77
	83				1.80
	84				1.82
	85				1.86
	86				1.90
	87				1.94
	88				1.96

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
	89				1.99
	90				1.99
	91				1.99
	92				1.99
	93				1.99
	94				1.99
	95				1.99
	96				1.99
	97				1.99
	98				1.99
	99				1.99
	16	Applies	Occasional	College Student	2.30
	17	Applies	Occasional	College Student	2.30
	18	Applies	Occasional	College Student	2.30
	19	Applies	Occasional	College Student	1.97
	20	Applies	Occasional	College Student	1.83
	21	Applies	Occasional	College Student	1.68
	22	Applies	Occasional	College Student	1.54
	23	Applies	Occasional	College Student	1.42
	24	Applies	Occasional	College Student	1.31
	16	Does Not Apply	Occasional	College Student	2.90
	17	Does Not Apply	Occasional	College Student	2.90
	18	Does Not Apply	Occasional	College Student	2.90
	19	Does Not Apply	Occasional	College Student	2.47
	20	Does Not Apply	Occasional	College Student	2.22
	21	Does Not Apply	Occasional	College Student	1.87
	22	Does Not Apply	Occasional	College Student	1.70
	23	Does Not Apply	Occasional	College Student	1.56
	24	Does Not Apply	Occasional	College Student	1.43
	16	Applies	Occasional	Not College Student	2.55
	17	Applies	Occasional	Not College Student	2.55
	18	Applies	Occasional	Not College Student	2.55
	19	Applies	Occasional	Not College Student	2.20
	20	Applies	Occasional	Not College Student	2.04
	21	Applies	Occasional	Not College Student	1.87
	22	Applies	Occasional	Not College Student	1.71
	23	Applies	Occasional	Not College Student	1.58
	24	Applies	Occasional	Not College Student	1.45
	16	Does Not Apply	Occasional	Not College Student	3.22
	17	Does Not Apply	Occasional	Not College Student	3.22
	18	Does Not Apply	Occasional	Not College Student	3.22
	19	Does Not Apply	Occasional	Not College Student	2.74
	20	Does Not Apply	Occasional	Not College Student	2.47
	21	Does Not Apply	Occasional	Not College Student	2.08
	22	Does Not Apply	Occasional	Not College Student	1.89
	23	Does Not Apply	Occasional	Not College Student	1.73
	24	Does Not Apply	Occasional	Not College Student	1.59

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RP03TE81: PD Driver Factor **
Effective Date: MAR-23-2014

Sub-chart - High Level	Gender	Marital Status Code	Resident Child Indicator
FEMALE-MD	Female	Married, Widowed	
	Female		Driver With Resident Childern
MALE-MD	Male	Married, Widowed	
	Male		Driver With Resident Childern
FEM-UNMARRIED	Female	Divorced, N/A, Separated, Single	
MALE-UNMARRIED	Male	Divorced, N/A, Separated, Single	

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
FEMALE-MD	16	Applies			1.52
	17	Applies			1.52
	18	Applies			1.52
	19	Applies			1.39
	20	Applies			1.28
	21	Applies			1.22
	22	Applies			1.10
	23	Applies			1.05
	24	Applies			1.03
	16	Does Not Apply			1.82
	17	Does Not Apply			1.82
	18	Does Not Apply			1.82
	19	Does Not Apply			1.64
	20	Does Not Apply			1.49
	21	Does Not Apply			1.35
	22	Does Not Apply			1.21
	23	Does Not Apply			1.11
	24	Does Not Apply			1.04
	25				1.02
	26				1.02
	27				1.02
	28				1.02
	29				1.01
	30				1.01
	31				1.01
	32				1.00
	33				1.00
	34				1.00
	35				1.00
	36				1.00
	37				1.00
	38				1.00
	39				1.00
	40				1.00
	41				0.99

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
	42				0.99
	43				0.99
	44				0.99
	45				0.99
	46				0.99
	47				0.98
	48				0.95
	49				0.93
	50				0.90
	51				0.88
	52				0.86
	53				0.85
	54				0.84
	55				0.83
	56				0.83
	57				0.83
	58				0.83
	59				0.83
	60				0.83
	61				0.84
	62				0.85
	63				0.87
	64				0.88
	65				0.90
	66				0.92
	67				0.93
	68				0.94
	69				0.96
	70				0.99
	71				1.01
	72				1.03
	73				1.06
	74				1.09
	75				1.13
	76				1.17
	77				1.21
	78				1.23
	79				1.26
	80				1.29
	81				1.31
	82				1.31
	83				1.32
	84				1.32
	85				1.33
	86				1.33
	87				1.33
	88				1.33

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
	89				1.34
	90				1.34
	91				1.34
	92				1.34
	93				1.34
	94				1.34
	95				1.34
	96				1.34
	97				1.34
	98				1.34
	99				1.34
MALE-MD	16	Applies			2.40
	17	Applies			2.40
	18	Applies			2.40
	19	Applies			2.05
	20	Applies			1.73
	21	Applies			1.53
	22	Applies			1.35
	23	Applies			1.23
	24	Applies			1.10
	16	Does Not Apply			3.03
	17	Does Not Apply			3.03
	18	Does Not Apply			3.03
	19	Does Not Apply			2.56
	20	Does Not Apply			2.14
	21	Does Not Apply			1.71
	22	Does Not Apply			1.50
	23	Does Not Apply			1.36
	24	Does Not Apply			1.21
	25				1.05
	26				1.04
	27				1.04
	28				1.04
	29				1.03
	30				1.01
	31				1.01
	32				1.01
	33				1.00
	34				1.00
	35				1.00
	36				1.00
	37				1.00
	38				1.00
	39				1.00
	40				1.00
	41				1.00
	42				1.00

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
	43				1.00
	44				1.00
	45				1.00
	46				1.00
	47				1.00
	48				1.00
	49				1.00
	50				0.99
	51				0.97
	52				0.96
	53				0.94
	54				0.92
	55				0.89
	56				0.88
	57				0.88
	58				0.87
	59				0.87
	60				0.87
	61				0.87
	62				0.88
	63				0.90
	64				0.92
	65				0.94
	66				0.97
	67				0.99
	68				1.02
	69				1.05
	70				1.10
	71				1.14
	72				1.18
	73				1.21
	74				1.27
	75				1.35
	76				1.41
	77				1.48
	78				1.54
	79				1.61
	80				1.71
	81				1.77
	82				1.81
	83				1.86
	84				1.89
	85				1.89
	86				1.89
	87				1.89
	88				1.89
	89				1.89

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
	90				1.89
	91				1.89
	92				1.89
	93				1.89
	94				1.89
	95				1.89
	96				1.89
	97				1.89
	98				1.89
	99				1.89
FEM-UNMARRIED	16	Applies	Principal	College Student	2.31
	17	Applies	Principal	College Student	2.31
	18	Applies	Principal	College Student	2.31
	19	Applies	Principal	College Student	1.93
	20	Applies	Principal	College Student	1.69
	21	Applies	Principal	College Student	1.51
	22	Applies	Principal	College Student	1.37
	23	Applies	Principal	College Student	1.25
	24	Applies	Principal	College Student	1.16
	16	Does Not Apply	Principal	College Student	2.87
	17	Does Not Apply	Principal	College Student	2.87
	18	Does Not Apply	Principal	College Student	2.87
	19	Does Not Apply	Principal	College Student	2.38
	20	Does Not Apply	Principal	College Student	2.06
	21	Does Not Apply	Principal	College Student	1.68
	22	Does Not Apply	Principal	College Student	1.50
	23	Does Not Apply	Principal	College Student	1.37
	24	Does Not Apply	Principal	College Student	1.26
	16	Applies	Principal	Not College Student	2.56
	17	Applies	Principal	Not College Student	2.56
	18	Applies	Principal	Not College Student	2.56
	19	Applies	Principal	Not College Student	2.15
	20	Applies	Principal	Not College Student	1.88
	21	Applies	Principal	Not College Student	1.68
	22	Applies	Principal	Not College Student	1.52
	23	Applies	Principal	Not College Student	1.39
	24	Applies	Principal	Not College Student	1.28
	16	Does Not Apply	Principal	Not College Student	3.18
	17	Does Not Apply	Principal	Not College Student	3.18
	18	Does Not Apply	Principal	Not College Student	3.18
	19	Does Not Apply	Principal	Not College Student	2.65
	20	Does Not Apply	Principal	Not College Student	2.29
	21	Does Not Apply	Principal	Not College Student	1.87
	22	Does Not Apply	Principal	Not College Student	1.68
	23	Does Not Apply	Principal	Not College Student	1.52
	24	Does Not Apply	Principal	Not College Student	1.40
	25				1.24

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
	26				1.18
	27				1.10
	28				1.09
	29				1.09
	30				1.08
	31				1.08
	32				1.08
	33				1.08
	34				1.08
	35				1.08
	36				1.08
	37				1.08
	38				1.08
	39				1.08
	40				1.08
	41				1.08
	42				1.08
	43				1.07
	44				1.06
	45				1.05
	46				1.05
	47				1.04
	48				1.03
	49				1.02
	50				0.99
	51				0.97
	52				0.95
	53				0.93
	54				0.92
	55				0.91
	56				0.91
	57				0.91
	58				0.91
	59				0.91
	60				0.92
	61				0.93
	62				0.94
	63				0.95
	64				0.97
	65				1.00
	66				1.02
	67				1.04
	68				1.06
	69				1.08
	70				1.11
	71				1.14
	72				1.16

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
	73				1.18
	74				1.20
	75				1.23
	76				1.29
	77				1.33
	78				1.36
	79				1.40
	80				1.44
	81				1.46
	82				1.47
	83				1.48
	84				1.48
	85				1.49
	86				1.49
	87				1.49
	88				1.49
	89				1.49
	90				1.49
	91				1.49
	92				1.49
	93				1.49
	94				1.49
	95				1.49
	96				1.49
	97				1.49
	98				1.49
	99				1.49
	16	Applies	Occasional	College Student	1.77
	17	Applies	Occasional	College Student	1.77
	18	Applies	Occasional	College Student	1.77
	19	Applies	Occasional	College Student	1.58
	20	Applies	Occasional	College Student	1.47
	21	Applies	Occasional	College Student	1.40
	22	Applies	Occasional	College Student	1.27
	23	Applies	Occasional	College Student	1.18
	24	Applies	Occasional	College Student	1.13
	16	Does Not Apply	Occasional	College Student	2.20
	17	Does Not Apply	Occasional	College Student	2.20
	18	Does Not Apply	Occasional	College Student	2.20
	19	Does Not Apply	Occasional	College Student	1.85
	20	Does Not Apply	Occasional	College Student	1.70
	21	Does Not Apply	Occasional	College Student	1.55
	22	Does Not Apply	Occasional	College Student	1.40
	23	Does Not Apply	Occasional	College Student	1.28
	24	Does Not Apply	Occasional	College Student	1.18
	16	Applies	Occasional	Not College Student	1.97
	17	Applies	Occasional	Not College Student	1.97

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
	18	Applies	Occasional	Not College Student	1.97
	19	Applies	Occasional	Not College Student	1.76
	20	Applies	Occasional	Not College Student	1.64
	21	Applies	Occasional	Not College Student	1.55
	22	Applies	Occasional	Not College Student	1.42
	23	Applies	Occasional	Not College Student	1.31
	24	Applies	Occasional	Not College Student	1.25
	16	Does Not Apply	Occasional	Not College Student	2.44
	17	Does Not Apply	Occasional	Not College Student	2.44
	18	Does Not Apply	Occasional	Not College Student	2.44
	19	Does Not Apply	Occasional	Not College Student	2.05
	20	Does Not Apply	Occasional	Not College Student	1.89
	21	Does Not Apply	Occasional	Not College Student	1.72
	22	Does Not Apply	Occasional	Not College Student	1.56
	23	Does Not Apply	Occasional	Not College Student	1.43
	24	Does Not Apply	Occasional	Not College Student	1.31
MALE-UNMARRIED	16	Applies	Principal	College Student	3.00
	17	Applies	Principal	College Student	3.00
	18	Applies	Principal	College Student	3.00
	19	Applies	Principal	College Student	2.56
	20	Applies	Principal	College Student	2.18
	21	Applies	Principal	College Student	1.85
	22	Applies	Principal	College Student	1.66
	23	Applies	Principal	College Student	1.50
	24	Applies	Principal	College Student	1.37
	16	Does Not Apply	Principal	College Student	3.77
	17	Does Not Apply	Principal	College Student	3.77
	18	Does Not Apply	Principal	College Student	3.77
	19	Does Not Apply	Principal	College Student	3.20
	20	Does Not Apply	Principal	College Student	2.69
	21	Does Not Apply	Principal	College Student	2.07
	22	Does Not Apply	Principal	College Student	1.84
	23	Does Not Apply	Principal	College Student	1.66
	24	Does Not Apply	Principal	College Student	1.50
	16	Applies	Principal	Not College Student	3.33
	17	Applies	Principal	Not College Student	3.33
	18	Applies	Principal	Not College Student	3.33
	19	Applies	Principal	Not College Student	2.85
	20	Applies	Principal	Not College Student	2.42
	21	Applies	Principal	Not College Student	2.06
	22	Applies	Principal	Not College Student	1.84
	23	Applies	Principal	Not College Student	1.66
	24	Applies	Principal	Not College Student	1.53
	16	Does Not Apply	Principal	Not College Student	4.19
	17	Does Not Apply	Principal	Not College Student	4.19
	18	Does Not Apply	Principal	Not College Student	4.19
	19	Does Not Apply	Principal	Not College Student	3.55

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
	20	Does Not Apply	Principal	Not College Student	3.00
	21	Does Not Apply	Principal	Not College Student	2.30
	22	Does Not Apply	Principal	Not College Student	2.04
	23	Does Not Apply	Principal	Not College Student	1.84
	24	Does Not Apply	Principal	Not College Student	1.67
	25				1.37
	26				1.33
	27				1.30
	28				1.26
	29				1.13
	30				1.10
	31				1.10
	32				1.10
	33				1.10
	34				1.10
	35				1.10
	36				1.10
	37				1.09
	38				1.08
	39				1.08
	40				1.07
	41				1.07
	42				1.07
	43				1.07
	44				1.07
	45				1.06
	46				1.06
	47				1.05
	48				1.05
	49				1.04
	50				1.02
	51				0.99
	52				0.97
	53				0.95
	54				0.94
	55				0.91
	56				0.90
	57				0.89
	58				0.89
	59				0.88
	60				0.88
	61				0.89
	62				0.91
	63				0.94
	64				0.96
	65				1.01
	66				1.03

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
	67				1.06
	68				1.11
	69				1.14
	70				1.19
	71				1.23
	72				1.28
	73				1.32
	74				1.37
	75				1.45
	76				1.51
	77				1.56
	78				1.60
	79				1.65
	80				1.72
	81				1.75
	82				1.77
	83				1.80
	84				1.82
	85				1.86
	86				1.90
	87				1.94
	88				1.96
	89				1.99
	90				1.99
	91				1.99
	92				1.99
	93				1.99
	94				1.99
	95				1.99
	96				1.99
	97				1.99
	98				1.99
	99				1.99
	16	Applies	Occasional	College Student	2.30
	17	Applies	Occasional	College Student	2.30
	18	Applies	Occasional	College Student	2.30
	19	Applies	Occasional	College Student	1.97
	20	Applies	Occasional	College Student	1.83
	21	Applies	Occasional	College Student	1.68
	22	Applies	Occasional	College Student	1.54
	23	Applies	Occasional	College Student	1.42
	24	Applies	Occasional	College Student	1.31
	16	Does Not Apply	Occasional	College Student	2.90
	17	Does Not Apply	Occasional	College Student	2.90
	18	Does Not Apply	Occasional	College Student	2.90
	19	Does Not Apply	Occasional	College Student	2.47
	20	Does Not Apply	Occasional	College Student	2.22

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
	21	Does Not Apply	Occasional	College Student	1.87
	22	Does Not Apply	Occasional	College Student	1.70
	23	Does Not Apply	Occasional	College Student	1.56
	24	Does Not Apply	Occasional	College Student	1.43
	16	Applies	Occasional	Not College Student	2.55
	17	Applies	Occasional	Not College Student	2.55
	18	Applies	Occasional	Not College Student	2.55
	19	Applies	Occasional	Not College Student	2.20
	20	Applies	Occasional	Not College Student	2.04
	21	Applies	Occasional	Not College Student	1.87
	22	Applies	Occasional	Not College Student	1.71
	23	Applies	Occasional	Not College Student	1.58
	24	Applies	Occasional	Not College Student	1.45
	16	Does Not Apply	Occasional	Not College Student	3.22
	17	Does Not Apply	Occasional	Not College Student	3.22
	18	Does Not Apply	Occasional	Not College Student	3.22
	19	Does Not Apply	Occasional	Not College Student	2.74
	20	Does Not Apply	Occasional	Not College Student	2.47
	21	Does Not Apply	Occasional	Not College Student	2.08
	22	Does Not Apply	Occasional	Not College Student	1.89
	23	Does Not Apply	Occasional	Not College Student	1.73
	24	Does Not Apply	Occasional	Not College Student	1.59

RP03TE82: COMP Driver Factor **

Effective Date: MAR-23-2014

Sub-chart - High Level	Gender	Marital Status Code	Resident Child Indicator
FEMALE-MD	Female	Married, Widowed	
	Female		Driver With Resident Childern
MALE-MD	Male	Married, Widowed	
	Male		Driver With Resident Childern
FEM-UNMARRIED	Female	Divorced, N/A, Separated, Single	
MALE-UNMARRIED	Male	Divorced, N/A, Separated, Single	

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
FEMALE-MD	16	Applies			1.05
	17	Applies			1.05
	18	Applies			1.05
	19	Applies			1.04
	20	Applies			1.03
	21	Applies			1.02
	22	Applies			1.01
	23	Applies			1.01
	24	Applies			1.01
	16	Does Not Apply			1.33
	17	Does Not Apply			1.33

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
	18	Does Not Apply			1.33
	19	Does Not Apply			1.27
	20	Does Not Apply			1.20
	21	Does Not Apply			1.10
	22	Does Not Apply			1.07
	23	Does Not Apply			1.06
	24	Does Not Apply			1.03
	25				0.99
	26				0.98
	27				0.97
	28				0.96
	29				0.95
	30				0.92
	31				0.92
	32				0.92
	33				0.92
	34				0.91
	35				0.91
	36				0.91
	37				0.91
	38				0.91
	39				0.91
	40				0.90
	41				0.89
	42				0.89
	43				0.89
	44				0.89
	45				0.89
	46				0.89
	47				0.89
	48				0.89
	49				0.89
	50				0.83
	51				0.82
	52				0.81
	53				0.81
	54				0.79
	55				0.76
	56				0.75
	57				0.74
	58				0.73
	59				0.71
	60				0.70
	61				0.69
	62				0.68
	63				0.68
	64				0.66

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
	65				0.63
	66				0.61
	67				0.59
	68				0.58
	69				0.57
	70				0.57
	71				0.55
	72				0.53
	73				0.52
	74				0.50
	75				0.46
	76				0.45
	77				0.44
	78				0.43
	79				0.41
	80				0.41
	81				0.40
	82				0.39
	83				0.38
	84				0.38
	85				0.38
	86				0.38
	87				0.38
	88				0.38
	89				0.38
	90				0.38
	91				0.38
	92				0.38
	93				0.38
	94				0.38
	95				0.38
	96				0.38
	97				0.38
	98				0.38
	99				0.38
MALE-MD	16	Applies			1.42
	17	Applies			1.42
	18	Applies			1.42
	19	Applies			1.35
	20	Applies			1.34
	21	Applies			1.34
	22	Applies			1.31
	23	Applies			1.30
	24	Applies			1.27
	16	Does Not Apply			1.81
	17	Does Not Apply			1.81
	18	Does Not Apply			1.81

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
	19	Does Not Apply			1.70
	20	Does Not Apply			1.62
	21	Does Not Apply			1.49
	22	Does Not Apply			1.41
	23	Does Not Apply			1.37
	24	Does Not Apply			1.32
	25				1.23
	26				1.18
	27				1.14
	28				1.11
	29				1.08
	30				1.03
	31				1.01
	32				1.01
	33				1.01
	34				1.01
	35				1.00
	36				1.00
	37				1.00
	38				1.00
	39				1.00
	40				0.99
	41				0.99
	42				0.99
	43				0.99
	44				0.99
	45				0.99
	46				0.98
	47				0.98
	48				0.98
	49				0.98
	50				0.97
	51				0.97
	52				0.96
	53				0.95
	54				0.93
	55				0.90
	56				0.89
	57				0.88
	58				0.87
	59				0.86
	60				0.85
	61				0.84
	62				0.84
	63				0.83
	64				0.82
	65				0.81

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
	66				0.81
	67				0.80
	68				0.78
	69				0.77
	70				0.75
	71				0.73
	72				0.72
	73				0.70
	74				0.68
	75				0.67
	76				0.65
	77				0.64
	78				0.63
	79				0.63
	80				0.62
	81				0.61
	82				0.60
	83				0.59
	84				0.59
	85				0.57
	86				0.56
	87				0.55
	88				0.53
	89				0.51
	90				0.50
	91				0.50
	92				0.50
	93				0.50
	94				0.50
	95				0.50
	96				0.50
	97				0.50
	98				0.50
	99				0.50
FEM-UNMARRIED	16	Applies	Principal	College Student	0.94
	17	Applies	Principal	College Student	0.94
	18	Applies	Principal	College Student	0.94
	19	Applies	Principal	College Student	0.94
	20	Applies	Principal	College Student	0.94
	21	Applies	Principal	College Student	0.94
	22	Applies	Principal	College Student	0.94
	23	Applies	Principal	College Student	0.94
	24	Applies	Principal	College Student	0.94
	16	Does Not Apply	Principal	College Student	1.18
	17	Does Not Apply	Principal	College Student	1.18
	18	Does Not Apply	Principal	College Student	1.18
	19	Does Not Apply	Principal	College Student	1.11

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
	20	Does Not Apply	Principal	College Student	1.07
	21	Does Not Apply	Principal	College Student	1.00
	22	Does Not Apply	Principal	College Student	0.98
	23	Does Not Apply	Principal	College Student	0.98
	24	Does Not Apply	Principal	College Student	0.97
	16	Applies	Principal	Not College Student	1.05
	17	Applies	Principal	Not College Student	1.05
	18	Applies	Principal	Not College Student	1.05
	19	Applies	Principal	Not College Student	1.05
	20	Applies	Principal	Not College Student	1.05
	21	Applies	Principal	Not College Student	1.05
	22	Applies	Principal	Not College Student	1.05
	23	Applies	Principal	Not College Student	1.05
	24	Applies	Principal	Not College Student	1.05
	16	Does Not Apply	Principal	Not College Student	1.31
	17	Does Not Apply	Principal	Not College Student	1.31
	18	Does Not Apply	Principal	Not College Student	1.31
	19	Does Not Apply	Principal	Not College Student	1.24
	20	Does Not Apply	Principal	Not College Student	1.19
	21	Does Not Apply	Principal	Not College Student	1.11
	22	Does Not Apply	Principal	Not College Student	1.08
	23	Does Not Apply	Principal	Not College Student	1.08
	24	Does Not Apply	Principal	Not College Student	1.08
	25				1.03
	26				1.03
	27				1.03
	28				1.03
	29				1.02
	30				1.00
	31				1.00
	32				1.00
	33				1.00
	34				1.00
	35				1.00
	36				1.00
	37				0.99
	38				0.99
	39				0.99
	40				0.98
	41				0.98
	42				0.98
	43				0.98
	44				0.98
	45				0.98
	46				0.97
	47				0.96
	48				0.95

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
	49				0.94
	50				0.90
	51				0.88
	52				0.87
	53				0.84
	54				0.82
	55				0.80
	56				0.79
	57				0.77
	58				0.76
	59				0.75
	60				0.74
	61				0.73
	62				0.72
	63				0.71
	64				0.71
	65				0.70
	66				0.69
	67				0.68
	68				0.67
	69				0.66
	70				0.65
	71				0.63
	72				0.61
	73				0.60
	74				0.58
	75				0.55
	76				0.53
	77				0.52
	78				0.51
	79				0.50
	80				0.49
	81				0.48
	82				0.48
	83				0.46
	84				0.45
	85				0.45
	86				0.45
	87				0.44
	88				0.44
	89				0.43
	90				0.43
	91				0.43
	92				0.43
	93				0.43
	94				0.43
	95				0.43

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
	96				0.43
	97				0.43
	98				0.43
	99				0.43
	16	Applies	Occasional	College Student	0.91
	17	Applies	Occasional	College Student	0.91
	18	Applies	Occasional	College Student	0.91
	19	Applies	Occasional	College Student	0.92
	20	Applies	Occasional	College Student	0.92
	21	Applies	Occasional	College Student	0.93
	22	Applies	Occasional	College Student	0.93
	23	Applies	Occasional	College Student	0.93
	24	Applies	Occasional	College Student	0.93
	16	Does Not Apply	Occasional	College Student	1.04
	17	Does Not Apply	Occasional	College Student	1.04
	18	Does Not Apply	Occasional	College Student	1.04
	19	Does Not Apply	Occasional	College Student	1.01
	20	Does Not Apply	Occasional	College Student	0.98
	21	Does Not Apply	Occasional	College Student	0.94
	22	Does Not Apply	Occasional	College Student	0.94
	23	Does Not Apply	Occasional	College Student	0.94
	24	Does Not Apply	Occasional	College Student	0.94
	16	Applies	Occasional	Not College Student	1.01
	17	Applies	Occasional	Not College Student	1.01
	18	Applies	Occasional	Not College Student	1.01
	19	Applies	Occasional	Not College Student	1.02
	20	Applies	Occasional	Not College Student	1.02
	21	Applies	Occasional	Not College Student	1.03
	22	Applies	Occasional	Not College Student	1.03
	23	Applies	Occasional	Not College Student	1.03
	24	Applies	Occasional	Not College Student	1.03
	16	Does Not Apply	Occasional	Not College Student	1.15
	17	Does Not Apply	Occasional	Not College Student	1.15
	18	Does Not Apply	Occasional	Not College Student	1.15
	19	Does Not Apply	Occasional	Not College Student	1.12
	20	Does Not Apply	Occasional	Not College Student	1.09
	21	Does Not Apply	Occasional	Not College Student	1.04
	22	Does Not Apply	Occasional	Not College Student	1.04
	23	Does Not Apply	Occasional	Not College Student	1.04
	24	Does Not Apply	Occasional	Not College Student	1.04
MALE-UNMARRIED	16	Applies	Principal	College Student	1.59
	17	Applies	Principal	College Student	1.59
	18	Applies	Principal	College Student	1.59
	19	Applies	Principal	College Student	1.48
	20	Applies	Principal	College Student	1.41
	21	Applies	Principal	College Student	1.37
	22	Applies	Principal	College Student	1.29

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
	23	Applies	Principal	College Student	1.22
	24	Applies	Principal	College Student	1.21
	16	Does Not Apply	Principal	College Student	1.97
	17	Does Not Apply	Principal	College Student	1.97
	18	Does Not Apply	Principal	College Student	1.97
	19	Does Not Apply	Principal	College Student	1.82
	20	Does Not Apply	Principal	College Student	1.67
	21	Does Not Apply	Principal	College Student	1.45
	22	Does Not Apply	Principal	College Student	1.36
	23	Does Not Apply	Principal	College Student	1.28
	24	Does Not Apply	Principal	College Student	1.26
	16	Applies	Principal	Not College Student	1.77
	17	Applies	Principal	Not College Student	1.77
	18	Applies	Principal	Not College Student	1.77
	19	Applies	Principal	Not College Student	1.65
	20	Applies	Principal	Not College Student	1.56
	21	Applies	Principal	Not College Student	1.52
	22	Applies	Principal	Not College Student	1.44
	23	Applies	Principal	Not College Student	1.36
	24	Applies	Principal	Not College Student	1.35
	16	Does Not Apply	Principal	Not College Student	2.18
	17	Does Not Apply	Principal	Not College Student	2.18
	18	Does Not Apply	Principal	Not College Student	2.18
	19	Does Not Apply	Principal	Not College Student	2.03
	20	Does Not Apply	Principal	Not College Student	1.85
	21	Does Not Apply	Principal	Not College Student	1.61
	22	Does Not Apply	Principal	Not College Student	1.50
	23	Does Not Apply	Principal	Not College Student	1.42
	24	Does Not Apply	Principal	Not College Student	1.40
	25				1.30
	26				1.26
	27				1.23
	28				1.21
	29				1.18
	30				1.11
	31				1.11
	32				1.10
	33				1.10
	34				1.10
	35				1.09
	36				1.09
	37				1.08
	38				1.08
	39				1.08
	40				1.06
	41				1.05
	42				1.04

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
	43				1.02
	44				1.01
	45				1.00
	46				1.00
	47				0.99
	48				0.99
	49				0.99
	50				0.93
	51				0.92
	52				0.91
	53				0.90
	54				0.89
	55				0.88
	56				0.87
	57				0.86
	58				0.85
	59				0.84
	60				0.84
	61				0.83
	62				0.83
	63				0.83
	64				0.82
	65				0.80
	66				0.79
	67				0.79
	68				0.78
	69				0.77
	70				0.75
	71				0.74
	72				0.72
	73				0.70
	74				0.68
	75				0.66
	76				0.64
	77				0.62
	78				0.61
	79				0.60
	80				0.59
	81				0.58
	82				0.57
	83				0.56
	84				0.55
	85				0.54
	86				0.54
	87				0.54
	88				0.54
	89				0.53

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
	90				0.53
	91				0.53
	92				0.53
	93				0.53
	94				0.53
	95				0.53
	96				0.53
	97				0.53
	98				0.53
	99				0.53
	16	Applies	Occasional	College Student	1.36
	17	Applies	Occasional	College Student	1.36
	18	Applies	Occasional	College Student	1.36
	19	Applies	Occasional	College Student	1.27
	20	Applies	Occasional	College Student	1.23
	21	Applies	Occasional	College Student	1.21
	22	Applies	Occasional	College Student	1.20
	23	Applies	Occasional	College Student	1.19
	24	Applies	Occasional	College Student	1.18
	16	Does Not Apply	Occasional	College Student	1.69
	17	Does Not Apply	Occasional	College Student	1.69
	18	Does Not Apply	Occasional	College Student	1.69
	19	Does Not Apply	Occasional	College Student	1.57
	20	Does Not Apply	Occasional	College Student	1.45
	21	Does Not Apply	Occasional	College Student	1.33
	22	Does Not Apply	Occasional	College Student	1.25
	23	Does Not Apply	Occasional	College Student	1.20
	24	Does Not Apply	Occasional	College Student	1.19
	16	Applies	Occasional	Not College Student	1.51
	17	Applies	Occasional	Not College Student	1.51
	18	Applies	Occasional	Not College Student	1.51
	19	Applies	Occasional	Not College Student	1.42
	20	Applies	Occasional	Not College Student	1.37
	21	Applies	Occasional	Not College Student	1.35
	22	Applies	Occasional	Not College Student	1.33
	23	Applies	Occasional	Not College Student	1.32
	24	Applies	Occasional	Not College Student	1.31
	16	Does Not Apply	Occasional	Not College Student	1.87
	17	Does Not Apply	Occasional	Not College Student	1.87
	18	Does Not Apply	Occasional	Not College Student	1.87
	19	Does Not Apply	Occasional	Not College Student	1.75
	20	Does Not Apply	Occasional	Not College Student	1.61
	21	Does Not Apply	Occasional	Not College Student	1.48
	22	Does Not Apply	Occasional	Not College Student	1.39
	23	Does Not Apply	Occasional	Not College Student	1.34
	24	Does Not Apply	Occasional	Not College Student	1.33

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RP03TE83: COLL Driver Factor **
Effective Date: MAR-23-2014

Sub-chart - High Level	Gender	Marital Status Code	Resident Child Indicator
FEMALE-MD	Female	Married, Widowed	
	Female		Driver With Resident Childern
MALE-MD	Male	Married, Widowed	
	Male		Driver With Resident Childern
FEM-UNMARRIED	Female	Divorced, N/A, Separated, Single	
MALE-UNMARRIED	Male	Divorced, N/A, Separated, Single	

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
FEMALE-MD	16	Applies			1.54
	17	Applies			1.54
	18	Applies			1.54
	19	Applies			1.41
	20	Applies			1.29
	21	Applies			1.23
	22	Applies			1.10
	23	Applies			1.05
	24	Applies			1.03
	16	Does Not Apply			1.82
	17	Does Not Apply			1.82
	18	Does Not Apply			1.82
	19	Does Not Apply			1.64
	20	Does Not Apply			1.49
	21	Does Not Apply			1.35
	22	Does Not Apply			1.20
	23	Does Not Apply			1.11
	24	Does Not Apply			1.04
	25				1.02
	26				1.02
	27				1.02
	28				1.01
	29				1.01
	30				1.00
	31				1.00
	32				1.00
	33				1.00
	34				1.00
	35				1.00
	36				1.00
	37				1.00
	38				1.00
	39				1.00
	40				1.00
	41				0.99

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
	42				0.99
	43				0.99
	44				0.99
	45				0.99
	46				0.99
	47				0.98
	48				0.95
	49				0.93
	50				0.90
	51				0.88
	52				0.86
	53				0.85
	54				0.83
	55				0.83
	56				0.82
	57				0.82
	58				0.82
	59				0.82
	60				0.82
	61				0.83
	62				0.84
	63				0.85
	64				0.86
	65				0.89
	66				0.90
	67				0.91
	68				0.92
	69				0.94
	70				0.97
	71				1.00
	72				1.02
	73				1.05
	74				1.08
	75				1.12
	76				1.16
	77				1.20
	78				1.23
	79				1.26
	80				1.29
	81				1.31
	82				1.31
	83				1.32
	84				1.32
	85				1.33
	86				1.33
	87				1.33
	88				1.33

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
	89				1.34
	90				1.34
	91				1.34
	92				1.34
	93				1.34
	94				1.34
	95				1.34
	96				1.34
	97				1.34
	98				1.34
	99				1.34
MALE-MD	16	Applies			2.43
	17	Applies			2.43
	18	Applies			2.43
	19	Applies			2.08
	20	Applies			1.75
	21	Applies			1.54
	22	Applies			1.37
	23	Applies			1.24
	24	Applies			1.10
	16	Does Not Apply			3.03
	17	Does Not Apply			3.03
	18	Does Not Apply			3.03
	19	Does Not Apply			2.56
	20	Does Not Apply			2.14
	21	Does Not Apply			1.71
	22	Does Not Apply			1.52
	23	Does Not Apply			1.36
	24	Does Not Apply			1.21
	25				1.05
	26				1.04
	27				1.04
	28				1.04
	29				1.03
	30				1.01
	31				1.01
	32				1.01
	33				1.01
	34				1.01
	35				1.01
	36				1.01
	37				1.01
	38				1.00
	39				1.00
	40				1.00
	41				1.00
	42				1.00

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
	43				1.00
	44				1.00
	45				0.99
	46				0.99
	47				0.99
	48				0.99
	49				0.99
	50				0.97
	51				0.96
	52				0.95
	53				0.93
	54				0.92
	55				0.89
	56				0.88
	57				0.88
	58				0.87
	59				0.87
	60				0.87
	61				0.87
	62				0.88
	63				0.90
	64				0.91
	65				0.94
	66				0.96
	67				0.98
	68				1.00
	69				1.03
	70				1.07
	71				1.11
	72				1.15
	73				1.18
	74				1.23
	75				1.32
	76				1.38
	77				1.45
	78				1.52
	79				1.60
	80				1.71
	81				1.76
	82				1.81
	83				1.86
	84				1.88
	85				1.88
	86				1.88
	87				1.88
	88				1.88
	89				1.88

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
	90				1.88
	91				1.88
	92				1.88
	93				1.88
	94				1.88
	95				1.88
	96				1.88
	97				1.88
	98				1.88
	99				1.88
FEM-UNMARRIED	16	Applies	Principal	College Student	2.31
	17	Applies	Principal	College Student	2.31
	18	Applies	Principal	College Student	2.31
	19	Applies	Principal	College Student	1.93
	20	Applies	Principal	College Student	1.67
	21	Applies	Principal	College Student	1.48
	22	Applies	Principal	College Student	1.35
	23	Applies	Principal	College Student	1.25
	24	Applies	Principal	College Student	1.16
	16	Does Not Apply	Principal	College Student	2.87
	17	Does Not Apply	Principal	College Student	2.87
	18	Does Not Apply	Principal	College Student	2.87
	19	Does Not Apply	Principal	College Student	2.38
	20	Does Not Apply	Principal	College Student	2.03
	21	Does Not Apply	Principal	College Student	1.64
	22	Does Not Apply	Principal	College Student	1.48
	23	Does Not Apply	Principal	College Student	1.37
	24	Does Not Apply	Principal	College Student	1.26
	16	Applies	Principal	Not College Student	2.57
	17	Applies	Principal	Not College Student	2.57
	18	Applies	Principal	Not College Student	2.57
	19	Applies	Principal	Not College Student	2.15
	20	Applies	Principal	Not College Student	1.86
	21	Applies	Principal	Not College Student	1.65
	22	Applies	Principal	Not College Student	1.51
	23	Applies	Principal	Not College Student	1.39
	24	Applies	Principal	Not College Student	1.28
	16	Does Not Apply	Principal	Not College Student	3.18
	17	Does Not Apply	Principal	Not College Student	3.18
	18	Does Not Apply	Principal	Not College Student	3.18
	19	Does Not Apply	Principal	Not College Student	2.64
	20	Does Not Apply	Principal	Not College Student	2.26
	21	Does Not Apply	Principal	Not College Student	1.82
	22	Does Not Apply	Principal	Not College Student	1.65
	23	Does Not Apply	Principal	Not College Student	1.52
	24	Does Not Apply	Principal	Not College Student	1.40
	25				1.24

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
	26				1.18
	27				1.10
	28				1.09
	29				1.09
	30				1.08
	31				1.08
	32				1.08
	33				1.08
	34				1.08
	35				1.08
	36				1.08
	37				1.08
	38				1.08
	39				1.08
	40				1.07
	41				1.07
	42				1.06
	43				1.05
	44				1.04
	45				1.04
	46				1.03
	47				1.02
	48				1.01
	49				1.01
	50				0.97
	51				0.96
	52				0.93
	53				0.91
	54				0.90
	55				0.89
	56				0.89
	57				0.89
	58				0.89
	59				0.89
	60				0.91
	61				0.92
	62				0.93
	63				0.94
	64				0.96
	65				0.98
	66				1.00
	67				1.02
	68				1.04
	69				1.06
	70				1.09
	71				1.12
	72				1.14

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
	73				1.17
	74				1.19
	75				1.22
	76				1.28
	77				1.32
	78				1.35
	79				1.38
	80				1.42
	81				1.44
	82				1.46
	83				1.46
	84				1.46
	85				1.47
	86				1.47
	87				1.47
	88				1.47
	89				1.47
	90				1.47
	91				1.47
	92				1.47
	93				1.47
	94				1.47
	95				1.47
	96				1.47
	97				1.47
	98				1.47
	99				1.47
	16	Applies	Occasional	College Student	1.77
	17	Applies	Occasional	College Student	1.77
	18	Applies	Occasional	College Student	1.77
	19	Applies	Occasional	College Student	1.58
	20	Applies	Occasional	College Student	1.46
	21	Applies	Occasional	College Student	1.38
	22	Applies	Occasional	College Student	1.27
	23	Applies	Occasional	College Student	1.18
	24	Applies	Occasional	College Student	1.13
	16	Does Not Apply	Occasional	College Student	2.20
	17	Does Not Apply	Occasional	College Student	2.20
	18	Does Not Apply	Occasional	College Student	2.20
	19	Does Not Apply	Occasional	College Student	1.85
	20	Does Not Apply	Occasional	College Student	1.68
	21	Does Not Apply	Occasional	College Student	1.52
	22	Does Not Apply	Occasional	College Student	1.39
	23	Does Not Apply	Occasional	College Student	1.28
	24	Does Not Apply	Occasional	College Student	1.18
	16	Applies	Occasional	Not College Student	1.97
	17	Applies	Occasional	Not College Student	1.97

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
	18	Applies	Occasional	Not College Student	1.97
	19	Applies	Occasional	Not College Student	1.76
	20	Applies	Occasional	Not College Student	1.63
	21	Applies	Occasional	Not College Student	1.53
	22	Applies	Occasional	Not College Student	1.41
	23	Applies	Occasional	Not College Student	1.31
	24	Applies	Occasional	Not College Student	1.25
	16	Does Not Apply	Occasional	Not College Student	2.45
	17	Does Not Apply	Occasional	Not College Student	2.45
	18	Does Not Apply	Occasional	Not College Student	2.45
	19	Does Not Apply	Occasional	Not College Student	2.05
	20	Does Not Apply	Occasional	Not College Student	1.87
	21	Does Not Apply	Occasional	Not College Student	1.69
	22	Does Not Apply	Occasional	Not College Student	1.55
	23	Does Not Apply	Occasional	Not College Student	1.42
	24	Does Not Apply	Occasional	Not College Student	1.31
MALE-UNMARRIED	16	Applies	Principal	College Student	3.01
	17	Applies	Principal	College Student	3.01
	18	Applies	Principal	College Student	3.01
	19	Applies	Principal	College Student	2.57
	20	Applies	Principal	College Student	2.18
	21	Applies	Principal	College Student	1.85
	22	Applies	Principal	College Student	1.66
	23	Applies	Principal	College Student	1.51
	24	Applies	Principal	College Student	1.37
	16	Does Not Apply	Principal	College Student	3.77
	17	Does Not Apply	Principal	College Student	3.77
	18	Does Not Apply	Principal	College Student	3.77
	19	Does Not Apply	Principal	College Student	3.20
	20	Does Not Apply	Principal	College Student	2.69
	21	Does Not Apply	Principal	College Student	2.06
	22	Does Not Apply	Principal	College Student	1.84
	23	Does Not Apply	Principal	College Student	1.67
	24	Does Not Apply	Principal	College Student	1.50
	16	Applies	Principal	Not College Student	3.34
	17	Applies	Principal	Not College Student	3.34
	18	Applies	Principal	Not College Student	3.34
	19	Applies	Principal	Not College Student	2.85
	20	Applies	Principal	Not College Student	2.43
	21	Applies	Principal	Not College Student	2.05
	22	Applies	Principal	Not College Student	1.85
	23	Applies	Principal	Not College Student	1.67
	24	Applies	Principal	Not College Student	1.53
	16	Does Not Apply	Principal	Not College Student	4.19
	17	Does Not Apply	Principal	Not College Student	4.19
	18	Does Not Apply	Principal	Not College Student	4.19
	19	Does Not Apply	Principal	Not College Student	3.55

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
	20	Does Not Apply	Principal	Not College Student	3.00
	21	Does Not Apply	Principal	Not College Student	2.29
	22	Does Not Apply	Principal	Not College Student	2.05
	23	Does Not Apply	Principal	Not College Student	1.85
	24	Does Not Apply	Principal	Not College Student	1.67
	25				1.37
	26				1.33
	27				1.30
	28				1.26
	29				1.13
	30				1.10
	31				1.10
	32				1.10
	33				1.10
	34				1.10
	35				1.10
	36				1.10
	37				1.09
	38				1.09
	39				1.09
	40				1.08
	41				1.08
	42				1.08
	43				1.08
	44				1.08
	45				1.06
	46				1.06
	47				1.05
	48				1.05
	49				1.04
	50				1.02
	51				0.99
	52				0.97
	53				0.95
	54				0.94
	55				0.91
	56				0.90
	57				0.89
	58				0.89
	59				0.88
	60				0.88
	61				0.89
	62				0.91
	63				0.93
	64				0.95
	65				0.99
	66				1.01

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
	67				1.04
	68				1.08
	69				1.11
	70				1.16
	71				1.21
	72				1.25
	73				1.30
	74				1.34
	75				1.42
	76				1.47
	77				1.52
	78				1.56
	79				1.61
	80				1.69
	81				1.72
	82				1.75
	83				1.78
	84				1.80
	85				1.84
	86				1.87
	87				1.92
	88				1.94
	89				1.96
	90				1.96
	91				1.96
	92				1.96
	93				1.96
	94				1.96
	95				1.96
	96				1.96
	97				1.96
	98				1.96
	99				1.96
	16	Applies	Occasional	College Student	2.31
	17	Applies	Occasional	College Student	2.31
	18	Applies	Occasional	College Student	2.31
	19	Applies	Occasional	College Student	1.98
	20	Applies	Occasional	College Student	1.84
	21	Applies	Occasional	College Student	1.68
	22	Applies	Occasional	College Student	1.54
	23	Applies	Occasional	College Student	1.42
	24	Applies	Occasional	College Student	1.31
	16	Does Not Apply	Occasional	College Student	2.90
	17	Does Not Apply	Occasional	College Student	2.90
	18	Does Not Apply	Occasional	College Student	2.90
	19	Does Not Apply	Occasional	College Student	2.47
	20	Does Not Apply	Occasional	College Student	2.23

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
	21	Does Not Apply	Occasional	College Student	1.87
	22	Does Not Apply	Occasional	College Student	1.71
	23	Does Not Apply	Occasional	College Student	1.57
	24	Does Not Apply	Occasional	College Student	1.43
	16	Applies	Occasional	Not College Student	2.57
	17	Applies	Occasional	Not College Student	2.57
	18	Applies	Occasional	Not College Student	2.57
	19	Applies	Occasional	Not College Student	2.20
	20	Applies	Occasional	Not College Student	2.04
	21	Applies	Occasional	Not College Student	1.87
	22	Applies	Occasional	Not College Student	1.71
	23	Applies	Occasional	Not College Student	1.58
	24	Applies	Occasional	Not College Student	1.45
	16	Does Not Apply	Occasional	Not College Student	3.22
	17	Does Not Apply	Occasional	Not College Student	3.22
	18	Does Not Apply	Occasional	Not College Student	3.22
	19	Does Not Apply	Occasional	Not College Student	2.74
	20	Does Not Apply	Occasional	Not College Student	2.47
	21	Does Not Apply	Occasional	Not College Student	2.08
	22	Does Not Apply	Occasional	Not College Student	1.90
	23	Does Not Apply	Occasional	Not College Student	1.74
	24	Does Not Apply	Occasional	Not College Student	1.59

RP03TE85: MDCL Driver Factor **

Effective Date: MAR-23-2014

Sub-chart - High Level	Gender	Marital Status Code	Resident Child Indicator
FEMALE-MD	Female	Married, Widowed	
	Female		Driver With Resident Childern
MALE-MD	Male	Married, Widowed	
	Male		Driver With Resident Childern
FEM-UNMARRIED	Female	Divorced, N/A, Separated, Single	
MALE-UNMARRIED	Male	Divorced, N/A, Separated, Single	

Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
FEMALE-MD	16	Applies			1.51
	17	Applies			1.51
	18	Applies			1.51
	19	Applies			1.38
	20	Applies			1.31
	21	Applies			1.27
	22	Applies			1.20
	23	Applies			1.18
	24	Applies			1.18
	16	Does Not Apply			1.87
	17	Does Not Apply			1.87

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
	18	Does Not Apply			1.87
	19	Does Not Apply			1.67
	20	Does Not Apply			1.49
	21	Does Not Apply			1.34
	22	Does Not Apply			1.27
	23	Does Not Apply			1.22
	24	Does Not Apply			1.19
	25				1.18
	26				1.18
	27				1.18
	28				1.18
	29				1.18
	30				1.19
	31				1.19
	32				1.19
	33				1.19
	34				1.19
	35				1.20
	36				1.20
	37				1.20
	38				1.20
	39				1.21
	40				1.20
	41				1.20
	42				1.20
	43				1.20
	44				1.20
	45				1.20
	46				1.20
	47				1.20
	48				1.20
	49				1.20
	50				1.14
	51				1.12
	52				1.11
	53				1.08
	54				1.05
	55				1.04
	56				1.04
	57				1.04
	58				1.04
	59				1.04
	60				1.03
	61				1.02
	62				1.02
	63				1.02
	64				1.02

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
	65				1.02
	66				1.00
	67				0.98
	68				0.96
	69				0.94
	70				0.95
	71				0.95
	72				0.96
	73				0.97
	74				0.97
	75				0.98
	76				0.99
	77				1.01
	78				1.02
	79				1.04
	80				1.05
	81				1.05
	82				1.05
	83				1.05
	84				1.05
	85				1.05
	86				1.05
	87				1.05
	88				1.05
	89				1.05
	90				1.05
	91				1.04
	92				1.04
	93				1.04
	94				1.04
	95				1.04
	96				1.04
	97				1.04
	98				1.04
	99				1.04
MALE-MD	16	Applies			1.90
	17	Applies			1.90
	18	Applies			1.90
	19	Applies			1.51
	20	Applies			1.33
	21	Applies			1.19
	22	Applies			1.15
	23	Applies			1.13
	24	Applies			1.11
	16	Does Not Apply			2.47
	17	Does Not Apply			2.47
	18	Does Not Apply			2.47

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
	19	Does Not Apply			1.92
	20	Does Not Apply			1.57
	21	Does Not Apply			1.28
	22	Does Not Apply			1.22
	23	Does Not Apply			1.19
	24	Does Not Apply			1.15
	25				1.08
	26				1.06
	27				1.05
	28				1.05
	29				1.04
	30				0.98
	31				0.98
	32				0.98
	33				0.98
	34				0.98
	35				1.00
	36				1.01
	37				1.01
	38				1.01
	39				1.01
	40				1.02
	41				1.02
	42				1.02
	43				1.02
	44				1.02
	45				1.02
	46				1.02
	47				1.02
	48				1.02
	49				1.02
	50				1.01
	51				1.01
	52				1.00
	53				1.00
	54				0.99
	55				0.98
	56				0.98
	57				0.98
	58				0.98
	59				0.98
	60				0.98
	61				0.99
	62				0.99
	63				1.00
	64				1.01
	65				1.02

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
	66				1.03
	67				1.04
	68				1.05
	69				1.06
	70				1.07
	71				1.09
	72				1.10
	73				1.11
	74				1.12
	75				1.13
	76				1.14
	77				1.15
	78				1.16
	79				1.17
	80				1.17
	81				1.18
	82				1.19
	83				1.19
	84				1.19
	85				1.19
	86				1.19
	87				1.19
	88				1.19
	89				1.19
	90				1.19
	91				1.19
	92				1.19
	93				1.19
	94				1.19
	95				1.19
	96				1.19
	97				1.19
	98				1.19
	99				1.19
FEM-UNMARRIED	16	Applies	Principal	College Student	1.77
	17	Applies	Principal	College Student	1.77
	18	Applies	Principal	College Student	1.77
	19	Applies	Principal	College Student	1.61
	20	Applies	Principal	College Student	1.47
	21	Applies	Principal	College Student	1.29
	22	Applies	Principal	College Student	1.21
	23	Applies	Principal	College Student	1.21
	24	Applies	Principal	College Student	1.19
	16	Does Not Apply	Principal	College Student	2.21
	17	Does Not Apply	Principal	College Student	2.21
	18	Does Not Apply	Principal	College Student	2.21
	19	Does Not Apply	Principal	College Student	1.97

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
	20	Does Not Apply	Principal	College Student	1.76
	21	Does Not Apply	Principal	College Student	1.36
	22	Does Not Apply	Principal	College Student	1.27
	23	Does Not Apply	Principal	College Student	1.27
	24	Does Not Apply	Principal	College Student	1.25
	16	Applies	Principal	Not College Student	1.97
	17	Applies	Principal	Not College Student	1.97
	18	Applies	Principal	Not College Student	1.97
	19	Applies	Principal	Not College Student	1.79
	20	Applies	Principal	Not College Student	1.63
	21	Applies	Principal	Not College Student	1.43
	22	Applies	Principal	Not College Student	1.34
	23	Applies	Principal	Not College Student	1.34
	24	Applies	Principal	Not College Student	1.33
	16	Does Not Apply	Principal	Not College Student	2.46
	17	Does Not Apply	Principal	Not College Student	2.46
	18	Does Not Apply	Principal	Not College Student	2.46
	19	Does Not Apply	Principal	Not College Student	2.19
	20	Does Not Apply	Principal	Not College Student	1.96
	21	Does Not Apply	Principal	Not College Student	1.51
	22	Does Not Apply	Principal	Not College Student	1.41
	23	Does Not Apply	Principal	Not College Student	1.41
	24	Does Not Apply	Principal	Not College Student	1.39
	25				1.29
	26				1.29
	27				1.29
	28				1.29
	29				1.29
	30				1.29
	31				1.29
	32				1.29
	33				1.29
	34				1.29
	35				1.29
	36				1.29
	37				1.29
	38				1.29
	39				1.29
	40				1.29
	41				1.29
	42				1.29
	43				1.29
	44				1.29
	45				1.29
	46				1.29
	47				1.29
	48				1.29

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
	49				1.29
	50				1.27
	51				1.27
	52				1.24
	53				1.23
	54				1.20
	55				1.17
	56				1.16
	57				1.15
	58				1.13
	59				1.13
	60				1.12
	61				1.12
	62				1.12
	63				1.12
	64				1.11
	65				1.08
	66				1.05
	67				1.05
	68				1.05
	69				1.05
	70				1.05
	71				1.06
	72				1.07
	73				1.08
	74				1.09
	75				1.14
	76				1.14
	77				1.13
	78				1.13
	79				1.12
	80				1.11
	81				1.11
	82				1.11
	83				1.11
	84				1.11
	85				1.11
	86				1.11
	87				1.11
	88				1.11
	89				1.11
	90				1.11
	91				1.11
	92				1.11
	93				1.11
	94				1.11
	95				1.11

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
	96				1.11
	97				1.11
	98				1.11
	99				1.11
	16	Applies	Occasional	College Student	1.45
	17	Applies	Occasional	College Student	1.45
	18	Applies	Occasional	College Student	1.45
	19	Applies	Occasional	College Student	1.34
	20	Applies	Occasional	College Student	1.31
	21	Applies	Occasional	College Student	1.21
	22	Applies	Occasional	College Student	1.17
	23	Applies	Occasional	College Student	1.17
	24	Applies	Occasional	College Student	1.16
	16	Does Not Apply	Occasional	College Student	1.81
	17	Does Not Apply	Occasional	College Student	1.81
	18	Does Not Apply	Occasional	College Student	1.81
	19	Does Not Apply	Occasional	College Student	1.62
	20	Does Not Apply	Occasional	College Student	1.47
	21	Does Not Apply	Occasional	College Student	1.28
	22	Does Not Apply	Occasional	College Student	1.21
	23	Does Not Apply	Occasional	College Student	1.21
	24	Does Not Apply	Occasional	College Student	1.20
	16	Applies	Occasional	Not College Student	1.61
	17	Applies	Occasional	Not College Student	1.61
	18	Applies	Occasional	Not College Student	1.61
	19	Applies	Occasional	Not College Student	1.49
	20	Applies	Occasional	Not College Student	1.46
	21	Applies	Occasional	Not College Student	1.34
	22	Applies	Occasional	Not College Student	1.30
	23	Applies	Occasional	Not College Student	1.30
	24	Applies	Occasional	Not College Student	1.30
	16	Does Not Apply	Occasional	Not College Student	2.01
	17	Does Not Apply	Occasional	Not College Student	2.01
	18	Does Not Apply	Occasional	Not College Student	2.01
	19	Does Not Apply	Occasional	Not College Student	1.81
	20	Does Not Apply	Occasional	Not College Student	1.64
	21	Does Not Apply	Occasional	Not College Student	1.43
	22	Does Not Apply	Occasional	Not College Student	1.34
	23	Does Not Apply	Occasional	Not College Student	1.34
	24	Does Not Apply	Occasional	Not College Student	1.34
MALE-UNMARRIED	16	Applies	Principal	College Student	1.86
	17	Applies	Principal	College Student	1.86
	18	Applies	Principal	College Student	1.86
	19	Applies	Principal	College Student	1.66
	20	Applies	Principal	College Student	1.58
	21	Applies	Principal	College Student	1.20
	22	Applies	Principal	College Student	1.13

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
	23	Applies	Principal	College Student	1.09
	24	Applies	Principal	College Student	1.03
	16	Does Not Apply	Principal	College Student	2.37
	17	Does Not Apply	Principal	College Student	2.37
	18	Does Not Apply	Principal	College Student	2.37
	19	Does Not Apply	Principal	College Student	2.08
	20	Does Not Apply	Principal	College Student	1.84
	21	Does Not Apply	Principal	College Student	1.30
	22	Does Not Apply	Principal	College Student	1.22
	23	Does Not Apply	Principal	College Student	1.17
	24	Does Not Apply	Principal	College Student	1.11
	16	Applies	Principal	Not College Student	2.07
	17	Applies	Principal	Not College Student	2.07
	18	Applies	Principal	Not College Student	2.07
	19	Applies	Principal	Not College Student	1.84
	20	Applies	Principal	Not College Student	1.76
	21	Applies	Principal	Not College Student	1.33
	22	Applies	Principal	Not College Student	1.26
	23	Applies	Principal	Not College Student	1.21
	24	Applies	Principal	Not College Student	1.15
	16	Does Not Apply	Principal	Not College Student	2.63
	17	Does Not Apply	Principal	Not College Student	2.63
	18	Does Not Apply	Principal	Not College Student	2.63
	19	Does Not Apply	Principal	Not College Student	2.31
	20	Does Not Apply	Principal	Not College Student	2.04
	21	Does Not Apply	Principal	Not College Student	1.45
	22	Does Not Apply	Principal	Not College Student	1.35
	23	Does Not Apply	Principal	Not College Student	1.30
	24	Does Not Apply	Principal	Not College Student	1.24
	25				1.11
	26				1.09
	27				1.08
	28				1.08
	29				1.07
	30				1.01
	31				1.00
	32				1.00
	33				1.00
	34				1.00
	35				1.00
	36				1.00
	37				1.00
	38				1.00
	39				1.00
	40				1.00
	41				1.00
	42				1.00

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
	43				1.00
	44				1.00
	45				1.00
	46				1.00
	47				1.00
	48				1.00
	49				1.00
	50				0.96
	51				0.95
	52				0.93
	53				0.92
	54				0.90
	55				0.89
	56				0.89
	57				0.89
	58				0.89
	59				0.89
	60				0.90
	61				0.90
	62				0.91
	63				0.92
	64				0.92
	65				0.95
	66				0.95
	67				0.95
	68				0.95
	69				0.96
	70				0.96
	71				0.96
	72				0.96
	73				0.97
	74				0.97
	75				0.97
	76				0.97
	77				1.00
	78				1.02
	79				1.04
	80				1.06
	81				1.10
	82				1.15
	83				1.15
	84				1.15
	85				1.15
	86				1.15
	87				1.15
	88				1.15
	89				1.15

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Sub-chart	Driver Age	Good Student Code	Operator Status Code	Student Away Indicator	Driver Factor
	90				1.15
	91				1.15
	92				1.15
	93				1.15
	94				1.15
	95				1.15
	96				1.15
	97				1.15
	98				1.15
	99				1.15
	16	Applies	Occasional	College Student	1.47
	17	Applies	Occasional	College Student	1.47
	18	Applies	Occasional	College Student	1.47
	19	Applies	Occasional	College Student	1.32
	20	Applies	Occasional	College Student	1.28
	21	Applies	Occasional	College Student	1.12
	22	Applies	Occasional	College Student	1.09
	23	Applies	Occasional	College Student	1.05
	24	Applies	Occasional	College Student	1.01
	16	Does Not Apply	Occasional	College Student	1.87
	17	Does Not Apply	Occasional	College Student	1.87
	18	Does Not Apply	Occasional	College Student	1.87
	19	Does Not Apply	Occasional	College Student	1.64
	20	Does Not Apply	Occasional	College Student	1.55
	21	Does Not Apply	Occasional	College Student	1.20
	22	Does Not Apply	Occasional	College Student	1.15
	23	Does Not Apply	Occasional	College Student	1.11
	24	Does Not Apply	Occasional	College Student	1.05
	16	Applies	Occasional	Not College Student	1.63
	17	Applies	Occasional	Not College Student	1.63
	18	Applies	Occasional	Not College Student	1.63
	19	Applies	Occasional	Not College Student	1.47
	20	Applies	Occasional	Not College Student	1.43
	21	Applies	Occasional	Not College Student	1.25
	22	Applies	Occasional	Not College Student	1.21
	23	Applies	Occasional	Not College Student	1.17
	24	Applies	Occasional	Not College Student	1.12
	16	Does Not Apply	Occasional	Not College Student	2.08
	17	Does Not Apply	Occasional	Not College Student	2.08
	18	Does Not Apply	Occasional	Not College Student	2.08
	19	Does Not Apply	Occasional	Not College Student	1.82
	20	Does Not Apply	Occasional	Not College Student	1.72
	21	Does Not Apply	Occasional	Not College Student	1.34
	22	Does Not Apply	Occasional	Not College Student	1.28
	23	Does Not Apply	Occasional	Not College Student	1.23
	24	Does Not Apply	Occasional	Not College Student	1.17

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RP03TE87: PLCY Finanicial Responsibility Rate Factor **
Effective Date: MAR-23-2014

Coverage	Financial Responsibility Code	Policy Insured Term	Finanicial Responsibility Rate Factor
BI, PD	901-992	0-599	0.59
BI, PD	806-900	0-599	0.64
BI, PD	723-805	0-599	0.68
BI, PD	637-722	0-599	0.74
BI, PD	551-636	0-599	0.78
BI, PD	477-550	0-599	0.80
BI, PD	400-476	0-599	0.82
BI, PD	333-399	0-599	0.90
BI, PD	298-332	0-599	0.92
BI, PD	253-297	0-599	0.94
BI, PD	199-252	0-599	0.96
BI, PD	191-198	0-599	1.00
BI, PD	993	0-599	1.00
BI, PD	999	1-6	0.86
BI, PD	999	7-10	0.79
BI, PD	999	11-999	0.69
COLL	901-992	0-599	0.54
COLL	806-900	0-599	0.60
COLL	723-805	0-599	0.63
COLL	637-722	0-599	0.67
COLL	551-636	0-599	0.74
COLL	477-550	0-599	0.76
COLL	400-476	0-599	0.79
COLL	333-399	0-599	0.85
COLL	298-332	0-599	0.88
COLL	253-297	0-599	0.90
COLL	199-252	0-599	0.93
COLL	191-198	0-599	1.00
COLL	993	0-599	1.00
COLL	999	1-6	0.79
COLL	999	7-10	0.73
COLL	999	11-999	0.64
COMP	901-992	0-599	0.51
COMP	806-900	0-599	0.54
COMP	723-805	0-599	0.57
COMP	637-722	0-599	0.61
COMP	551-636	0-599	0.63
COMP	477-550	0-599	0.66
COMP	400-476	0-599	0.69
COMP	333-399	0-599	0.74
COMP	298-332	0-599	0.77
COMP	253-297	0-599	0.83
COMP	199-252	0-599	0.88
COMP	191-198	0-599	1.00

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Driver Age	Driver License Status Code	Unverifiable Driving Record Surcharge Factor	Driver Age	Driver License Status Code	Unverifiable Driving Record Surcharge Factor
0-18	Unverifiable	1.00	>18	Unverifiable	1.40
0-18	Inexperienced	1.00	>18	Inexperienced	1.40
	Experienced	1.00			

RP03TF78: PLCY Coverage Expense Fee **

Effective Date: MAR-23-2014

Coverage	Vehicle Type	Vehicle Use	Coverage Expense Fee
BI	Automobile		30.40
PD	Automobile		26.00
MDCL	Automobile		8.40
COLL	Automobile		53.10
COMP	Automobile		20.30
BI	Motorcycle		0.00
PD	Motorcycle		0.00
MDCL	Motorcycle		0.00
COLL	Motorcycle		0.00
COMP	Motorcycle		0.00
BI	Motorhome		0.00
PD	Motorhome		0.00
MDCL	Motorhome		0.00
COLL	Motorhome		0.00
COMP	Motorhome		0.00
BI	Named Non Owner		0.00
PD	Named Non Owner		0.00
MDCL	Named Non Owner		0.00
COLL	Named Non Owner		0.00
COMP	Named Non Owner		0.00
BI	Classics	Not Restricted	30.40
PD	Classics	Not Restricted	26.00
MDCL	Classics	Not Restricted	8.40
COLL	Classics	Not Restricted	0.00
COMP	Classics	Not Restricted	0.00
BI	Antique	Not Restricted	30.40
PD	Antique	Not Restricted	26.00
MDCL	Antique	Not Restricted	8.40
COLL	Antique	Not Restricted	0.00
COMP	Antique	Not Restricted	0.00
BI	Classics	Restricted	0.00
PD	Classics	Restricted	0.00
MDCL	Classics	Restricted	0.00
COMP	Classics	Restricted	0.00
COLL	Classics	Restricted	0.00
BI	Antique	Restricted	0.00
PD	Antique	Restricted	0.00
MDCL	Antique	Restricted	0.00
COMP	Antique	Restricted	0.00

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Coverage	Vehicle Type	Vehicle Use	Coverage Expense Fee
COLL	Antique	Restricted	0.00

RP03TF91: PLCY Terms with Prior Carrier Factor **

Effective Date: MAR-23-2014

Sub-chart - High Level	Prior Carrier Company Code
Group A	Non-standard Prior Carriers Version 2.
	Nationwide Prior Carriers Version 6..
Group B	Not(Nationwide Prion Carrier Version 6).)
	Not(Non-standard Prior Carriers-Version 2) .)

Sub-chart	Policy Insured Term	Prior Insurance Code	Terms with Prior Carrier Factor	Policy Insured Term	Prior Insurance Code	Terms with Prior Carrier Factor
Group A	0-999		1.00			
Group B		Lapse > 30 Days	1.00	0-99		1.00
	501(Intra Agency Transfer Discount)		0.79	502(Intra Agency Transfer Discount)		0.80
	503(Intra Agency Transfer Discount)		0.82	504(Intra Agency Transfer Discount)		0.85
	505(Intra Agency Transfer Discount)		0.87	506(Intra Agency Transfer Discount)		0.90
	507(Intra Agency Transfer Discount)		0.93	508(Intra Agency Transfer Discount)		0.95
	509(Intra Agency Transfer Discount)		0.97	510(Intra Agency Transfer Discount)		0.99
	511-599		1.00			

RP03TI12: PLCY Accident Prevention Course Discount Factor

Effective Date: SEP-26-2011

Coverage	Defensive Driver Code	Accident Prevention Course Discount Factor	Coverage	Defensive Driver Code	Accident Prevention Course Discount Factor
COMP	Does Not Apply	1.00	COMP	Applies	0.95
COLL	Does Not Apply	1.00	COLL	Applies	0.95
PD	Does Not Apply	1.00	PD	Applies	0.95
BI	Does Not Apply	1.00	BI	Applies	0.95
PIP	Does Not Apply	1.00	PIP	Applies	0.95
MDCL	Does Not Apply	1.00	MDCL	Applies	0.95

RP03TI29: PLCY Passive Occupant Restraint Discount Factor

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Effective Date: SEP-26-2011

Passive Restraint Code	Passive Occupant Restraint Discount Factor	Passive Restraint Code	Passive Occupant Restraint Discount Factor	Passive Restraint Code	Passive Occupant Restraint Discount Factor
Not Applicable	1.00	Air Bag	0.70	Air Bag (Driver Side)	0.80
Seat Belt Passive	1.00				

RP03TI33: PLCY Long Term Policyholder Discount Factor
Effective Date: SEP-26-2011

Full Term Policy Months	Policy Insured Term	Long Term Policyholder Discount Factor	Full Term Policy Months	Policy Insured Term	Long Term Policyholder Discount Factor
Semi-Annual	001-006	1.00	Semi-Annual	7-10	0.90
Semi-Annual	11-20	0.85	Semi-Annual	501(Intra Agency Transfer Discount)	0.92
Semi-Annual	502(Intra Agency Transfer Discount)	0.92	Semi-Annual	503(Intra Agency Transfer Discount)	0.92
Semi-Annual	504(Intra Agency Transfer Discount)	0.92	Semi-Annual	505(Intra Agency Transfer Discount)	0.92
Semi-Annual	506(Intra Agency Transfer Discount)	0.92	Semi-Annual	507-510	0.90
Semi-Annual	511-520	0.85	Semi-Annual	21-999	0.85
Annual	1-3	1.00	Annual	4, 5	0.90
Annual	6-10	0.85	Annual	501(Intra Agency Transfer Discount)	0.92
Annual	502(Intra Agency Transfer Discount)	0.92	Annual	503(Intra Agency Transfer Discount)	0.92
Annual	504(Intra Agency Transfer Discount)	0.90	Annual	505(Intra Agency Transfer Discount)	0.90
Annual	506(Intra Agency Transfer Discount)	0.85	Annual	507-599	0.85
Annual	11-999	0.85			

RP03TI35: PLCY Home and Car Discount Factor **
Effective Date: MAR-23-2014

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Home and Car Discount Code	Homeowner Policy Form Code	Vehicle Type	Vehicle Use	Home and Car Discount Factor
			Corporate Business	1.00
Future (add at renewal), No		Automobile		1.00
Remove (at renewal), Yes	Condo, Tenent	Automobile		0.91
Remove (at renewal), Yes	Mobile Home	Automobile		1.00
Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Automobile		1.00
Remove (at renewal), Yes	not Condo, not Elite, not Extended, not Golden Blanket, not Homeowner, not Market Value, not Mobile Home, not Tenent	Automobile		1.00
not Future (add at renewal), not No, not Remove (at renewal), not Yes		Automobile		1.00
Future (add at renewal), No		Antique(11), Classic(09)	Not Restricted	1.00
Remove (at renewal), Yes	Condo, Tenent	Antique(11), Classic(09)	Not Restricted	0.91
Remove (at renewal), Yes	Mobile Home	Antique(11), Classic(09)	Not Restricted	1.00
Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Antique(11), Classic(09)	Not Restricted	1.00
Remove (at renewal), Yes	not Condo, not Elite, not Extended, not Golden Blanket, not Homeowner, not Market Value, not Mobile Home, not Tenent	Antique(11), Classic(09)	Not Restricted	1.00
not Future (add at renewal), not No, not Remove (at renewal), not Yes		Antique(11), Classic(09)	Not Restricted	1.00
Future (add at renewal), No		Antique(11), Classic(09)	Restricted	1.00
Remove (at renewal), Yes	Condo, Tenent	Antique(11), Classic(09)	Restricted	0.91
Remove (at renewal), Yes	Mobile Home	Antique(11), Classic(09)	Restricted	1.00
Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Antique(11), Classic(09)	Restricted	0.90

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Home and Car Discount Code	Homeowner Policy Form Code	Vehicle Type	Vehicle Use	Home and Car Discount Factor
	Homeowner , Market Value			
Remove (at renewal), Yes	not Condo, not Elite, not Extended, not Golden Blanket, not Homeowner, not Market Value, not Mobile Home, not Tenent	Antique(11), Classic(09)	Restricted	1.00
not Future (add at renewal), not No, not Remove (at renewal), not Yes		Antique(11), Classic(09)	Restricted	1.00
Future (add at renewal), No		Motorhome(06), Trailer(04)		1.00
Remove (at renewal), Yes	Condo, Tenent	Motorhome(06), Trailer(04)		0.91
Remove (at renewal), Yes	Mobile Home	Motorhome(06), Trailer(04)		1.00
Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Motorhome(06), Trailer(04)		0.90
Remove (at renewal), Yes	not Condo, not Elite, not Extended, not Golden Blanket, not Homeowner, not Market Value, not Mobile Home, not Tenent	Motorhome(06), Trailer(04)		1.00
not Future (add at renewal), not No, not Remove (at renewal), not Yes		Motorhome(06), Trailer(04)		1.00

RP03TI39: PLCY Tier Factor

Effective Date: MAR-23-2013

Company Code	Coverage	Vehicle Tier Flag	Tier Factor
Nationwide Property & Casualty	BI	2	1.13000
Nationwide Property & Casualty	PD	2	1.13000
Nationwide Property & Casualty	MDCL	2	1.13000
Nationwide Property & Casualty	COMP	2	1.13000
Nationwide Property & Casualty	COLL	2	1.13000
Nationwide Property & Casualty	UMBI	2	1.13000
Nationwide Property & Casualty	UIMBI	2	1.13000

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Company Code	Coverage	Vehicle Tier Flag	Tier Factor
Nationwide Property & Casualty	UMPD	2	1.13000
Nationwide Property & Casualty	Not(BI, COLL, COMP, MDCL, PD, UIMBI, UMBI, UMPD)	2	1.00000
Nationwide Property & Casualty		1	1.00000

RP03TI73: PLCY Accident Free Discount Factor
Effective Date: SEP-26-2011

Chargeable Accidents in Past Five Years (Count)	Driver License Status Code	Major Violations in Past Five Years (Count)	Prior Insurance Code	Years Driving Experience	Accident Free Discount Factor
				0-4	1.00
>0				>4	1.00
		>0		>4	1.00
			No Prev Ins, Surcharge 6 Months (3)	>4	1.00
			No Previous Ins. Surcharge-Policy Anniv.-No Prior Ins-1-30 Days (6)	>4	1.00
	Unverifiable			>4	1.00
	Inexperienced			>4	1.00
0		0		>4	0.90

RP03TI83: PLCY Auto Financial Discount Factor
Effective Date: SEP-26-2011

Auto Financial Discount Indicator	Auto Financial Discount Factor	Auto Financial Discount Indicator	Auto Financial Discount Factor	Auto Financial Discount Indicator	Auto Financial Discount Factor
Yes	0.95	No	1.00		

RP03TM06: PLCY Household Composition Factor **
Effective Date: MAR-23-2014

Coverage	Multi Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	Household Composition Factor
BI, PD		1	<2	>24	1.02
BI, PD	Does Not Apply	1	>0	>24	1.02
BI, PD	Applies	1	2	>24	0.95
BI, PD	Applies	1	3	>24	0.92
BI, PD	Applies	1	>3	>24	0.92
BI, PD		2	<2	>24	1.08
BI, PD	Does Not Apply	2	>0	>24	1.08
BI, PD	Applies	2	2	>24	1.00
BI, PD	Applies	2	3	>24	0.92
BI, PD	Applies	2	>3	>24	0.92
BI, PD		3	<2	>24	1.08
BI, PD	Does Not Apply	3	>0	>24	1.08
BI, PD	Applies	3	2	>24	1.07

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Coverage	Multi Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	Household Composition Factor
BI, PD	Applies	3	3	>24	1.00
BI, PD	Applies	3	>3	>24	0.92
BI, PD		>3	<2	>24	1.08
BI, PD	Does Not Apply	>3	>0	>24	1.08
BI, PD	Applies	>3	2	>24	1.07
BI, PD	Applies	>3	3	>24	1.07
BI, PD	Applies	>3	>3	>24	1.00
BI, PD		1	<2	0-20	0.97
BI, PD	Does Not Apply	1	>0	0-20	0.97
BI, PD	Applies	1	2	0-20	1.03
BI, PD	Applies	1	3	0-20	1.03
BI, PD	Applies	1	>3	0-20	1.01
BI, PD		2	<2	0-20	1.17
BI, PD	Does Not Apply	2	>0	0-20	1.17
BI, PD	Applies	2	2	0-20	1.13
BI, PD	Applies	2	3	0-20	1.03
BI, PD	Applies	2	>3	0-20	1.01
BI, PD		3	<2	0-20	1.17
BI, PD	Does Not Apply	3	>0	0-20	1.17
BI, PD	Applies	3	2	0-20	1.17
BI, PD	Applies	3	3	0-20	1.13
BI, PD	Applies	3	>3	0-20	1.01
BI, PD		>3	<2	0-20	1.17
BI, PD	Does Not Apply	>3	>0	0-20	1.17
BI, PD	Applies	>3	2	0-20	1.17
BI, PD	Applies	>3	3	0-20	1.17
BI, PD	Applies	>3	>3	0-20	1.10
BI, PD		1	<2	21-24	0.95
BI, PD	Does Not Apply	1	>0	21-24	0.95
BI, PD	Applies	1	2	21-24	1.03
BI, PD	Applies	1	3	21-24	1.03
BI, PD	Applies	1	>3	21-24	1.01
BI, PD		2	<2	21-24	1.17
BI, PD	Does Not Apply	2	>0	21-24	1.17
BI, PD	Applies	2	2	21-24	1.13
BI, PD	Applies	2	3	21-24	1.03
BI, PD	Applies	2	>3	21-24	1.01
BI, PD		3	<2	21-24	1.17
BI, PD	Does Not Apply	3	>0	21-24	1.17
BI, PD	Applies	3	2	21-24	1.17
BI, PD	Applies	3	3	21-24	1.13
BI, PD	Applies	3	>3	21-24	1.01
BI, PD		>3	<2	21-24	1.17
BI, PD	Does Not Apply	>3	>0	21-24	1.17
BI, PD	Applies	>3	2	21-24	1.17
BI, PD	Applies	>3	3	21-24	1.17

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Coverage	Multi Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	Household Composition Factor
BI, PD	Applies	>3	>3	21-24	1.10
COLL		1	<2	>24	0.99
COLL	Does Not Apply	1	>0	>24	0.99
COLL	Applies	1	2	>24	0.99
COLL	Applies	1	3	>24	0.99
COLL	Applies	1	>3	>24	0.99
COLL		2	<2	>24	1.08
COLL	Does Not Apply	2	>0	>24	1.08
COLL	Applies	2	2	>24	1.00
COLL	Applies	2	3	>24	0.99
COLL	Applies	2	>3	>24	0.99
COLL		3	<2	>24	1.08
COLL	Does Not Apply	3	>0	>24	1.08
COLL	Applies	3	2	>24	1.08
COLL	Applies	3	3	>24	1.04
COLL	Applies	3	>3	>24	0.99
COLL		>3	<2	>24	1.08
COLL	Does Not Apply	>3	>0	>24	1.08
COLL	Applies	>3	2	>24	1.08
COLL	Applies	>3	3	>24	1.08
COLL	Applies	>3	>3	>24	1.04
COLL		1	<2	0-20	0.97
COLL	Does Not Apply	1	>0	0-20	0.97
COLL	Applies	1	2	0-20	1.11
COLL	Applies	1	3	0-20	1.11
COLL	Applies	1	>3	0-20	1.11
COLL		2	<2	0-20	1.21
COLL	Does Not Apply	2	>0	0-20	1.21
COLL	Applies	2	2	0-20	1.12
COLL	Applies	2	3	0-20	1.11
COLL	Applies	2	>3	0-20	1.11
COLL		3	<2	0-20	1.21
COLL	Does Not Apply	3	>0	0-20	1.21
COLL	Applies	3	2	0-20	1.21
COLL	Applies	3	3	0-20	1.12
COLL	Applies	3	>3	0-20	1.11
COLL		>3	<2	0-20	1.21
COLL	Does Not Apply	>3	>0	0-20	1.21
COLL	Applies	>3	2	0-20	1.21
COLL	Applies	>3	3	0-20	1.21
COLL	Applies	>3	>3	0-20	1.12
COLL		1	<2	21-24	0.95
COLL	Does Not Apply	1	>0	21-24	0.95
COLL	Applies	1	2	21-24	1.10
COLL	Applies	1	3	21-24	1.10
COLL	Applies	1	>3	21-24	1.10

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Coverage	Multi Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	Household Composition Factor
COLL		2	<2	21-24	1.19
COLL	Does Not Apply	2	>0	21-24	1.19
COLL	Applies	2	2	21-24	1.11
COLL	Applies	2	3	21-24	1.10
COLL	Applies	2	>3	21-24	1.10
COLL		3	<2	21-24	1.19
COLL	Does Not Apply	3	>0	21-24	1.19
COLL	Applies	3	2	21-24	1.19
COLL	Applies	3	3	21-24	1.11
COLL	Applies	3	>3	21-24	1.10
COLL		>3	<2	21-24	1.19
COLL	Does Not Apply	>3	>0	21-24	1.19
COLL	Applies	>3	2	21-24	1.19
COLL	Applies	>3	3	21-24	1.19
COLL	Applies	>3	>3	21-24	1.11
COMP		1	<2	>24	0.91
COMP	Does Not Apply	1	>0	>24	0.91
COMP	Applies	1	2	>24	1.09
COMP	Applies	1	3	>24	1.12
COMP	Applies	1	>3	>24	1.12
COMP		2	<2	>24	0.99
COMP	Does Not Apply	2	>0	>24	0.99
COMP	Applies	2	2	>24	1.00
COMP	Applies	2	3	>24	1.12
COMP	Applies	2	>3	>24	1.12
COMP		3	<2	>24	0.99
COMP	Does Not Apply	3	>0	>24	0.99
COMP	Applies	3	2	>24	1.01
COMP	Applies	3	3	>24	1.08
COMP	Applies	3	>3	>24	1.12
COMP		>3	<2	>24	0.99
COMP	Does Not Apply	>3	>0	>24	0.99
COMP	Applies	>3	2	>24	1.01
COMP	Applies	>3	3	>24	1.09
COMP	Applies	>3	>3	>24	1.08
COMP		1	<2	0-20	1.05
COMP	Does Not Apply	1	>0	0-20	1.05
COMP	Applies	1	2	0-20	1.20
COMP	Applies	1	3	0-20	1.22
COMP	Applies	1	>3	0-20	1.22
COMP		2	<2	0-20	1.07
COMP	Does Not Apply	2	>0	0-20	1.07
COMP	Applies	2	2	0-20	1.10
COMP	Applies	2	3	0-20	1.22
COMP	Applies	2	>3	0-20	1.22
COMP		3	<2	0-20	1.07

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Coverage	Multi Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	Household Composition Factor
COMP	Does Not Apply	3	>0	0-20	1.07
COMP	Applies	3	2	0-20	1.11
COMP	Applies	3	3	0-20	1.12
COMP	Applies	3	>3	0-20	1.22
COMP		>3	<2	0-20	1.07
COMP	Does Not Apply	>3	>0	0-20	1.07
COMP	Applies	>3	2	0-20	1.11
COMP	Applies	>3	3	0-20	1.11
COMP	Applies	>3	>3	0-20	1.14
COMP		1	<2	21-24	1.02
COMP	Does Not Apply	1	>0	21-24	1.02
COMP	Applies	1	2	21-24	1.19
COMP	Applies	1	3	21-24	1.21
COMP	Applies	1	>3	21-24	1.21
COMP		2	<2	21-24	1.07
COMP	Does Not Apply	2	>0	21-24	1.07
COMP	Applies	2	2	21-24	1.09
COMP	Applies	2	3	21-24	1.21
COMP	Applies	2	>3	21-24	1.21
COMP		3	<2	21-24	1.07
COMP	Does Not Apply	3	>0	21-24	1.07
COMP	Applies	3	2	21-24	1.10
COMP	Applies	3	3	21-24	1.11
COMP	Applies	3	>3	21-24	1.21
COMP		>3	<2	21-24	1.07
COMP	Does Not Apply	>3	>0	21-24	1.07
COMP	Applies	>3	2	21-24	1.10
COMP	Applies	>3	3	21-24	1.10
COMP	Applies	>3	>3	21-24	1.13
MDCL		1	<2	>24	1.00
MDCL	Does Not Apply	1	>0	>24	1.00
MDCL	Applies	1	2	>24	0.93
MDCL	Applies	1	3	>24	0.92
MDCL	Applies	1	>3	>24	0.92
MDCL		2	<2	>24	1.17
MDCL	Does Not Apply	2	>0	>24	1.17
MDCL	Applies	2	2	>24	1.00
MDCL	Applies	2	3	>24	0.92
MDCL	Applies	2	>3	>24	0.92
MDCL		3	<2	>24	1.20
MDCL	Does Not Apply	3	>0	>24	1.20
MDCL	Applies	3	2	>24	1.17
MDCL	Applies	3	3	>24	1.08
MDCL	Applies	3	>3	>24	1.02
MDCL		>3	<2	>24	1.26
MDCL	Does Not Apply	>3	>0	>24	1.26

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Coverage	Multi Car Indicator	Number of Drivers in Household	Number of Vehicles in Household	Youngest Driver Age in Household	Household Composition Factor
MDCL	Applies	>3	2	>24	1.20
MDCL	Applies	>3	3	>24	1.20
MDCL	Applies	>3	>3	>24	1.08
MDCL		1	<2	0-20	0.89
MDCL	Does Not Apply	1	>0	0-20	0.89
MDCL	Applies	1	2	0-20	0.97
MDCL	Applies	1	3	0-20	0.97
MDCL	Applies	1	>3	0-20	0.97
MDCL		2	<2	0-20	1.17
MDCL	Does Not Apply	2	>0	0-20	1.17
MDCL	Applies	2	2	0-20	0.97
MDCL	Applies	2	3	0-20	0.97
MDCL	Applies	2	>3	0-20	0.97
MDCL		3	<2	0-20	1.17
MDCL	Does Not Apply	3	>0	0-20	1.17
MDCL	Applies	3	2	0-20	1.17
MDCL	Applies	3	3	0-20	1.02
MDCL	Applies	3	>3	0-20	0.97
MDCL		>3	<2	0-20	1.17
MDCL	Does Not Apply	>3	>0	0-20	1.17
MDCL	Applies	>3	2	0-20	1.17
MDCL	Applies	>3	3	0-20	1.17
MDCL	Applies	>3	>3	0-20	1.02
MDCL		1	<2	21-24	0.92
MDCL	Does Not Apply	1	>0	21-24	0.92
MDCL	Applies	1	2	21-24	0.98
MDCL	Applies	1	3	21-24	0.98
MDCL	Applies	1	>3	21-24	0.98
MDCL		2	<2	21-24	1.22
MDCL	Does Not Apply	2	>0	21-24	1.22
MDCL	Applies	2	2	21-24	1.01
MDCL	Applies	2	3	21-24	0.98
MDCL	Applies	2	>3	21-24	0.98
MDCL		3	<2	21-24	1.22
MDCL	Does Not Apply	3	>0	21-24	1.22
MDCL	Applies	3	2	21-24	1.22
MDCL	Applies	3	3	21-24	1.06
MDCL	Applies	3	>3	21-24	0.98
MDCL		>3	<2	21-24	1.22
MDCL	Does Not Apply	>3	>0	21-24	1.22
MDCL	Applies	>3	2	21-24	1.22
MDCL	Applies	>3	3	21-24	1.22
MDCL	Applies	>3	>3	21-24	1.06

RP03TM12: BI BI Matrix Factor **
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Sub-chart - High Level	Rated Threshold
Rated Threshold G	G (Greater Than =100/300)
Rated Threshold H or K (>25/50,<100/300)	H, K
Rated Threshold O (<=25/50)	O (Less Than = 25/50)

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	BI Matrix Factor
Rated Threshold G	901-992	Future (add at renewal), No		Does Not Apply	0.88
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.88
	901-992	Future (add at renewal), No		Applies	0.75
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	806-900	Future (add at renewal), No		Does Not Apply	0.88
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.88
	806-900	Future (add at renewal), No		Applies	0.75
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	723-805	Future (add at renewal), No		Does Not Apply	0.88
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	0.88

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	BI Matrix Factor
			Homeowner , Market Value)		
	723-805	Future (add at renewal), No		Applies	0.75
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	637-722	Future (add at renewal), No		Does Not Apply	0.88
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.88
	637-722	Future (add at renewal), No		Applies	0.75
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	551-636	Future (add at renewal), No		Does Not Apply	0.89
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	551-636	Future (add at renewal), No		Applies	0.75
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	BI Matrix Factor
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	477-550	Future (add at renewal), No		Does Not Apply	0.89
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	477-550	Future (add at renewal), No		Applies	0.75
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	400-476	Future (add at renewal), No		Does Not Apply	0.89
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	400-476	Future (add at renewal), No		Applies	0.75
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	333-399	Future (add at renewal), No		Does Not Apply	0.89
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	333-399	Future (add at renewal), No		Applies	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	BI Matrix Factor
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	298-332	Future (add at renewal), No		Does Not Apply	0.89
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	298-332	Future (add at renewal), No		Applies	0.76
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.76
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	253-297	Future (add at renewal), No		Does Not Apply	0.89
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	253-297	Future (add at renewal), No		Applies	0.76
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.76
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	BI Matrix Factor
	199-252	Future (add at renewal), No		Does Not Apply	0.89
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	199-252	Future (add at renewal), No		Applies	0.76
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.76
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	191-198	Future (add at renewal), No		Does Not Apply	0.89
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	191-198	Future (add at renewal), No		Applies	0.76
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.76
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	993	Future (add at renewal), No		Does Not Apply	0.89
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	993	Future (add at renewal), No		Applies	0.76
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.76

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	BI Matrix Factor
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	999	Future (add at renewal), No		Does Not Apply	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	999	Future (add at renewal), No		Applies	0.76
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.76
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
Rated Threshold H or K (>25/50,<100/300)	901-992	Future (add at renewal), No		Does Not Apply	0.94
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.94
	901-992	Future (add at renewal), No		Applies	0.80
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.83
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.71
	806-900	Future (add at renewal), No		Does Not Apply	0.94
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	0.94

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	BI Matrix Factor
			Homeowner , Market Value)		
	806-900	Future (add at renewal), No		Applies	0.80
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.83
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.70
	723-805	Future (add at renewal), No		Does Not Apply	0.94
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.94
	723-805	Future (add at renewal), No		Applies	0.80
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.83
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.70
	637-722	Future (add at renewal), No		Does Not Apply	0.94
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.94
	637-722	Future (add at renewal), No		Applies	0.80
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	BI Matrix Factor
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.70
	551-636	Future (add at renewal), No		Does Not Apply	0.95
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.95
	551-636	Future (add at renewal), No		Applies	0.80
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.83
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.70
	477-550	Future (add at renewal), No		Does Not Apply	0.95
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.95
	477-550	Future (add at renewal), No		Applies	0.80
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.83
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.71
	400-476	Future (add at renewal), No		Does Not Apply	0.95
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.95
	400-476	Future (add at renewal), No		Applies	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	BI Matrix Factor
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.83
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.70
	333-399	Future (add at renewal), No		Does Not Apply	0.95
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.95
	333-399	Future (add at renewal), No		Applies	0.80
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.83
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.71
	298-332	Future (add at renewal), No		Does Not Apply	0.95
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.95
	298-332	Future (add at renewal), No		Applies	0.80
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.83
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.71

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	BI Matrix Factor
	253-297	Future (add at renewal), No		Does Not Apply	0.95
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.95
	253-297	Future (add at renewal), No		Applies	0.80
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.83
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.71
	199-252	Future (add at renewal), No		Does Not Apply	0.95
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.95
	199-252	Future (add at renewal), No		Applies	0.80
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.83
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.71
	191-198	Future (add at renewal), No		Does Not Apply	0.95
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.95
	191-198	Future (add at renewal), No		Applies	0.80
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	BI Matrix Factor
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.83
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.71
	993	Future (add at renewal), No		Does Not Apply	0.95
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.95
	993	Future (add at renewal), No		Applies	0.80
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.83
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.71
	999	Future (add at renewal), No		Does Not Apply	0.96
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.96
	999	Future (add at renewal), No		Applies	0.80
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.83
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.72
Rated Threshold O (<=25/50)	901-992	Future (add at renewal), No		Does Not Apply	1.00
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1.00

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	BI Matrix Factor
			Homeowner , Market Value)		
	901-992	Future (add at renewal), No		Applies	0.85
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.85
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.75
	806-900	Future (add at renewal), No		Does Not Apply	1.00
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	806-900	Future (add at renewal), No		Applies	0.85
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.85
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.75
	723-805	Future (add at renewal), No		Does Not Apply	1.00
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	723-805	Future (add at renewal), No		Applies	0.85
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.85
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	BI Matrix Factor
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.75
	637-722	Future (add at renewal), No		Does Not Apply	1.00
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	637-722	Future (add at renewal), No		Applies	0.85
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.85
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.75
	551-636	Future (add at renewal), No		Does Not Apply	0.99
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.99
	551-636	Future (add at renewal), No		Applies	0.85
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.85
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.85
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.75
	477-550	Future (add at renewal), No		Does Not Apply	1.00
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	477-550	Future (add at renewal), No		Applies	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	BI Matrix Factor
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.85
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.85
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.75
	400-476	Future (add at renewal), No		Does Not Apply	0.99
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.99
	400-476	Future (add at renewal), No		Applies	0.85
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.85
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.85
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.75
	333-399	Future (add at renewal), No		Does Not Apply	0.99
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.99
	333-399	Future (add at renewal), No		Applies	0.85
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.85
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.85
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	BI Matrix Factor
	298-332	Future (add at renewal), No		Does Not Apply	1.00
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	298-332	Future (add at renewal), No		Applies	0.86
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.86
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.85
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.75
	253-297	Future (add at renewal), No		Does Not Apply	1.00
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	253-297	Future (add at renewal), No		Applies	0.86
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.86
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.85
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.75
	199-252	Future (add at renewal), No		Does Not Apply	1.00
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	199-252	Future (add at renewal), No		Applies	0.86
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	BI Matrix Factor
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.85
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.75
	191-198	Future (add at renewal), No		Does Not Apply	1.00
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	191-198	Future (add at renewal), No		Applies	0.86
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.86
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.85
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.75
	993	Future (add at renewal), No		Does Not Apply	1.00
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	993	Future (add at renewal), No		Applies	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.86
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.85
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.75
	999	Future (add at renewal), No		Does Not Apply	1.00
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	1.00

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	BI Matrix Factor
			Homeowner , Market Value)		
	999	Future (add at renewal), No		Applies	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.86
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.75

RP03TM13: COLL COLL Matrix Factor **

Effective Date: MAR-23-2014

Sub-chart - High Level	Rated Threshold
Rated Threshold G	G (Greater Than =100/300)
Rated Threshold H or K (>25/50,<100/300)	H, K
Rated Threshold O (<=25/50)	O (Less Than = 25/50)

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COLL Matrix Factor
Rated Threshold G	901-992	Future (add at renewal), No		Does Not Apply	0.87
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.87
	901-992	Future (add at renewal), No		Applies	0.76
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.76
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	806-900	Future (add at renewal), No		Does Not Apply	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COLL Matrix Factor
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.87
	806-900	Future (add at renewal), No		Applies	0.76
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.76
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	723-805	Future (add at renewal), No		Does Not Apply	0.87
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.87
	723-805	Future (add at renewal), No		Applies	0.76
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.76
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	637-722	Future (add at renewal), No		Does Not Apply	0.87
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.87
	637-722	Future (add at renewal), No		Applies	0.76
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.76
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COLL Matrix Factor
			Homeowner , Market Value		
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	551-636	Future (add at renewal), No		Does Not Apply	0.88
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.88
	551-636	Future (add at renewal), No		Applies	0.77
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.77
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	477-550	Future (add at renewal), No		Does Not Apply	0.88
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.88
	477-550	Future (add at renewal), No		Applies	0.77
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.77
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	400-476	Future (add at renewal), No		Does Not Apply	0.88
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.88

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COLL Matrix Factor
	400-476	Future (add at renewal), No		Applies	0.77
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.77
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	333-399	Future (add at renewal), No		Does Not Apply	0.88
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.88
	333-399	Future (add at renewal), No		Applies	0.77
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.77
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	298-332	Future (add at renewal), No		Does Not Apply	0.88
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.88
	298-332	Future (add at renewal), No		Applies	0.78
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.78
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COLL Matrix Factor
			Homeowner , Market Value		
	253-297	Future (add at renewal), No		Does Not Apply	0.88
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.88
	253-297	Future (add at renewal), No		Applies	0.78
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.78
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	199-252	Future (add at renewal), No		Does Not Apply	0.88
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.88
	199-252	Future (add at renewal), No		Applies	0.78
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.78
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	191-198	Future (add at renewal), No		Does Not Apply	0.88
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.88
	191-198	Future (add at renewal), No		Applies	0.78
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Applies	0.78

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COLL Matrix Factor
			Homeowner , Market Value)		
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	993	Future (add at renewal), No		Does Not Apply	0.88
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.88
	993	Future (add at renewal), No		Applies	0.78
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.78
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	999	Future (add at renewal), No		Does Not Apply	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	999	Future (add at renewal), No		Applies	0.77
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.77
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
Rated Threshold H or K (>25/50,<100/300)	901-992	Future (add at renewal), No		Does Not Apply	0.93

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COLL Matrix Factor
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.93
	901-992	Future (add at renewal), No		Applies	0.81
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.81
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.81
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.70
	806-900	Future (add at renewal), No		Does Not Apply	0.93
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.93
	806-900	Future (add at renewal), No		Applies	0.81
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.81
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.81
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.70
	723-805	Future (add at renewal), No		Does Not Apply	0.93
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.93
	723-805	Future (add at renewal), No		Applies	0.81
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.81
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	0.81

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COLL Matrix Factor
			Homeowner , Market Value		
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.70
	637-722	Future (add at renewal), No		Does Not Apply	0.93
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.93
	637-722	Future (add at renewal), No		Applies	0.81
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.81
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.81
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.70
	551-636	Future (add at renewal), No		Does Not Apply	0.93
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.93
	551-636	Future (add at renewal), No		Applies	0.81
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.81
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.82
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.70
	477-550	Future (add at renewal), No		Does Not Apply	0.93
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.93

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COLL Matrix Factor
	477-550	Future (add at renewal), No		Applies	0.81
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.81
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.82
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.71
	400-476	Future (add at renewal), No		Does Not Apply	0.93
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.93
	400-476	Future (add at renewal), No		Applies	0.81
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.81
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.82
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.71
	333-399	Future (add at renewal), No		Does Not Apply	0.93
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.93
	333-399	Future (add at renewal), No		Applies	0.81
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.81
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.82
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	0.71

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COLL Matrix Factor
			Homeowner , Market Value		
	298-332	Future (add at renewal), No		Does Not Apply	0.94
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.94
	298-332	Future (add at renewal), No		Applies	0.81
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.81
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.82
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.71
	253-297	Future (add at renewal), No		Does Not Apply	0.94
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.94
	253-297	Future (add at renewal), No		Applies	0.81
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.81
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.82
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.71
	199-252	Future (add at renewal), No		Does Not Apply	0.94
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.94
	199-252	Future (add at renewal), No		Applies	0.81
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Applies	0.81

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COLL Matrix Factor
			Homeowner , Market Value)		
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.82
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.71
	191-198	Future (add at renewal), No		Does Not Apply	0.94
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.94
	191-198	Future (add at renewal), No		Applies	0.81
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.81
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.82
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.71
	993	Future (add at renewal), No		Does Not Apply	0.94
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.94
	993	Future (add at renewal), No		Applies	0.81
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.81
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.82
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.71
	999	Future (add at renewal), No		Does Not Apply	0.94

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COLL Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.94
	999	Future (add at renewal), No		Applies	0.81
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.81
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.82
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.71
Rated Threshold O (<=25/50)	901-992	Future (add at renewal), No		Does Not Apply	0.99
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.99
	901-992	Future (add at renewal), No		Applies	0.86
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.86
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.74
	806-900	Future (add at renewal), No		Does Not Apply	0.99
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.99
	806-900	Future (add at renewal), No		Applies	0.86
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.86
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COLL Matrix Factor
			Homeowner , Market Value		
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.74
	723-805	Future (add at renewal), No		Does Not Apply	0.99
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.99
	723-805	Future (add at renewal), No		Applies	0.86
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.86
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.74
	637-722	Future (add at renewal), No		Does Not Apply	0.99
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.99
	637-722	Future (add at renewal), No		Applies	0.86
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.86
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.74
	551-636	Future (add at renewal), No		Does Not Apply	1.00
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COLL Matrix Factor
	551-636	Future (add at renewal), No		Applies	0.87
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.87
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.75
	477-550	Future (add at renewal), No		Does Not Apply	1.00
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	477-550	Future (add at renewal), No		Applies	0.87
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.87
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.75
	400-476	Future (add at renewal), No		Does Not Apply	0.99
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.99
	400-476	Future (add at renewal), No		Applies	0.87
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.87
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COLL Matrix Factor
			Homeowner , Market Value		
	333-399	Future (add at renewal), No		Does Not Apply	0.99
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.99
	333-399	Future (add at renewal), No		Applies	0.87
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.87
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.75
	298-332	Future (add at renewal), No		Does Not Apply	1.00
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	298-332	Future (add at renewal), No		Applies	0.87
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.87
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.85
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.75
	253-297	Future (add at renewal), No		Does Not Apply	1.00
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	253-297	Future (add at renewal), No		Applies	0.87
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Applies	0.87

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COLL Matrix Factor
			Homeowner , Market Value)		
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.85
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.75
	199-252	Future (add at renewal), No		Does Not Apply	1.00
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	199-252	Future (add at renewal), No		Applies	0.87
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.87
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.85
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.75
	191-198	Future (add at renewal), No		Does Not Apply	1.00
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	191-198	Future (add at renewal), No		Applies	0.87
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.87
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.85
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.75
	993	Future (add at renewal), No		Does Not Apply	1.00

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COLL Matrix Factor
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	993	Future (add at renewal), No		Applies	0.87
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.87
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.85
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.75
	999	Future (add at renewal), No		Does Not Apply	1.00
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	999	Future (add at renewal), No		Applies	0.87
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.87
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.75

RP03TM14: COMP COMP Matrix Factor **

Effective Date: MAR-23-2014

Sub-chart - High Level	Rated Threshold
Rated Threshold G	G (Greater Than =100/300)
Rated Threshold H or K (>25/50,<100/300)	H, K
Rated Threshold O (<=25/50)	O (Less Than = 25/50)

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COMP Matrix Factor
Rated Threshold G	901-992	Future (add at renewal), No		Does Not Apply	0.84
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.84
	901-992	Future (add at renewal), No		Applies	0.74
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.74
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.66
	806-900	Future (add at renewal), No		Does Not Apply	0.84
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.84
	806-900	Future (add at renewal), No		Applies	0.74
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.74
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.66
	723-805	Future (add at renewal), No		Does Not Apply	0.84
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.84
	723-805	Future (add at renewal), No		Applies	0.74
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COMP Matrix Factor
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.66
	637-722	Future (add at renewal), No		Does Not Apply	0.84
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.84
	637-722	Future (add at renewal), No		Applies	0.74
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.74
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.66
	551-636	Future (add at renewal), No		Does Not Apply	0.84
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.84
	551-636	Future (add at renewal), No		Applies	0.75
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.75
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.66
	477-550	Future (add at renewal), No		Does Not Apply	0.84
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	0.84

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COMP Matrix Factor
			Homeowner , Market Value)		
	477-550	Future (add at renewal), No		Applies	0.75
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.75
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.66
	400-476	Future (add at renewal), No		Does Not Apply	0.84
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.84
	400-476	Future (add at renewal), No		Applies	0.75
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.75
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.66
	333-399	Future (add at renewal), No		Does Not Apply	0.84
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.84
	333-399	Future (add at renewal), No		Applies	0.75
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COMP Matrix Factor
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.66
	298-332	Future (add at renewal), No		Does Not Apply	0.85
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.85
	298-332	Future (add at renewal), No		Applies	0.76
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.76
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.75
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.66
	253-297	Future (add at renewal), No		Does Not Apply	0.85
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.85
	253-297	Future (add at renewal), No		Applies	0.76
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.76
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.75
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.66
	199-252	Future (add at renewal), No		Does Not Apply	0.85
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.85
	199-252	Future (add at renewal), No		Applies	0.76

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COMP Matrix Factor
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.76
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.75
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.66
	191-198	Future (add at renewal), No		Does Not Apply	0.85
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.85
	191-198	Future (add at renewal), No		Applies	0.76
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.76
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.75
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.66
	993	Future (add at renewal), No		Does Not Apply	0.85
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.85
	993	Future (add at renewal), No		Applies	0.76
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.75
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.66

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COMP Matrix Factor
	999	Future (add at renewal), No		Does Not Apply	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.86
	999	Future (add at renewal), No		Applies	0.75
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.75
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.66
Rated Threshold H or K (>25/50,<100/300)	901-992	Future (add at renewal), No		Does Not Apply	0.90
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.90
	901-992	Future (add at renewal), No		Applies	0.79
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.79
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.77
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	806-900	Future (add at renewal), No		Does Not Apply	0.90
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.90
	806-900	Future (add at renewal), No		Applies	0.79
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COMP Matrix Factor
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.77
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	723-805	Future (add at renewal), No		Does Not Apply	0.90
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.90
	723-805	Future (add at renewal), No		Applies	0.79
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.79
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.77
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	637-722	Future (add at renewal), No		Does Not Apply	0.90
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.90
	637-722	Future (add at renewal), No		Applies	0.79
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.79
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.76
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	551-636	Future (add at renewal), No		Does Not Apply	0.90
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	0.90

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COMP Matrix Factor
			Homeowner , Market Value)		
	551-636	Future (add at renewal), No		Applies	0.79
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.79
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.77
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	477-550	Future (add at renewal), No		Does Not Apply	0.90
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.90
	477-550	Future (add at renewal), No		Applies	0.79
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.79
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.77
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	400-476	Future (add at renewal), No		Does Not Apply	0.90
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.90
	400-476	Future (add at renewal), No		Applies	0.79
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.79
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.77

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COMP Matrix Factor
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	333-399	Future (add at renewal), No		Does Not Apply	0.90
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.90
	333-399	Future (add at renewal), No		Applies	0.79
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.79
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.77
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	298-332	Future (add at renewal), No		Does Not Apply	0.90
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.90
	298-332	Future (add at renewal), No		Applies	0.79
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.79
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.78
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	253-297	Future (add at renewal), No		Does Not Apply	0.90
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.90
	253-297	Future (add at renewal), No		Applies	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COMP Matrix Factor
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.79
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.78
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	199-252	Future (add at renewal), No		Does Not Apply	0.90
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.90
	199-252	Future (add at renewal), No		Applies	0.79
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.79
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.78
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	191-198	Future (add at renewal), No		Does Not Apply	0.91
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.91
	191-198	Future (add at renewal), No		Applies	0.79
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.79
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.78
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COMP Matrix Factor
	993	Future (add at renewal), No		Does Not Apply	0.91
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.91
	993	Future (add at renewal), No		Applies	0.79
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.78
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
	999	Future (add at renewal), No		Does Not Apply	0.91
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.91
	999	Future (add at renewal), No		Applies	0.79
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.79
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.77
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.68
Rated Threshold O (<=25/50)	901-992	Future (add at renewal), No		Does Not Apply	0.99
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.99
	901-992	Future (add at renewal), No		Applies	0.88
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.88

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COMP Matrix Factor
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.82
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.73
	806-900	Future (add at renewal), No		Does Not Apply	0.99
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.99
	806-900	Future (add at renewal), No		Applies	0.88
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.88
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.82
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.73
	723-805	Future (add at renewal), No		Does Not Apply	0.99
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.99
	723-805	Future (add at renewal), No		Applies	0.88
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.88
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.82
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.73
	637-722	Future (add at renewal), No		Does Not Apply	0.99
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	0.99

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COMP Matrix Factor
			Homeowner , Market Value)		
	637-722	Future (add at renewal), No		Applies	0.88
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.88
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.82
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.73
	551-636	Future (add at renewal), No		Does Not Apply	1.00
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	551-636	Future (add at renewal), No		Applies	0.88
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.88
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.82
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.73
	477-550	Future (add at renewal), No		Does Not Apply	1.00
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	477-550	Future (add at renewal), No		Applies	0.88
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.88
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.82

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COMP Matrix Factor
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.73
	400-476	Future (add at renewal), No		Does Not Apply	0.99
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.99
	400-476	Future (add at renewal), No		Applies	0.88
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.88
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.82
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.73
	333-399	Future (add at renewal), No		Does Not Apply	0.99
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.99
	333-399	Future (add at renewal), No		Applies	0.88
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.88
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.82
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.73
	298-332	Future (add at renewal), No		Does Not Apply	1.00
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	298-332	Future (add at renewal), No		Applies	0.88

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COMP Matrix Factor
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.88
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.83
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.74
	253-297	Future (add at renewal), No		Does Not Apply	1.00
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	253-297	Future (add at renewal), No		Applies	0.88
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.88
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.83
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.74
	199-252	Future (add at renewal), No		Does Not Apply	1.00
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	199-252	Future (add at renewal), No		Applies	0.88
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.88
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.83
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COMP Matrix Factor
	191-198	Future (add at renewal), No		Does Not Apply	1.00
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	191-198	Future (add at renewal), No		Applies	0.89
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.89
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.83
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.74
	993	Future (add at renewal), No		Does Not Apply	1.00
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	993	Future (add at renewal), No		Applies	0.89
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.89
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.83
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.74
	999	Future (add at renewal), No		Does Not Apply	1.00
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	999	Future (add at renewal), No		Applies	0.88
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.88

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	COMP Matrix Factor
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.83
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.74

RP03TM15: MDCL MP Matrix Factor **

Effective Date: MAR-23-2014

Sub-chart - High Level	Rated Threshold
Rated Threshold G	G (Greater Than =100/300)
Rated Threshold H or K (>25/50,<100/300)	H, K
Rated Threshold O (<=25/50)	O (Less Than = 25/50)

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	MP Matrix Factor
Rated Threshold G	901-992	Future (add at renewal), No		Does Not Apply	0.80
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.80
	901-992	Future (add at renewal), No		Applies	0.71
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.71
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.70
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.60
	806-900	Future (add at renewal), No		Does Not Apply	0.80
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.80
	806-900	Future (add at renewal), No		Applies	0.71
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Applies	0.71

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	MP Matrix Factor
			Homeowner , Market Value)		
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.70
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.60
	723-805	Future (add at renewal), No		Does Not Apply	0.80
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.80
	723-805	Future (add at renewal), No		Applies	0.71
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.71
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.70
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.60
	637-722	Future (add at renewal), No		Does Not Apply	0.80
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.80
	637-722	Future (add at renewal), No		Applies	0.71
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.71
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.70
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.60
	551-636	Future (add at renewal), No		Does Not Apply	0.81

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	MP Matrix Factor
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.81
	551-636	Future (add at renewal), No		Applies	0.71
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.71
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.70
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.60
	477-550	Future (add at renewal), No		Does Not Apply	0.81
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.81
	477-550	Future (add at renewal), No		Applies	0.71
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.71
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.70
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.60
	400-476	Future (add at renewal), No		Does Not Apply	0.81
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.81
	400-476	Future (add at renewal), No		Applies	0.71
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.71
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	MP Matrix Factor
			Homeowner , Market Value		
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.60
	333-399	Future (add at renewal), No		Does Not Apply	0.81
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.81
	333-399	Future (add at renewal), No		Applies	0.71
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.71
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.70
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.60
	298-332	Future (add at renewal), No		Does Not Apply	0.81
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.81
	298-332	Future (add at renewal), No		Applies	0.72
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.72
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.70
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.61
	253-297	Future (add at renewal), No		Does Not Apply	0.81
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.81

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	MP Matrix Factor
	253-297	Future (add at renewal), No		Applies	0.72
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.72
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.70
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.61
	199-252	Future (add at renewal), No		Does Not Apply	0.81
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.81
	199-252	Future (add at renewal), No		Applies	0.72
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.72
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.70
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.61
	191-198	Future (add at renewal), No		Does Not Apply	0.81
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.81
	191-198	Future (add at renewal), No		Applies	0.72
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.72
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.70
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	0.61

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	MP Matrix Factor
			Homeowner , Market Value		
	993	Future (add at renewal), No		Does Not Apply	0.81
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.81
	993	Future (add at renewal), No		Applies	0.72
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.72
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.70
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.61
	999	Future (add at renewal), No		Does Not Apply	0.81
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.81
	999	Future (add at renewal), No		Applies	0.72
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.72
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.70
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.61
Rated Threshold H or K (>25/50,<100/300)	901-992	Future (add at renewal), No		Does Not Apply	0.88
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.88
	901-992	Future (add at renewal), No		Applies	0.79
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Applies	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	MP Matrix Factor
			Homeowner , Market Value)		
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.65
	806-900	Future (add at renewal), No		Does Not Apply	0.88
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.88
	806-900	Future (add at renewal), No		Applies	0.79
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.79
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.65
	723-805	Future (add at renewal), No		Does Not Apply	0.88
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.88
	723-805	Future (add at renewal), No		Applies	0.79
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.79
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.65
	637-722	Future (add at renewal), No		Does Not Apply	0.88

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	MP Matrix Factor
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.88
	637-722	Future (add at renewal), No		Applies	0.79
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.79
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.65
	551-636	Future (add at renewal), No		Does Not Apply	0.88
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.88
	551-636	Future (add at renewal), No		Applies	0.79
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.79
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.65
	477-550	Future (add at renewal), No		Does Not Apply	0.88
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.88
	477-550	Future (add at renewal), No		Applies	0.79
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.79
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	0.74

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	MP Matrix Factor
			Homeowner , Market Value		
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.65
	400-476	Future (add at renewal), No		Does Not Apply	0.88
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.88
	400-476	Future (add at renewal), No		Applies	0.79
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.79
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.65
	333-399	Future (add at renewal), No		Does Not Apply	0.88
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.88
	333-399	Future (add at renewal), No		Applies	0.79
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.79
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.65
	298-332	Future (add at renewal), No		Does Not Apply	0.89
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	MP Matrix Factor
	298-332	Future (add at renewal), No		Applies	0.79
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.79
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.65
	253-297	Future (add at renewal), No		Does Not Apply	0.89
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	253-297	Future (add at renewal), No		Applies	0.79
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.79
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.65
	199-252	Future (add at renewal), No		Does Not Apply	0.88
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.88
	199-252	Future (add at renewal), No		Applies	0.79
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.79
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	0.65

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	MP Matrix Factor
			Homeowner , Market Value		
	191-198	Future (add at renewal), No		Does Not Apply	0.89
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	191-198	Future (add at renewal), No		Applies	0.79
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.79
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.65
	993	Future (add at renewal), No		Does Not Apply	0.89
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	993	Future (add at renewal), No		Applies	0.79
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.79
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.65
	999	Future (add at renewal), No		Does Not Apply	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	999	Future (add at renewal), No		Applies	0.79
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Applies	0.79

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	MP Matrix Factor
			Homeowner , Market Value)		
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.74
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.66
Rated Threshold O (<=25/50)	901-992	Future (add at renewal), No		Does Not Apply	1.00
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	901-992	Future (add at renewal), No		Applies	0.88
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.88
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.81
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.73
	806-900	Future (add at renewal), No		Does Not Apply	1.00
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	806-900	Future (add at renewal), No		Applies	0.88
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.88
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.81
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.73
	723-805	Future (add at renewal), No		Does Not Apply	1.00

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	MP Matrix Factor
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	723-805	Future (add at renewal), No		Applies	0.88
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.88
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.81
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.73
	637-722	Future (add at renewal), No		Does Not Apply	1.00
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	637-722	Future (add at renewal), No		Applies	0.88
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.88
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.81
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.73
	551-636	Future (add at renewal), No		Does Not Apply	1.00
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	551-636	Future (add at renewal), No		Applies	0.88
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.88
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Does Not Apply	0.82

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	MP Matrix Factor
			Homeowner , Market Value		
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.73
	477-550	Future (add at renewal), No		Does Not Apply	1.00
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	477-550	Future (add at renewal), No		Applies	0.88
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.88
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.82
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.73
	400-476	Future (add at renewal), No		Does Not Apply	1.00
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	400-476	Future (add at renewal), No		Applies	0.88
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.88
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.82
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.73
	333-399	Future (add at renewal), No		Does Not Apply	1.00
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	MP Matrix Factor
	333-399	Future (add at renewal), No		Applies	0.88
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.88
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.82
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.73
	298-332	Future (add at renewal), No		Does Not Apply	1.00
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	298-332	Future (add at renewal), No		Applies	0.89
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.89
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.82
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.73
	253-297	Future (add at renewal), No		Does Not Apply	1.00
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	253-297	Future (add at renewal), No		Applies	0.88
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.88
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.82
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket ,	Applies	0.73

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	MP Matrix Factor
			Homeowner , Market Value		
	199-252	Future (add at renewal), No		Does Not Apply	1.00
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	199-252	Future (add at renewal), No		Applies	0.88
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.88
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.82
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.73
	191-198	Future (add at renewal), No		Does Not Apply	1.00
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	191-198	Future (add at renewal), No		Applies	0.89
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.89
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.82
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.73
	993	Future (add at renewal), No		Does Not Apply	1.00
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	993	Future (add at renewal), No		Applies	0.89
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Applies	0.89

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	MP Matrix Factor
			Homeowner , Market Value)		
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.82
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.73
	999	Future (add at renewal), No		Does Not Apply	1.00
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	999	Future (add at renewal), No		Applies	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.89
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.82
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.73

RP03TM16: PD PD Matrix Factor **

Effective Date: MAR-23-2014

Sub-chart - High Level	Rated Threshold
Rated Threshold G	G (Greater Than =100/300)
Rated Threshold H or K (>25/50,<100/300)	H, K
Rated Threshold O (<=25/50)	O (Less Than = 25/50)

Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	PD Matrix Factor
Rated Threshold G	901-992	Future (add at renewal), No		Does Not Apply	0.88
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.88
	901-992	Future (add at renewal), No		Applies	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	PD Matrix Factor
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	806-900	Future (add at renewal), No		Does Not Apply	0.88
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.88
	806-900	Future (add at renewal), No		Applies	0.75
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	723-805	Future (add at renewal), No		Does Not Apply	0.88
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.88
	723-805	Future (add at renewal), No		Applies	0.75
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	PD Matrix Factor
	637-722	Future (add at renewal), No		Does Not Apply	0.88
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.88
	637-722	Future (add at renewal), No		Applies	0.75
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	551-636	Future (add at renewal), No		Does Not Apply	0.89
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	551-636	Future (add at renewal), No		Applies	0.75
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	477-550	Future (add at renewal), No		Does Not Apply	0.89
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	477-550	Future (add at renewal), No		Applies	0.75
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	PD Matrix Factor
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	400-476	Future (add at renewal), No		Does Not Apply	0.89
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	400-476	Future (add at renewal), No		Applies	0.75
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	333-399	Future (add at renewal), No		Does Not Apply	0.89
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	333-399	Future (add at renewal), No		Applies	0.75
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.75
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	298-332	Future (add at renewal), No		Does Not Apply	0.89
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	0.89

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	PD Matrix Factor
			Homeowner , Market Value)		
	298-332	Future (add at renewal), No		Applies	0.76
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.76
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	253-297	Future (add at renewal), No		Does Not Apply	0.89
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	253-297	Future (add at renewal), No		Applies	0.76
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.76
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	199-252	Future (add at renewal), No		Does Not Apply	0.89
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	199-252	Future (add at renewal), No		Applies	0.76
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.76
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	PD Matrix Factor
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	191-198	Future (add at renewal), No		Does Not Apply	0.89
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	191-198	Future (add at renewal), No		Applies	0.76
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.76
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	993	Future (add at renewal), No		Does Not Apply	0.89
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	993	Future (add at renewal), No		Applies	0.76
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.76
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
	999	Future (add at renewal), No		Does Not Apply	0.89
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.89
	999	Future (add at renewal), No		Applies	0.76

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	PD Matrix Factor
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.76
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.80
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.67
Rated Threshold H or K (>25/50,<100/300)	901-992	Future (add at renewal), No		Does Not Apply	0.94
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.94
	901-992	Future (add at renewal), No		Applies	0.80
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.83
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.71
	806-900	Future (add at renewal), No		Does Not Apply	0.94
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.94
	806-900	Future (add at renewal), No		Applies	0.80
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.83
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.70

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	PD Matrix Factor
	723-805	Future (add at renewal), No		Does Not Apply	0.94
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.94
	723-805	Future (add at renewal), No		Applies	0.80
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.83
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.70
	637-722	Future (add at renewal), No		Does Not Apply	0.94
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.94
	637-722	Future (add at renewal), No		Applies	0.80
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.83
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.70
	551-636	Future (add at renewal), No		Does Not Apply	0.95
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.95
	551-636	Future (add at renewal), No		Applies	0.80
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	PD Matrix Factor
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.83
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.70
	477-550	Future (add at renewal), No		Does Not Apply	0.95
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.95
	477-550	Future (add at renewal), No		Applies	0.80
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.83
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.71
	400-476	Future (add at renewal), No		Does Not Apply	0.95
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.95
	400-476	Future (add at renewal), No		Applies	0.80
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.83
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.70
	333-399	Future (add at renewal), No		Does Not Apply	0.95
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	0.95

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	PD Matrix Factor
			Homeowner , Market Value)		
	333-399	Future (add at renewal), No		Applies	0.80
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.83
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.71
	298-332	Future (add at renewal), No		Does Not Apply	0.95
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.95
	298-332	Future (add at renewal), No		Applies	0.80
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.83
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.71
	253-297	Future (add at renewal), No		Does Not Apply	0.95
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.95
	253-297	Future (add at renewal), No		Applies	0.80
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.83

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	PD Matrix Factor
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.71
	199-252	Future (add at renewal), No		Does Not Apply	0.95
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.95
	199-252	Future (add at renewal), No		Applies	0.80
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.83
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.71
	191-198	Future (add at renewal), No		Does Not Apply	0.95
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.95
	191-198	Future (add at renewal), No		Applies	0.80
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.83
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.71
	993	Future (add at renewal), No		Does Not Apply	0.95
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.95
	993	Future (add at renewal), No		Applies	0.80

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	PD Matrix Factor
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.83
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.71
	999	Future (add at renewal), No		Does Not Apply	0.96
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.96
	999	Future (add at renewal), No		Applies	0.80
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.80
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.83
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.72
Rated Threshold O (<=25/50)	901-992	Future (add at renewal), No		Does Not Apply	1.00
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	901-992	Future (add at renewal), No		Applies	0.85
	901-992	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.85
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	901-992	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.75

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	PD Matrix Factor
	806-900	Future (add at renewal), No		Does Not Apply	1.00
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	806-900	Future (add at renewal), No		Applies	0.85
	806-900	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.85
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	806-900	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.75
	723-805	Future (add at renewal), No		Does Not Apply	1.00
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	723-805	Future (add at renewal), No		Applies	0.85
	723-805	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.85
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	723-805	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.75
	637-722	Future (add at renewal), No		Does Not Apply	1.00
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	637-722	Future (add at renewal), No		Applies	0.85
	637-722	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	PD Matrix Factor
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.84
	637-722	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.75
	551-636	Future (add at renewal), No		Does Not Apply	0.99
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.99
	551-636	Future (add at renewal), No		Applies	0.85
	551-636	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.85
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.85
	551-636	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.75
	477-550	Future (add at renewal), No		Does Not Apply	1.00
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	477-550	Future (add at renewal), No		Applies	0.85
	477-550	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.85
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.85
	477-550	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.75
	400-476	Future (add at renewal), No		Does Not Apply	0.99
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket ,	Does Not Apply	0.99

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	PD Matrix Factor
			Homeowner , Market Value)		
	400-476	Future (add at renewal), No		Applies	0.85
	400-476	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.85
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.85
	400-476	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.75
	333-399	Future (add at renewal), No		Does Not Apply	0.99
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	0.99
	333-399	Future (add at renewal), No		Applies	0.85
	333-399	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.85
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.85
	333-399	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.75
	298-332	Future (add at renewal), No		Does Not Apply	1.00
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	298-332	Future (add at renewal), No		Applies	0.86
	298-332	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.86
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.85

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	PD Matrix Factor
	298-332	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.75
	253-297	Future (add at renewal), No		Does Not Apply	1.00
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	253-297	Future (add at renewal), No		Applies	0.86
	253-297	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.86
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.85
	253-297	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.75
	199-252	Future (add at renewal), No		Does Not Apply	1.00
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	199-252	Future (add at renewal), No		Applies	0.86
	199-252	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.86
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.85
	199-252	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.75
	191-198	Future (add at renewal), No		Does Not Apply	1.00
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	191-198	Future (add at renewal), No		Applies	0.86

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Sub-chart	Financial Responsibility Code	Home and Car Discount Code	Homeowner Policy Form Code	Multi Car Indicator	PD Matrix Factor
	191-198	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.86
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.85
	191-198	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.75
	993	Future (add at renewal), No		Does Not Apply	1.00
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	993	Future (add at renewal), No		Applies	0.86
	993	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.86
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.85
	993	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.75
	999	Future (add at renewal), No		Does Not Apply	1.00
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Does Not Apply	1.00
	999	Future (add at renewal), No		Applies	0.86
	999	Remove (at renewal), Yes	Not(Elite , Extended, Golden Blanket , Homeowner , Market Value)	Applies	0.86
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Does Not Apply	0.85
	999	Remove (at renewal), Yes	Elite , Extended, Golden Blanket , Homeowner , Market Value	Applies	0.75

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Deductible	Feature: Total Loss Deductible Waive Flag	Feature: Total Loss Coll Ded Waiver Factor	Deductible	Feature: Total Loss Deductible Waive Flag	Feature: Total Loss Coll Ded Waiver Factor
5000	Yes	1.200			

RP03TM37: TL Feature : RoadSide Assistance Cov Prem
Effective Date: AUG-23-2012

First RoadSide Assistance Flag	Number of Drivers in Household	Option Code	Feature : RoadSide Assistance Cov Prem
Yes	1	200(Basic Roadside Assistance)	10.00
Yes	>1	200(Basic Roadside Assistance)	10.00
Yes	1	201(Plus Roadside Assistance)	20.00
Yes	>1	201(Plus Roadside Assistance)	20.00
No			0.00

RP03TM38: PLCY Select Risk Factor **
Effective Date: MAR-23-2014

Sub-chart - High Level	Prior Carrier Company Code
Group A-Prior NW/Allied Standard Auto	(Prior NW/Allied Standard Auto
Group B-All Others	Not(Not Prior NW/Allied Standard Companies)

Sub-chart	Coverage	Policy Insured Term	Prior Insurance Code	Select Customer Flag	Shopping Days	Terms with Prior Carrier	Winback Flag	Select Risk Factor
Group A-Prior NW/Allied Standard Auto	BI, COLL, COMP, MDCL, PD							1.000
Group B-All Others			Lapse > 30 Days					1.000
				Yes		0-1	No	1.000
		1		Yes		2-5	No	0.930
		2		Yes		2-5	No	0.930
		3		Yes		2-5	No	0.930
		4		Yes		2-5	No	0.940
		5		Yes		2-5	No	0.940
		6		Yes		2-5	No	0.950
		7		Yes		2-5	No	0.960
		8		Yes		2-5	No	0.970
		9		Yes		2-5	No	0.980
		10		Yes		2-5	No	0.990
		>10		Yes		2-5	No	1.000
		1		Yes	>7	>5	No	0.910
		2		Yes	>7	>5	No	0.910
		3		Yes	>7	>5	No	0.920
		4		Yes	>7	>5	No	0.930
		5		Yes	>7	>5	No	0.940

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Sub-chart	Coverage	Policy Insured Term	Prior Insurance Code	Select Customer Flag	Shopping Days	Terms with Prior Carrier	Winback Flag	Select Risk Factor
		6		Yes	>7	>5	No	0.950
		7		Yes	>7	>5	No	0.960
		8		Yes	>7	>5	No	0.970
		9		Yes	>7	>5	No	0.980
		10		Yes	>7	>5	No	0.990
		>10		Yes	>7	>5	No	1.000
		1		Yes	0-7	>5	No	0.900
		2		Yes	0-7	>5	No	0.900
		3		Yes	0-7	>5	No	0.910
		4		Yes	0-7	>5	No	0.920
		5		Yes	0-7	>5	No	0.930
		6		Yes	0-7	>5	No	0.940
		7		Yes	0-7	>5	No	0.950
		8		Yes	0-7	>5	No	0.960
		9		Yes	0-7	>5	No	0.970
		10		Yes	0-7	>5	No	0.980
		>10		Yes	0-7	>5	No	1.000
		1		No		0-1	No	1.050
		2		No		0-1	No	1.040
		3		No		0-1	No	1.040
		4		No		0-1	No	1.030
		5		No		0-1	No	1.030
		6		No		0-1	No	1.020
		7		No		0-1	No	1.020
		8		No		0-1	No	1.010
		9		No		0-1	No	1.010
		10		No		0-1	No	1.000
		>10		No		0-1	No	1.000
		1		No		2-5	No	1.000
		2		No		2-5	No	1.000
		3		No		2-5	No	1.000
		4		No		2-5	No	1.000
		5		No		2-5	No	1.000
		6		No		2-5	No	1.000
		7		No		2-5	No	1.000
		8		No		2-5	No	1.000
		9		No		2-5	No	1.000
		10		No		2-5	No	1.000
		>10		No		2-5	No	1.000
		1		No		>5	No	0.950
		2		No		>5	No	0.950
		3		No		>5	No	0.950
		4		No		>5	No	0.960
		5		No		>5	No	0.960
		6		No		>5	No	0.970
		7		No		>5	No	0.970

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Sub-chart	Coverage	Policy Insured Term	Prior Insurance Code	Select Customer Flag	Shopping Days	Terms with Prior Carrier	Winback Flag	Select Risk Factor
		8		No		>5	No	0.980
		9		No		>5	No	0.980
		10		No		>5	No	0.990
		>10		No		>5	No	1.000
		1		Yes	>7		Yes	0.910
		2		Yes	>7		Yes	0.910
		3		Yes	>7		Yes	0.920
		4		Yes	>7		Yes	0.930
		5		Yes	>7		Yes	0.940
		6		Yes	>7		Yes	0.950
		7		Yes	>7		Yes	0.960
		8		Yes	>7		Yes	0.970
		9		Yes	>7		Yes	0.980
		10		Yes	>7		Yes	0.990
		>10		Yes	>7		Yes	1.000
		1		Yes	0-7		Yes	0.900
		2		Yes	0-7		Yes	0.900
		3		Yes	0-7		Yes	0.910
		4		Yes	0-7		Yes	0.920
		5		Yes	0-7		Yes	0.930
		6		Yes	0-7		Yes	0.940
		7		Yes	0-7		Yes	0.950
		8		Yes	0-7		Yes	0.960
		9		Yes	0-7		Yes	0.970
		10		Yes	0-7		Yes	0.980
		>10		Yes	0-7		Yes	1.000
		1		No			Yes	0.950
		2		No			Yes	0.950
		3		No			Yes	0.950
		4		No			Yes	0.960
		5		No			Yes	0.960
		6		No			Yes	0.970
		7		No			Yes	0.970
		8		No			Yes	0.980
		9		No			Yes	0.980
		10		No			Yes	0.990
		>10		No			Yes	1.000

RP03TM43: COMP Feature:Vanishing Comp Amount

Effective Date: SEP-26-2011

Deductible	First Comp Flag	Feature:Vanishing Comp Amount	Deductible	First Comp Flag	Feature:Vanishing Comp Amount
250	Yes	15.00	250	No	2.50
500	Yes	15.00	500	No	2.50
750	Yes	15.00	750	No	2.50
1000	Yes	15.00	1000	No	2.50
1500	Yes	15.00	1500	No	2.50

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State: Arkansas **First Filing Company:** Nationwide Mutual Insurance Company., ...
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Arkansas Personal Auto
Project Name/Number: Arkansas Personal Auto/

Supporting Document Schedules

Satisfied - Item:	A-1 Private Passenger Auto Abstract
Comments:	
Attachment(s):	FORM A-1 PPA Abstract (NMIC 03-23-2014).pdf FORM A-1 PPA Abstract (NPCIC 03-23-2014).pdf
Item Status:	
Status Date:	

Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	AR NMIC Form APCS.pdf AR NMIC Form APCS.xls AR NPCIC Form APCS.pdf AR NPCIC Form APCS.xls
Item Status:	
Status Date:	

Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	FORM RF-1 Rate Filing Abstract (NMIC 03-23-2014).pdf FORM RF-1 Rate Filing Abstract (NPCIC 03-23-2014).pdf
Item Status:	
Status Date:	

Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	AR PPA Filing Memorandum 3-23-14.pdf
Item Status:	
Status Date:	

State: Arkansas **First Filing Company:** Nationwide Mutual Insurance Company., ...
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Arkansas Personal Auto
Project Name/Number: Arkansas Personal Auto/

Attachment AR NMIC Form APCS.xls is not a PDF document and cannot be reproduced here.

Attachment AR NPCIC Form APCS.xls is not a PDF document and cannot be reproduced here.

ARKANSAS INSURANCE DEPARTMENT

FORM A-1
Rev. 4/98

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 homeowners rate/rule submission that do not alter the information contained herein need not include this form.

Company Name: Nationwide Mutual Insurance Company
NAIC No. Company Code 23787 Group No. 0140

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

2. Do you furnish a market for young drivers? Yes
Over age 65 drivers? Yes

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

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

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

a.	Driver Over 55	5%(Accident Prevention Course Discount)
b.	Good Student Discount	Discounts between 0% and 21%
c.	Multi-car Discount	Varies in Matrix%
d.	Accident Free Discount*	10%

*Please Specify Qualification for Discount:

Driver has five years or more driving experience, is free from major violations for the most recent five years, is free of accidents* that resulted in a surcharge for the most recent five years, must have a verifiable driving record, and the policy is not receiving the “No Prior Insurance Surcharge”.

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

e.	Anti-theft Discount	0%
f.	Other (specify)	
	Affinity Discount	Discounts between 3% and 7%
	Easy Pay Discount	$15
	Full Front Seat Air Bag	30%
	Driver Side Only Air Bag	20%
	Auto Financial Discount	5%
	Long Term Policyholder Discount	8% to 15%
	Home and Car Discount	9% to 10%
	New Vehicle Discount	0.6% to 29%
	Preferred Discount	15%

Rewards Bundle Discount	5%
Advance Quote Discount	2% to 9%
Terms with Prior Carrier Factor	2% to 10%
Intra-Agency Transfer Discount	2% to 10%

6. Do you have an installment payment plan for automobile insurance? Yes
   If so, what is the fee for installment payments? $5.00

7. Does you company utilize a tiered rating plan? No

   If so, list the programs and percentage difference.

   State the current volume for each program.

_____ _____
_____ _____
_____ _____

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

Signature

Sr. Pricing Analyst
Title

(614) 677-4460
Telephone Number

AID PC A-1 (4/98)

ARKANSAS INSURANCE DEPARTMENT

FORM A-1
Rev. 4/98

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 homeowners rate/rule submission that do not alter the information contained herein need not include this form.

Company Name: Nationwide Property and Casualty Insurance Company
NAIC No. Company Code 37877 Group No. Group Number 0140

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

2. Do you furnish a market for young drivers? Yes
   Over age 65 drivers? Yes

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

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

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

a.	Driver Over 55	5% (Accident Prevention Course Discount)
b.	Good Student Discount	Discounts between 0% and 21%
c.	Multi-car Discount	Varies in Matrix
d.	Accident Free Discount*	10%

*Please Specify Qualification for Discount:

Driver has five years or more driving experience, is free from major violations for the most recent five years, is free of accidents that resulted in a surcharge for the most recent five years, must have a verifiable driving record, and the policy is not receiving the “No Prior Insurance Surcharge”.

e.	Anti-theft Discount	0%
f.	Other (specify)	
	Affinity Discount	Discount Varies from 3% to 7%
	Easy Pay Discount	$15
	Full Front Seat Air Bag	30%
	Driver Side Only Air Bag	20%
	Auto Financial Discount	5%
	Long Term Policyholder Discount	8% to 15%
	Home and Car Discount	5% to 10%
	New Vehicle Discount	0.6% to 29.4%
	Preferred Discount	15%
	Preferred Bundle Discount	20%
	Advance Quote Discount	1% to 9%
	Select Rating Factor	1% to 10%
	Intra-Agency Transfer Discount	2% to 10%

6. Do you have an installment payment plan for automobile insurance? Yes
If so, what is the fee for installment payments? $5.00

7. Does you company utilize a tiered rating plan? Yes
If so, list the programs and percentage difference. State the current volume for each program.

Program	Percentage Difference	Volume
Preferred	0%	$6,863,279
Standard	13%	$7,222,329

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

Signature

Sr. Pricing Analyst

Title

(614) 677- 4460

Telephone Number

AID PC A-1 (4/98)

Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified May 2012

NAIC Number: 23787

Company Name: Nationwide Mutual Insurance Company
Contact Person: Audrey Cox
Telephone No.: (800)882-2822 ext.74460
Email Address: coxa1@nationwide.com
Effective Date: 3/23/2014

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	*20 or 30*	%
AUTO/HOMEOWNERS	*5-10*	%
GOOD STUDENT	*1-20*	%
ANTI-THEFT DEVICE	*0*	%
Over 55 Defensive Driver Discount	*5*	%
$250/$500 Deductible Comp./Coll.	*25/13*	%

Assumptions to Use:

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

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

		Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
	Gender	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*
Vehicle	**Coverages / Age**	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*
2008 4.8 L Chevrolet Silverado 1500 "LS" regular cab 119" WB	*Minimum Liability*	$748	$937	$334	$317	$831	$1,045	$359	$340	$1,048	$1,330	$430	$405	$697	$870	$317	$301	$803	$1,008	$351	$332
	Minimum Liability with Comprehensive and Collision	$1,486	$1,942	$650	$600	$1,617	$2,125	$688	$633	$1,868	$2,437	$771	$709	$1,553	$2,071	$697	$633	$1,486	$1,938	$637	$588
	100/300/50 Liability with Comprehensive and Collision	$1,521	$1,967	$680	$631	$1,671	$2,181	$724	$671	$1,942	$2,533	$820	$759	$1,582	$2,091	$723	$662	$1,558	$2,019	$679	$632
2009 Ford Explorer 'XLT' 2WD, 4 door	*Minimum Liability*	$755	$945	$337	$320	$845	$1,063	$364	$344	$1,079	$1,369	$441	$414	$707	$881	$321	$304	$826	$1,037	$359	$339
	Minimum Liability with Comprehensive and Collision	$1,469	$1,899	$631	$585	$1,597	$2,080	$667	$617	$1,868	$2,426	$756	$699	$1,504	$1,980	$659	$604	$1,483	$1,921	$625	$580
	100/300/50 Liability with Comprehensive and Collision	$1,520	$1,954	$664	$620	$1,665	$2,156	$709	$660	$1,961	$2,543	$812	$755	$1,546	$2,021	$691	$638	$1,569	$2,021	$672	$628
2010 Honda Odyssey "EX"	*Minimum Liability*	$665	$825	$310	$294	$739	$920	$334	$315	$926	$1,166	$396	$372	$624	$770	$297	$282	$718	$892	$328	$310
	Minimum Liability with Comprehensive and Collision	$1,300	$1,678	$580	$537	$1,408	$1,828	$610	$564	$1,634	$2,112	$683	$631	$1,338	$1,758	$607	$556	$1,303	$1,680	$571	$529
	100/300/50 Liability with Comprehensive and Collision	$1,336	$1,708	$609	$569	$1,458	$1,880	$646	$601	$1,694	$2,187	$730	$678	$1,368	$1,782	$636	$587	$1,368	$1,753	$612	$571
2011 Toyota Camry 2.5L 4 door Sedan	*Minimum Liability*	$643	$792	$308	$290	$720	$891	$333	$312	$906	$1,134	$396	$369	$609	$747	$297	$279	$708	$875	$331	$309
	Minimum Liability with Comprehensive and Collision	$1,466	$1,906	$648	$596	$1,585	$2,071	$683	$625	$1,826	$2,371	$760	$695	$1,536	$2,036	$692	$627	$1,462	$1,896	$635	$583
	100/300/50 Liability with Comprehensive and Collision	$1,482	$1,911	$672	$622	$1,618	$2,101	$712	$656	$1,865	$2,411	$799	$736	$1,548	$2,035	$713	$651	$1,511	$1,948	$670	$620
2011 Cadillac Seville "CTS" AWD WAG 4 door Sedan 3.0L	*Minimum Liability*	$613	$757	$294	$279	$682	$847	$316	$298	$857	$1,076	$374	$352	$577	$710	$282	$268	$667	$826	$312	$295
	Minimum Liability with Comprehensive and Collision	$1,730	$2,271	$740	$679	$1,852	$2,446	$774	$707	$2,142	$2,805	$859	$792	$1,826	$2,449	$800	$721	$1,685	$2,209	$709	$651
	100/300/50 Liability with Comprehensive and Collision	$1,720	$2,244	$756	$698	$1,861	$2,441	$795	$731	$2,153	$2,804	$882	$817	$1,813	$2,413	$811	$738	$1,713	$2,231	$737	$681
2010 Hyundais Santa Fe SE 4x2	*Minimum Liability*	$699	$870	$322	$305	$784	$979	$348	$328	$996	$1,258	$419	$392	$658	$815	$308	$292	$769	$959	$345	$324
	Minimum Liability with Comprehensive and Collision	$1,356	$1,759	$605	$559	$1,483	$1,935	$642	$591	$1,712	$2,223	$723	$665	$1,415	$1,870	$644	$586	$1,379	$1,785	$601	$555
	100/300/50 Liability with Comprehensive and Collision	$1,403	$1,801	$637	$592	$1,545	$2,003	$681	$631	$1,812	$2,349	$775	$717	$1,452	$1,905	$674	$618	$1,457	$1,875	$646	$601

Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified May 2012

NAIC Number:	37877
Company Name:	Nationwide Property & Casualty Insurance Company
Contact Person:	Audrey Cox
Telephone No.:	(800)882-2822 ext.74460
Email Address:	coxa1@nationwide.com
Effective Date:	3/23/2014

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	*20 or 30*	%
AUTO/HOMEOWNERS	*5-10*	%
GOOD STUDENT	*1-20*	%
ANTI-THEFT DEVICE	*0*	%
Over 55 Defensive Driver Discount	*5*	%
$250/$500 Deductible Comp./Coll.	*25/13*	%

Assumptions to Use:

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

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

			Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
		Gender	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*
Vehicle	**Coverages**	**Age**	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*
2008 4.8 L Chevrolet Silverado 1500 "LS" regular cab 119" WB	*Minimum Liability*		$486	$595	$259	$249	$498	$610	$264	$253	$651	$809	$320	$305	$503	$617	$266	$255	$547	$674	$282	$270
	Minimum Liability with Comprehensive and Collision		$960	$1,231	$479	$453	$1,010	$1,311	$510	$478	$1,202	$1,553	$572	$539	$1,133	$1,479	$558	$522	$1,060	$1,372	$524	$493
	100/300/50 Liability with Comprehensive and Collision		$950	$1,206	$489	$466	$996	$1,279	$517	$489	$1,204	$1,543	$585	$555	$1,108	$1,431	$560	$528	$1,060	$1,358	$537	$508
2009 Ford Explorer 'XLT' 2WD, 4 door	*Minimum Liability*		$490	$599	$261	$250	$503	$616	$267	$255	$663	$825	$325	$310	$510	$625	$269	$257	$559	$689	$287	$274
	Minimum Liability with Comprehensive and Collision		$947	$1,203	$467	$444	$985	$1,262	$490	$462	$1,195	$1,530	$560	$531	$1,107	$1,427	$535	$505	$1,046	$1,339	$509	$482
	100/300/50 Liability with Comprehensive and Collision		$945	$1,190	$481	$460	$981	$1,246	$502	$478	$1,208	$1,538	$579	$552	$1,092	$1,395	$543	$516	$1,056	$1,341	$527	$501
2010 Honda Odyssey "EX"	*Minimum Liability*		$433	$523	$241	$231	$444	$537	$246	$235	$572	$704	$293	$279	$448	$542	$247	$236	$486	$591	$261	$249
	Minimum Liability with Comprehensive and Collision		$844	$1,067	$431	$410	$880	$1,123	$453	$427	$1,050	$1,340	$509	$482	$986	$1,266	$492	$464	$926	$1,180	$467	$441
	100/300/50 Liability with Comprehensive and Collision		$839	$1,050	$444	$425	$872	$1,101	$463	$440	$1,054	$1,334	$525	$500	$968	$1,231	$499	$474	$929	$1,173	$482	$458
2011 Toyota Camry 2.5L 4 door Sedan	*Minimum Liability*		$417	$499	$238	$226	$429	$514	$243	$231	$551	$673	$289	$273	$434	$521	$245	$233	$471	$570	$259	$246
	Minimum Liability with Comprehensive and Collision		$953	$1,215	$478	$451	$1,001	$1,292	$508	$475	$1,177	$1,512	$565	$530	$1,142	$1,483	$562	$525	$1,048	$1,348	$521	$489
	100/300/50 Liability with Comprehensive and Collision		$931	$1,176	$484	$460	$975	$1,244	$510	$481	$1,161	$1,480	$571	$540	$1,101	$1,416	$558	$526	$1,031	$1,315	$528	$498
2011 Cadillac Seville "CTS" AWD WAG 4 door Sedan 3.0L	*Minimum Liability*		$399	$479	$228	$219	$409	$492	$233	$223	$526	$645	$276	$263	$414	$498	$234	$224	$450	$545	$247	$237
	Minimum Liability with Comprehensive and Collision		$1,138	$1,470	$545	$515	$1,194	$1,561	$582	$544	$1,392	$1,809	$643	$605	$1,393	$1,830	$656	$614	$1,243	$1,619	$594	$557
	100/300/50 Liability with Comprehensive and Collision		$1,093	$1,397	$542	$516	$1,143	$1,479	$574	$541	$1,348	$1,737	$639	$605	$1,320	$1,717	$640	$603	$1,201	$1,550	$591	$558
2010 Hyundais Santa Fe SE 4x2	*Minimum Liability*		$454	$549	$249	$238	$466	$566	$255	$243	$609	$752	$307	$292	$472	$574	$256	$245	$517	$631	$273	$260
	Minimum Liability with Comprehensive and Collision		$883	$1,122	$449	$425	$928	$1,192	$476	$447	$1,109	$1,422	$536	$505	$1,040	$1,344	$519	$487	$980	$1,256	$492	$463
	100/300/50 Liability with Comprehensive and Collision		$881	$1,108	$463	$441	$922	$1,173	$487	$461	$1,119	$1,424	$553	$525	$1,024	$1,310	$525	$497	$987	$1,254	$508	$481

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	**14A-9746AR-AMC**

2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	**N/A**

		Company Name		Company NAIC Number
3.	**A.**	**Nationwide Mutual Insurance Company**	**B.**	**23787**

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

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY (D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	**13.4**	**6.0**					
Property Damage	**17.5**	**6.0**					
Medical Benefits/ Excess Medical	**27.0**	**9.0**					
Comprehensive	**2.0**	**2.0**					
Collision	**8.5**	**3.0**					
UM/UIM- Bodily Injury	**3.8**	**3.8**					
UM- Property Damage	**-1.0**	**0.0**					
Loss of Use	**3.1**	**3.1**					
TOTAL OVERALL EFFECT	**10.9**	**4.5**					

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
2013	**22101**	**3.5**	**3/23/2013**	**35034**	**18941**	**54.1**	**50.6**
2012	**29217**	**3.5**	**8/23/2012**	**37794**	**20514**	**54.3**	**51.3**
2011	**35,136**	**2.0**	**10/23/2011**	**57894**	**36868**	**63.7**	**55.8**
2010	**38,604**	**0.9**	**10/19/2010**	**60610**	**33384**	**55.1**	**52.0**
2009	**40692**	**5.3**	**7/14/2009**	**62453**	**35494**	**56.8**	**53.8**

7.

Expense Constants	Selected Provisions
A. Total Production Expense (Commissions)	**12.9**
B. General Expense	**17.5**
C. Taxes, License & Fees	**2.9**
D. Underwriting Profit & Contingencies	**5.0**
E. Other (explain) Underwriting Expense Offsets	**-1.8**
F. TOTAL	**36.5**

8. **N/A** Apply Lost Cost Factors to Future filings? (Y or N)
9. **15.1%** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 66
10. **-4.4%** Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 50

NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	**14A-9746AR-AMC**

2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	**N/A**

		Company Name		Company NAIC Number
3.	**A.**	**Nationwide Property and Casualty**	**B.**	**37877**

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

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY (D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	**13.4**	**6.0%**					
Property Damage	**17.5**	**6.0%**					
Medical Benefits	**27.0**	**9.0%**					
Comprehensive	**2.0**	**2.0%**					
Collision	**8.5**	**3.0%**					
UM/ UIM- Bodily Injury	**3.8**	**3.8%**					
UM- Property Damage	**-1.0**	**0.0%**					
Loss of Use	**3.1**	**3.1%**					
TOTAL OVERALL EFFECT	**10.9**	**4.5%**					

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
2013	**12,657**	**2.5%**	**3/23/2013**	**12,868**	**8,952**	**69.6**	**66.0**
2012	**7545**	**1.5%**	**8/23/2012**	**5464**	**3377**	**61.8**	**66.7**
2011	**2267**	**N/A**	**10/19/2011**	**460**	**219**	**47.8**	**68.6**
2010	**N/A**	**N/A**	**N/A**	**N/A**	**N/A**	**N/A**	**63.1**
2009	**N/A**	**N/A**	**N/A**	**N/A**	**N/A**	**N/A**	**63.4**

7.

Expense Constants	Selected Provisions
A. Total Production Expense (Commissions)	**12.9**
B. General Expense	**17.5**
C. Taxes, License & Fees	**2.9**
D. Underwriting Profit & Contingencies	**5.0**
E. Other (explain) Underwriting Expense Offsets	**-1.8**
F. TOTAL	**36.5**

8. **N/A** Apply Lost Cost Factors to Future filings? (Y or N)
9. **17.7%** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 110
10. **-18.6%** Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 125

FILING MEMORANDUM
Arkansas Private Passenger Automobile

Outlined herein are details and supporting data relating to changes in Private Passenger Automobile rates written in Nationwide Mutual Insurance Company and Nationwide Property & Casualty Insurance Company.

STATEWIDE RATE LEVEL CHANGES

We are filing for an effective date of March 23, 2014, for both new and renewal business. The overall rate level change for the Nationwide Mutual Insurance Company and the Nationwide Property & Casualty Insurance Company is a 4.5 percent increase.

Exhibit I shows three years of Voluntary Personal Automobile experience by coverage for the Nationwide Mutual Insurance Company and the Nationwide Property & Casualty Insurance Company ending March 31, 2013. Earned premiums are adjusted to current rate levels, and losses are on an accident year basis, developed to ultimate, and projected to the average date of loss during the effective period of the new rates. Exhibit II displays the determination of premium projection factors.

Accident year losses for the period ending March 31, 2013 were evaluated as of June 30, 2013. Ultimate loss levels were calculated using historical losses for Arkansas and company age-to-ultimate factors. Exhibit III shows the development of ultimate losses by coverage.

Large Losses

To prevent any single claim from having a disproportionate influence on the loss development patterns, we have adjusted Bodily Injury and Uninsured / Underinsured Motorists Coverage – Bodily Injury ultimate losses by removing losses greater than or equal to $100,000, developing the remaining losses to ultimate, and then adding the large losses back in.

Comprehensive Catastrophe Adjustment

The random occurrence of catastrophes distorts actual underwriting results for the Comprehensive coverage. In order to account for expected catastrophes yet maintain stability in our rates we remove actual catastrophe losses and replace them with a provision for expected catastrophe losses. The Comprehensive indication for the Nationwide Mutual Insurance Company and the Nationwide Property & Casualty Insurance Company contains a total catastrophe provision of 20.9 percent of losses to reflect catastrophe exposure as shown on Exhibit IV.

Projection of Losses

Exhibit V shows the Average Paid Cost Trend data and Incurred Claim Frequency by coverage for the Nationwide Mutual Insurance Company and the Nationwide Property & Casualty Insurance Company for Arkansas and Companywide for the past 24 quarters. The data is on a four-quarter-ending basis. Our projection of losses to anticipated future levels is primarily based on historical claim cost trends. We have also considered accident year trends, industry trends, and credibility measures.

We are incorporating the use of both retrospective and prospective trends. Historical losses are trended first to the average accident date of the current accident year using retrospective trends. These "current" losses are then trended to the future effective period using prospective trends. This two-step process allows for recognition of the fact that actual loss cost changes that occurred during the experience period might not always be consistent with what we expect will happen in the future.

The selected trends were projected from the average date of loss for the experience period to the future average date of loss under the revised rates, based on an effective date of March 23, 2014. The resulting loss projection factors, reflecting both severity and frequency by coverage, are shown on row (7) of Exhibit I for Comprehensive coverage and row (6) for the remaining coverages.

Projected Expense Adjustments

Expenses, which are not directly related to the premiums, are projected separately in determining the indicated rate need. These amounts differ for liability and physical damage coverages. Fixed Expenses, which include General Expense, Other Acquisition, and Unallocated Loss Adjustment, are calculated as a percentage of earned premiums.

	Liability	Physical Damage
Fixed Expenses	26.7%	26.1%

We project these expense dollars using an annual average expense trend of +2.8 percent. This trend is based on trends in the Consumer Price Index and insurance industry wages.
Expense Provisions are shown on Exhibit VI.

Financial Needs Model

Exhibit VII is the Company's Financial Needs Model, which demonstrates support for a 5.0 percent underwriting profit provision for Liability coverages and a 5.0 percent underwriting profit provision for Physical Damage coverages, considering total investment income from all sources.

Permissible Loss, Loss Adjustment, and Fixed Expense Ratio

The Permissible Loss, Loss Adjustment, and Fixed Expense ratios of 80.3 percent for Liability coverages and 80.3 percent for Physical Damage coverages were derived using the components of the variable expense ratio of 14.7 percent, which includes the average commission and brokerage ratio for all agency states, the state premium tax rate, plus an allowance for miscellaneous taxes, licenses, and fees based on Companywide data.

Permissible Loss, Loss Adjustment, and Fixed Expense Ratio =
100% – Variable Expenses – Underwriting Profit Provision

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INDICATED AND PROPOSED CHANGES

Indications are based on 36 months of experience, the adjusted loss and fixed expense ratios in Exhibit I, and the permissible loss and fixed expense ratio developed above. The summarized overall rate change is shown on Exhibit VIII.

Territory Base Rates

We are revising the territorial base rates for Bodily Injury, Property Damage, Medical Benefits / Excess Medical Benefits, Comprehensive and Collision coverages. Please see Exhibit IX for current and proposed rates by coverage for the Nationwide Mutual Insurance Company and Exhibit X for the Nationwide Property & Casualty Insurance Company.

Miscellaneous Coverage Base Rates

We are revising base rates for Uninsured Motorists/ Underinsured Motorists– Bodily Injury and Loss of Use coverages. Please see Exhibit XI for the current and proposed rates for the Nationwide Mutual Insurance Company and Exhibit XII for the Nationwide Property & Casualty Insurance Company.

Coverage Expense Fees

We are revising Coverage Expense Fees for Bodily Injury, Property Damage, Medical Benefits, Comprehensive, and Collision coverages as shown on Exhibit XIII.

Segmentation Factors

The following summarizes revisions to the relativities for many of the common rating variables utilized by Nationwide within the Standard Auto classification plan.

The indicated relativities have been generated using Generalized Linear Modeling (GLM). GLM is a multivariate modeling technique which incorporates many rating variables into a single model for the purposes of generating rate relativity indications for these variables simultaneously. GLMs and other multivariate techniques are now being used by a number of insurance companies for the purpose of deriving rate relativity indications as these techniques produce more accurate indications.

The revised selected relativities were chosen in light of the updated indications, the prior indicated and selected relativity, an evaluation of our relative competitiveness for select variables and the resulting change between the selected and prior selected relativity.

We have revised the following Segmentation items to move toward the new indicated factors. All rate level impacts will be off-balanced and can be found in the exhibits noted below.

- Driver Class Factors – Nationwide Property & Casualty (Exhibit XIV)
- Financial Responsibility Factors – Nationwide Property & Casualty (Exhibit XV)
- Home and Car Discount – Nationwide Mutual (Exhibit XVI)
- Home and Car Discount – Nationwide Property & Casualty (Exhibit XVII)
- Household Composition Implementation – Nationwide Mutual (Exhibit XVIII)
- Household Composition Factors – Nationwide Property & Casualty (Exhibit XIX)
- Matrix Factors – Nationwide Property & Casualty (Exhibit XX)
- Model Year Factors – Nationwide Property & Casualty (Exhibit XXI)
- New Vehicle Factors – Nationwide Property & Casualty (Exhibit XXII)

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Non Nationwide Mobile Homeowners Discount

We will be removing the Non Nationwide Mobile Homeowners Discount. There is no overall premium impact as a result of this change.

Select Rating Structure

We will be changing the terms with prior carrier groupings embedded in the Select Rating Chart in the Nationwide Property & Casualty Insurance Company. Please see Exhibit XXIII for the impact of this change.

Premier Intra Agency Transfer Discount

We will be changing the Premier Intra Agency Transfer Discount in the Nationwide Property & Casualty Insurance Company. Please see Exhibit XXIV for the current and proposed factors.

Added Vehicles and Coverages

We are revising the rating of vehicles and coverages added mid-term to always use the rates in effect at the inception of the policy, instead of using the rates in effect at the time of the change made on the policy. Please see page 41 of the Nationwide Mutual Insurance Company draft manual and page 40 of the Nationwide Property & Casualty Insurance Company draft manual for the change.

Editorial Revisions

We are making editorial revisions to the following manual page rules in both the Nationwide Mutual and the Nationwide Property and Casualty Insurance Companies. There is no premium impact resulting from these revisions.

- SR-22 language change
- Home/ Car language change

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Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Nationwide Property & Casualty Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective March 23, 2014
Bodily Injury

Fiscal Accident Year Ending	**2011/1**	**2012/1**	**2013/1**	**2-Year**	**3-Year**
Premium					
1. Current Level Earned Premium	16,516,367	15,672,380	14,787,876		
2. Premium Projection Factor	0.875	0.901	0.928		
3. Projected Current Level Earned Premium = (1) × (2)	14,451,821	14,120,814	13,723,149	27,843,963	42,295,784
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	7,791,469	8,714,702	9,539,697		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	7,791,469	8,714,702	9,539,697		
6. Loss Projection Factor	1.238	1.164	1.094		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	9,645,839	10,143,913	10,436,429	20,632,377	30,537,556
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	66.7%	71.8%	76.0%	74.1%	72.2%
9. Experience Year Weights Used Above				45/55	25/35/40
10. Credibility Assigned to Experience	21.2%	20.6%	20.2%	33.9%	43.9%
11. Trended Permissible Loss and DCC Expense Ratio	55.7%	55.7%	55.7%	55.7%	55.7%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11)	58.0%	59.0%	59.8%	61.9%	62.9%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)	8,382,056	8,331,280	8,206,443	17,235,413	26,604,048
Fixed Expenses					
14. Est. General & Other Acquisition	2,526,895	2,436,855	2,382,281		
15. Est. Adjusting and Other Loss Adjustment	1,328,425	1,281,089	1,252,399		
16. Fixed Expense Projection Factor	1.063	1.063	1.063		
17. Projected General and Other Acquisition Expenses = (14) × (16)	2,686,089	2,590,377	2,532,365	5,122,742	7,808,831
18. Projected Adjusting and Other Loss Adjustment Expenses = (15) × (16)	1,412,116	1,361,798	1,331,300	2,693,098	4,105,214
19. Projected Total Fixed Expenses = (17) + (18)	4,098,205	3,952,175	3,863,665	7,815,840	11,914,045
Indication					
20. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (19)	12,480,261	12,283,455	12,070,108	25,051,253	38,518,093
21. Permissible Loss, DCC and Fixed Expense Ratio	80.3%	80.3%	80.3%	80.3%	80.3%
22. Required Premium = (20) ÷ (21)	15,542,044	15,296,955	15,031,268	31,197,077	47,967,737
23. Credibility-Weighted Indicated Rate Level Change = (22) ÷ (3) - 1	7.5%	8.3%	9.5%	12.0%	13.4%
Expense Fee					
24. Policy Term in Months	6	6	6	6	6
25. Current Expense Fee Per Vehicle	33.10	33.10	33.10	33.10	33.10
26. Indicated Expense Fee Per Vehicle	31.40	31.40	31.40	31.40	31.40
27. Indicated Fixed Premium Change = (26) ÷ (25) - 1	-5.1%	-5.1%	-5.1%	-5.1%	-5.1%
Indication Net of Expense Fee					
28. Latest Year Projected Total Current Level Earned Premium = (3@2013/1)	13,723,149	13,723,149	13,723,149	13,723,149	13,723,149
29. Latest Year Fixed Current Level Earned Premium	4,193,108	4,193,108	4,193,108	4,193,108	4,193,108
30. Latest Year Projected Variable Current Level Earned Premium = (28) - (29)	9,530,041	9,530,041	9,530,041	9,530,041	9,530,041
31. Required Total Premium = (28) × [1 + (23)]	14,752,385	14,862,170	15,026,848	15,369,927	15,562,051
32. Required Fixed Premium	3,977,752	3,977,752	3,977,752	3,977,752	3,977,752
33. Required Variable Premium = (31) - (32)	10,774,633	10,884,418	11,049,096	11,392,175	11,584,299
34. Indicated Rate Level Change Net of Expense Fee = (33) ÷ (30) - 1	13.1%	14.2%	15.9%	19.5%	21.6%
Summary					
35. Indicated Rate Level Change Net of Expense Fee = (34)	13.1%	14.2%	15.9%	19.5%	21.6%
36. Indicated Expense Fee Change = (27)	-5.1%	-5.1%	-5.1%	-5.1%	-5.1%
37. Total Indicated Rate Level Change = (23)	7.5%	8.3%	9.5%	12.0%	13.4%

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Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Nationwide Property & Casualty Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective March 23, 2014
Property Damage

Fiscal Accident Year Ending	**2011/1**	**2012/1**	**2013/1**	**2-Year**	**3-Year**
Premium					
1. Current Level Earned Premium	13,914,224	13,143,806	12,355,526		
2. Premium Projection Factor	0.862	0.892	0.922		
3. Projected Current Level Earned Premium = (1) × (2)	11,994,061	11,724,275	11,391,795	23,116,070	35,110,131
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	6,879,655	7,013,994	7,342,611		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	6,879,655	7,013,994	7,342,611		
6. Loss Projection Factor	1.129	1.097	1.066		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	7,767,130	7,694,351	7,827,223	15,557,115	23,383,347
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	64.8%	65.6%	68.7%	67.3%	66.6%
9. Experience Year Weights Used Above				45/55	25/35/40
10. Credibility Assigned to Experience	69.1%	68.4%	67.9%	81.0%	86.7%
11. Trended Permissible Loss and DCC Expense Ratio	55.2%	55.2%	55.2%	55.2%	55.2%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11)	61.8%	62.3%	64.4%	65.0%	65.1%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)	7,412,330	7,304,223	7,336,316	15,025,446	22,856,695
Fixed Expenses					
14. Est. General & Other Acquisition	2,176,859	2,099,537	2,052,438		
15. Est. Adjusting and Other Loss Adjustment	1,144,406	1,103,757	1,078,996		
16. Fixed Expense Projection Factor	1.063	1.063	1.063		
17. Projected General and Other Acquisition Expenses = (14) × (16)	2,314,001	2,231,808	2,181,742	4,413,550	6,727,551
18. Projected Adjusting and Other Loss Adjustment Expenses = (15) × (16)	1,216,504	1,173,294	1,146,973	2,320,267	3,536,771
19. Projected Total Fixed Expenses = (17) + (18)	3,530,505	3,405,102	3,328,715	6,733,817	10,264,322
Indication					
20. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (19)	10,942,835	10,709,325	10,665,031	21,759,263	33,121,017
21. Permissible Loss, DCC and Fixed Expense Ratio	80.3%	80.3%	80.3%	80.3%	80.3%
22. Required Premium = (20) ÷ (21)	13,627,441	13,336,644	13,281,483	27,097,463	41,246,597
23. Credibility-Weighted Indicated Rate Level Change = (22) ÷ (3) - 1	13.6%	13.8%	16.6%	17.2%	17.5%
Expense Fee					
24. Policy Term in Months	6	6	6	6	6
25. Current Expense Fee Per Vehicle	28.80	28.80	28.80	28.80	28.80
26. Indicated Expense Fee Per Vehicle	27.10	27.10	27.10	27.10	27.10
27. Indicated Fixed Premium Change = (26) ÷ (25) - 1	-5.9%	-5.9%	-5.9%	-5.9%	-5.9%
Indication Net of Expense Fee					
28. Latest Year Projected Total Current Level Earned Premium = (3@2013/1)	11,391,795	11,391,795	11,391,795	11,391,795	11,391,795
29. Latest Year Fixed Current Level Earned Premium	3,649,594	3,649,594	3,649,594	3,649,594	3,649,594
30. Latest Year Projected Variable Current Level Earned Premium = (28) - (29)	7,742,201	7,742,201	7,742,201	7,742,201	7,742,201
31. Required Total Premium = (28) × [1 + (23)]	12,941,079	12,963,863	13,282,833	13,351,184	13,385,359
32. Required Fixed Premium	3,434,166	3,434,166	3,434,166	3,434,166	3,434,166
33. Required Variable Premium = (31) - (32)	9,506,913	9,529,697	9,848,667	9,917,018	9,951,193
34. Indicated Rate Level Change Net of Expense Fee = (33) ÷ (30) - 1	22.8%	23.1%	27.2%	28.1%	28.5%
Summary					
35. Indicated Rate Level Change Net of Expense Fee = (34)	22.8%	23.1%	27.2%	28.1%	28.5%
36. Indicated Expense Fee Change = (27)	-5.9%	-5.9%	-5.9%	-5.9%	-5.9%
37. Total Indicated Rate Level Change = (23)	13.6%	13.8%	16.6%	17.2%	17.5%

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Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Nationwide Property & Casualty Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective March 23, 2014
Medical Benefits, Excess Medical Benefits

Fiscal Accident Year Ending	**2011/1**	**2012/1**	**2013/1**	**2-Year**	**3-Year**
Premium					
1. Current Level Earned Premium	2,713,863	2,564,391	2,455,872		
2. Premium Projection Factor	0.895	0.916	0.939		
3. Projected Current Level Earned Premium = (1) × (2)	2,428,907	2,348,982	2,306,064	4,655,046	7,083,953
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	1,650,292	1,698,909	1,755,910		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	1,650,292	1,698,909	1,755,910		
6. Loss Projection Factor	1.373	1.274	1.182		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	2,265,851	2,164,410	2,075,486	4,231,437	6,488,901
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	93.3%	92.1%	90.0%	90.9%	91.6%
9. Experience Year Weights Used Above				45/55	25/35/40
10. Credibility Assigned to Experience	28.3%	27.5%	27.2%	43.0%	53.4%
11. Trended Permissible Loss and DCC Expense Ratio	57.3%	57.3%	57.3%	57.3%	57.3%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11)	67.5%	66.9%	66.2%	71.7%	75.6%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)	1,639,512	1,571,469	1,526,614	3,337,668	5,355,468
Fixed Expenses					
14. Est. General & Other Acquisition	396,550	381,211	375,512		
15. Est. Adjusting and Other Loss Adjustment	208,472	200,408	197,412		
16. Fixed Expense Projection Factor	1.063	1.063	1.063		
17. Projected General and Other Acquisition Expenses = (14) × (16)	421,533	405,227	399,169	804,396	1,225,929
18. Projected Adjusting and Other Loss Adjustment Expenses = (15) × (16)	221,606	213,034	209,849	422,883	644,489
19. Projected Total Fixed Expenses = (17) + (18)	643,139	618,261	609,018	1,227,279	1,870,418
Indication					
20. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (19)	2,282,651	2,189,730	2,135,632	4,564,947	7,225,886
21. Permissible Loss, DCC and Fixed Expense Ratio	80.3%	80.3%	80.3%	80.3%	80.3%
22. Required Premium = (20) ÷ (21)	2,842,654	2,726,936	2,659,567	5,684,866	8,998,613
23. Credibility-Weighted Indicated Rate Level Change = (22) ÷ (3) - 1	17.0%	16.1%	15.3%	22.1%	27.0%
Expense Fee					
24. Policy Term in Months	6	6	6	6	6
25. Current Expense Fee Per Vehicle	8.50	8.50	8.50	8.50	8.50
26. Indicated Expense Fee Per Vehicle	8.40	8.40	8.40	8.40	8.40
27. Indicated Fixed Premium Change = (26) ÷ (25) - 1	-1.2%	-1.2%	-1.2%	-1.2%	-1.2%
Indication Net of Expense Fee					
28. Latest Year Projected Total Current Level Earned Premium = (3@2013/1)	2,306,064	2,306,064	2,306,064	2,306,064	2,306,064
29. Latest Year Fixed Current Level Earned Premium	635,103	635,103	635,103	635,103	635,103
30. Latest Year Projected Variable Current Level Earned Premium = (28) - (29)	1,670,961	1,670,961	1,670,961	1,670,961	1,670,961
31. Required Total Premium = (28) × [1 + (23)]	2,698,095	2,677,340	2,658,892	2,815,704	2,928,701
32. Required Fixed Premium	627,631	627,631	627,631	627,631	627,631
33. Required Variable Premium = (31) - (32)	2,070,464	2,049,709	2,031,261	2,188,073	2,301,070
34. Indicated Rate Level Change Net of Expense Fee = (33) ÷ (30) - 1	23.9%	22.7%	21.6%	30.9%	37.7%
Summary					
35. Indicated Rate Level Change Net of Expense Fee = (34)	23.9%	22.7%	21.6%	30.9%	37.7%
36. Indicated Expense Fee Change = (27)	-1.2%	-1.2%	-1.2%	-1.2%	-1.2%
37. Total Indicated Rate Level Change = (23)	17.0%	16.1%	15.3%	22.1%	27.0%

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Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Nationwide Property & Casualty Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective March 23, 2014
Uninsured Motorists - Property Damage

Fiscal Accident Year Ending	**2011/1**	**2012/1**	**2013/1**	**2-Year**	**3-Year**
Premium					
1. Current Level Earned Premium	1,195,881	1,157,262	1,113,017		
2. Premium Projection Factor	0.911	0.929	0.947		
3. Projected Current Level Earned Premium = (1) × (2)	1,089,448	1,075,096	1,054,027	2,129,123	3,218,571
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	508,729	608,871	452,675		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	508,729	608,871	452,675		
6. Loss Projection Factor	1.051	0.853	1.000		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	534,674	519,367	452,675	964,493	1,490,198
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	49.1%	48.3%	42.9%	45.3%	46.3%
9. Experience Year Weights Used Above				45/55	25/35/40
10. Credibility Assigned to Experience	24.1%	23.6%	23.3%	38.0%	48.2%
11. Trended Permissible Loss and DCC Expense Ratio	53.0%	53.0%	53.0%	53.0%	53.0%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11)	52.1%	51.9%	50.6%	50.1%	49.8%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)	567,602	557,975	533,338	1,066,691	1,602,848
Fixed Expenses					
14. Est. General & Other Acquisition	200,787	195,357	192,547		
15. Est. Adjusting and Other Loss Adjustment	105,557	102,702	101,225		
16. Fixed Expense Projection Factor	1.063	1.063	1.063		
17. Projected Total Fixed Expenses	325,644	316,836	312,279	629,115	954,759
Indication					
18. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (17)	893,246	874,811	845,617	1,695,806	2,557,607
19. Permissible Loss, DCC and Fixed Expense Ratio	80.3%	80.3%	80.3%	80.3%	80.3%
20. Required Premium = (18) ÷ (19)	1,112,386	1,089,428	1,053,072	2,111,838	3,185,065
21. Credibility-Weighted Indicated Rate Level Change = (20) ÷ (3) - 1	2.1%	1.3%	-0.1%	-0.8%	-1.0%

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Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Nationwide Property & Casualty Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective March 23, 2014
Underinsured Motorists - Bodily Injury, Uninsured Motorists - Bodily Injury

Fiscal Accident Year Ending	**2011/1**	**2012/1**	**2013/1**	**2-Year**	**3-Year**
Premium					
1. Current Level Earned Premium	3,679,645	3,575,488	3,519,235		
2. Premium Projection Factor	0.962	0.972	0.982		
3. Projected Current Level Earned Premium = (1) × (2)	3,539,818	3,475,374	3,455,889	6,931,263	10,471,081
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	2,003,833	1,437,744	2,112,778		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	2,003,833	1,437,744	2,112,778		
6. Loss Projection Factor	1.195	1.127	1.063		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	2,394,580	1,620,337	2,245,883	3,930,026	6,198,880
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	67.6%	46.6%	65.0%	56.7%	59.2%
9. Experience Year Weights Used Above				45/55	25/35/40
10. Credibility Assigned to Experience	22.7%	22.4%	22.3%	36.5%	46.5%
11. Trended Permissible Loss and DCC Expense Ratio	53.6%	53.6%	53.6%	53.6%	53.6%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11)	56.8%	52.0%	56.1%	54.7%	56.2%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)	2,010,617	1,807,194	1,938,754	3,791,401	5,884,748
Fixed Expenses					
14. Est. General & Other Acquisition	594,285	581,876	578,955		
15. Est. Adjusting and Other Loss Adjustment	312,424	305,900	304,365		
16. Fixed Expense Projection Factor	1.063	1.063	1.063		
17. Projected Total Fixed Expenses	963,832	943,706	938,969	1,882,675	2,846,507
Indication					
18. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (17)	2,974,449	2,750,900	2,877,723	5,674,076	8,731,255
19. Permissible Loss, DCC and Fixed Expense Ratio	80.3%	80.3%	80.3%	80.3%	80.3%
20. Required Premium = (18) ÷ (19)	3,704,171	3,425,778	3,583,715	7,066,097	10,873,294
21. Credibility-Weighted Indicated Rate Level Change = (20) ÷ (3) - 1	4.6%	-1.4%	3.7%	1.9%	3.8%

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Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Nationwide Property & Casualty Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective March 23, 2014
Comprehensive

Fiscal Accident Year Ending	**2011/1**	**2012/1**	**2013/1**	**2-Year**	**3-Year**
Premium					
1. Current Level Earned Premium	8,002,670	7,663,429	7,353,959		
2. Premium Projection Factor	0.877	0.901	0.926		
3. Projected Current Level Earned Premium = (1) × (2)	7,018,342	6,904,750	6,809,766	13,714,516	20,732,858
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	3,096,116	3,200,738	3,058,226		
5. Catastrophe Load	1.209	1.209	1.209		
6. Adjusted Estimated Ultimate Losses and DCC Expenses = (4) × (5)	3,743,204	3,869,692	3,697,395		
7. Loss Projection Factor	0.975	0.981	0.987		
8. Projected Estimated Ultimate Losses and DCC Expenses = (6) x (7)	3,649,624	3,796,168	3,649,329	7,433,268	11,133,545
9. Projected Loss and DCC Expense Ratio = (8) ÷ (3)	52.0%	55.0%	53.6%	54.2%	53.7%
10. Experience Year Weights Used Above				45/55	25/35/40
11. Credibility Assigned to Experience	47.1%	46.3%	46.1%	63.2%	72.3%
12. Trended Permissible Loss and DCC Expense Ratio	56.0%	56.0%	56.0%	56.0%	56.0%
13. Credibility-Weighted Loss and DCC Expense Ratio = (11) × (9) + [1 - (11)] × (12)	54.1%	55.5%	54.9%	54.9%	54.3%
14. Credibility-Weighted Losses and DCC Expenses = (3) × (13)	3,796,923	3,832,136	3,738,562	7,529,269	11,257,942
Fixed Expenses					
15. Est. General & Other Acquisition	1,231,875	1,192,576	1,185,629		
16. Est. Adjusting and Other Loss Adjustment	605,379	586,066	582,652		
17. Fixed Expense Projection Factor	1.063	1.063	1.063		
18. Projected General and Other Acquisition Expenses = (15) × (17)	1,309,483	1,267,708	1,260,324	2,528,032	3,837,515
19. Projected Adjusting and Other Loss Adjustment Expenses = (16) × (17)	643,518	622,988	619,359	1,242,347	1,885,865
20. Projected Total Fixed Expenses = (18) + (19)	1,953,001	1,890,696	1,879,683	3,770,379	5,723,380
Indication					
21. Credibility-Weighted Losses, DCC and Fixed Expenses = (14) + (20)	5,749,924	5,722,832	5,618,245	11,299,648	16,981,322
22. Permissible Loss, DCC and Fixed Expense Ratio	80.3%	80.3%	80.3%	80.3%	80.3%
23. Required Premium = (21) ÷ (22)	7,160,553	7,126,814	6,996,569	14,071,791	21,147,350
24. Credibility-Weighted Indicated Rate Level Change = (23) ÷ (3) - 1	2.0%	3.2%	2.7%	2.6%	2.0%
Expense Fee					
25. Policy Term in Months	6	6	6	6	6
26. Current Expense Fee Per Vehicle	22.50	22.50	22.50	22.50	22.50
27. Indicated Expense Fee Per Vehicle	22.80	22.80	22.80	22.80	22.80
28. Indicated Fixed Premium Change = (27) ÷ (26) - 1	1.3%	1.3%	1.3%	1.3%	1.3%
Indication Net of Expense Fee					
29. Latest Year Projected Total Current Level Earned Premium = (3@2013/1)	6,809,766	6,809,766	6,809,766	6,809,766	6,809,766
30. Latest Year Fixed Current Level Earned Premium	1,927,800	1,927,800	1,927,800	1,927,800	1,927,800
31. Latest Year Projected Variable Current Level Earned Premium = (29) - (30)	4,881,966	4,881,966	4,881,966	4,881,966	4,881,966
32. Required Total Premium = (29) × [1 + (24)]	6,945,961	7,027,679	6,993,630	6,986,820	6,945,961
33. Required Fixed Premium	1,953,504	1,953,504	1,953,504	1,953,504	1,953,504
34. Required Variable Premium = (32) - (33)	4,992,457	5,074,175	5,040,126	5,033,316	4,992,457
35. Indicated Rate Level Change Net of Expense Fee = (34) ÷ (31) - 1	2.3%	3.9%	3.2%	3.1%	2.3%
Summary					
36. Indicated Rate Level Change Net of Expense Fee = (35)	2.3%	3.9%	3.2%	3.1%	2.3%
37. Indicated Expense Fee Change = (28)	1.3%	1.3%	1.3%	1.3%	1.3%
38. Total Indicated Rate Level Change = (24)	2.0%	3.2%	2.7%	2.6%	2.0%

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Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Nationwide Property & Casualty Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective March 23, 2014
Collision

Fiscal Accident Year Ending	**2011/1**	**2012/1**	**2013/1**	**2-Year**	**3-Year**
Premium					
1. Current Level Earned Premium	17,041,187	16,661,011	16,680,989		
2. Premium Projection Factor	1.034	1.026	1.018		
3. Projected Current Level Earned Premium = (1) × (2)	17,620,587	17,094,197	16,981,247	34,075,444	51,696,031
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	8,816,721	8,388,067	9,608,038		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	8,816,721	8,388,067	9,608,038		
6. Loss Projection Factor	1.195	1.166	1.139		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	10,535,982	9,780,486	10,943,555	20,854,172	31,379,491
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	59.8%	57.2%	64.4%	61.2%	60.7%
9. Experience Year Weights Used Above				45/55	25/35/40
10. Credibility Assigned to Experience	59.4%	58.6%	58.4%	73.8%	81.1%
11. Trended Permissible Loss and DCC Expense Ratio	57.2%	57.2%	57.2%	57.2%	57.2%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11)	58.7%	57.2%	61.4%	60.2%	60.0%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)	10,343,285	9,777,881	10,426,486	20,513,417	31,017,619
Fixed Expenses					
14. Est. General & Other Acquisition	3,023,118	2,924,389	2,907,693		
15. Est. Adjusting and Other Loss Adjustment	1,485,646	1,437,128	1,428,923		
16. Fixed Expense Projection Factor	1.063	1.063	1.063		
17. Projected General and Other Acquisition Expenses = (14) × (16)	3,213,574	3,108,626	3,090,878	6,199,504	9,413,078
18. Projected Adjusting and Other Loss Adjustment Expenses = (15) × (16)	1,579,242	1,527,667	1,518,945	3,046,612	4,625,854
19. Projected Total Fixed Expenses = (17) + (18)	4,792,816	4,636,293	4,609,823	9,246,116	14,038,932
Indication					
20. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (19)	15,136,101	14,414,174	15,036,309	29,759,533	45,056,551
21. Permissible Loss, DCC and Fixed Expense Ratio	80.3%	80.3%	80.3%	80.3%	80.3%
22. Required Premium = (20) ÷ (21)	18,849,441	17,950,403	18,725,167	37,060,440	56,110,275
23. Credibility-Weighted Indicated Rate Level Change = (22) ÷ (3) - 1	7.0%	5.0%	10.3%	8.8%	8.5%
Expense Fee					
24. Policy Term in Months	6	6	6	6	6
25. Current Expense Fee Per Vehicle	56.20	56.20	56.20	56.20	56.20
26. Indicated Expense Fee Per Vehicle	56.90	56.90	56.90	56.90	56.90
27. Indicated Fixed Premium Change = (26) ÷ (25) - 1	1.2%	1.2%	1.2%	1.2%	1.2%
Indication Net of Expense Fee					
28. Latest Year Projected Total Current Level Earned Premium = (3@2013/1)	16,981,247	16,981,247	16,981,247	16,981,247	16,981,247
29. Latest Year Fixed Current Level Earned Premium	4,737,098	4,737,098	4,737,098	4,737,098	4,737,098
30. Latest Year Projected Variable Current Level Earned Premium = (28) - (29)	12,244,149	12,244,149	12,244,149	12,244,149	12,244,149
31. Required Total Premium = (28) × [1 + (23)]	18,169,934	17,830,309	18,730,315	18,475,597	18,424,653
32. Required Fixed Premium	4,796,101	4,796,101	4,796,101	4,796,101	4,796,101
33. Required Variable Premium = (31) - (32)	13,373,833	13,034,208	13,934,214	13,679,496	13,628,552
34. Indicated Rate Level Change Net of Expense Fee = (33) ÷ (30) - 1	9.2%	6.5%	13.8%	11.7%	11.3%
Summary					
35. Indicated Rate Level Change Net of Expense Fee = (34)	9.2%	6.5%	13.8%	11.7%	11.3%
36. Indicated Expense Fee Change = (27)	1.2%	1.2%	1.2%	1.2%	1.2%
37. Total Indicated Rate Level Change = (23)	7.0%	5.0%	10.3%	8.8%	8.5%

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Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Nationwide Property & Casualty Insurance Company
Calculation of Indicated Rate-Level Change Assumed Effective March 23, 2014
Loss of Use

Fiscal Accident Year Ending	**2011/1**	**2012/1**	**2013/1**	**2-Year**	**3-Year**
Premium					
1. Current Level Earned Premium	787,178	768,021	768,320		
2. Premium Projection Factor	0.987	0.987	0.987		
3. Projected Current Level Earned Premium = (1) × (2)	776,945	758,037	758,332	1,516,369	2,293,314
Experience Losses and Defense and Cost Containment Expenses					
4. Estimated Ultimate Losses and DCC Expenses	379,430	413,828	412,541		
5. Adjusted Estimated Ultimate Losses and DCC Expenses = (4)	379,430	413,828	412,541		
6. Loss Projection Factor	1.069	1.053	1.036		
7. Projected Estimated Ultimate Losses and DCC Expenses = (5) x (6)	405,611	435,761	427,392	862,814	1,277,376
8. Projected Loss and DCC Expense Ratio = (7) ÷ (3)	52.2%	57.5%	56.4%	56.9%	55.7%
9. Experience Year Weights Used Above				45/55	25/35/40
10. Credibility Assigned to Experience	82.1%	81.6%	81.7%	89.9%	93.1%
11. Trended Permissible Loss and DCC Expense Ratio	52.8%	52.8%	52.8%	52.8%	52.8%
12. Credibility-Weighted Loss and DCC Expense Ratio = (10) × (8) + [1 - (10)] × (11)	52.3%	56.6%	55.7%	56.5%	55.5%
13. Credibility-Weighted Losses and DCC Expenses = (3) × (12)	406,342	429,049	422,391	856,748	1,272,789
Fixed Expenses					
14. Est. General & Other Acquisition	134,504	129,551	130,382		
15. Est. Adjusting and Other Loss Adjustment	66,099	63,666	64,074		
16. Fixed Expense Projection Factor	1.063	1.063	1.063		
17. Projected Total Fixed Expenses	213,241	205,390	206,707	412,097	625,338
Indication					
18. Credibility-Weighted Losses, DCC and Fixed Expenses = (13) + (17)	619,583	634,439	629,098	1,268,845	1,898,127
19. Permissible Loss, DCC and Fixed Expense Ratio	80.3%	80.3%	80.3%	80.3%	80.3%
20. Required Premium = (18) ÷ (19)	771,585	790,086	783,435	1,580,131	2,363,795
21. Credibility-Weighted Indicated Rate Level Change = (20) ÷ (3) - 1	-0.7%	4.2%	3.3%	4.2%	3.1%

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Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Nationwide Property & Casualty Insurance Company
Determination of Premium Projection Factors
Bodily Injury

	Fiscal Calendar Year Ending		
	2011/1	**2012/1**	**2013/1**
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	9/30/2010	9/30/2011	9/30/2012
2. Average Earned Date for Latest Fiscal Calendar Year	9/30/2012	9/30/2012	9/30/2012
3. Years of Trend = (2) - (1)	2.003	1.003	0.000
4. Selected Premium Trend	-2.9%	-2.9%	-2.9%
5. Past-to-Present Factor = [1+(4)]^(3)	0.943	0.971	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	9/30/2012	9/30/2012	9/30/2012
7. Average Earned Date for Assumed Effective Period	12/21/2014	12/21/2014	12/21/2014
8. Years of Trend = (7) - (6)	2.227	2.227	2.227
9. Selected Premium Trend	-3.3%	-3.3%	-3.3%
10. Present-to-Future Factor = [1+(9)]^(8)	0.928	0.928	0.928
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	0.875	0.901	0.928

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Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Nationwide Property & Casualty Insurance Company
Determination of Premium Projection Factors
Property Damage

	Fiscal Calendar Year Ending		
	2011/1	**2012/1**	**2013/1**
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	9/30/2010	9/30/2011	9/30/2012
2. Average Earned Date for Latest Fiscal Calendar Year	9/30/2012	9/30/2012	9/30/2012
3. Years of Trend = (2) - (1)	2.003	1.003	0.000
4. Selected Premium Trend	-3.3%	-3.3%	-3.3%
5. Past-to-Present Factor = [1+(4)]^(3)	0.935	0.967	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	9/30/2012	9/30/2012	9/30/2012
7. Average Earned Date for Assumed Effective Period	12/21/2014	12/21/2014	12/21/2014
8. Years of Trend = (7) - (6)	2.227	2.227	2.227
9. Selected Premium Trend	-3.6%	-3.6%	-3.6%
10. Present-to-Future Factor = [1+(9)]^(8)	0.922	0.922	0.922
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	0.862	0.892	0.922

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Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Nationwide Mutual Fire Insurance Company
Nationwide Property & Casualty Insurance Company
Determination of Premium Projection Factors
Medical Benefits, Excess Medical Benefits

	Fiscal Calendar Year Ending		
	2011/1	**2012/1**	**2013/1**
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	9/30/2010	9/30/2011	9/30/2012
2. Average Earned Date for Latest Fiscal Calendar Year	9/30/2012	9/30/2012	9/30/2012
3. Years of Trend = (2) - (1)	2.003	1.003	0.000
4. Selected Premium Trend	-2.4%	-2.4%	-2.4%
5. Past-to-Present Factor = [1+(4)]^(3)	0.953	0.976	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	9/30/2012	9/30/2012	9/30/2012
7. Average Earned Date for Assumed Effective Period	12/21/2014	12/21/2014	12/21/2014
8. Years of Trend = (7) - (6)	2.227	2.227	2.227
9. Selected Premium Trend	-2.8%	-2.8%	-2.8%
10. Present-to-Future Factor = [1+(9)]^(8)	0.939	0.939	0.939
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	0.895	0.916	0.939

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Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Nationwide Mutual Fire Insurance Company
Nationwide Property & Casualty Insurance Company
Determination of Premium Projection Factors
Uninsured Motorists - Property Damage

	Fiscal Calendar Year Ending		
	2011/1	**2012/1**	**2013/1**
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	9/30/2010	9/30/2011	9/30/2012
2. Average Earned Date for Latest Fiscal Calendar Year	9/30/2012	9/30/2012	9/30/2012
3. Years of Trend = (2) - (1)	2.003	1.003	0.000
4. Selected Premium Trend	-1.9%	-1.9%	-1.9%
5. Past-to-Present Factor = [1+(4)]^(3)	0.962	0.981	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	9/30/2012	9/30/2012	9/30/2012
7. Average Earned Date for Assumed Effective Period	12/21/2014	12/21/2014	12/21/2014
8. Years of Trend = (7) - (6)	2.227	2.227	2.227
9. Selected Premium Trend	-2.4%	-2.4%	-2.4%
10. Present-to-Future Factor = [1+(9)]^(8)	0.947	0.947	0.947
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	0.911	0.929	0.947

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Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Nationwide Property & Casualty Insurance Company
Determination of Premium Projection Factors
Underinsured Motorists - Bodily Injury, Uninsured Motorists - Bodily Injury

	Fiscal Calendar Year Ending		
	2011/1	**2012/1**	**2013/1**
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	9/30/2010	9/30/2011	9/30/2012
2. Average Earned Date for Latest Fiscal Calendar Year	9/30/2012	9/30/2012	9/30/2012
3. Years of Trend = (2) - (1)	2.003	1.003	0.000
4. Selected Premium Trend	-1.0%	-1.0%	-1.0%
5. Past-to-Present Factor = [1+(4)]^(3)	0.980	0.990	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	9/30/2012	9/30/2012	9/30/2012
7. Average Earned Date for Assumed Effective Period	12/21/2014	12/21/2014	12/21/2014
8. Years of Trend = (7) - (6)	2.227	2.227	2.227
9. Selected Premium Trend	-0.8%	-0.8%	-0.8%
10. Present-to-Future Factor = [1+(9)]^(8)	0.982	0.982	0.982
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	0.962	0.972	0.982

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Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Nationwide Property & Casualty Insurance Company
Determination of Premium Projection Factors
Comprehensive

	Fiscal Calendar Year Ending		
	2011/1	**2012/1**	**2013/1**
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	9/30/2010	9/30/2011	9/30/2012
2. Average Earned Date for Latest Fiscal Calendar Year	9/30/2012	9/30/2012	9/30/2012
3. Years of Trend = (2) - (1)	2.003	1.003	0.000
4. Selected Premium Trend	-2.7%	-2.7%	-2.7%
5. Past-to-Present Factor = [1+(4)]^(3)	0.947	0.973	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	9/30/2012	9/30/2012	9/30/2012
7. Average Earned Date for Assumed Effective Period	12/21/2014	12/21/2014	12/21/2014
8. Years of Trend = (7) - (6)	2.227	2.227	2.227
9. Selected Premium Trend	-3.4%	-3.4%	-3.4%
10. Present-to-Future Factor = [1+(9)]^(8)	0.926	0.926	0.926
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	0.877	0.901	0.926

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Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Nationwide Property & Casualty Insurance Company
Determination of Premium Projection Factors
Collision

	Fiscal Calendar Year Ending		
	2011/1	**2012/1**	**2013/1**
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	9/30/2010	9/30/2011	9/30/2012
2. Average Earned Date for Latest Fiscal Calendar Year	9/30/2012	9/30/2012	9/30/2012
3. Years of Trend = (2) - (1)	2.003	1.003	0.000
4. Selected Premium Trend	0.8%	0.8%	0.8%
5. Past-to-Present Factor = [1+(4)]^(3)	1.016	1.008	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	9/30/2012	9/30/2012	9/30/2012
7. Average Earned Date for Assumed Effective Period	12/21/2014	12/21/2014	12/21/2014
8. Years of Trend = (7) - (6)	2.227	2.227	2.227
9. Selected Premium Trend	0.8%	0.8%	0.8%
10. Present-to-Future Factor = [1+(9)]^(8)	1.018	1.018	1.018
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	1.034	1.026	1.018

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Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Nationwide Property & Casualty Insurance Company
Determination of Premium Projection Factors
Loss of Use

	Fiscal Calendar Year Ending		
	2011/1	**2012/1**	**2013/1**
Past-to-Present Adjustments			
1. Average Earned Date for Fiscal Calendar Year	9/30/2010	9/30/2011	9/30/2012
2. Average Earned Date for Latest Fiscal Calendar Year	9/30/2012	9/30/2012	9/30/2012
3. Years of Trend = (2) - (1)	2.003	1.003	0.000
4. Selected Premium Trend	0.0%	0.0%	0.0%
5. Past-to-Present Factor = [1+(4)]^(3)	1.000	1.000	1.000
Present-to-Future Adjustments			
6. Average Earned Date for Latest Fiscal Calendar Year	9/30/2012	9/30/2012	9/30/2012
7. Average Earned Date for Assumed Effective Period	12/21/2014	12/21/2014	12/21/2014
8. Years of Trend = (7) - (6)	2.227	2.227	2.227
9. Selected Premium Trend	-0.6%	-0.6%	-0.6%
10. Present-to-Future Factor = [1+(9)]^(8)	0.987	0.987	0.987
Past-to-Future Adjustments			
11. Premium Projection Factor = (5) × (10)	0.987	0.987	0.987

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Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Nationwide Property & Casualty Insurance Company
Loss Development for Accident Years Ending March 31, 2013
With 5 Quarters of Development as of June 30, 2013
Bodily Injury
Incurred Losses
Incurred Cost (No Supp) + DCC Expense Amount, Excluding Losses Over 100,000

Accident	Age in Months										
Year Ending	15	27	39	51	63	75	87	99	111	123	135
2003/1	8,621,068	9,484,927	9,877,990	10,166,218	10,214,179	10,149,120	10,180,861	10,168,898	10,169,720	10,158,261	10,158,261
2004/1	7,306,065	8,226,333	9,037,322	9,054,711	9,151,096	9,143,761	9,155,579	9,185,459	9,192,092	9,192,227	
2005/1	6,695,697	8,404,088	8,325,257	8,478,092	8,506,508	8,505,975	8,505,883	8,506,883	8,506,383		
2006/1	7,693,873	7,815,022	7,934,036	7,970,864	7,952,096	8,000,871	8,005,626	8,006,187			
2007/1	6,651,422	7,071,620	7,164,508	7,256,939	7,117,757	7,178,460	7,195,331				
2008/1	7,104,852	7,820,853	7,661,403	7,663,061	7,647,439	7,649,130					
2009/1	7,066,730	7,300,350	7,440,262	7,450,282	7,517,173						
2010/1	7,840,847	8,282,198	8,359,388	8,374,529							
2011/1	7,378,266	7,298,442	7,172,657								
2012/1	8,398,690	8,134,205									
2013/1	7,985,620										

Age-to-Age Development Factors

Accident	Development Interval									
Year Ending	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
2003/1	1.1002	1.0414	1.0292	1.0047	0.9936	1.0031	0.9988	1.0001	0.9989	1.0000
2004/1	1.1260	1.0986	1.0019	1.0106	0.9992	1.0013	1.0033	1.0007	1.0000	
2005/1	1.2551	0.9906	1.0184	1.0034	0.9999	1.0000	1.0001	0.9999		
2006/1	1.0157	1.0152	1.0046	0.9976	1.0061	1.0006	1.0001			
2007/1	1.0632	1.0131	1.0129	0.9808	1.0085	1.0024				
2008/1	1.1008	0.9796	1.0002	0.9980	1.0002					
2009/1	1.0331	1.0192	1.0013	1.0090						
2010/1	1.0563	1.0093	1.0018							
2011/1	0.9892	0.9828								
2012/1	0.9685									

Average and Selected Factors

Algorithm	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	
Latest Year	0.9685	0.9828	1.0018	1.0090	1.0002	1.0024	1.0001	0.9999	1.0000	1.0000	
Age-to-Ult	0.9646	0.9960	1.0134	1.0116	1.0026	1.0024	1.0000	0.9999	1.0000	1.0000	
2-Year Avg	0.9789	0.9961	1.0016	1.0035	1.0044	1.0015	1.0001	1.0003	0.9995	1.0000	
Age-to-Ult	0.9858	1.0070	1.0109	1.0093	1.0058	1.0014	0.9999	0.9998	0.9995	1.0000	
3-Year Avg	1.0047	1.0038	1.0011	0.9959	1.0049	1.0010	1.0012	1.0002	0.9995	1.0000	
Age-to-Ult	1.0123	1.0076	1.0038	1.0027	1.0068	1.0019	1.0009	0.9997	0.9995	1.0000	
4-Year Avg	1.0118	0.9977	1.0041	0.9964	1.0037	1.0011	1.0006	1.0002	0.9995	1.0000	
Age-to-Ult	1.0151	1.0033	1.0056	1.0015	1.0051	1.0014	1.0003	0.9997	0.9995	1.0000	
All-Year Avg	1.0708	1.0166	1.0088	1.0006	1.0013	1.0015	1.0006	1.0002	0.9995	1.0000	
Age-to-Ult	1.1022	1.0293	1.0125	1.0037	1.0031	1.0018	1.0003	0.9997	0.9995	1.0000	
M3 of L5	1.0262	1.0017	1.0026	0.9997	1.0021	1.0014	1.0006	1.0002	0.9995	1.0000	
Age-to-Ult	1.0342	1.0078	1.0061	1.0035	1.0038	1.0017	1.0003	0.9997	0.9995	1.0000	
2-Year LWA	0.9782	0.9969	1.0016	1.0034	1.0042	1.0014	1.0001	1.0003	0.9994	1.0000	
Age-to-Ult	0.9853	1.0073	1.0104	1.0088	1.0054	1.0012	0.9998	0.9997	0.9994	1.0000	
3-Year LWA	1.0041	1.0040	1.0011	0.9961	1.0049	1.0009	1.0012	1.0002	0.9994	1.0000	
Age-to-Ult	1.0119	1.0078	1.0038	1.0027	1.0066	1.0017	1.0008	0.9996	0.9994	1.0000	
4-Year LWA	1.0108	0.9978	1.0039	0.9965	1.0035	1.0010	1.0005	1.0002	0.9994	1.0000	
Age-to-Ult	1.0136	1.0028	1.0050	1.0011	1.0046	1.0011	1.0001	0.9996	0.9994	1.0000	
All-Year LWA	1.0680	1.0177	1.0093	1.0011	1.0008	1.0015	1.0005	1.0002	0.9994	1.0000	
Age-to-Ult	1.1008	1.0307	1.0128	1.0035	1.0024	1.0016	1.0001	0.9996	0.9994	1.0000	
Selected	1.0047	1.0038	1.0011	0.9959	1.0049	1.0010	1.0012	1.0002	0.9995	1.0000	Tail Factor
Age-to-Ult	1.0123	1.0076	1.0038	1.0027	1.0068	1.0019	1.0009	0.9997	0.9995	1.0000	1.0000

Estimated Ultimates Under Each Algorithm

Accident Year Ending	Losses as of 6/30/2013	Latest Year	2-Year Avg	3-Year Avg	4-Year Avg	All-Year Avg	M3 of L5	2-Year LWA	3-Year LWA	4-Year LWA	All-Year LWA
2003/1	10,158,261	11,255,942	11,255,942	11,255,942	11,255,942	11,255,942	11,255,942	11,255,942	11,255,942	11,255,942	11,255,942
2004/1	9,192,227	9,900,971	9,900,971	9,900,971	9,900,971	9,900,971	9,900,971	9,900,971	9,900,971	9,900,971	9,900,971
2005/1	8,506,383	9,345,154	9,340,901	9,340,901	9,340,901	9,340,901	9,340,901	9,340,050	9,340,050	9,340,050	9,340,050
2006/1	8,006,187	8,424,542	8,423,742	8,422,941	8,422,941	8,422,941	8,422,941	8,422,941	8,422,141	8,422,141	8,422,141
2007/1	7,195,331	8,355,085	8,354,365	8,361,561	8,357,244	8,357,244	8,357,244	8,353,646	8,360,841	8,355,805	8,355,805
2008/1	7,649,130	8,586,005	8,578,356	8,582,180	8,578,356	8,581,415	8,580,651	8,576,826	8,580,651	8,576,061	8,579,886
2009/1	7,517,173	8,007,465	8,031,520	8,039,037	8,026,258	8,011,223	8,016,485	8,028,513	8,037,533	8,022,499	8,005,961
2010/1	8,374,529	9,030,964	9,011,702	8,956,430	8,946,381	8,964,805	8,963,130	9,007,515	8,956,430	8,943,031	8,963,130
2011/1	7,172,657	7,860,327	7,842,395	7,791,469	7,804,380	7,853,871	7,807,966	7,838,809	7,791,469	7,800,076	7,856,023
2012/1	8,134,205	8,620,345	8,709,821	8,714,702	8,679,725	8,891,214	8,716,329	8,712,262	8,716,329	8,675,658	8,902,602
2013/1	7,985,620	9,158,783	9,328,078	9,539,697	9,562,057	10,257,604	9,714,582	9,324,085	9,536,503	9,550,078	10,246,424

Summary Results Based on Selected Development Factors

Accident Year Ending	Losses as of 6/30/2013	Age-to-Ult Factor	Losses Not Developed	Ultimate Losses	Ultimate Count	Earned Premium	Earned Exposures	Ultimate Severity	Ultimate Frequency	Ultimate Loss Cost	Ultimate Loss Ratio
2003/1	10,158,261	1.0000	1,097,681	11,255,942	1,262	15,972,558	86,854	8,919	14.530	129.60	70.5%
2004/1	9,192,227	1.0000	708,744	9,900,971	1,152	15,119,467	82,706	8,595	13.929	119.71	65.5%
2005/1	8,506,383	0.9995	838,771	9,340,901	987	14,872,699	79,132	9,464	12.473	118.04	62.8%
2006/1	8,006,187	0.9997	419,156	8,422,941	782	14,866,114	76,368	10,771	10.240	110.29	56.7%
2007/1	7,195,331	1.0009	1,159,754	8,361,561	779	14,971,240	74,754	10,734	10.421	111.85	55.9%
2008/1	7,649,130	1.0019	918,517	8,582,180	754	15,161,707	76,127	11,382	9.905	112.74	56.6%
2009/1	7,517,173	1.0068	470,747	8,039,037	694	15,085,927	75,580	11,584	9.182	106.36	53.3%
2010/1	8,374,529	1.0027	559,290	8,956,430	714	14,993,290	72,203	12,544	9.889	124.05	59.7%
2011/1	7,172,657	1.0038	591,556	7,791,469	698	14,436,985	67,185	11,163	10.389	115.97	54.0%
2012/1	8,134,205	1.0076	518,677	8,714,702	689	13,906,438	64,791	12,648	10.634	134.50	62.7%
2013/1	7,985,620	1.0123	1,455,854	9,539,697	670	13,613,037	63,340	14,238	10.578	150.61	70.1%

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Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Nationwide Property & Casualty Insurance Company
Loss Development for Accident Years Ending March 31, 2013
With 5 Quarters of Development as of June 30, 2013
Property Damage
Paid Losses

Paid Cost and DCC Expense Amount

Accident	Age in Months										
Year Ending	15	27	39	51	63	75	87	99	111	123	135
2003/1	9,508,975	9,907,027	10,043,337	10,063,268	10,073,772	10,072,787	10,073,403	10,073,403	10,073,438	10,073,438	10,073,438
2004/1	8,658,346	9,001,141	9,054,136	9,055,091	9,065,612	9,068,064	9,068,064	9,068,064	9,068,064	9,068,064	
2005/1	7,801,756	8,135,051	8,224,189	8,245,115	8,247,023	8,247,141	8,247,141	8,247,141	8,247,141		
2006/1	6,976,232	7,622,607	7,680,367	7,682,948	7,683,081	7,683,008	7,683,008	7,683,008			
2007/1	6,947,699	7,478,043	7,487,176	7,487,176	7,487,176	7,487,176	7,487,161				
2008/1	7,473,528	7,870,581	7,919,036	7,932,165	7,932,165	7,932,540					
2009/1	7,015,290	7,414,963	7,526,593	7,533,528	7,541,424						
2010/1	7,144,105	7,658,841	7,704,109	7,704,316							
2011/1	6,508,632	6,862,478	6,871,409								
2012/1	6,657,191	6,954,188									
2013/1	6,887,357										

Age-to-Age Development Factors

Accident	Development Interval									
Year Ending	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
2003/1	1.0419	1.0138	1.0020	1.0010	0.9999	1.0001	1.0000	1.0000	1.0000	1.0000
2004/1	1.0396	1.0059	1.0001	1.0012	1.0003	1.0000	1.0000	1.0000	1.0000	
2005/1	1.0427	1.0110	1.0025	1.0002	1.0000	1.0000	1.0000	1.0000		
2006/1	1.0927	1.0076	1.0003	1.0000	1.0000	1.0000	1.0000			
2007/1	1.0763	1.0012	1.0000	1.0000	1.0000	1.0000				
2008/1	1.0531	1.0062	1.0017	1.0000	1.0000					
2009/1	1.0570	1.0151	1.0009	1.0010						
2010/1	1.0721	1.0059	1.0000							
2011/1	1.0544	1.0013								
2012/1	1.0446									

Average and Selected Factors

Algorithm	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	
Latest Year	1.0446	1.0013	1.0000	1.0010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0470	1.0023	1.0010	1.0010	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2-Year Avg	1.0495	1.0036	1.0005	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0543	1.0046	1.0010	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3-Year Avg	1.0570	1.0074	1.0009	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0661	1.0086	1.0012	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
4-Year Avg	1.0570	1.0071	1.0007	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0656	1.0081	1.0010	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
All-Year Avg	1.0574	1.0076	1.0009	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0669	1.0090	1.0014	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
M3 of L5	1.0548	1.0045	1.0004	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0601	1.0050	1.0005	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2-Year LWA	1.0494	1.0037	1.0005	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0543	1.0047	1.0010	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3-Year LWA	1.0574	1.0076	1.0009	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0667	1.0088	1.0012	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
4-Year LWA	1.0573	1.0072	1.0007	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0660	1.0082	1.0010	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
All-Year LWA	1.0564	1.0078	1.0010	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0662	1.0093	1.0015	1.0005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Selected	1.0570	1.0074	1.0009	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Tail Factor
Age-to-Ult	1.0661	1.0086	1.0012	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Estimated Ultimates Under Each Algorithm

Accident Year Ending	Losses as of 6/30/2013	Latest Year	2-Year Avg	3-Year Avg	4-Year Avg	All-Year Avg	M3 of L5	2-Year LWA	3-Year LWA	4-Year LWA	All-Year LWA
2003/1	10,073,438	10,073,438	10,073,438	10,073,438	10,073,438	10,073,438	10,073,438	10,073,438	10,073,438	10,073,438	10,073,438
2004/1	9,068,064	9,068,064	9,068,064	9,068,064	9,068,064	9,068,064	9,068,064	9,068,064	9,068,064	9,068,064	9,068,064
2005/1	8,247,141	8,247,141	8,247,141	8,247,141	8,247,141	8,247,141	8,247,141	8,247,141	8,247,141	8,247,141	8,247,141
2006/1	7,683,008	7,683,008	7,683,008	7,683,008	7,683,008	7,683,008	7,683,008	7,683,008	7,683,008	7,683,008	7,683,008
2007/1	7,487,161	7,487,161	7,487,161	7,487,161	7,487,161	7,487,161	7,487,161	7,487,161	7,487,161	7,487,161	7,487,161
2008/1	7,932,540	7,932,540	7,932,540	7,932,540	7,932,540	7,932,540	7,932,540	7,932,540	7,932,540	7,932,540	7,932,540
2009/1	7,541,424	7,541,424	7,541,424	7,541,424	7,541,424	7,541,424	7,541,424	7,541,424	7,541,424	7,541,424	7,541,424
2010/1	7,704,316	7,712,020	7,708,168	7,706,627	7,706,627	7,708,168	7,705,086	7,708,168	7,706,627	7,706,627	7,708,168
2011/1	6,871,409	6,878,280	6,878,280	6,879,655	6,878,280	6,881,029	6,874,845	6,878,280	6,879,655	6,878,280	6,881,716
2012/1	6,954,188	6,970,183	6,986,177	7,013,994	7,010,517	7,016,776	6,988,959	6,986,873	7,015,385	7,011,212	7,018,862
2013/1	6,887,357	7,211,063	7,261,340	7,342,611	7,339,168	7,348,121	7,301,287	7,261,340	7,346,744	7,341,923	7,343,300

Summary Results Based on Selected Development Factors

Accident Year Ending	Losses as of 6/30/2013	Age-to-Ult Factor	Losses Not Developed	Ultimate Losses	Ultimate Count	Earned Premium	Earned Exposures	Ultimate Severity	Ultimate Frequency	Ultimate Loss Cost	Ultimate Loss Ratio
2003/1	10,073,438	1.0000	0	10,073,438	3,967	15,835,254	86,886	2,539	45.658	115.94	63.6%
2004/1	9,068,064	1.0000	0	9,068,064	3,606	14,693,062	82,732	2,515	43.587	109.61	61.7%
2005/1	8,247,141	1.0000	0	8,247,141	3,227	13,828,032	79,144	2,556	40.774	104.20	59.6%
2006/1	7,683,008	1.0000	0	7,683,008	2,892	13,736,256	76,396	2,657	37.855	100.57	55.9%
2007/1	7,487,161	1.0000	0	7,487,161	2,797	13,469,595	74,824	2,677	37.381	100.06	55.6%
2008/1	7,932,540	1.0000	0	7,932,540	2,847	13,450,520	76,150	2,786	37.387	104.17	59.0%
2009/1	7,541,424	1.0000	0	7,541,424	2,633	13,293,555	75,601	2,864	34.828	99.75	56.7%
2010/1	7,704,316	1.0003	0	7,706,627	2,678	13,245,871	72,214	2,878	37.084	106.72	58.2%
2011/1	6,871,409	1.0012	0	6,879,655	2,447	12,699,793	67,202	2,811	36.413	102.37	54.2%
2012/1	6,954,188	1.0086	0	7,013,994	2,340	12,101,656	64,815	2,997	36.103	108.22	58.0%
2013/1	6,887,357	1.0661	0	7,342,611	2,239	11,728,218	63,361	3,279	35.337	115.89	62.6%

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Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Nationwide Property & Casualty Insurance Company
Loss Development for Accident Years Ending March 31, 2013
With 5 Quarters of Development as of June 30, 2013
Medical Benefits, Excess Medical Benefits
Incurred Losses
Incurred Cost (No Supp) + DCC Expense Amount

Accident	Age in Months										
Year Ending	15	27	39	51	63	75	87	99	111	123	135
2003/1	1,877,827	1,782,612	1,738,113	1,701,550	1,696,504	1,689,269	1,687,772	1,686,261	1,686,261	1,686,261	1,686,261
2004/1	2,008,719	1,785,610	1,722,350	1,685,737	1,687,056	1,675,834	1,675,300	1,675,134	1,673,634	1,673,634	
2005/1	1,785,677	1,671,862	1,610,676	1,603,066	1,611,910	1,611,910	1,611,910	1,611,910	1,611,910		
2006/1	1,737,692	1,497,127	1,404,058	1,382,916	1,394,261	1,394,261	1,394,261	1,389,261			
2007/1	1,496,581	1,367,673	1,363,125	1,344,824	1,344,568	1,346,510	1,344,149				
2008/1	1,623,381	1,482,396	1,455,282	1,435,223	1,438,023	1,440,525					
2009/1	1,521,661	1,502,113	1,531,022	1,499,247	1,499,927						
2010/1	1,718,072	1,616,037	1,616,647	1,606,202							
2011/1	1,705,282	1,661,725	1,673,724								
2012/1	1,781,366	1,707,790									
2013/1	1,842,701										

Age-to-Age Development Factors

Accident	Development Interval									
Year Ending	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
2003/1	0.9493	0.9750	0.9790	0.9970	0.9957	0.9991	0.9991	1.0000	1.0000	1.0000
2004/1	0.8889	0.9646	0.9787	1.0008	0.9933	0.9997	0.9999	0.9991	1.0000	
2005/1	0.9363	0.9634	0.9953	1.0055	1.0000	1.0000	1.0000	1.0000		
2006/1	0.8616	0.9378	0.9849	1.0082	1.0000	1.0000	0.9964			
2007/1	0.9139	0.9967	0.9866	0.9998	1.0014	0.9982				
2008/1	0.9132	0.9817	0.9862	1.0020	1.0017					
2009/1	0.9872	1.0192	0.9792	1.0005						
2010/1	0.9406	1.0004	0.9935							
2011/1	0.9745	1.0072								
2012/1	0.9587									

Average and Selected Factors

Algorithm	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	
Latest Year	0.9587	1.0072	0.9935	1.0005	1.0017	0.9982	0.9964	1.0000	1.0000	1.0000	
Age-to-Ult	0.9562	0.9974	0.9903	0.9968	0.9963	0.9946	0.9964	1.0000	1.0000	1.0000	
2-Year Avg	0.9666	1.0038	0.9864	1.0013	1.0016	0.9991	0.9982	0.9996	1.0000	1.0000	
Age-to-Ult	0.9568	0.9899	0.9862	0.9998	0.9985	0.9969	0.9978	0.9996	1.0000	1.0000	
3-Year Avg	0.9579	1.0089	0.9863	1.0008	1.0010	0.9994	0.9988	0.9997	1.0000	1.0000	
Age-to-Ult	0.9529	0.9948	0.9860	0.9997	0.9989	0.9979	0.9985	0.9997	1.0000	1.0000	
4-Year Avg	0.9653	1.0021	0.9864	1.0026	1.0008	0.9995	0.9989	0.9997	1.0000	1.0000	
Age-to-Ult	0.9556	0.9900	0.9879	1.0015	0.9989	0.9981	0.9986	0.9997	1.0000	1.0000	
All-Year Avg	0.9324	0.9829	0.9854	1.0020	0.9987	0.9994	0.9989	0.9997	1.0000	1.0000	
Age-to-Ult	0.9019	0.9673	0.9841	0.9987	0.9967	0.9980	0.9986	0.9997	1.0000	1.0000	
M3 of L5	0.9579	1.0014	0.9859	1.0027	1.0005	0.9996	0.9989	0.9997	1.0000	1.0000	
Age-to-Ult	0.9471	0.9887	0.9873	1.0014	0.9987	0.9982	0.9986	0.9997	1.0000	1.0000	
2-Year LWA	0.9664	1.0038	0.9866	1.0012	1.0016	0.9991	0.9983	0.9995	1.0000	1.0000	
Age-to-Ult	0.9567	0.9900	0.9863	0.9997	0.9985	0.9969	0.9978	0.9995	1.0000	1.0000	
3-Year LWA	0.9579	1.0087	0.9865	1.0008	1.0011	0.9995	0.9989	0.9997	1.0000	1.0000	
Age-to-Ult	0.9532	0.9951	0.9865	1.0000	0.9992	0.9981	0.9986	0.9997	1.0000	1.0000	
4-Year LWA	0.9645	1.0023	0.9865	1.0026	1.0008	0.9995	0.9990	0.9997	1.0000	1.0000	
Age-to-Ult	0.9552	0.9904	0.9881	1.0016	0.9990	0.9982	0.9987	0.9997	1.0000	1.0000	
All-Year LWA	0.9315	0.9824	0.9853	1.0018	0.9985	0.9994	0.9990	0.9997	1.0000	1.0000	
Age-to-Ult	0.9002	0.9664	0.9837	0.9984	0.9966	0.9981	0.9987	0.9997	1.0000	1.0000	
Selected	0.9579	1.0089	0.9863	1.0008	1.0010	0.9994	0.9988	0.9997	1.0000	1.0000	Tail Factor
Age-to-Ult	0.9529	0.9948	0.9860	0.9997	0.9989	0.9979	0.9985	0.9997	1.0000	1.0000	1.0000

Estimated Ultimates Under Each Algorithm

Accident Year Ending	Losses as of 6/30/2013	Latest Year	2-Year Avg	3-Year Avg	4-Year Avg	All-Year Avg	M3 of L5	2-Year LWA	3-Year LWA	4-Year LWA	All-Year LWA
2003/1	1,686,261	1,686,261	1,686,261	1,686,261	1,686,261	1,686,261	1,686,261	1,686,261	1,686,261	1,686,261	1,686,261
2004/1	1,673,634	1,673,634	1,673,634	1,673,634	1,673,634	1,673,634	1,673,634	1,673,634	1,673,634	1,673,634	1,673,634
2005/1	1,611,910	1,611,910	1,611,910	1,611,910	1,611,910	1,611,910	1,611,910	1,611,910	1,611,910	1,611,910	1,611,910
2006/1	1,389,261	1,389,261	1,388,705	1,388,844	1,388,844	1,388,844	1,388,844	1,388,566	1,388,844	1,388,844	1,388,844
2007/1	1,344,149	1,339,310	1,341,192	1,342,133	1,342,267	1,342,267	1,342,267	1,341,192	1,342,267	1,342,402	1,342,402
2008/1	1,440,525	1,432,746	1,436,059	1,437,500	1,437,788	1,437,644	1,437,932	1,436,059	1,437,788	1,437,932	1,437,788
2009/1	1,499,927	1,494,377	1,497,677	1,498,277	1,498,277	1,494,977	1,497,977	1,497,677	1,498,727	1,498,427	1,494,827
2010/1	1,606,202	1,601,062	1,605,881	1,605,720	1,608,611	1,604,114	1,608,451	1,605,720	1,606,202	1,608,772	1,603,632
2011/1	1,673,724	1,657,489	1,650,627	1,650,292	1,653,472	1,647,112	1,652,468	1,650,794	1,651,129	1,653,807	1,646,442
2012/1	1,707,790	1,703,350	1,690,541	1,698,909	1,690,712	1,651,945	1,688,492	1,690,712	1,699,422	1,691,395	1,650,408
2013/1	1,842,701	1,761,991	1,763,096	1,755,910	1,760,885	1,661,932	1,745,222	1,762,912	1,756,463	1,760,148	1,658,799

Summary Results Based on Selected Development Factors

Accident Year Ending	Losses as of 6/30/2013	Age-to-Ult Factor	Losses Not Developed	Ultimate Losses	Ultimate Count	Earned Premium	Earned Exposures	Ultimate Severity	Ultimate Frequency	Ultimate Loss Cost	Ultimate Loss Ratio
2003/1	1,686,261	1.0000	0	1,686,261	697	2,229,956	53,860	2,419	12.941	31.31	75.6%
2004/1	1,673,634	1.0000	0	1,673,634	699	2,415,189	52,454	2,394	13.326	31.91	69.3%
2005/1	1,611,910	1.0000	0	1,611,910	605	2,374,393	49,458	2,664	12.233	32.59	67.9%
2006/1	1,389,261	0.9997	0	1,388,844	515	2,178,912	47,031	2,697	10.950	29.53	63.7%
2007/1	1,344,149	0.9985	0	1,342,133	452	2,243,745	45,412	2,969	9.953	29.55	59.8%
2008/1	1,440,525	0.9979	0	1,437,500	456	2,215,675	45,434	3,152	10.037	31.64	64.9%
2009/1	1,499,927	0.9989	0	1,498,277	452	2,187,385	45,095	3,315	10.023	33.22	68.5%
2010/1	1,606,202	0.9997	0	1,605,720	475	2,179,157	43,002	3,380	11.046	37.34	73.7%
2011/1	1,673,724	0.9860	0	1,650,292	436	2,101,373	39,452	3,785	11.051	41.83	78.5%
2012/1	1,707,790	0.9948	0	1,698,909	406	2,098,387	37,926	4,185	10.705	44.80	81.0%
2013/1	1,842,701	0.9529	0	1,755,910	419	2,145,780	37,359	4,191	11.216	47.00	81.8%

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Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Nationwide Property & Casualty Insurance Company
Loss Development for Accident Years Ending March 31, 2013
With 5 Quarters of Development as of June 30, 2013
Uninsured Motorists - Property Damage
Paid Losses

Paid Cost and DCC Expense Amount

Accident Year Ending	Age in Months 15	27	39	51	63	75	87	99	111	123	135
2003/1	805,247	809,815	810,287	823,872	814,848	807,588	800,167	795,441	783,722	776,565	775,964
2004/1	581,491	573,966	595,222	594,621	586,630	575,378	568,980	558,317	550,869	549,367	
2005/1	504,274	506,256	499,535	482,412	479,725	473,216	469,946	467,350	464,788		
2006/1	519,217	531,190	529,157	528,001	523,957	523,982	522,845	522,318			
2007/1	407,562	401,280	398,929	396,444	394,576	393,743	393,450				
2008/1	405,213	403,214	412,509	412,801	412,801	412,296					
2009/1	457,129	454,551	453,390	452,290	449,874						
2010/1	383,713	380,086	378,884	377,880							
2011/1	539,910	530,986	527,180								
2012/1	642,241	633,647									
2013/1	477,354										

Age-to-Age Development Factors

Accident Year Ending	Development Interval 15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
2003/1	1.0057	1.0006	1.0168	0.9890	0.9911	0.9908	0.9941	0.9853	0.9909	0.9992
2004/1	0.9871	1.0370	0.9990	0.9866	0.9808	0.9889	0.9813	0.9867	0.9973	
2005/1	1.0039	0.9867	0.9657	0.9944	0.9864	0.9931	0.9945	0.9945		
2006/1	1.0231	0.9962	0.9978	0.9923	1.0000	0.9978	0.9990			
2007/1	0.9846	0.9941	0.9938	0.9953	0.9979	0.9993				
2008/1	0.9951	1.0231	1.0007	1.0000	0.9988					
2009/1	0.9944	0.9974	0.9976	0.9947						
2010/1	0.9905	0.9968	0.9974							
2011/1	0.9835	0.9928								
2012/1	0.9866									

Average and Selected Factors

Algorithm	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	
Latest Year	0.9866	0.9928	0.9974	0.9947	0.9988	0.9993	0.9990	0.9945	0.9973	0.9992	
Age-to-Ult	0.9602	0.9732	0.9803	0.9829	0.9881	0.9893	0.9900	0.9910	0.9965	0.9992	
2-Year Avg	0.9851	0.9948	0.9975	0.9974	0.9984	0.9986	0.9968	0.9906	0.9941	0.9992	
Age-to-Ult	0.9535	0.9679	0.9730	0.9754	0.9779	0.9795	0.9809	0.9840	0.9933	0.9992	
3-Year Avg	0.9869	0.9957	0.9986	0.9967	0.9989	0.9967	0.9916	0.9888	0.9941	0.9992	
Age-to-Ult	0.9483	0.9609	0.9650	0.9664	0.9696	0.9707	0.9739	0.9822	0.9933	0.9992	
4-Year Avg	0.9888	1.0025	0.9974	0.9956	0.9958	0.9948	0.9922	0.9888	0.9941	0.9992	
Age-to-Ult	0.9502	0.9610	0.9586	0.9611	0.9653	0.9694	0.9745	0.9822	0.9933	0.9992	
All-Year Avg	0.9955	1.0027	0.9961	0.9932	0.9925	0.9940	0.9922	0.9888	0.9941	0.9992	
Age-to-Ult	0.9495	0.9538	0.9512	0.9549	0.9614	0.9687	0.9745	0.9822	0.9933	0.9992	
M3 of L5	0.9905	0.9961	0.9976	0.9948	0.9944	0.9939	0.9922	0.9888	0.9941	0.9992	
Age-to-Ult	0.9432	0.9522	0.9559	0.9582	0.9632	0.9686	0.9745	0.9822	0.9933	0.9992	
2-Year LWA	0.9852	0.9945	0.9975	0.9972	0.9983	0.9984	0.9969	0.9902	0.9935	0.9992	
Age-to-Ult	0.9520	0.9663	0.9716	0.9740	0.9767	0.9784	0.9800	0.9830	0.9927	0.9992	
3-Year LWA	0.9865	0.9955	0.9985	0.9966	0.9990	0.9966	0.9912	0.9881	0.9935	0.9992	
Age-to-Ult	0.9461	0.9590	0.9633	0.9647	0.9680	0.9690	0.9723	0.9809	0.9927	0.9992	
4-Year LWA	0.9883	1.0018	0.9974	0.9953	0.9957	0.9944	0.9922	0.9881	0.9935	0.9992	
Age-to-Ult	0.9471	0.9583	0.9566	0.9591	0.9636	0.9678	0.9732	0.9809	0.9927	0.9992	
All-Year LWA	0.9960	1.0030	0.9976	0.9924	0.9918	0.9933	0.9922	0.9881	0.9935	0.9992	
Age-to-Ult	0.9482	0.9520	0.9492	0.9515	0.9588	0.9667	0.9732	0.9809	0.9927	0.9992	
Selected	0.9869	0.9957	0.9986	0.9967	0.9989	0.9967	0.9916	0.9888	0.9941	0.9992	Tail Factor
Age-to-Ult	0.9483	0.9609	0.9650	0.9664	0.9696	0.9707	0.9739	0.9822	0.9933	0.9992	1.0000

Estimated Ultimates Under Each Algorithm

Accident Year Ending	Losses as of 6/30/2013	Latest Year	2-Year Avg	3-Year Avg	4-Year Avg	All-Year Avg	M3 of L5	2-Year LWA	3-Year LWA	4-Year LWA	All-Year LWA
2003/1	775,964	775,964	775,964	775,964	775,964	775,964	775,964	775,964	775,964	775,964	775,964
2004/1	549,367	548,928	548,928	548,928	548,928	548,928	548,928	548,928	548,928	548,928	548,928
2005/1	464,788	463,161	461,674	461,674	461,674	461,674	461,674	461,395	461,395	461,395	461,395
2006/1	522,318	517,617	513,961	513,021	513,021	513,021	513,021	513,439	512,342	512,342	512,342
2007/1	393,450	389,516	385,935	383,181	383,417	383,417	383,417	385,581	382,551	382,906	382,906
2008/1	412,296	407,884	403,844	400,216	399,680	399,391	399,350	403,390	399,515	399,020	398,567
2009/1	449,874	444,520	439,932	436,198	434,263	432,509	433,319	439,392	435,478	433,499	431,339
2010/1	377,880	371,418	368,584	365,183	363,180	360,838	362,085	368,055	364,541	362,425	359,553
2011/1	527,180	516,795	512,946	508,729	505,355	501,454	503,931	512,208	507,832	504,300	500,399
2012/1	633,647	616,665	613,307	608,871	608,935	604,373	603,359	612,293	607,667	607,224	603,232
2013/1	477,354	458,355	455,157	452,675	453,582	453,248	450,240	454,441	451,625	452,102	452,627

Summary Results Based on Selected Development Factors

Accident Year Ending	Losses as of 6/30/2013	Age-to-Ult Factor	Losses Not Developed	Ultimate Losses	Ultimate Count	Earned Premium	Earned Exposures	Ultimate Severity	Ultimate Frequency	Ultimate Loss Cost	Ultimate Loss Ratio
2003/1	775,964	1.0000	0	775,964	770	1,291,283	73,509	1,008	10.475	10.56	60.1%
2004/1	549,367	0.9992	0	548,928	689	1,338,010	71,002	797	9.704	7.73	41.0%
2005/1	464,788	0.9933	0	461,674	647	1,264,352	67,611	714	9.569	6.83	36.5%
2006/1	522,318	0.9822	0	513,021	635	1,056,510	64,859	808	9.790	7.91	48.6%
2007/1	393,450	0.9739	0	383,181	575	1,214,609	63,233	666	9.093	6.06	31.5%
2008/1	412,296	0.9707	0	400,216	620	1,242,683	63,682	646	9.736	6.28	32.2%
2009/1	449,874	0.9696	0	436,198	560	1,237,027	63,284	779	8.849	6.89	35.3%
2010/1	377,880	0.9664	0	365,183	584	1,218,111	60,807	625	9.604	6.01	30.0%
2011/1	527,180	0.9650	0	508,729	575	1,166,509	57,163	885	10.059	8.90	43.6%
2012/1	633,647	0.9609	0	608,871	521	1,131,729	55,617	1,169	9.368	10.95	53.8%
2013/1	477,354	0.9483	0	452,675	493	1,100,268	54,817	918	8.994	8.26	41.1%

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Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Nationwide Property & Casualty Insurance Company
Loss Development for Accident Years Ending March 31, 2013
With 5 Quarters of Development as of June 30, 2013
Underinsured Motorists - Bodily Injury, Uninsured Motorists - Bodily Injury
Incurred Losses
Incurred Cost (No Supp) + DCC Expense Amount

Accident	Age in Months										
Year Ending	15	27	39	51	63	75	87	99	111	123	135
2003/1	1,075,181	1,315,160	1,566,876	1,711,109	1,755,004	1,719,848	1,719,787	1,719,553	1,717,348	1,714,965	1,714,032
2004/1	1,486,678	1,591,514	1,840,752	2,092,003	2,127,204	2,152,069	2,126,155	2,124,366	2,122,849	2,121,933	
2005/1	645,474	1,270,829	1,332,623	1,413,605	1,478,972	1,447,432	1,446,795	1,446,220	1,444,220		
2006/1	1,355,034	1,344,457	1,588,494	1,671,520	1,665,318	1,642,803	1,641,700	1,640,667			
2007/1	1,066,664	1,296,979	1,299,481	1,300,655	1,285,506	1,335,453	1,345,022				
2008/1	1,826,867	2,325,803	2,440,887	2,440,262	2,439,570	2,416,542					
2009/1	852,372	1,070,855	1,117,229	1,178,059	1,178,581						
2010/1	1,277,441	1,618,653	1,807,441	1,819,270							
2011/1	1,667,434	1,907,130	1,963,387								
2012/1	1,327,573	1,325,110									
2013/1	1,713,665										

Age-to-Age Development Factors

Accident	Development Interval									
Year Ending	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
2003/1	1.2232	1.1914	1.0921	1.0257	0.9800	1.0000	0.9999	0.9987	0.9986	0.9995
2004/1	1.0705	1.1566	1.1365	1.0168	1.0117	0.9880	0.9992	0.9993	0.9996	
2005/1	1.9688	1.0486	1.0608	1.0462	0.9787	0.9996	0.9996	0.9986		
2006/1	0.9922	1.1815	1.0523	0.9963	0.9865	0.9993	0.9994			
2007/1	1.2159	1.0019	1.0009	0.9884	1.0389	1.0072				
2008/1	1.2731	1.0495	0.9997	0.9997	0.9906					
2009/1	1.2563	1.0433	1.0544	1.0004						
2010/1	1.2671	1.1166	1.0065							
2011/1	1.1438	1.0295								
2012/1	0.9981									

Average and Selected Factors

Algorithm	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	
Latest Year	0.9981	1.0295	1.0065	1.0004	0.9906	1.0072	0.9994	0.9986	0.9996	0.9995	
Age-to-Ult	1.0294	1.0314	1.0018	0.9953	0.9949	1.0043	0.9971	0.9977	0.9991	0.9995	
2-Year Avg	1.0710	1.0731	1.0305	1.0001	1.0148	1.0033	0.9995	0.9990	0.9991	0.9995	
Age-to-Ult	1.2025	1.1228	1.0463	1.0153	1.0152	1.0004	0.9971	0.9976	0.9986	0.9995	
3-Year Avg	1.1363	1.0631	1.0202	0.9962	1.0053	1.0020	0.9994	0.9989	0.9991	0.9995	
Age-to-Ult	1.2329	1.0850	1.0206	1.0004	1.0042	0.9989	0.9969	0.9975	0.9986	0.9995	
4-Year Avg	1.1663	1.0597	1.0154	0.9962	0.9987	0.9985	0.9995	0.9989	0.9991	0.9995	
Age-to-Ult	1.2429	1.0657	1.0057	0.9904	0.9942	0.9955	0.9970	0.9975	0.9986	0.9995	
All-Year Avg	1.2409	1.0910	1.0504	1.0105	0.9977	0.9988	0.9995	0.9989	0.9991	0.9995	
Age-to-Ult	1.4277	1.1505	1.0545	1.0039	0.9935	0.9958	0.9970	0.9975	0.9986	0.9995	
M3 of L5	1.2224	1.0408	1.0199	0.9988	0.9963	0.9996	0.9995	0.9989	0.9991	0.9995	
Age-to-Ult	1.2868	1.0527	1.0114	0.9917	0.9929	0.9966	0.9970	0.9975	0.9986	0.9995	
2-Year LWA	1.0792	1.0695	1.0248	1.0000	1.0072	1.0028	0.9995	0.9990	0.9991	0.9995	
Age-to-Ult	1.1912	1.1038	1.0321	1.0071	1.0071	0.9999	0.9971	0.9976	0.9986	0.9995	
3-Year LWA	1.1354	1.0634	1.0134	0.9969	1.0008	1.0018	0.9993	0.9989	0.9991	0.9995	
Age-to-Ult	1.2191	1.0737	1.0097	0.9963	0.9994	0.9986	0.9968	0.9975	0.9986	0.9995	
4-Year LWA	1.1555	1.0587	1.0110	0.9967	0.9960	0.9973	0.9995	0.9989	0.9991	0.9995	
Age-to-Ult	1.2208	1.0565	0.9979	0.9870	0.9903	0.9943	0.9970	0.9975	0.9986	0.9995	
All-Year LWA	1.1976	1.0885	1.0487	1.0104	0.9965	0.9978	0.9995	0.9989	0.9991	0.9995	
Age-to-Ult	1.3693	1.1434	1.0504	1.0016	0.9913	0.9948	0.9970	0.9975	0.9986	0.9995	
Selected	1.1363	1.0631	1.0202	0.9962	1.0053	1.0020	0.9994	0.9989	0.9991	0.9995	Tail Factor
Age-to-Ult	1.2329	1.0850	1.0206	1.0004	1.0042	0.9989	0.9969	0.9975	0.9986	0.9995	1.0000

Estimated Ultimates Under Each Algorithm

Accident Year Ending	Losses as of 6/30/2013	Latest Year	2-Year Avg	3-Year Avg	4-Year Avg	All-Year Avg	M3 of L5	2-Year LWA	3-Year LWA	4-Year LWA	All-Year LWA
2003/1	1,714,032	1,714,032	1,714,032	1,714,032	1,714,032	1,714,032	1,714,032	1,714,032	1,714,032	1,714,032	1,714,032
2004/1	2,121,933	2,120,872	2,120,872	2,120,872	2,120,872	2,120,872	2,120,872	2,120,872	2,120,872	2,120,872	2,120,872
2005/1	1,444,220	1,442,920	1,442,198	1,442,198	1,442,198	1,442,198	1,442,198	1,442,198	1,442,198	1,442,198	1,442,198
2006/1	1,640,667	1,636,893	1,636,729	1,636,565	1,636,565	1,636,565	1,636,565	1,636,729	1,636,565	1,636,565	1,636,565
2007/1	1,345,022	1,341,121	1,341,121	1,340,852	1,340,987	1,340,987	1,340,987	1,341,121	1,340,718	1,340,987	1,340,987
2008/1	2,416,542	2,426,933	2,417,509	2,413,884	2,405,668	2,406,393	2,408,326	2,416,300	2,413,159	2,402,768	2,403,976
2009/1	1,178,581	1,172,570	1,196,495	1,183,531	1,171,745	1,170,920	1,170,213	1,186,949	1,177,874	1,167,149	1,168,327
2010/1	1,819,270	1,810,719	1,847,105	1,819,998	1,801,805	1,826,365	1,804,170	1,832,187	1,812,539	1,795,619	1,822,181
2011/1	1,963,387	1,966,921	2,054,292	2,003,833	1,974,578	2,070,392	1,985,770	2,026,412	1,982,432	1,959,264	2,062,342
2012/1	1,325,110	1,366,718	1,487,834	1,437,744	1,412,170	1,524,539	1,394,943	1,462,656	1,422,771	1,399,979	1,515,131
2013/1	1,713,665	1,764,047	2,060,682	2,112,778	2,129,914	2,446,600	2,205,144	2,041,318	2,089,129	2,092,042	2,346,521

Summary Results Based on Selected Development Factors

Accident Year Ending	Losses as of 6/30/2013	Age-to-Ult Factor	Losses Not Developed	Ultimate Losses	Ultimate Count	Earned Premium	Earned Exposures	Ultimate Severity	Ultimate Frequency	Ultimate Loss Cost	Ultimate Loss Ratio
2003/1	1,714,032	1.0000	0	1,714,032	177	3,482,788	129,448	9,684	1.367	13.24	49.2%
2004/1	2,121,933	0.9995	0	2,120,872	207	3,574,044	125,634	10,246	1.648	16.88	59.3%
2005/1	1,444,220	0.9986	0	1,442,198	143	3,749,147	119,799	10,085	1.194	12.04	38.5%
2006/1	1,640,667	0.9975	0	1,636,565	141	3,610,594	115,203	11,607	1.224	14.21	45.3%
2007/1	1,345,022	0.9969	0	1,340,852	125	3,396,606	112,845	10,727	1.108	11.88	39.5%
2008/1	2,416,542	0.9989	0	2,413,884	141	3,385,284	113,774	17,120	1.239	21.22	71.3%
2009/1	1,178,581	1.0042	0	1,183,531	116	3,369,294	113,292	10,203	1.024	10.45	35.1%
2010/1	1,819,270	1.0004	0	1,819,998	108	3,367,823	109,111	16,852	0.990	16.68	54.0%
2011/1	1,963,387	1.0206	0	2,003,833	135	3,285,588	102,960	14,843	1.311	19.46	61.0%
2012/1	1,325,110	1.0850	0	1,437,744	99	3,236,000	100,810	14,523	0.982	14.26	44.4%
2013/1	1,713,665	1.2329	0	2,112,778	123	3,308,313	100,304	17,177	1.226	21.06	63.9%

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Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Nationwide Property & Casualty Insurance Company
Loss Development for Accident Years Ending March 31, 2013
With 5 Quarters of Development as of June 30, 2013
Comprehensive
Paid Losses

Paid Cost and DCC Expense Amount, Excluding Catastrophes

Accident	Age in Months										
Year Ending	15	27	39	51	63	75	87	99	111	123	135
2003/1	3,416,346	3,409,689	3,422,020	3,426,999	3,427,076	3,426,601	3,427,485	3,427,646	3,427,646	3,427,646	3,427,646
2004/1	4,483,875	4,492,223	4,495,654	4,496,693	4,510,393	4,508,584	4,508,584	4,508,584	4,508,584	4,508,584	
2005/1	3,517,473	3,523,897	3,530,275	3,531,616	3,531,876	3,541,152	3,541,152	3,541,152	3,541,152		
2006/1	3,204,325	3,238,968	3,239,601	3,233,226	3,233,226	3,233,226	3,233,226	3,228,600			
2007/1	2,698,487	2,718,747	2,716,037	2,716,671	2,717,325	2,717,424	2,717,424				
2008/1	3,202,814	3,256,835	3,260,295	3,260,412	3,260,381	3,260,381					
2009/1	3,267,300	3,306,614	3,313,942	3,313,672	3,315,394						
2010/1	4,576,499	4,616,692	4,613,802	4,619,114							
2011/1	2,984,466	3,060,497	3,095,806								
2012/1	3,175,066	3,186,399									
2013/1	3,006,514										

Age-to-Age Development Factors

Accident	Development Interval									
Year Ending	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
2003/1	0.9981	1.0036	1.0015	1.0000	0.9999	1.0003	1.0000	1.0000	1.0000	1.0000
2004/1	1.0019	1.0008	1.0002	1.0030	0.9996	1.0000	1.0000	1.0000	1.0000	
2005/1	1.0018	1.0018	1.0004	1.0001	1.0026	1.0000	1.0000	1.0000		
2006/1	1.0108	1.0002	0.9980	1.0000	1.0000	1.0000	0.9986			
2007/1	1.0075	0.9990	1.0002	1.0002	1.0000	1.0000				
2008/1	1.0169	1.0011	1.0000	1.0000	1.0000					
2009/1	1.0120	1.0022	0.9999	1.0005						
2010/1	1.0088	0.9994	1.0012							
2011/1	1.0255	1.0115								
2012/1	1.0036									

Average and Selected Factors

Algorithm	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	
Latest Year	1.0036	1.0115	1.0012	1.0005	1.0000	1.0000	0.9986	1.0000	1.0000	1.0000	
Age-to-Ult	1.0154	1.0118	1.0003	0.9991	0.9986	0.9986	0.9986	1.0000	1.0000	1.0000	
2-Year Avg	1.0146	1.0055	1.0006	1.0003	1.0000	1.0000	0.9993	1.0000	1.0000	1.0000	
Age-to-Ult	1.0204	1.0057	1.0002	0.9996	0.9993	0.9993	0.9993	1.0000	1.0000	1.0000	
3-Year Avg	1.0126	1.0044	1.0004	1.0002	1.0000	1.0000	0.9995	1.0000	1.0000	1.0000	
Age-to-Ult	1.0172	1.0045	1.0001	0.9997	0.9995	0.9995	0.9995	1.0000	1.0000	1.0000	
4-Year Avg	1.0125	1.0036	1.0003	1.0002	1.0007	1.0000	0.9997	1.0000	1.0000	1.0000	
Age-to-Ult	1.0171	1.0045	1.0009	1.0006	1.0004	0.9997	0.9997	1.0000	1.0000	1.0000	
All-Year Avg	1.0087	1.0022	1.0002	1.0005	1.0004	1.0001	0.9997	1.0000	1.0000	1.0000	
Age-to-Ult	1.0118	1.0031	1.0009	1.0007	1.0002	0.9998	0.9997	1.0000	1.0000	1.0000	
M3 of L5	1.0126	1.0009	1.0000	1.0001	1.0000	1.0000	0.9997	1.0000	1.0000	1.0000	
Age-to-Ult	1.0133	1.0007	0.9998	0.9998	0.9997	0.9997	0.9997	1.0000	1.0000	1.0000	
2-Year LWA	1.0142	1.0042	1.0006	1.0003	1.0000	1.0000	0.9993	1.0000	1.0000	1.0000	
Age-to-Ult	1.0187	1.0044	1.0002	0.9996	0.9993	0.9993	0.9993	1.0000	1.0000	1.0000	
3-Year LWA	1.0119	1.0036	1.0005	1.0003	1.0000	1.0000	0.9996	1.0000	1.0000	1.0000	
Age-to-Ult	1.0159	1.0040	1.0004	0.9999	0.9996	0.9996	0.9996	1.0000	1.0000	1.0000	
4-Year LWA	1.0119	1.0030	1.0004	1.0002	1.0007	1.0000	0.9997	1.0000	1.0000	1.0000	
Age-to-Ult	1.0159	1.0040	1.0010	1.0006	1.0004	0.9997	0.9997	1.0000	1.0000	1.0000	
All-Year LWA	1.0082	1.0020	1.0002	1.0007	1.0003	1.0001	0.9997	1.0000	1.0000	1.0000	
Age-to-Ult	1.0112	1.0030	1.0010	1.0008	1.0001	0.9998	0.9997	1.0000	1.0000	1.0000	
Selected	1.0126	1.0044	1.0004	1.0002	1.0000	1.0000	0.9995	1.0000	1.0000	1.0000	Tail Factor
Age-to-Ult	1.0172	1.0045	1.0001	0.9997	0.9995	0.9995	0.9995	1.0000	1.0000	1.0000	1.0000

Estimated Ultimates Under Each Algorithm

Accident Year Ending	Losses as of 6/30/2013	Latest Year	2-Year Avg	3-Year Avg	4-Year Avg	All-Year Avg	M3 of L5	2-Year LWA	3-Year LWA	4-Year LWA	All-Year LWA
2003/1	3,427,646	3,427,646	3,427,646	3,427,646	3,427,646	3,427,646	3,427,646	3,427,646	3,427,646	3,427,646	3,427,646
2004/1	4,508,584	4,508,584	4,508,584	4,508,584	4,508,584	4,508,584	4,508,584	4,508,584	4,508,584	4,508,584	4,508,584
2005/1	3,541,152	3,541,152	3,541,152	3,541,152	3,541,152	3,541,152	3,541,152	3,541,152	3,541,152	3,541,152	3,541,152
2006/1	3,228,600	3,228,600	3,228,600	3,228,600	3,228,600	3,228,600	3,228,600	3,228,600	3,228,600	3,228,600	3,228,600
2007/1	2,717,424	2,713,620	2,715,522	2,716,065	2,716,609	2,716,609	2,716,609	2,715,522	2,716,337	2,716,609	2,716,609
2008/1	3,260,381	3,255,816	3,258,099	3,258,751	3,259,403	3,259,729	3,259,403	3,258,099	3,259,077	3,259,403	3,259,729
2009/1	3,315,394	3,310,752	3,313,073	3,313,736	3,316,720	3,316,057	3,314,399	3,313,073	3,314,068	3,316,720	3,315,726
2010/1	4,619,114	4,614,957	4,617,266	4,617,728	4,621,885	4,622,347	4,618,190	4,617,266	4,618,652	4,621,885	4,622,809
2011/1	3,095,806	3,096,735	3,096,425	3,096,116	3,098,592	3,098,592	3,095,187	3,096,425	3,097,044	3,098,902	3,098,902
2012/1	3,186,399	3,223,999	3,204,561	3,200,738	3,200,738	3,196,277	3,188,629	3,200,419	3,199,145	3,199,145	3,195,958
2013/1	3,006,514	3,052,814	3,067,847	3,058,226	3,057,925	3,041,991	3,046,501	3,062,736	3,054,318	3,054,318	3,040,187

Summary Results Based on Selected Development Factors

Accident Year Ending	Losses as of 6/30/2013	Age-to-Ult Factor	Losses Not Developed	Ultimate Losses	Ultimate Count	Earned Premium	Earned Exposures	Ultimate Severity	Ultimate Frequency	Ultimate Loss Cost	Ultimate Loss Ratio
2003/1	3,427,646	1.0000	0	3,427,646	4,775	7,772,605	59,116	718	80.773	57.98	44.1%
2004/1	4,508,584	1.0000	0	4,508,584	4,986	8,306,984	58,048	904	85.894	77.67	54.3%
2005/1	3,541,152	1.0000	0	3,541,152	4,122	8,184,897	55,778	859	73.900	63.49	43.3%
2006/1	3,228,600	1.0000	0	3,228,600	3,714	8,027,862	53,340	869	69.629	60.53	40.2%
2007/1	2,717,424	0.9995	0	2,716,065	3,296	7,651,711	51,988	824	63.399	52.24	35.5%
2008/1	3,260,381	0.9995	0	3,258,751	3,330	7,654,631	52,413	979	63.534	62.17	42.6%
2009/1	3,315,394	0.9995	0	3,313,736	3,119	7,536,006	51,658	1,062	60.378	64.15	44.0%
2010/1	4,619,114	0.9997	0	4,617,728	3,761	7,229,507	48,467	1,228	77.599	95.28	63.9%
2011/1	3,095,806	1.0001	0	3,096,116	3,183	6,842,896	44,511	973	71.510	69.56	45.2%
2012/1	3,186,399	1.0045	0	3,200,738	3,349	6,671,465	43,091	956	77.719	74.28	48.0%
2013/1	3,006,514	1.0172	0	3,058,226	3,094	6,775,023	42,840	988	72.222	71.39	45.1%

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Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Nationwide Property & Casualty Insurance Company
Loss Development for Accident Years Ending March 31, 2013
With 5 Quarters of Development as of June 30, 2013
Collision
Paid Losses

Paid Cost and DCC Expense Amount

Accident	Age in Months										
Year Ending	15	27	39	51	63	75	87	99	111	123	135
2003/1	12,232,189	12,087,706	12,081,114	12,068,708	12,060,914	12,055,083	12,045,072	12,039,032	12,035,026	12,034,453	12,033,420
2004/1	11,182,837	11,052,523	11,047,931	11,037,133	11,019,363	10,999,870	10,989,768	10,980,963	10,976,570	10,971,209	
2005/1	10,768,538	10,675,517	10,654,471	10,652,502	10,644,478	10,633,119	10,627,686	10,617,408	10,611,419		
2006/1	9,941,537	9,868,073	9,854,854	9,820,542	9,818,558	9,807,125	9,799,779	9,795,940			
2007/1	9,884,325	9,807,282	9,799,569	9,788,722	9,783,818	9,778,731	9,774,895				
2008/1	10,772,432	10,710,489	10,693,460	10,690,272	10,685,569	10,682,933					
2009/1	9,855,235	9,880,972	9,875,250	9,866,675	9,861,180						
2010/1	10,076,303	9,981,665	9,952,659	9,934,917							
2011/1	8,911,240	8,841,967	8,852,130								
2012/1	8,463,969	8,428,524									
2013/1	9,723,751										

Age-to-Age Development Factors

Accident	Development Interval									
Year Ending	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
2003/1	0.9882	0.9995	0.9990	0.9994	0.9995	0.9992	0.9995	0.9997	1.0000	0.9999
2004/1	0.9883	0.9996	0.9990	0.9984	0.9982	0.9991	0.9992	0.9996	0.9995	
2005/1	0.9914	0.9980	0.9998	0.9992	0.9989	0.9995	0.9990	0.9994		
2006/1	0.9926	0.9987	0.9965	0.9998	0.9988	0.9993	0.9996			
2007/1	0.9922	0.9992	0.9989	0.9995	0.9995	0.9996				
2008/1	0.9942	0.9984	0.9997	0.9996	0.9998					
2009/1	1.0026	0.9994	0.9991	0.9994						
2010/1	0.9906	0.9971	0.9982							
2011/1	0.9922	1.0011								
2012/1	0.9958									

Average and Selected Factors

Algorithm	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	
Latest Year	0.9958	1.0011	0.9982	0.9994	0.9998	0.9996	0.9996	0.9994	0.9995	0.9999	
Age-to-Ult	0.9923	0.9965	0.9954	0.9972	0.9978	0.9980	0.9984	0.9988	0.9994	0.9999	
2-Year Avg	0.9940	0.9991	0.9987	0.9995	0.9997	0.9995	0.9993	0.9995	0.9998	0.9999	
Age-to-Ult	0.9890	0.9950	0.9959	0.9972	0.9977	0.9980	0.9985	0.9992	0.9997	0.9999	
3-Year Avg	0.9929	0.9992	0.9990	0.9995	0.9994	0.9995	0.9993	0.9996	0.9998	0.9999	
Age-to-Ult	0.9881	0.9952	0.9960	0.9970	0.9975	0.9981	0.9986	0.9993	0.9997	0.9999	
4-Year Avg	0.9953	0.9990	0.9990	0.9996	0.9993	0.9994	0.9993	0.9996	0.9998	0.9999	
Age-to-Ult	0.9902	0.9949	0.9959	0.9969	0.9973	0.9980	0.9986	0.9993	0.9997	0.9999	
All-Year Avg	0.9928	0.9990	0.9988	0.9993	0.9991	0.9993	0.9993	0.9996	0.9998	0.9999	
Age-to-Ult	0.9869	0.9941	0.9951	0.9963	0.9970	0.9979	0.9986	0.9993	0.9997	0.9999	
M3 of L5	0.9941	0.9990	0.9987	0.9995	0.9991	0.9993	0.9993	0.9996	0.9998	0.9999	
Age-to-Ult	0.9883	0.9942	0.9952	0.9965	0.9970	0.9979	0.9986	0.9993	0.9997	0.9999	
2-Year LWA	0.9940	0.9990	0.9987	0.9995	0.9996	0.9994	0.9993	0.9995	0.9997	0.9999	
Age-to-Ult	0.9886	0.9946	0.9956	0.9969	0.9974	0.9978	0.9984	0.9991	0.9996	0.9999	
3-Year LWA	0.9927	0.9991	0.9990	0.9995	0.9994	0.9995	0.9993	0.9996	0.9997	0.9999	
Age-to-Ult	0.9877	0.9950	0.9959	0.9969	0.9974	0.9980	0.9985	0.9992	0.9996	0.9999	
4-Year LWA	0.9953	0.9989	0.9990	0.9996	0.9993	0.9994	0.9993	0.9996	0.9997	0.9999	
Age-to-Ult	0.9900	0.9947	0.9958	0.9968	0.9972	0.9979	0.9985	0.9992	0.9996	0.9999	
All-Year LWA	0.9926	0.9990	0.9988	0.9993	0.9991	0.9993	0.9993	0.9996	0.9997	0.9999	
Age-to-Ult	0.9866	0.9940	0.9950	0.9962	0.9969	0.9978	0.9985	0.9992	0.9996	0.9999	
Selected	0.9929	0.9992	0.9990	0.9995	0.9994	0.9995	0.9993	0.9996	0.9998	0.9999	Tail Factor
Age-to-Ult	0.9881	0.9952	0.9960	0.9970	0.9975	0.9981	0.9986	0.9993	0.9997	0.9999	1.0000

Estimated Ultimates Under Each Algorithm

Accident Year Ending	Losses as of 6/30/2013	Latest Year	2-Year Avg	3-Year Avg	4-Year Avg	All-Year Avg	M3 of L5	2-Year LWA	3-Year LWA	4-Year LWA	All-Year LWA
2003/1	12,033,420	12,033,420	12,033,420	12,033,420	12,033,420	12,033,420	12,033,420	12,033,420	12,033,420	12,033,420	12,033,420
2004/1	10,971,209	10,970,112	10,970,112	10,970,112	10,970,112	10,970,112	10,970,112	10,970,112	10,970,112	10,970,112	10,970,112
2005/1	10,611,419	10,605,052	10,608,236	10,608,236	10,608,236	10,608,236	10,608,236	10,607,174	10,607,174	10,607,174	10,607,174
2006/1	9,795,940	9,784,185	9,788,103	9,789,083	9,789,083	9,789,083	9,789,083	9,787,124	9,788,103	9,788,103	9,788,103
2007/1	9,774,895	9,759,255	9,760,233	9,761,210	9,761,210	9,761,210	9,761,210	9,759,255	9,760,233	9,760,233	9,760,233
2008/1	10,682,933	10,661,567	10,661,567	10,662,635	10,661,567	10,660,499	10,660,499	10,659,431	10,661,567	10,660,499	10,659,431
2009/1	9,861,180	9,839,485	9,838,499	9,836,527	9,834,555	9,831,596	9,831,596	9,835,541	9,835,541	9,833,569	9,830,610
2010/1	9,934,917	9,907,099	9,907,099	9,905,112	9,904,119	9,898,158	9,900,145	9,904,119	9,904,119	9,903,125	9,897,164
2011/1	8,852,130	8,811,410	8,815,836	8,816,721	8,815,836	8,808,755	8,809,640	8,813,181	8,815,836	8,814,951	8,807,869
2012/1	8,428,524	8,399,024	8,386,381	8,388,067	8,385,539	8,378,796	8,379,639	8,383,010	8,386,381	8,383,853	8,377,953
2013/1	9,723,751	9,648,878	9,616,790	9,608,038	9,628,458	9,596,370	9,609,983	9,612,900	9,604,149	9,626,513	9,593,453

Summary Results Based on Selected Development Factors

Accident Year Ending	Losses as of 6/30/2013	Age-to-Ult Factor	Losses Not Developed	Ultimate Losses	Ultimate Count	Earned Premium	Earned Exposures	Ultimate Severity	Ultimate Frequency	Ultimate Loss Cost	Ultimate Loss Ratio
2003/1	12,033,420	1.0000	0	12,033,420	4,053	16,560,696	58,426	2,969	69.370	205.96	72.7%
2004/1	10,971,209	0.9999	0	10,970,112	3,732	17,728,396	57,380	2,939	65.040	191.18	61.9%
2005/1	10,611,419	0.9997	0	10,608,236	3,567	17,989,105	55,118	2,974	64.716	192.46	59.0%
2006/1	9,795,940	0.9993	0	9,789,083	3,159	17,064,628	52,698	3,099	59.945	185.76	57.4%
2007/1	9,774,895	0.9986	0	9,761,210	3,139	16,742,663	51,376	3,110	61.099	190.00	58.3%
2008/1	10,682,933	0.9981	0	10,662,635	3,202	17,162,140	51,787	3,330	61.830	205.89	62.1%
2009/1	9,861,180	0.9975	0	9,836,527	3,166	17,613,314	51,014	3,107	62.061	192.82	55.8%
2010/1	9,934,917	0.9970	0	9,905,112	3,262	17,542,647	47,790	3,037	68.257	207.26	56.5%
2011/1	8,852,130	0.9960	0	8,816,721	2,997	16,740,721	43,818	2,942	68.397	201.21	52.7%
2012/1	8,428,524	0.9952	0	8,388,067	2,768	16,411,338	42,387	3,030	65.303	197.89	51.1%
2013/1	9,723,751	0.9881	0	9,608,038	2,712	16,615,389	42,145	3,543	64.349	227.98	57.8%

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Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Nationwide Property & Casualty Insurance Company
Loss Development for Accident Years Ending March 31, 2013
With 5 Quarters of Development as of June 30, 2013
Loss of Use
Paid Losses

Paid Cost and DCC Expense Amount

Accident	Age in Months										
Year Ending	15	27	39	51	63	75	87	99	111	123	135
2003/1	396,499	393,748	393,997	393,674	393,624	393,724	393,724	393,724	393,724	393,724	393,724
2004/1	345,902	340,792	340,395	340,395	340,395	340,395	340,495	340,495	340,495	340,495	
2005/1	316,127	314,720	313,770	313,563	313,530	313,530	313,530	313,530	313,521		
2006/1	298,856	301,343	301,568	300,852	300,852	300,852	300,852	300,852			
2007/1	312,387	311,640	311,273	311,273	311,273	311,273	311,273				
2008/1	375,248	374,757	374,627	374,489	374,589	374,589					
2009/1	411,253	412,176	412,176	412,109	412,109						
2010/1	466,435	465,442	465,359	465,359							
2011/1	375,371	379,428	379,468								
2012/1	415,313	413,869									
2013/1	411,882										

Age-to-Age Development Factors

Accident	Development Interval									
Year Ending	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135
2003/1	0.9931	1.0006	0.9992	0.9999	1.0003	1.0000	1.0000	1.0000	1.0000	1.0000
2004/1	0.9852	0.9988	1.0000	1.0000	1.0000	1.0003	1.0000	1.0000	1.0000	
2005/1	0.9955	0.9970	0.9993	0.9999	1.0000	1.0000	1.0000	1.0000		
2006/1	1.0083	1.0007	0.9976	1.0000	1.0000	1.0000	1.0000			
2007/1	0.9976	0.9988	1.0000	1.0000	1.0000	1.0000				
2008/1	0.9987	0.9997	0.9996	1.0003	1.0000					
2009/1	1.0022	1.0000	0.9998	1.0000						
2010/1	0.9979	0.9998	1.0000							
2011/1	1.0108	1.0001								
2012/1	0.9965									

Average and Selected Factors

Algorithm	15 - 27	27 - 39	39 - 51	51 - 63	63 - 75	75 - 87	87 - 99	99 - 111	111 - 123	123 - 135	
Latest Year	0.9965	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9966	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2-Year Avg	1.0037	1.0000	0.9999	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0038	1.0001	1.0001	1.0002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3-Year Avg	1.0017	1.0000	0.9998	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0016	0.9999	0.9999	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
4-Year Avg	1.0019	0.9999	0.9999	1.0001	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0019	1.0000	1.0001	1.0002	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000	
All-Year Avg	0.9986	0.9995	0.9994	1.0000	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9977	0.9991	0.9996	1.0002	1.0002	1.0001	1.0000	1.0000	1.0000	1.0000	
M3 of L5	0.9996	0.9998	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9992	0.9996	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
2-Year LWA	1.0033	0.9999	0.9999	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0032	0.9999	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3-Year LWA	1.0013	1.0000	0.9998	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0012	0.9999	0.9999	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
4-Year LWA	1.0015	0.9999	0.9999	1.0001	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	1.0015	1.0000	1.0001	1.0002	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000	
All-Year LWA	0.9985	0.9996	0.9995	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000	
Age-to-Ult	0.9977	0.9992	0.9996	1.0001	1.0001	1.0001	1.0000	1.0000	1.0000	1.0000	
Selected	1.0017	1.0000	0.9998	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	Tail Factor
Age-to-Ult	1.0016	0.9999	0.9999	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Estimated Ultimates Under Each Algorithm

Accident Year Ending	Losses as of 6/30/2013	Latest Year	2-Year Avg	3-Year Avg	4-Year Avg	All-Year Avg	M3 of L5	2-Year LWA	3-Year LWA	4-Year LWA	All-Year LWA
2003/1	393,724	393,724	393,724	393,724	393,724	393,724	393,724	393,724	393,724	393,724	393,724
2004/1	340,495	340,495	340,495	340,495	340,495	340,495	340,495	340,495	340,495	340,495	340,495
2005/1	313,521	313,521	313,521	313,521	313,521	313,521	313,521	313,521	313,521	313,521	313,521
2006/1	300,852	300,852	300,852	300,852	300,852	300,852	300,852	300,852	300,852	300,852	300,852
2007/1	311,273	311,273	311,273	311,273	311,273	311,273	311,273	311,273	311,273	311,273	311,273
2008/1	374,589	374,589	374,589	374,589	374,626	374,626	374,589	374,589	374,589	374,626	374,626
2009/1	412,109	412,109	412,109	412,109	412,150	412,191	412,109	412,109	412,109	412,150	412,150
2010/1	465,359	465,359	465,452	465,406	465,452	465,452	465,359	465,406	465,406	465,452	465,406
2011/1	379,468	379,468	379,506	379,430	379,506	379,316	379,392	379,468	379,430	379,506	379,316
2012/1	413,869	413,910	413,910	413,828	413,869	413,497	413,703	413,828	413,828	413,869	413,538
2013/1	411,882	410,482	413,447	412,541	412,665	410,935	411,552	413,200	412,376	412,500	410,935

Summary Results Based on Selected Development Factors

Accident Year Ending	Losses as of 6/30/2013	Age-to-Ult Factor	Losses Not Developed	Ultimate Losses	Ultimate Count	Earned Premium	Earned Exposures	Ultimate Severity	Ultimate Frequency	Ultimate Loss Cost	Ultimate Loss Ratio
2003/1	393,724	1.0000	0	393,724	1,486	420,078	22,366	265	66.440	17.60	93.7%
2004/1	340,495	1.0000	0	340,495	1,366	521,090	22,523	249	60.649	15.12	65.3%
2005/1	313,521	1.0000	0	313,521	1,259	572,762	21,462	249	58.662	14.61	54.7%
2006/1	300,852	1.0000	0	300,852	1,204	537,977	20,771	250	57.965	14.48	55.9%
2007/1	311,273	1.0000	0	311,273	1,154	554,241	20,800	270	55.481	14.97	56.2%
2008/1	374,589	1.0000	0	374,589	1,312	604,005	21,932	286	59.821	17.08	62.0%
2009/1	412,109	1.0000	0	412,109	1,377	656,362	22,775	299	60.461	18.09	62.8%
2010/1	465,359	1.0001	0	465,406	1,448	714,976	22,010	321	65.788	21.15	65.1%
2011/1	379,468	0.9999	0	379,430	1,191	727,273	20,233	319	58.864	18.75	52.2%
2012/1	413,869	0.9999	0	413,828	1,337	719,809	19,488	310	68.606	21.24	57.5%
2013/1	411,882	1.0016	0	412,541	1,189	745,042	19,613	347	60.623	21.03	55.4%

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Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Nationwide Property & Casualty Insurance Company

Determination of Catastrophe Load

Comprehensive

Fiscal Year Ending	Accident Year Catastrophe Paid Cost + DCC Expense	Calendar Year Non-Cat Paid Cost + DCC Expense	Non-Catastrophe Coverage Adjustment	Catastrophe Ratio	Capped Catastrophe Ratio	Residual Catastrophe Ratio	Years of Residual Spread	Residual Catastrophe Load
Prior						0.000	0	0.000
2004/2	801,968	4,616,879	1.000	0.174	0.174	0.000	0	0.000
2005/2	60,922	3,329,972	1.000	0.018	0.018	0.000	0	0.000
2006/2	1,282,623	3,076,851	1.000	0.417	0.417	0.000	0	0.000
2007/2	26,952	2,643,648	1.000	0.010	0.010	0.000	0	0.000
2008/2	3,138,168	3,418,605	1.000	0.918	0.500	0.418	40	0.010
2009/2	591,635	3,248,807	1.000	0.182	0.182	0.000	0	0.000
2010/2	123,096	4,559,319	1.000	0.027	0.027	0.000	0	0.000
2011/2	3,279,958	3,315,701	1.000	0.989	0.500	0.489	40	0.012
2012/2	13,532	2,974,442	1.000	0.005	0.005	0.000	0	0.000
2013/2	117,936	3,003,750	1.000	0.039	0.039	0.000	0	0.000
				Average	0.187		Total	0.022

Selected Catastrophe Load = 1.000 + 0.187 + 0.022 = 1.209

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Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Nationwide Property & Casualty Insurance Company
Loss Trending Data
Bodily Injury

	Arkansas*		**Countrywide****	
Four Quarters Ending	Average Paid Cost	Incurred Frequency (per 1,000)	Average Paid Cost	Incurred Frequency (per 1,000)
2007/3	8,828	10.620	10,950	9.668
2007/4	8,988	10.373	11,396	9.437
2008/1	9,790	9.918	11,559	9.294
2008/2	9,811	9.690	11,843	9.176
2008/3	10,591	9.638	12,244	9.041
2008/4	11,427	9.464	12,496	9.015
2009/1	11,742	9.156	12,691	8.899
2009/2	12,046	9.139	12,901	9.065
2009/3	12,152	9.489	13,077	9.245
2009/4	11,794	9.799	13,029	9.215
2010/1	11,291	9.875	13,123	9.313
2010/2	11,814	10.070	13,067	9.322
2010/3	11,146	10.271	12,915	9.371
2010/4	11,457	10.357	13,198	9.407
2011/1	11,114	10.583	13,135	9.416
2011/2	10,759	10.151	13,459	9.341
2011/3	11,164	10.107	13,759	9.301
2011/4	11,252	9.981	13,862	9.384
2012/1	11,881	10.449	14,173	9.517
2012/2	11,765	10.736	14,325	9.566
2012/3	12,376	10.762	14,333	9.638
2012/4	12,692	11.161	14,294	9.519
2013/1	13,351	10.641	14,115	9.405
2013/2	13,536	10.681	13,992	9.335

* Large losses capped at 100,000.

** North Carolina, Ohio, Connecticut, Iowa, Indiana, South Dakota, Missouri, New Hampshire, Vermont, West Virginia, Alabama, Rhode Island, Colorado, Arizona, Maine, Wisconsin, Wyoming, California, Illinois, Tennessee, Idaho, Virginia, Montana, Nevada, Nebraska, Mississippi, South Carolina, Georgia, Oklahoma

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Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Nationwide Property & Casualty Insurance Company
Loss Trending Data
Property Damage

	Arkansas		Countrywide	
Four Quarters Ending	Average Paid Cost	Paid Frequency (per 1,000)	Average Paid Cost	Paid Frequency (per 1,000)
2007/3	2,708	37.904	2,543	36.843
2007/4	2,728	38.517	2,569	36.758
2008/1	2,772	37.833	2,581	36.615
2008/2	2,807	37.607	2,608	36.313
2008/3	2,799	36.994	2,650	35.941
2008/4	2,827	35.387	2,687	35.498
2009/1	2,821	34.933	2,706	35.587
2009/2	2,829	34.899	2,711	35.795
2009/3	2,806	35.679	2,720	36.129
2009/4	2,792	36.711	2,712	36.433
2010/1	2,807	37.388	2,716	36.417
2010/2	2,835	37.248	2,699	36.518
2010/3	2,886	36.972	2,698	36.865
2010/4	2,919	37.307	2,710	37.223
2011/1	2,901	36.739	2,719	37.341
2011/2	2,869	36.054	2,759	37.137
2011/3	2,953	36.435	2,775	36.931
2011/4	2,935	35.529	2,802	36.904
2012/1	2,971	36.164	2,851	36.955
2012/2	3,079	37.041	2,868	37.185
2012/3	3,037	36.077	2,921	37.151
2012/4	3,107	36.167	2,961	36.846
2013/1	3,239	35.053	2,989	36.642
2013/2	3,274	35.065	3,033	36.628

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Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Nationwide Property & Casualty Insurance Company
Loss Trending Data
Medical Benefits, Excess Medical Benefits

	Arkansas		Countrywide	
Four Quarters Ending	Average Paid Cost	Incurred Frequency (per 1,000)	Average Paid Cost	Incurred Frequency (per 1,000)
2007/3	2,757	9.316		
2007/4	2,658	9.025		
2008/1	2,857	9.442		
2008/2	3,081	10.167		
2008/3	2,960	9.508		
2008/4	3,025	9.198		
2009/1	2,997	9.602		
2009/2	3,207	10.464		
2009/3	3,328	10.668		
2009/4	3,359	11.074		
2010/1	3,539	11.488		
2010/2	3,213	11.021		
2010/3	3,361	10.984		
2010/4	3,377	10.919		
2011/1	3,411	11.153		
2011/2	3,673	11.656		
2011/3	3,628	11.737		
2011/4	3,833	11.425		
2012/1	3,815	10.916		
2012/2	4,079	10.150		
2012/3	4,144	10.230		
2012/4	4,136	10.713		
2013/1	4,469	11.135		
2013/2	4,168	11.234		

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Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Nationwide Property & Casualty Insurance Company
Loss Trending Data
Uninsured Motorists - Property Damage

	Arkansas		**Countrywide**	
Four Quarters Ending	Average Paid Cost	Paid Frequency (per 1,000)	Average Paid Cost	Paid Frequency (per 1,000)
2007/3	589	9.411	1,086	5.929
2007/4	561	9.614	1,118	6.013
2008/1	560	10.144	1,116	6.048
2008/2	616	9.470	1,086	6.052
2008/3	630	9.643	1,113	6.020
2008/4	743	9.298	1,109	5.891
2009/1	728	8.833	1,113	5.911
2009/2	705	9.334	1,108	5.926
2009/3	684	9.580	1,086	5.949
2009/4	585	9.798	1,083	5.989
2010/1	666	9.621	1,059	5.975
2010/2	643	9.513	1,059	6.021
2010/3	746	9.895	1,064	6.043
2010/4	809	10.090	1,086	6.029
2011/1	841	10.181	1,109	5.989
2011/2	945	10.052	1,101	5.886
2011/3	1,050	9.494	1,092	5.844
2011/4	1,164	9.217	1,064	5.837
2012/1	1,142	9.332	1,052	5.776
2012/2	1,176	9.379	1,053	5.809
2012/3	1,007	9.164	1,050	5.706
2012/4	910	9.243	1,039	5.729
2013/1	967	8.994	1,072	5.713
2013/2	907	8.998	1,114	5.721

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Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Nationwide Property & Casualty Insurance Company
Loss Trending Data
Underinsured Motorists - Bodily Injury, Uninsured Motorists - Bodily Injury

	Arkansas*		**Countrywide****	
Four Quarters Ending	Average Paid Cost	Incurred Frequency (per 1,000)	Average Paid Cost	Incurred Frequency (per 1,000)
2007/3	12,278	1.189	18,569	1.056
2007/4	10,243	1.231	19,555	1.050
2008/1	10,425	1.371	19,872	1.037
2008/2	12,018	1.292	20,303	1.021
2008/3	10,663	1.203	20,416	1.013
2008/4	11,996	1.205	21,403	1.005
2009/1	12,054	0.980	21,592	1.001
2009/2	10,605	0.975	21,265	1.015
2009/3	12,143	0.920	21,515	1.009
2009/4	13,169	0.831	20,897	1.013
2010/1	13,203	1.017	21,013	0.995
2010/2	13,930	1.007	21,366	0.989
2010/3	12,932	1.148	21,195	0.990
2010/4	11,874	1.240	21,900	0.976
2011/1	12,836	1.166	22,331	0.982
2011/2	12,173	1.281	22,448	0.962
2011/3	14,164	1.181	22,860	0.976
2011/4	14,390	1.158	22,759	0.981
2012/1	13,732	1.141	22,548	0.987
2012/2	14,578	1.084	22,196	1.017
2012/3	13,588	1.054	22,164	1.011
2012/4	14,510	1.174	22,042	1.045
2013/1	14,943	1.226	21,550	1.039
2013/2	14,800	1.201	21,905	1.049

* Large losses capped at 100,000

** North Carolina, Ohio, Iowa, Connecticut, Indiana, Missouri, New Hampshire, Vermont, Arkansas, West Virginia, Alabama, Rhode Island, Colorado, Arizona, Maine, Wisconsin, Wyoming, California, Illinois, Tennessee, Idaho, Virginia, Montana, Nevada, Nebraska, Mississippi, South Carolina, Georgia, Oklahoma

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Arkansas Personal Automobile
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Nationwide Property & Casualty Insurance Company
Loss Trending Data
Comprehensive

	Arkansas*		**Countrywide**	
Four Quarters Ending	Average Paid Cost	Paid Frequency (per 1,000)	Average Paid Cost	Paid Frequency (per 1,000)
2007/3	834	61.206	960	57.717
2007/4	882	62.895	972	57.682
2008/1	915	63.210	985	58.142
2008/2	1,012	64.039	1,011	57.922
2008/3	995	63.200	1,023	57.683
2008/4	997	59.938	1,051	57.414
2009/1	1,072	60.842	1,063	57.629
2009/2	1,039	60.618	1,059	57.944
2009/3	1,292	69.753	1,046	58.623
2009/4	1,281	74.658	1,017	60.679
2010/1	1,244	75.701	984	62.697
2010/2	1,198	80.266	943	66.142
2010/3	959	74.020	914	68.600
2010/4	935	74.081	914	69.016
2011/1	901	72.364	917	68.710
2011/2	951	78.877	958	68.998
2011/3	968	81.028	976	69.967
2011/4	989	79.787	993	70.684
2012/1	987	80.597	1,014	70.296
2012/2	974	70.627	1,021	66.933
2012/3	987	69.169	1,055	64.306
2012/4	957	71.768	1,074	62.220
2013/1	978	72.339	1,089	60.615
2013/2	980	71.191	1,097	59.930

* Catastrophes removed, Smoothed

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Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Nationwide Property & Casualty Insurance Company
Loss Trending Data
Collision

	Arkansas		Countrywide	
Four Quarters Ending	Average Paid Cost	Paid Frequency (per 1,000)	Average Paid Cost	Paid Frequency (per 1,000)
2007/3	3,077	62.320	2,686	59.279
2007/4	3,155	62.684	2,697	59.936
2008/1	3,293	62.003	2,714	60.257
2008/2	3,290	62.460	2,717	60.121
2008/3	3,316	62.817	2,750	59.904
2008/4	3,205	62.490	2,783	59.746
2009/1	3,124	62.629	2,797	59.982
2009/2	3,098	64.133	2,787	60.221
2009/3	3,086	63.509	2,769	60.887
2009/4	3,059	66.124	2,741	61.128
2010/1	2,954	68.152	2,699	61.835
2010/2	2,961	68.968	2,679	62.497
2010/3	2,927	70.719	2,672	63.275
2010/4	2,976	69.640	2,665	64.243
2011/1	3,008	69.402	2,683	64.423
2011/2	2,982	67.826	2,698	64.169
2011/3	2,992	67.573	2,729	64.392
2011/4	2,994	68.277	2,762	64.562
2012/1	2,936	66.269	2,768	63.414
2012/2	3,030	65.936	2,807	63.748
2012/3	3,175	64.720	2,846	63.509
2012/4	3,302	63.780	2,875	63.321
2013/1	3,518	63.660	2,936	63.892
2013/2	3,596	64.043	2,958	64.390

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Arkansas Personal Automobile
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Nationwide Property & Casualty Insurance Company
Loss Trending Data
Loss of Use

	Arkansas		Countrywide	
Four Quarters Ending	Average Paid Cost	Paid Frequency (per 1,000)	Average Paid Cost	Paid Frequency (per 1,000)
2007/3	272	56.792	272	61.431
2007/4	278	58.911	272	62.625
2008/1	282	59.001	274	62.055
2008/2	291	61.665	279	62.127
2008/3	299	63.049	283	62.699
2008/4	298	61.685	286	62.735
2009/1	297	62.440	291	63.967
2009/2	293	60.171	293	62.838
2009/3	291	62.194	296	62.744
2009/4	302	65.538	302	64.113
2010/1	314	65.289	306	64.529
2010/2	322	65.134	309	65.477
2010/3	322	61.603	311	66.154
2010/4	322	59.516	313	66.687
2011/1	319	59.603	311	66.408
2011/2	317	62.563	313	65.862
2011/3	321	68.375	317	68.049
2011/4	318	68.322	319	68.046
2012/1	312	68.196	320	69.669
2012/2	325	64.430	322	70.353
2012/3	318	61.249	325	70.079
2012/4	325	60.560	327	69.299
2013/1	341	61.337	333	69.964
2013/2	336	61.129	337	71.465

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Arkansas Personal Automobile
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Expense Provisions

Bodily Injury

Fixed Expenses	
1. General and Other Acquisition Expenses	17.5%
2. Adjusting and Other LAE	9.2%
3. Total = (1) + (2)	26.7%
4. Trend	2.8%
Variable Expenses	
5. Combined Ratio Target	95.0%
6. Commissions	12.9%
7. Miscellaneous Taxes	0.00%
8. Contingency Provision	0.0%
9. Premium Taxes	2.90%
10. Fee Income	-1.80%
11. Premium Write-Offs	0.70%
12. Total = (6) + (7) + (8) + (9) + (10) + (11)	14.7%
13. Permissible Loss and Fixed Exp. Ratio = 5 - (12)	80.3%

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Arkansas Personal Automobile
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Expense Provisions

Property Damage

Fixed Expenses	
1. General and Other Acquisition Expenses	17.5%
2. Adjusting and Other LAE	9.2%
3. Total = (1) + (2)	26.7%
4. Trend	2.8%
Variable Expenses	
5. Combined Ratio Target	95.0%
6. Commissions	12.9%
7. Miscellaneous Taxes	0.00%
8. Contingency Provision	0.0%
9. Premium Taxes	2.90%
10. Fee Income	-1.80%
11. Premium Write-Offs	0.70%
12. Total = (6) + (7) + (8) + (9) + (10) + (11)	14.7%
13. Permissible Loss and Fixed Exp. Ratio = 5 - (12)	80.3%

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Arkansas Personal Automobile
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Expense Provisions

Medical Benefits, Excess Medical Benefits

Fixed Expenses	
1. General and Other Acquisition Expenses	17.5%
2. Adjusting and Other LAE	9.2%
3. Total = (1) + (2)	26.7%
4. Trend	2.8%
Variable Expenses	
5. Combined Ratio Target	95.0%
6. Commissions	12.9%
7. Miscellaneous Taxes	0.00%
8. Contingency Provision	0.0%
9. Premium Taxes	2.90%
10. Fee Income	-1.80%
11. Premium Write-Offs	0.70%
12. Total = (6) + (7) + (8) + (9) + (10) + (11)	14.7%
13. Permissible Loss and Fixed Exp. Ratio = 5 - (12)	80.3%

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Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Nationwide Property & Casualty Insurance Company

Expense Provisions

Uninsured Motorists - Property Damage

Fixed Expenses	
1. General and Other Acquisition Expenses	17.5%
2. Adjusting and Other LAE	9.2%
3. Total = (1) + (2)	26.7%
4. Trend	2.8%
Variable Expenses	
5. Combined Ratio Target	95.0%
6. Commissions	12.9%
7. Miscellaneous Taxes	0.00%
8. Contingency Provision	0.0%
9. Premium Taxes	2.90%
10. Fee Income	-1.80%
11. Premium Write-Offs	0.70%
12. Total = (6) + (7) + (8) + (9) + (10) + (11)	14.7%
13. Permissible Loss and Fixed Exp. Ratio = 5 - (12)	80.3%

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Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Nationwide Property & Casualty Insurance Company

Expense Provisions

Underinsured Motorists - Bodily Injury, Uninsured Motorists - Bodily Injury

Fixed Expenses	
1. General and Other Acquisition Expenses	17.5%
2. Adjusting and Other LAE	9.2%
3. Total = (1) + (2)	26.7%
4. Trend	2.8%
Variable Expenses	
5. Combined Ratio Target	95.0%
6. Commissions	12.9%
7. Miscellaneous Taxes	0.00%
8. Contingency Provision	0.0%
9. Premium Taxes	2.90%
10. Fee Income	-1.80%
11. Premium Write-Offs	0.70%
12. Total = (6) + (7) + (8) + (9) + (10) + (11)	14.7%
13. Permissible Loss and Fixed Exp. Ratio = 5 - (12)	80.3%

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Arkansas Personal Automobile
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Expense Provisions

Comprehensive

Fixed Expenses	
1. General and Other Acquisition Expenses	17.5%
2. Adjusting and Other LAE	8.6%
3. Total = (1) + (2)	26.1%
4. Trend	2.8%
Variable Expenses	
5. Combined Ratio Target	95.0%
6. Commissions	12.9%
7. Miscellaneous Taxes	0.00%
8. Contingency Provision	0.0%
9. Premium Taxes	2.90%
10. Fee Income	-1.80%
11. Premium Write-Offs	0.70%
12. Total = (6) + (7) + (8) + (9) + (10) + (11)	14.7%
13. Permissible Loss and Fixed Exp. Ratio = 5 - (12)	80.3%

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Arkansas Personal Automobile
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Expense Provisions

Collision

Fixed Expenses	
1. General and Other Acquisition Expenses	17.5%
2. Adjusting and Other LAE	8.6%
3. Total = (1) + (2)	26.1%
4. Trend	2.8%
Variable Expenses	
5. Combined Ratio Target	95.0%
6. Commissions	12.9%
7. Miscellaneous Taxes	0.00%
8. Contingency Provision	0.0%
9. Premium Taxes	2.90%
10. Fee Income	-1.80%
11. Premium Write-Offs	0.70%
12. Total = (6) + (7) + (8) + (9) + (10) + (11)	14.7%
13. Permissible Loss and Fixed Exp. Ratio = 5 - (12)	80.3%

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Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Nationwide Property & Casualty Insurance Company

Expense Provisions

Loss of Use

Fixed Expenses	
1. General and Other Acquisition Expenses	17.5%
2. Adjusting and Other LAE	8.6%
3. Total = (1) + (2)	26.1%
4. Trend	2.8%
Variable Expenses	
5. Combined Ratio Target	95.0%
6. Commissions	12.9%
7. Miscellaneous Taxes	0.00%
8. Contingency Provision	0.0%
9. Premium Taxes	2.90%
10. Fee Income	-1.80%
11. Premium Write-Offs	0.70%
12. Total = (6) + (7) + (8) + (9) + (10) + (11)	14.7%
13. Permissible Loss and Fixed Exp. Ratio = 5 - (12)	80.3%

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Nationwide Mutual and Affiliated Insurance Companies

Financial Needs Model

Underwriting Profit Provision Support

Standard Auto – Liability & Physical Damage

The underwriting profit provisions for liability and physical damage coverages used in this filing's rate level analysis was selected after reviewing the required underwriting profit provisions developed separately using an internal rate of return model that incorporates the estimated timing of premium receipts, loss payments, expense payments and other underwriting components. This model simulates a single insurance transaction (Premium = $100.00) and its related assets flow and determines the required underwriting profit provision that would result in the desired rate of return on the surplus that supports the transaction.

The underlying surplus supporting the transaction at any given point in time is a function of the insurance reserves being held. Also, if the cash balance is insufficient to offset the insurance liabilities less receivables, additional surplus is committed to fund these reserves.

In addition to the historical payout patterns and expense provisions, the model reflects the following assumptions:

	Liability	Physical Damage
Desired Rate of Return:	15.0 %	15.0 %
Equity Allocated to Line of Business Using Premium to Surplus Ratio:	0.96 to 1.00	1.69 to 1.00
Reserve to Premium Ratio:	1.30 to 1.00	0.31 to 1.00
Investment Yield:	4.7 %	4.4 %
Portion of Assets Available for Investments:	100.0 %	100.0 %
Federal Tax Rate:	35.0 %	35.0 %

Pages 3 and 6 of this exhibit display the cash flow resulting from these assumptions for liability and physical damage coverages respectively. The model derives an underwriting profit of $11.29 for liability coverages and an underwriting profit of $15.42 for physical damage coverages in order for these lines to achieve the desired rate of return; these underwriting profits are the sum of the net underwriting flows across all time periods. Pages 4 and 7 provide the model's required assets (sum of reserve and surplus requirements) as well as the available assets (sum of receivables and cash balance from insurance operations) for liability and physical damage coverages respectively. If the available assets are not sufficient to offset the required assets, additional assets (from surplus) must be infused to support the transaction. Page 5 for liability coverages and Page 8 for physical damage coverages display the assets flows (negative values indicate flow to insurance operations while positive values indicate flow back to surplus). The total asset flow is then discounted at the desired rate of return, and the resulting sum of the discounted asset flow is $0.00.

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Thus, an underwriting profit provision of 11.29 percent ($11.29/$100.00) is expected to achieve a 15.0 percent rate of return for liability coverages, and an underwriting profit provision of 15.42 percent ($15.42/$100.00) is expected to achieve a 15.0 percent rate of return for physical damage coverages.

The following table summarizes the required underwriting profit provisions required to generate a 15.0 percent rate of return on surplus funds, the selected underwriting profit provisions used in this rate filing and the corresponding rate of return on surplus funds associated with the selected provisions:

	Liability	Physical Damage
Required Underwriting Profit Provision	11.29 %	15.42%
Selected Underwriting Profit Provision	5.0 %	5.0 %
Rate of Return – Selected Underwriting Profit Provision	9.1 %	6.8 %

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Nationwide Mutual and Affiliated Insurance Companies

EC - Standard Auto Liability - Countrywide

Cash Flow Related to Insurance Operations

Months from Policy Inception	Cash Flow: Net Underwriting	Cash Flow: Investment Income	Cash Flow: Federal Income Tax	Cash Flow: Total	Actual Cash Balance	Excess Cash Flow	Adjusted Cash Balance
-1	(4.91)	0.00	0.00	(4.91)	0.00	0.00	0.00
0	8.19	0.00	1.65	9.84	9.84	0.00	9.84
3	12.10	0.62	(2.33)	10.39	20.23	0.00	20.23
6	14.79	0.56	(0.42)	14.93	35.16	0.00	35.16
9	7.57	1.01	(2.36)	6.22	41.38	0.00	41.38
12	3.83	0.85	(2.13)	2.55	43.93	0.00	43.93
15	(7.38)	0.63	(0.11)	(6.86)	37.08	0.00	37.08
18	(3.94)	0.50	(0.10)	(3.54)	33.54	0.00	33.54
21	(2.75)	0.41	(0.09)	(2.42)	31.12	0.66	30.46
24	(2.39)	0.35	(0.08)	(2.11)	28.35	2.38	25.96
27	(2.07)	0.30	(0.06)	(1.82)	24.14	2.05	22.09
30	(1.78)	0.26	(0.05)	(1.57)	20.52	1.80	18.72
33	(1.41)	0.22	(0.05)	(1.24)	17.47	1.44	16.04
36	(1.42)	0.19	(0.04)	(1.27)	14.77	1.40	13.37
39	(0.59)	0.16	(0.05)	(0.49)	12.89	0.73	12.16
42	(1.06)	0.14	(0.03)	(0.94)	11.21	1.02	10.19
45	(0.70)	0.12	(0.03)	(0.61)	9.58	0.71	8.87
48	(0.40)	0.10	(0.03)	(0.33)	8.54	0.44	8.10
51	(0.40)	0.09	(0.03)	(0.34)	7.77	0.42	7.34
54	(0.36)	0.09	(0.02)	(0.29)	7.05	0.40	6.65
57	(0.36)	0.08	(0.02)	(0.30)	6.35	0.36	6.00
60	(0.26)	0.07	(0.02)	(0.21)	5.79	0.28	5.51
72	(1.13)	0.26	(0.07)	(0.93)	4.57	1.14	3.43
84	(0.34)	0.16	(0.05)	(0.23)	3.20	0.41	2.79
96	(0.33)	0.13	(0.04)	(0.24)	2.56	0.37	2.19
108	(0.33)	0.10	(0.03)	(0.25)	1.93	0.35	1.59
120	(0.13)	0.08	(0.02)	(0.07)	1.51	0.16	1.35
132	(0.13)	0.06	(0.02)	(0.08)	1.27	0.15	1.11
144	(0.13)	0.05	(0.01)	(0.09)	1.02	0.14	0.88
156	(0.25)	0.04	(0.01)	(0.22)	0.66	0.23	0.43
168	0.00	0.02	(0.01)	0.01	0.45	0.01	0.43
180	0.00	0.02	(0.01)	0.02	0.45	0.01	0.44
192	0.00	0.02	(0.01)	0.01	0.45	0.01	0.44
204	(0.11)	0.02	(0.01)	(0.10)	0.34	0.11	0.23
216	(0.04)	0.01	(0.00)	(0.03)	0.20	0.04	0.17
228	(0.11)	0.01	(0.00)	(0.11)	0.06	0.06	0.00
240	0.00	0.00	0.00	0.00	0.00	0.00	0.00
252	0.00	0.00	0.00	0.00	0.00	0.00	0.00
264	(0.00)	0.00	0.00	(0.00)	(0.00)	0.00	(0.00)
276	(0.00)	0.00	0.00	(0.00)	(0.00)	0.00	(0.00)
288	(0.00)	0.00	0.00	(0.00)	(0.00)	0.00	(0.00)
300	(0.00)	0.00	0.00	(0.00)	(0.00)	0.00	(0.00)
312	(0.00)	0.00	0.00	(0.00)	(0.00)	0.00	(0.00)
324	0.00	0.00	0.00	0.00	(0.00)	0.00	(0.00)
336	0.00	0.00	0.00	0.00	(0.00)	0.00	(0.00)
348	0.00	0.00	0.00	0.00	(0.00)	0.00	(0.00)
360	(0.01)	0.00	0.00	(0.01)	(0.01)	0.00	(0.01)
Total	11.29	7.75	(6.66)	12.37			

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Nationwide Mutual and Affiliated Insurance Companies

EC - Standard Auto Liability - Countrywide

Assets Required to Support Insurance Operations

Required Assets				Available Assets from Operations			
Unearned Premium Reserve	Loss & LAE Reserve	Required Underlying Surplus	Total	Premium Receivable	Salvage & Subrogation Receivable	Required Cash Balance	Assets Prior to Infusion
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
50.00	0.00	40.00	90.00	36.45	0.00	9.84	46.30
25.00	11.69	29.35	66.04	17.03	1.15	20.23	38.41
50.00	19.74	55.79	125.53	36.57	1.86	35.16	73.59
25.00	26.25	41.00	92.26	17.08	2.37	41.38	60.83
0.00	31.42	25.14	56.56	0.12	2.77	43.93	46.82
0.00	25.18	20.15	45.33	0.05	2.27	37.08	39.40
0.00	20.88	16.70	37.58	0.05	1.91	33.54	35.50
0.00	17.86	14.29	32.15	0.05	1.64	30.46	32.15
0.00	15.23	12.18	27.41	0.05	1.40	25.96	27.41
0.00	12.97	10.38	23.35	0.05	1.21	22.09	23.35
0.00	10.98	8.78	19.76	0.05	0.99	18.72	19.76
0.00	9.40	7.52	16.91	0.05	0.82	16.04	16.91
0.00	7.83	6.27	14.10	0.05	0.68	13.37	14.10
0.00	7.06	5.65	12.71	0.05	0.50	12.16	12.71
0.00	5.92	4.74	10.66	0.05	0.42	10.19	10.66
0.00	5.15	4.12	9.27	0.05	0.35	8.87	9.27
0.00	4.69	3.75	8.45	0.05	0.29	8.10	8.45
0.00	4.24	3.39	7.63	0.05	0.24	7.34	7.63
0.00	3.82	3.06	6.88	0.05	0.18	6.65	6.88
0.00	3.45	2.76	6.21	0.05	0.16	6.00	6.21
0.00	3.16	2.53	5.70	0.05	0.14	5.51	5.70
0.00	1.98	1.58	3.56	0.05	0.08	3.43	3.56
0.00	1.61	1.29	2.90	0.05	0.05	2.79	2.90
0.00	1.26	1.01	2.27	0.05	0.04	2.19	2.27
0.00	0.92	0.74	1.66	0.05	0.03	1.59	1.66
0.00	0.79	0.63	1.42	0.05	0.02	1.35	1.42
0.00	0.66	0.52	1.18	0.05	0.02	1.11	1.18
0.00	0.52	0.42	0.94	0.05	0.01	0.88	0.94
0.00	0.27	0.22	0.49	0.05	0.01	0.43	0.49
0.00	0.27	0.22	0.49	0.05	0.01	0.43	0.49
0.00	0.27	0.22	0.49	0.05	0.01	0.44	0.49
0.00	0.27	0.22	0.49	0.05	0.00	0.44	0.49
0.00	0.16	0.13	0.29	0.05	0.00	0.23	0.29
0.00	0.12	0.10	0.22	0.05	0.00	0.17	0.22
0.00	0.01	0.04	0.05	0.05	0.00	0.00	0.05
0.00	0.01	0.04	0.05	0.05	0.00	0.00	0.05
0.00	0.01	0.04	0.05	0.05	0.00	0.00	0.05
0.00	0.01	0.04	0.05	0.05	0.00	(0.00)	0.05
0.00	0.01	0.04	0.05	0.05	0.00	(0.00)	0.05
0.00	0.01	0.04	0.05	0.05	0.00	(0.00)	0.05
0.00	0.01	0.04	0.05	0.05	0.00	(0.00)	0.05
0.00	0.01	0.04	0.05	0.05	0.00	(0.00)	0.05
0.00	0.01	0.04	0.05	0.05	0.00	(0.00)	0.05
0.00	0.01	0.04	0.05	0.05	0.00	(0.00)	0.05
0.00	0.01	0.04	0.05	0.05	0.00	(0.00)	0.05
0.00	0.00	0.05	0.05	0.05	0.00	(0.01)	0.05

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Nationwide Mutual and Affiliated Insurance Companies

EC - Standard Auto Liability - Countrywide

Infused and Excess Asset Flows Resulting from Insurance Operations

Required Assets	Assets Prior to Infusion	Required Infused Assets	Infused Asset Flow	Excess Asset Flow	Total Asset Flow	Discount Factor at 15.0% ROR	Discounted Asset Flow
0.00	0.00	0.00	0.00	(4.91)	(4.91)	1.0117	(4.97)
90.00	46.30	43.70	(43.70)	0.00	(43.70)	1.0000	(43.70)
66.04	38.41	27.63	16.07	0.00	16.07	0.9657	15.52
125.53	73.59	51.94	(24.31)	0.00	(24.31)	0.9325	(22.67)
92.26	60.83	31.43	20.51	0.00	20.51	0.9005	18.47
56.56	46.82	9.73	21.70	0.00	21.70	0.8696	18.87
45.33	39.40	5.93	3.81	0.00	3.81	0.8397	3.20
37.58	35.50	2.08	3.85	0.00	3.85	0.8109	3.12
32.15	32.15	0.00	2.08	0.66	2.74	0.7830	2.15
27.41	27.41	0.00	0.00	2.38	2.38	0.7561	1.80
23.35	23.35	0.00	0.00	2.05	2.05	0.7302	1.50
19.76	19.76	0.00	0.00	1.80	1.80	0.7051	1.27
16.91	16.91	0.00	0.00	1.44	1.44	0.6809	0.98
14.10	14.10	0.00	0.00	1.40	1.40	0.6575	0.92
12.71	12.71	0.00	0.00	0.73	0.73	0.6349	0.46
10.66	10.66	0.00	0.00	1.02	1.02	0.6131	0.63
9.27	9.27	0.00	0.00	0.71	0.71	0.5921	0.42
8.45	8.45	0.00	0.00	0.44	0.44	0.5718	0.25
7.63	7.63	0.00	0.00	0.42	0.42	0.5521	0.23
6.88	6.88	0.00	0.00	0.40	0.40	0.5332	0.21
6.21	6.21	0.00	0.00	0.36	0.36	0.5149	0.18
5.70	5.70	0.00	0.00	0.28	0.28	0.4972	0.14
3.56	3.56	0.00	0.00	1.14	1.14	0.4323	0.49
2.90	2.90	0.00	0.00	0.41	0.41	0.3759	0.15
2.27	2.27	0.00	0.00	0.37	0.37	0.3269	0.12
1.66	1.66	0.00	0.00	0.35	0.35	0.2843	0.10
1.42	1.42	0.00	0.00	0.16	0.16	0.2472	0.04
1.18	1.18	0.00	0.00	0.15	0.15	0.2149	0.03
0.94	0.94	0.00	0.00	0.14	0.14	0.1869	0.03
0.49	0.49	0.00	0.00	0.23	0.23	0.1625	0.04
0.49	0.49	0.00	0.00	0.01	0.01	0.1413	0.00
0.49	0.49	0.00	0.00	0.01	0.01	0.1229	0.00
0.49	0.49	0.00	0.00	0.01	0.01	0.1069	0.00
0.29	0.29	0.00	0.00	0.11	0.11	0.0929	0.01
0.22	0.22	0.00	0.00	0.04	0.04	0.0808	0.00
0.05	0.05	0.00	0.00	0.06	0.06	0.0703	0.00
0.05	0.05	0.00	0.00	0.00	0.00	0.0611	0.00
0.05	0.05	0.00	0.00	0.00	0.00	0.0531	0.00
0.05	0.05	0.00	0.00	(0.00)	(0.00)	0.0462	(0.00)
0.05	0.05	0.00	0.00	(0.00)	(0.00)	0.0402	(0.00)
0.05	0.05	0.00	0.00	(0.00)	(0.00)	0.0349	(0.00)
0.05	0.05	0.00	0.00	(0.00)	(0.00)	0.0304	(0.00)
0.05	0.05	0.00	0.00	(0.00)	(0.00)	0.0264	(0.00)
0.05	0.05	0.00	0.00	0.00	0.00	0.0230	0.00
0.05	0.05	0.00	0.00	0.00	0.00	0.0200	0.00
0.05	0.05	0.00	0.00	0.00	0.00	0.0174	0.00
0.05	0.05	0.00	0.00	(0.01)	(0.01)	0.0151	(0.00)
			0.00	12.37	12.37		0.00

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Nationwide Mutual and Affiliated Insurance Companies

EC - Standard Auto Physical Damage - Countrywide

Cash Flow Related to Insurance Operations

Months from Policy Inception	Cash Flow: Net Underwriting	Cash Flow: Investment Income	Cash Flow: Federal Income Tax	Cash Flow: Total	Actual Cash Balance	Excess Cash Flow	Adjusted Cash Balance
-1	(4.94)	0.00	0.00	(4.94)	0.00	0.00	0.00
0	8.17	0.00	1.68	9.85	9.85	0.00	9.85
3	7.37	1.19	(2.74)	5.83	15.68	0.00	15.68
6	9.13	0.78	(0.72)	9.20	24.88	0.00	24.88
9	2.69	1.39	(2.75)	1.34	26.21	0.00	26.21
12	(1.24)	0.82	(2.39)	(2.82)	23.40	8.64	14.75
15	(5.49)	0.16	(0.01)	(5.34)	9.41	7.50	1.92
18	(0.11)	0.02	(0.00)	(0.09)	1.83	0.78	1.05
21	(0.05)	0.01	(0.00)	(0.04)	1.01	0.32	0.68
24	(0.04)	0.01	(0.00)	(0.04)	0.65	0.18	0.46
27	(0.03)	0.01	(0.00)	(0.03)	0.44	0.09	0.34
30	(0.01)	0.00	(0.00)	(0.01)	0.33	0.07	0.26
33	(0.01)	0.00	(0.00)	(0.01)	0.25	0.05	0.20
36	(0.01)	0.00	(0.00)	(0.00)	0.19	0.04	0.16
39	(0.02)	0.00	(0.00)	(0.02)	0.14	0.06	0.08
42	(0.00)	0.00	(0.00)	(0.00)	0.08	0.02	0.05
45	(0.01)	0.00	(0.00)	(0.01)	0.05	0.02	0.03
48	(0.01)	0.00	(0.00)	(0.00)	0.02	0.02	0.00
51	0.00	0.00	0.00	0.00	0.00	0.00	0.00
54	(0.00)	0.00	0.00	(0.00)	(0.00)	0.00	(0.00)
57	(0.00)	0.00	0.00	(0.00)	(0.00)	0.00	(0.00)
60	(0.00)	0.00	0.00	(0.00)	(0.01)	0.00	(0.01)
72	0.00	0.00	0.00	0.00	(0.00)	0.00	(0.00)
84	0.00	0.00	0.00	0.00	(0.00)	0.00	(0.00)
96	0.00	0.00	0.00	0.00	0.00	0.00	0.00
108	0.00	0.00	0.00	0.00	0.00	0.00	0.00
120	0.00	0.00	0.00	0.00	0.00	0.00	0.00
132	0.00	0.00	0.00	0.00	0.00	0.00	0.00
144	0.00	0.00	0.00	0.00	0.00	0.00	0.00
156	0.00	0.00	0.00	0.00	0.00	0.00	0.00
168	0.00	0.00	0.00	0.00	0.00	0.00	0.00
180	0.00	0.00	0.00	0.00	0.00	0.00	0.00
192	0.00	0.00	0.00	0.00	0.00	0.00	0.00
204	0.00	0.00	0.00	0.00	0.00	0.00	0.00
216	0.00	0.00	0.00	0.00	0.00	0.00	0.00
228	0.00	0.00	0.00	0.00	0.00	0.00	0.00
240	0.00	0.00	0.00	0.00	0.00	0.00	0.00
252	0.00	0.00	0.00	0.00	0.00	0.00	0.00
264	0.00	0.00	0.00	0.00	0.00	0.00	0.00
276	0.00	0.00	0.00	0.00	0.00	0.00	0.00
288	0.00	0.00	0.00	0.00	0.00	0.00	0.00
300	0.00	0.00	0.00	0.00	0.00	0.00	0.00
312	0.00	0.00	0.00	0.00	0.00	0.00	0.00
324	0.00	0.00	0.00	0.00	0.00	0.00	0.00
336	0.00	0.00	0.00	0.00	0.00	0.00	0.00
348	0.00	0.00	0.00	0.00	0.00	0.00	0.00
360	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	15.42	4.41	(6.94)	12.89			

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Nationwide Mutual and Affiliated Insurance Companies

EC - Standard Auto Physical Damage - Countrywide

Assets Required to Support Insurance Operations

Required Assets				Available Assets from Operations			
Unearned Premium Reserve	Loss & LAE Reserve	Required Underlying Surplus	Total	Premium Receivable	Salvage & Subrogation Receivable	Required Cash Balance	Assets Prior to Infusion
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
50.00	0.00	96.15	146.15	36.45	0.00	9.85	46.30
25.00	5.81	59.25	90.05	17.02	1.04	15.68	33.74
50.00	6.78	109.19	165.98	36.57	1.38	24.88	62.82
25.00	6.96	61.47	93.43	17.07	1.47	26.21	44.76
0.00	5.58	10.74	16.32	0.11	1.45	14.75	16.32
0.00	0.88	1.69	2.56	0.05	0.60	1.92	2.56
0.00	0.48	0.93	1.41	0.05	0.31	1.05	1.41
0.00	0.32	0.62	0.93	0.05	0.20	0.68	0.93
0.00	0.23	0.44	0.67	0.05	0.15	0.46	0.67
0.00	0.18	0.35	0.53	0.05	0.14	0.34	0.53
0.00	0.15	0.28	0.43	0.05	0.11	0.26	0.43
0.00	0.12	0.23	0.35	0.05	0.10	0.20	0.35
0.00	0.10	0.20	0.30	0.05	0.09	0.16	0.30
0.00	0.07	0.14	0.21	0.05	0.08	0.08	0.21
0.00	0.06	0.11	0.17	0.05	0.07	0.05	0.17
0.00	0.05	0.09	0.14	0.05	0.06	0.03	0.14
0.00	0.04	0.07	0.11	0.05	0.06	0.00	0.11
0.00	0.03	0.07	0.10	0.05	0.05	0.00	0.10
0.00	0.03	0.07	0.10	0.05	0.05	(0.00)	0.10
0.00	0.02	0.07	0.10	0.05	0.05	(0.00)	0.10
0.00	0.02	0.08	0.09	0.05	0.04	(0.01)	0.09
0.00	0.01	0.07	0.08	0.05	0.03	(0.00)	0.08
0.00	0.00	0.07	0.08	0.05	0.03	(0.00)	0.08
0.00	0.00	0.07	0.07	0.05	0.02	0.00	0.07
0.00	0.00	0.07	0.07	0.05	0.02	0.00	0.07
0.00	0.00	0.06	0.06	0.05	0.01	0.00	0.06
0.00	0.00	0.06	0.06	0.05	0.01	0.00	0.06
0.00	0.00	0.06	0.06	0.05	0.01	0.00	0.06
0.00	0.00	0.06	0.06	0.05	0.01	0.00	0.06
0.00	0.00	0.06	0.06	0.05	0.01	0.00	0.06
0.00	0.00	0.06	0.06	0.05	0.01	0.00	0.06
0.00	0.00	0.06	0.06	0.05	0.01	0.00	0.06
0.00	0.00	0.06	0.06	0.05	0.00	0.00	0.06
0.00	0.00	0.05	0.05	0.05	0.00	0.00	0.05
0.00	0.00	0.05	0.05	0.05	0.00	0.00	0.05
0.00	0.00	0.05	0.05	0.05	0.00	0.00	0.05
0.00	0.00	0.05	0.05	0.05	0.00	0.00	0.05
0.00	0.00	0.05	0.05	0.05	0.00	0.00	0.05
0.00	0.00	0.05	0.05	0.05	0.00	0.00	0.05
0.00	0.00	0.05	0.05	0.05	0.00	0.00	0.05
0.00	0.00	0.05	0.05	0.05	0.00	0.00	0.05
0.00	0.00	0.05	0.05	0.05	0.00	0.00	0.05
0.00	0.00	0.05	0.05	0.05	0.00	0.00	0.05
0.00	0.00	0.05	0.05	0.05	0.00	0.00	0.05
0.00	0.00	0.05	0.05	0.05	0.00	0.00	0.05
0.00	0.00	0.05	0.05	0.05	0.00	0.00	0.05
0.00	0.00	0.05	0.05	0.05	0.00	0.00	0.05

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Nationwide Mutual and Affiliated Insurance Companies

EC - Standard Auto Physical Damage - Countrywide

Infused and Excess Asset Flows Resulting from Insurance Operations

Required Assets	Assets Prior to Infusion	Required Infused Assets	Infused Asset Flow	Excess Asset Flow	Total Asset Flow	Discount Factor at 15.0% ROR	Discounted Asset Flow
0.00	0.00	0.00	0.00	(4.94)	(4.94)	1.0117	(4.99)
146.15	46.30	99.85	(99.85)	0.00	(99.85)	1.0000	(99.85)
90.05	33.74	56.31	43.54	0.00	43.54	0.9657	42.05
165.98	62.82	103.16	(46.85)	0.00	(46.85)	0.9325	(43.68)
93.43	44.76	48.67	54.49	0.00	54.49	0.9005	49.07
16.32	16.32	0.00	48.67	8.64	57.31	0.8696	49.84
2.56	2.56	0.00	0.00	7.50	7.50	0.8397	6.30
1.41	1.41	0.00	0.00	0.78	0.78	0.8109	0.63
0.93	0.93	0.00	0.00	0.32	0.32	0.7830	0.25
0.67	0.67	0.00	0.00	0.18	0.18	0.7561	0.14
0.53	0.53	0.00	0.00	0.09	0.09	0.7302	0.07
0.43	0.43	0.00	0.00	0.07	0.07	0.7051	0.05
0.35	0.35	0.00	0.00	0.05	0.05	0.6809	0.04
0.30	0.30	0.00	0.00	0.04	0.04	0.6575	0.02
0.21	0.21	0.00	0.00	0.06	0.06	0.6349	0.04
0.17	0.17	0.00	0.00	0.02	0.02	0.6131	0.01
0.14	0.14	0.00	0.00	0.02	0.02	0.5921	0.01
0.11	0.11	0.00	0.00	0.02	0.02	0.5718	0.01
0.10	0.10	0.00	0.00	0.00	0.00	0.5521	0.00
0.10	0.10	0.00	0.00	(0.00)	(0.00)	0.5332	(0.00)
0.10	0.10	0.00	0.00	(0.00)	(0.00)	0.5149	(0.00)
0.09	0.09	0.00	0.00	(0.00)	(0.00)	0.4972	(0.00)
0.08	0.08	0.00	0.00	0.00	0.00	0.4323	0.00
0.08	0.08	0.00	0.00	0.00	0.00	0.3759	0.00
0.07	0.07	0.00	0.00	0.00	0.00	0.3269	0.00
0.07	0.07	0.00	0.00	0.00	0.00	0.2843	0.00
0.06	0.06	0.00	0.00	0.00	0.00	0.2472	0.00
0.06	0.06	0.00	0.00	0.00	0.00	0.2149	0.00
0.06	0.06	0.00	0.00	0.00	0.00	0.1869	0.00
0.06	0.06	0.00	0.00	0.00	0.00	0.1625	0.00
0.06	0.06	0.00	0.00	0.00	0.00	0.1413	0.00
0.06	0.06	0.00	0.00	0.00	0.00	0.1229	0.00
0.06	0.06	0.00	0.00	0.00	0.00	0.1069	0.00
0.06	0.06	0.00	0.00	0.00	0.00	0.0929	0.00
0.05	0.05	0.00	0.00	0.00	0.00	0.0808	0.00
0.05	0.05	0.00	0.00	0.00	0.00	0.0703	0.00
0.05	0.05	0.00	0.00	0.00	0.00	0.0611	0.00
0.05	0.05	0.00	0.00	0.00	0.00	0.0531	0.00
0.05	0.05	0.00	0.00	0.00	0.00	0.0462	0.00
0.05	0.05	0.00	0.00	0.00	0.00	0.0402	0.00
0.05	0.05	0.00	0.00	0.00	0.00	0.0349	0.00
0.05	0.05	0.00	0.00	0.00	0.00	0.0304	0.00
0.05	0.05	0.00	0.00	0.00	0.00	0.0264	0.00
0.05	0.05	0.00	0.00	0.00	0.00	0.0230	0.00
0.05	0.05	0.00	0.00	0.00	0.00	0.0200	0.00
0.05	0.05	0.00	0.00	0.00	0.00	0.0174	0.00
0.05	0.05	0.00	0.00	0.00	0.00	0.0151	0.00
			0.00	12.89	12.89		(0.00)

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Arkansas Personal Automobile
Nationwide Mutual and Nationwide Property & Casualty Insurance Company
Income Effect Summary
Assumed Effective Date of March 23, 2014

Company	Coverage	Proposed Change
Nationwide Property & Casualty	Bodily Injury	6.0%
	Property Damage	6.0%
	Medical Benefits	9.0%
	Uninsured Motorists - Bodily Injury	3.8%
	Uninsured Motorists - Property Damage	0.0%
	Liability Total	5.8%
	Comprehensive	2.0%
	Collision	3.0%
	Physical Damage Total	2.7%
	Loss of Use	3.1%
	Minor Coverage Total	3.1%
	Nationwide Property & Casualty Total	**4.5%**
Nationwide Mutual	Bodily Injury	6.0%
	Property Damage	6.0%
	Medical Benefits	9.0%
	Uninsured Motorists - Bodily Injury	3.8%
	Uninsured Motorists - Property Damage	0.0%
	Liability Total	5.8%
	Comprehensive	2.0%
	Collision	3.0%
	Physical Damage Total	2.7%
	Loss of Use	3.1%
	Minor Coverage Total	3.1%
	Nationwide Mutual Total	**4.5%**
All Companies	Bodily Injury	6.0%
	Property Damage	6.0%
	Medical Benefits	9.0%
	Uninsured Motorists - Bodily Injury	3.8%
	Uninsured Motorists - Property Damage	0.0%
	Liability Total	5.8%
	Comprehensive	2.0%
	Collision	3.0%
	Physical Damage Total	2.7%
	Loss of Use	3.1%
	Minor Coverage Total	3.1%
	All Companies Total	**4.5%**

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Arkansas Personal Automobile
Takeout - Residual, Voluntary
Nationwide Mutual Insurance Company
All Coverages
Selected Combined Indices Assumed Effective March 23, 2014

Current Territory	Bodily Injury	Collision	Comprehensive	Loss of Use	Medical Benefits/ Excess Medical Benefits	Property Damage	Uninsured/ Underinsured Motorists -Bodily Injury	Uninsured Motorists - Property Damage	Total
007	5.3%	3.0%	2.1%	3.1%	8.7%	5.6%	3.8%	0.0%	3.9%
024	6.3%	3.0%	2.0%	3.1%	9.6%	5.7%	3.8%	0.0%	4.6%
025	5.6%	3.0%	2.0%	3.1%	8.5%	5.6%	3.8%	0.0%	4.0%
028	6.2%	3.1%	2.0%	3.1%	9.3%	6.0%	3.8%	0.0%	4.6%
034	6.3%	3.1%	2.0%	3.1%	9.0%	6.0%	3.8%	0.0%	4.7%
035	6.3%	3.1%	2.0%	3.1%	8.9%	6.2%	3.8%	0.0%	4.7%
036	6.5%	3.2%	2.1%	3.1%	9.6%	6.1%	3.8%	0.0%	4.6%
040	6.0%	3.1%	2.0%	3.1%	9.0%	6.0%	3.8%	0.0%	4.5%
046	5.8%	3.0%	2.0%	3.1%	8.8%	5.9%	3.8%	0.0%	4.5%
047	5.9%	3.0%	2.0%	3.1%	9.0%	6.1%	3.8%	0.0%	4.6%
048	5.8%	3.0%	2.0%	3.1%	8.9%	5.9%	3.8%	0.0%	4.5%
049	5.6%	3.0%	2.0%	3.1%	9.0%	6.0%	3.8%	0.0%	4.5%
050	5.8%	3.0%	2.0%	3.1%	8.8%	6.0%	3.8%	0.0%	4.6%
051	5.7%	3.0%	2.0%	3.1%	9.0%	5.8%	3.8%	0.0%	4.5%
052	5.9%	3.0%	2.0%	3.1%	8.9%	5.7%	3.8%	0.0%	4.3%
053	6.0%	3.0%	2.0%	3.1%	9.0%	5.7%	3.8%	0.0%	4.4%
054	6.5%	3.2%	2.0%	3.1%	9.3%	6.4%	3.8%	0.0%	4.8%
055	6.3%	3.1%	2.0%	3.1%	9.2%	6.3%	3.8%	0.0%	4.7%
056	6.3%	3.0%	2.0%	3.1%	8.8%	6.2%	3.8%	0.0%	4.7%
057	6.7%	3.1%	2.0%	3.1%	10.0%	6.3%	3.8%	0.0%	5.1%
058	5.9%	3.1%	2.0%	3.1%	8.9%	6.0%	3.8%	0.0%	4.5%
060	6.0%	3.0%	2.0%	3.1%	8.9%	6.2%	3.8%	0.0%	4.6%
061	5.2%	2.8%	2.0%	3.1%	8.8%	5.1%	3.8%	0.0%	4.0%
062	5.7%	3.1%	2.1%	3.1%	9.2%	5.8%	3.8%	0.0%	4.3%
063	6.1%	3.1%	2.0%	3.1%	9.3%	6.0%	3.8%	0.0%	4.4%
064	5.8%	3.0%	2.0%	3.1%	8.8%	5.8%	3.8%	0.0%	4.3%
065	6.1%	3.0%	2.0%	3.1%	9.2%	6.0%	3.8%	0.0%	4.6%
066	5.6%	3.0%	2.0%	3.1%	8.6%	5.6%	3.8%	0.0%	4.3%
067	6.1%	3.0%	2.0%	3.1%	9.0%	6.0%	3.8%	0.0%	4.5%
068	6.2%	3.1%	2.0%	3.1%	9.0%	6.1%	3.8%	0.0%	4.6%
999	6.1%	3.1%	2.0%	3.1%	9.3%	6.1%	3.8%	0.0%	4.5%
Total	6.0%	3.0%	2.0%	3.1%	9.0%	6.0%	3.8%	0.0%	4.5%

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Arkansas Personal Automobile
Takeout - Residual, Voluntary
Nationwide Mutual Insurance Company
Bodily Injury
Selected Combined Indices Assumed Effective March 23, 2014

(1)	(10)	(11)	(12)	(13)	(14)	(15)
Current Territory	Selected Variable Premium Change	Total Internal Change	Selected Base Rate Change	Current Base Rate*	Selected Base Rate	Total Change Including Expense Fee**
007	8.4%	0.5%	7.9%	115.60	124.70	5.3%
024	8.4%	0.5%	7.9%	180.90	195.20	6.3%
025	8.4%	0.5%	7.9%	121.70	131.30	5.6%
028	8.4%	0.5%	7.9%	166.60	179.80	6.2%
034	8.4%	0.5%	7.9%	181.40	195.70	6.3%
035	8.4%	0.5%	7.9%	180.00	194.20	6.3%
036	8.4%	0.5%	7.9%	201.40	217.30	6.5%
040	8.4%	0.5%	7.9%	158.10	170.60	6.0%
046	8.4%	0.5%	7.9%	151.20	163.10	5.8%
047	8.4%	0.5%	7.9%	152.20	164.20	5.9%
048	8.4%	0.5%	7.9%	151.20	163.10	5.8%
049	8.4%	0.5%	7.9%	122.60	132.30	5.6%
050	8.4%	0.5%	7.9%	135.20	145.90	5.8%
051	8.4%	0.5%	7.9%	129.60	139.80	5.7%
052	8.4%	0.5%	7.9%	153.30	165.40	5.9%
053	8.4%	0.5%	7.9%	158.90	171.50	6.0%
054	8.4%	0.5%	7.9%	208.80	225.30	6.5%
055	8.4%	0.5%	7.9%	192.30	207.50	6.3%
056	8.4%	0.5%	7.9%	183.40	197.90	6.3%
057	8.4%	0.5%	7.9%	251.80	271.70	6.7%
058	8.4%	0.5%	7.9%	141.30	152.50	5.9%
060	8.4%	0.5%	7.9%	157.20	169.60	6.0%
061	8.4%	0.5%	7.9%	97.90	105.60	5.2%
062	8.4%	0.5%	7.9%	129.40	139.60	5.7%
063	8.4%	0.5%	7.9%	148.60	160.30	6.1%
064	8.4%	0.5%	7.9%	136.40	147.20	5.8%
065	8.4%	0.5%	7.9%	168.40	181.70	6.1%
066	8.4%	0.5%	7.9%	129.10	139.30	5.6%
067	8.4%	0.5%	7.9%	158.60	171.10	6.1%
068	8.4%	0.5%	7.9%	189.00	203.90	6.2%
999	8.4%	0.5%	7.9%	152.00	164.00	6.1%
Total	8.4%	0.5%	7.9%			6.0%

* Effective 3/23/2013, Model Year 2014

** Current Expense Fee is $33.10, Proposed is $33.10

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Arkansas Personal Automobile
Takeout - Residual, Voluntary
Nationwide Mutual Insurance Company
Collision
Selected Combined Indices Assumed Effective March 23, 2014

(1)	(10)	(11)	(12)	(13)	(14)	(15)
Current Territory	Selected Variable Premium Change	Total Internal Change	Selected Base Rate Change	Current Base Rate*	Selected Base Rate	Total Change Including Expense Fee**
007	3.7%	1.2%	2.5%	290.10	297.40	3.0%
024	3.7%	1.2%	2.5%	231.30	237.10	3.0%
025	3.7%	1.2%	2.5%	253.10	259.40	3.0%
028	3.7%	1.2%	2.5%	258.70	265.20	3.1%
034	3.7%	1.2%	2.5%	294.70	302.10	3.1%
035	3.7%	1.2%	2.5%	267.30	274.00	3.1%
036	3.7%	1.2%	2.5%	290.20	297.50	3.2%
040	3.7%	1.2%	2.5%	294.80	302.20	3.1%
046	3.7%	1.2%	2.5%	251.60	257.90	3.0%
047	3.7%	1.2%	2.5%	273.80	280.60	3.0%
048	3.7%	1.2%	2.5%	266.70	273.40	3.0%
049	3.7%	1.2%	2.5%	268.40	275.10	3.0%
050	3.7%	1.2%	2.5%	271.20	278.00	3.0%
051	3.7%	1.2%	2.5%	264.60	271.20	3.0%
052	3.7%	1.2%	2.5%	260.90	267.40	3.0%
053	3.7%	1.2%	2.5%	258.10	264.60	3.0%
054	3.7%	1.2%	2.5%	339.00	347.50	3.2%
055	3.7%	1.2%	2.5%	301.90	309.40	3.1%
056	3.7%	1.2%	2.5%	255.00	261.40	3.0%
057	3.7%	1.2%	2.5%	281.20	288.20	3.1%
058	3.7%	1.2%	2.5%	270.70	277.50	3.1%
060	3.7%	1.2%	2.5%	264.30	270.90	3.0%
061	3.7%	1.2%	2.5%	181.50	186.00	2.8%
062	3.7%	1.2%	2.5%	255.60	262.00	3.1%
063	3.7%	1.2%	2.5%	248.60	254.80	3.1%
064	3.7%	1.2%	2.5%	252.00	258.30	3.0%
065	3.7%	1.2%	2.5%	262.10	268.70	3.0%
066	3.7%	1.2%	2.5%	256.80	263.20	3.0%
067	3.7%	1.2%	2.5%	250.40	256.70	3.0%
068	3.7%	1.2%	2.5%	323.60	331.70	3.1%
999	3.7%	1.2%	2.5%	253.70	260.00	3.1%
Total	3.7%	1.2%	2.5%			3.0%

* Effective 3/23/2013, $100 Deductible, Model Year 2014

** Current Expense Fee is $56.20, Proposed is $56.90

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Arkansas Personal Automobile
Takeout - Residual, Voluntary
Nationwide Mutual Insurance Company
Comprehensive
Selected Combined Indices Assumed Effective March 23, 2014

(1)	(10)	(11)	(12)	(13)	(14)	(15)
Current Territory	Selected Variable Premium Change	Total Internal Change	Selected Base Rate Change	Current Base Rate*	Selected Base Rate	Total Change Including Expense Fee**
007	2.2%	2.0%	0.2%	186.70	187.10	2.1%
024	2.2%	2.0%	0.2%	95.20	95.40	2.0%
025	2.2%	2.0%	0.2%	110.70	110.90	2.0%
028	2.2%	2.0%	0.2%	118.90	119.10	2.0%
034	2.2%	2.0%	0.2%	108.10	108.30	2.0%
035	2.2%	2.0%	0.2%	107.70	107.90	2.0%
036	2.2%	2.0%	0.2%	178.00	178.40	2.1%
040	2.2%	2.0%	0.2%	119.90	120.10	2.0%
046	2.2%	2.0%	0.2%	81.50	81.70	2.0%
047	2.2%	2.0%	0.2%	86.50	86.70	2.0%
048	2.2%	2.0%	0.2%	88.10	88.30	2.0%
049	2.2%	2.0%	0.2%	103.10	103.30	2.0%
050	2.2%	2.0%	0.2%	84.40	84.60	2.0%
051	2.2%	2.0%	0.2%	105.90	106.10	2.0%
052	2.2%	2.0%	0.2%	128.30	128.60	2.0%
053	2.2%	2.0%	0.2%	128.00	128.30	2.0%
054	2.2%	2.0%	0.2%	85.10	85.30	2.0%
055	2.2%	2.0%	0.2%	91.80	92.00	2.0%
056	2.2%	2.0%	0.2%	86.50	86.70	2.0%
057	2.2%	2.0%	0.2%	117.50	117.70	2.0%
058	2.2%	2.0%	0.2%	100.70	100.90	2.0%
060	2.2%	2.0%	0.2%	103.00	103.20	2.0%
061	2.2%	2.0%	0.2%	116.60	116.80	2.0%
062	2.2%	2.0%	0.2%	184.10	184.50	2.1%
063	2.2%	2.0%	0.2%	118.00	118.20	2.0%
064	2.2%	2.0%	0.2%	108.70	108.90	2.0%
065	2.2%	2.0%	0.2%	122.00	122.20	2.0%
066	2.2%	2.0%	0.2%	115.70	115.90	2.0%
067	2.2%	2.0%	0.2%	97.70	97.90	2.0%
068	2.2%	2.0%	0.2%	105.10	105.30	2.0%
999	2.2%	2.0%	0.2%	104.30	104.50	2.0%
Total	2.2%	2.0%	0.2%			2.0%

* Effective 3/23/2013, $0 Deductible, Model Year 2014

** Current Expense Fee is $22.50, Proposed is $22.80

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Arkansas Personal Automobile
Takeout - Residual, Voluntary
Nationwide Mutual Insurance Company
Medical Benefits, Excess Medical Benefits
Selected Combined Indices Assumed Effective March 23, 2014

(1)	(10)	(11)	(12)	(13)	(14)	(15)
Current Territory	Selected Variable Premium Change	Total Internal Change	Selected Base Rate Change	Current Base Rate*	Selected Base Rate	Total Change Including Expense Fee**
007	12.4%	0.1%	12.3%	102.90	115.60	8.7%
024	12.4%	0.1%	12.3%	131.60	147.80	9.6%
025	12.4%	0.1%	12.3%	77.00	86.50	8.5%
028	12.4%	0.1%	12.3%	114.80	128.90	9.3%
034	12.4%	0.1%	12.3%	106.90	120.00	9.0%
035	12.4%	0.1%	12.3%	106.70	119.80	8.9%
036	12.4%	0.1%	12.3%	130.20	146.20	9.6%
040	12.4%	0.1%	12.3%	108.10	121.40	9.0%
046	12.4%	0.1%	12.3%	101.90	114.40	8.8%
047	12.4%	0.1%	12.3%	102.30	114.90	9.0%
048	12.4%	0.1%	12.3%	103.80	116.60	8.9%
049	12.4%	0.1%	12.3%	107.00	120.20	9.0%
050	12.4%	0.1%	12.3%	99.70	112.00	8.8%
051	12.4%	0.1%	12.3%	102.40	115.00	9.0%
052	12.4%	0.1%	12.3%	100.80	113.20	8.9%
053	12.4%	0.1%	12.3%	112.10	125.90	9.0%
054	12.4%	0.1%	12.3%	121.60	136.60	9.3%
055	12.4%	0.1%	12.3%	112.20	126.00	9.2%
056	12.4%	0.1%	12.3%	101.90	114.40	8.8%
057	12.4%	0.1%	12.3%	152.10	170.80	10.0%
058	12.4%	0.1%	12.3%	99.20	111.40	8.9%
060	12.4%	0.1%	12.3%	102.10	114.70	8.9%
061	12.4%	0.1%	12.3%	86.20	96.80	8.8%
062	12.4%	0.1%	12.3%	105.90	118.90	9.2%
063	12.4%	0.1%	12.3%	108.10	121.40	9.3%
064	12.4%	0.1%	12.3%	94.80	106.50	8.8%
065	12.4%	0.1%	12.3%	122.80	137.90	9.2%
066	12.4%	0.1%	12.3%	96.00	107.80	8.6%
067	12.4%	0.1%	12.3%	106.80	119.90	9.0%
068	12.4%	0.1%	12.3%	112.80	126.70	9.0%
999	12.4%	0.1%	12.3%	106.80	119.90	9.3%
Total	12.4%	0.1%	12.3%			9.0%

* Effective 3/23/2013, Model Year 2014

** Current Expense Fee is $8.50, Proposed is $8.50

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Arkansas Personal Automobile
Takeout - Residual, Voluntary
Nationwide Mutual Insurance Company
Property Damage
Selected Combined Indices Assumed Effective March 23, 2014

(1)	(10)	(11)	(12)	(13)	(14)	(15)
Current Territory	Selected Variable Premium Change	Total Internal Change	Selected Base Rate Change	Current Base Rate*	Selected Base Rate	Total Change Including Expense Fee**
007	8.6%	0.4%	8.2%	109.20	118.20	5.6%
024	8.6%	0.4%	8.2%	110.20	119.20	5.7%
025	8.6%	0.4%	8.2%	101.30	109.60	5.6%
028	8.6%	0.4%	8.2%	133.50	144.40	6.0%
034	8.6%	0.4%	8.2%	134.30	145.30	6.0%
035	8.6%	0.4%	8.2%	145.80	157.80	6.2%
036	8.6%	0.4%	8.2%	132.60	143.50	6.1%
040	8.6%	0.4%	8.2%	130.30	141.00	6.0%
046	8.6%	0.4%	8.2%	138.40	149.70	5.9%
047	8.6%	0.4%	8.2%	135.60	146.70	6.1%
048	8.6%	0.4%	8.2%	127.50	138.00	5.9%
049	8.6%	0.4%	8.2%	136.60	147.80	6.0%
050	8.6%	0.4%	8.2%	132.30	143.10	6.0%
051	8.6%	0.4%	8.2%	114.60	124.00	5.8%
052	8.6%	0.4%	8.2%	111.70	120.90	5.7%
053	8.6%	0.4%	8.2%	116.50	126.10	5.7%
054	8.6%	0.4%	8.2%	171.00	185.00	6.4%
055	8.6%	0.4%	8.2%	165.10	178.60	6.3%
056	8.6%	0.4%	8.2%	152.20	164.70	6.2%
057	8.6%	0.4%	8.2%	152.20	164.70	6.3%
058	8.6%	0.4%	8.2%	126.70	137.10	6.0%
060	8.6%	0.4%	8.2%	149.00	161.20	6.2%
061	8.6%	0.4%	8.2%	78.10	84.50	5.1%
062	8.6%	0.4%	8.2%	113.70	123.00	5.8%
063	8.6%	0.4%	8.2%	114.70	124.10	6.0%
064	8.6%	0.4%	8.2%	110.90	120.00	5.8%
065	8.6%	0.4%	8.2%	135.30	146.40	6.0%
066	8.6%	0.4%	8.2%	108.30	117.20	5.6%
067	8.6%	0.4%	8.2%	123.80	134.00	6.0%
068	8.6%	0.4%	8.2%	143.80	155.60	6.1%
999	8.6%	0.4%	8.2%	132.60	143.50	6.1%
Total	8.6%	0.4%	8.2%			6.0%

* Effective 3/23/2013, Model Year 2014

** Current Expense Fee is $28.80, Proposed is $28.80

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Arkansas Personal Automobile
Takeout - Residual, Voluntary
Nationwide Property & Casualty Insurance Company
All Coverages
Selected Combined Indices Assumed Effective March 23, 2014

Current Territory	Bodily Injury	Collision	Comprehensive	Loss of Use	Medical Benefits	Property Damage	Uninsured/ Underinsured Motorists - Bodily Injury	Uninsured Motorists - Property Damage	Total
101	6.8%	3.8%	2.7%	3.1%	10.1%	6.6%	3.8%	0.0%	5.1%
102	6.6%	3.0%	1.9%	3.1%	9.0%	6.5%	3.8%	0.0%	4.5%
103	6.4%	3.0%	1.9%	3.1%	8.8%	6.5%	3.8%	0.0%	4.6%
104	6.5%	2.9%	2.0%	3.1%	9.4%	6.5%	3.8%	0.0%	4.6%
105	6.6%	3.8%	2.4%	3.1%	10.1%	6.5%	3.8%	0.0%	5.0%
106	6.5%	3.7%	2.5%	3.1%	9.9%	6.5%	3.8%	0.0%	5.0%
107	6.6%	3.1%	2.0%	3.1%	9.3%	6.5%	3.8%	0.0%	4.6%
108	6.6%	3.2%	2.0%	3.1%	9.2%	6.5%	3.8%	0.0%	4.8%
109	6.6%	2.9%	1.9%	3.1%	9.5%	6.5%	3.8%	0.0%	4.6%
110	6.8%	3.7%	2.2%	3.1%	9.0%	6.6%	3.8%	0.0%	5.1%
111	6.3%	2.3%	1.7%	3.1%	8.2%	6.5%	3.8%	0.0%	4.0%
112	6.3%	3.0%	2.0%	3.1%	9.2%	6.5%	3.8%	0.0%	4.5%
113	6.4%	2.9%	1.9%	3.1%	9.0%	6.5%	3.8%	0.0%	4.5%
114	5.9%	2.6%	1.9%	3.1%	8.0%	6.5%	3.8%	0.0%	4.4%
115	6.4%	3.2%	2.5%	3.1%	9.9%	6.5%	3.8%	0.0%	4.8%
116	6.5%	3.4%	2.4%	3.1%	9.5%	6.5%	3.8%	0.0%	4.9%
117	6.2%	3.0%	2.4%	3.1%	9.2%	6.5%	3.8%	0.0%	4.7%
118	6.4%	2.8%	2.0%	3.1%	9.2%	6.5%	3.8%	0.0%	4.5%
119	6.5%	2.8%	2.0%	3.1%	9.1%	6.5%	3.8%	0.0%	4.7%
120	6.4%	3.3%	2.3%	3.1%	9.8%	6.5%	3.8%	0.0%	4.8%
121	6.4%	3.0%	2.2%	3.1%	9.0%	6.5%	3.8%	0.0%	4.7%
122	6.4%	2.9%	1.9%	3.1%	9.2%	6.5%	3.8%	0.0%	4.5%
123	6.8%	3.8%	2.5%	3.1%	10.1%	6.5%	3.8%	0.0%	5.1%
124	-3.5%	-3.5%	-3.6%	3.1%	-3.5%	-3.6%	3.8%	0.0%	-3.0%
125	6.8%	3.4%	2.3%	3.1%	9.1%	6.5%	3.8%	0.0%	4.9%
126	6.7%	3.7%	2.5%	3.1%	9.8%	6.6%	3.8%	0.0%	5.2%
127	-3.6%	-3.6%	-3.7%	3.1%	-3.7%	-3.7%	3.8%	0.0%	-3.0%
128	6.7%	3.4%	2.4%	3.1%	9.6%	6.5%	3.8%	0.0%	5.0%
129	6.8%	3.4%	2.2%	3.1%	9.7%	6.5%	3.8%	0.0%	4.8%
130	6.8%	3.6%	2.5%	3.1%	10.2%	6.5%	3.8%	0.0%	5.0%
131	6.8%	3.6%	2.6%	3.1%	10.3%	6.5%	3.8%	0.0%	5.1%
132	6.4%	2.9%	1.8%	3.1%	8.8%	6.5%	3.8%	0.0%	4.4%
133	6.2%	2.8%	2.1%	3.1%	8.6%	6.5%	3.8%	0.0%	4.7%
134	6.3%	3.0%	2.5%	3.1%	9.7%	6.5%	3.8%	0.0%	4.7%
135	6.4%	2.9%	2.0%	3.1%	9.0%	6.5%	3.8%	0.0%	4.6%
136	6.3%	3.1%	2.4%	3.1%	9.4%	6.5%	3.8%	0.0%	4.8%
137	6.7%	3.9%	2.4%	3.1%	10.0%	6.5%	3.8%	0.0%	5.1%
138	6.7%	3.9%	2.5%	3.1%	10.4%	6.6%	3.8%	0.0%	5.3%
139	6.7%	3.6%	2.5%	3.1%	10.1%	6.5%	3.8%	0.0%	5.0%
140	6.3%	3.0%	2.4%	3.1%	9.3%	6.5%	3.8%	0.0%	4.7%
141	6.7%	3.6%	2.2%	3.1%	9.3%	6.6%	3.8%	0.0%	4.8%
999	6.4%	3.2%	2.4%	3.1%	9.9%	6.5%	3.8%	0.0%	4.7%
Total	6.0%	3.0%	2.0%	3.1%	9.0%	6.0%	3.8%	0.0%	4.5%

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Arkansas Personal Auto
Takeout - Residual, Voluntary
Nationwide Property & Casualty Insurance Company
Bodily Injury
Selected Combined Indices Assumed Effective March 23, 2014

(1)	(10)	(11)	(12)	(13)	(14)	(15)
Current Territory	Selected Variable Premium Change	Total Internal Change	Selected Base Rate Change	Current Base Rate*	Selected Base Rate	Total Change Including Expense Fee**
101	5.1%	-3.2%	8.6%	82.10	89.20	6.8%
102	5.1%	-3.2%	8.6%	82.10	89.20	6.6%
103	5.1%	-3.2%	8.6%	95.60	103.80	6.4%
104	5.1%	-3.2%	8.6%	97.00	105.30	6.5%
105	5.1%	-3.2%	8.6%	100.00	108.60	6.6%
106	5.1%	-3.2%	8.6%	102.90	111.70	6.5%
107	5.1%	-3.2%	8.6%	90.40	98.20	6.6%
108	5.1%	-3.2%	8.6%	89.30	97.00	6.6%
109	5.1%	-3.2%	8.6%	92.40	100.30	6.6%
110	5.1%	-3.2%	8.6%	79.90	86.80	6.8%
111	5.1%	-3.2%	8.6%	96.90	105.20	6.3%
112	5.1%	-3.2%	8.6%	119.40	129.70	6.3%
113	5.1%	-3.2%	8.6%	106.70	115.90	6.4%
114	5.1%	-3.2%	8.6%	150.40	163.30	5.9%
115	5.1%	-3.2%	8.6%	106.20	115.30	6.4%
116	5.1%	-3.2%	8.6%	81.90	88.90	6.5%
117	5.1%	-3.2%	8.6%	128.80	139.90	6.2%
118	5.1%	-3.2%	8.6%	101.00	109.70	6.4%
119	5.1%	-3.2%	8.6%	91.40	99.30	6.5%
120	5.1%	-3.2%	8.6%	98.90	107.40	6.4%
121	5.1%	-3.2%	8.6%	101.90	110.70	6.4%
122	5.1%	-3.2%	8.6%	99.40	107.90	6.4%
123	5.1%	-3.2%	8.6%	80.00	86.90	6.8%
124	-10.5%	-3.2%	-7.5%	70.60	65.30	-3.5%
125	5.1%	-3.2%	8.6%	76.50	83.10	6.8%
126	5.1%	-3.2%	8.6%	83.20	90.40	6.7%
127	-9.5%	-3.2%	-6.5%	83.20	77.80	-3.6%
128	5.1%	-3.2%	8.6%	83.20	90.40	6.7%
129	5.1%	-3.2%	8.6%	66.70	72.40	6.8%
130	5.1%	-3.2%	8.6%	83.40	90.60	6.8%
131	5.1%	-3.2%	8.6%	81.50	88.50	6.8%
132	5.1%	-3.2%	8.6%	80.30	87.20	6.4%
133	5.1%	-3.2%	8.6%	146.40	159.00	6.2%
134	5.1%	-3.2%	8.6%	120.00	130.30	6.3%
135	5.1%	-3.2%	8.6%	108.00	117.30	6.4%
136	5.1%	-3.2%	8.6%	103.70	112.60	6.3%
137	5.1%	-3.2%	8.6%	86.20	93.60	6.7%
138	5.1%	-3.2%	8.6%	89.60	97.30	6.7%
139	5.1%	-3.2%	8.6%	85.50	92.90	6.7%
140	5.1%	-3.2%	8.6%	115.60	125.50	6.3%
141	5.1%	-3.2%	8.6%	91.30	99.20	6.7%
999	5.1%	-3.2%	8.6%	111.90	121.50	6.4%
Total	4.4%	-3.2%	7.9%			6.0%

* Effective 9/26/2011, 25/50 Limit, Model Year 2014
** Current Expense Fee is $27.50, Proposed is $30.40

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Arkansas Personal Auto
Takeout - Residual, Voluntary
Nationwide Property & Casualty Insurance Company
Collision
Selected Combined Indices Assumed Effective March 23, 2014

(1)	(10)	(11)	(12)	(13)	(14)	(15)
Current Territory	Selected Variable Premium Change	Total Internal Change	Selected Base Rate Change	Current Base Rate*	Selected Base Rate	Total Change Including Expense Fee**
101	0.3%	1.5%	-1.2%	169.60	167.60	3.8%
102	0.3%	1.5%	-1.2%	180.50	178.30	3.0%
103	0.3%	1.5%	-1.2%	196.60	194.20	3.0%
104	0.3%	1.5%	-1.2%	200.60	198.20	2.9%
105	0.3%	1.5%	-1.2%	175.40	173.30	3.8%
106	0.3%	1.5%	-1.2%	172.60	170.50	3.7%
107	0.3%	1.5%	-1.2%	191.10	188.80	3.1%
108	0.3%	1.5%	-1.2%	189.80	187.50	3.2%
109	0.3%	1.5%	-1.2%	215.40	212.80	2.9%
110	0.3%	1.5%	-1.2%	190.10	187.80	3.7%
111	0.3%	1.5%	-1.2%	230.70	227.90	2.3%
112	0.3%	1.5%	-1.2%	185.60	183.40	3.0%
113	0.3%	1.5%	-1.2%	180.80	178.60	2.9%
114	0.3%	1.5%	-1.2%	198.20	195.80	2.6%
115	0.3%	1.5%	-1.2%	209.90	207.40	3.2%
116	0.3%	1.5%	-1.2%	180.80	178.60	3.4%
117	0.3%	1.5%	-1.2%	206.50	204.00	3.0%
118	0.3%	1.5%	-1.2%	211.30	208.80	2.8%
119	0.3%	1.5%	-1.2%	191.80	189.50	2.8%
120	0.3%	1.5%	-1.2%	176.40	174.30	3.3%
121	0.3%	1.5%	-1.2%	188.40	186.10	3.0%
122	0.3%	1.5%	-1.2%	178.80	176.70	2.9%
123	0.3%	1.5%	-1.2%	189.40	187.10	3.8%
124	-9.2%	1.5%	-10.5%	170.20	152.30	-3.5%
125	0.3%	1.5%	-1.2%	181.90	179.70	3.4%
126	0.3%	1.5%	-1.2%	185.90	183.70	3.7%
127	-9.4%	1.5%	-10.7%	172.10	153.70	-3.6%
128	0.3%	1.5%	-1.2%	178.40	176.30	3.4%
129	0.3%	1.5%	-1.2%	165.70	163.70	3.4%
130	0.3%	1.5%	-1.2%	173.90	171.80	3.6%
131	0.3%	1.5%	-1.2%	177.30	175.20	3.6%
132	0.3%	1.5%	-1.2%	179.80	177.60	2.9%
133	0.3%	1.5%	-1.2%	212.30	209.80	2.8%
134	0.3%	1.5%	-1.2%	215.70	213.10	3.0%
135	0.3%	1.5%	-1.2%	198.10	195.70	2.9%
136	0.3%	1.5%	-1.2%	191.90	189.60	3.1%
137	0.3%	1.5%	-1.2%	163.00	161.00	3.9%
138	0.3%	1.5%	-1.2%	171.70	169.60	3.9%
139	0.3%	1.5%	-1.2%	179.70	177.50	3.6%
140	0.3%	1.5%	-1.2%	193.60	191.30	3.0%
141	0.3%	1.5%	-1.2%	177.60	175.50	3.6%
999	0.3%	1.5%	-1.2%	225.90	223.20	3.2%
Total	-0.2%	1.5%	-1.7%			3.0%

* Effective 9/26/2011, Model Year 2014
** Current Expense Fee is $46.80, Proposed is $53.10

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Arkansas Personal Auto
Takeout - Residual, Voluntary
Nationwide Property & Casualty Insurance Company
Comprehensive
Selected Combined Indices Assumed Effective March 23, 2014

(1)	(10)	(11)	(12)	(13)	(14)	(15)
Current Territory	Selected Variable Premium Change	Total Internal Change	Selected Base Rate Change	Current Base Rate*	Selected Base Rate	Total Change Including Expense Fee**
101	0.6%	-5.4%	6.3%	47.50	50.50	2.7%
102	0.6%	-5.4%	6.3%	74.80	79.50	1.9%
103	0.6%	-5.4%	6.3%	74.50	79.20	1.9%
104	0.6%	-5.4%	6.3%	61.10	64.90	2.0%
105	0.6%	-5.4%	6.3%	62.10	66.00	2.4%
106	0.6%	-5.4%	6.3%	56.70	60.30	2.5%
107	0.6%	-5.4%	6.3%	74.70	79.40	2.0%
108	0.6%	-5.4%	6.3%	75.80	80.60	2.0%
109	0.6%	-5.4%	6.3%	82.50	87.70	1.9%
110	0.6%	-5.4%	6.3%	75.90	80.70	2.2%
111	0.6%	-5.4%	6.3%	86.60	92.10	1.7%
112	0.6%	-5.4%	6.3%	67.70	72.00	2.0%
113	0.6%	-5.4%	6.3%	67.40	71.60	1.9%
114	0.6%	-5.4%	6.3%	79.10	84.10	1.9%
115	0.6%	-5.4%	6.3%	52.80	56.10	2.5%
116	0.6%	-5.4%	6.3%	62.90	66.90	2.4%
117	0.6%	-5.4%	6.3%	57.70	61.30	2.4%
118	0.6%	-5.4%	6.3%	70.80	75.30	2.0%
119	0.6%	-5.4%	6.3%	65.40	69.50	2.0%
120	0.6%	-5.4%	6.3%	57.10	60.70	2.3%
121	0.6%	-5.4%	6.3%	60.30	64.10	2.2%
122	0.6%	-5.4%	6.3%	65.40	69.50	1.9%
123	0.6%	-5.4%	6.3%	67.30	71.50	2.5%
124	-6.5%	-5.4%	-1.2%	64.30	63.50	-3.6%
125	0.6%	-5.4%	6.3%	61.80	65.70	2.3%
126	0.6%	-5.4%	6.3%	66.20	70.40	2.5%
127	-7.8%	-5.4%	-2.5%	59.90	58.40	-3.7%
128	0.6%	-5.4%	6.3%	55.80	59.30	2.4%
129	0.6%	-5.4%	6.3%	62.90	66.90	2.2%
130	0.6%	-5.4%	6.3%	54.90	58.40	2.5%
131	0.6%	-5.4%	6.3%	53.00	56.30	2.6%
132	0.6%	-5.4%	6.3%	80.30	85.40	1.8%
133	0.6%	-5.4%	6.3%	60.80	64.60	2.1%
134	0.6%	-5.4%	6.3%	52.40	55.70	2.5%
135	0.6%	-5.4%	6.3%	64.00	68.00	2.0%
136	0.6%	-5.4%	6.3%	52.00	55.30	2.4%
137	0.6%	-5.4%	6.3%	57.10	60.70	2.4%
138	0.6%	-5.4%	6.3%	52.60	55.90	2.5%
139	0.6%	-5.4%	6.3%	50.90	54.10	2.5%
140	0.6%	-5.4%	6.3%	50.80	54.00	2.4%
141	0.6%	-5.4%	6.3%	76.20	81.00	2.2%
999	0.6%	-5.4%	6.3%	69.40	73.80	2.4%
Total	0.2%	-5.4%	5.8%			2.0%

* Effective 9/26/2011, Model Year 2014
** Current Expense Fee is $18.90, Proposed is $20.30

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Arkansas Personal Auto
Takeout - Residual, Voluntary
Nationwide Property & Casualty Insurance Company
Medical Benefits
Selected Combined Indices Assumed Effective March 23, 2014

(1)	(10)	(11)	(12)	(13)	(14)	(15)
Current Territory	Selected Variable Premium Change	Total Internal Change	Selected Base Rate Change	Current Base Rate*	Selected Base Rate	Total Change Including Expense Fee**
101	5.5%	-5.2%	11.3%	73.30	81.60	10.1%
102	5.5%	-5.2%	11.3%	79.30	88.30	9.0%
103	5.5%	-5.2%	11.3%	80.70	89.80	8.8%
104	5.5%	-5.2%	11.3%	76.70	85.40	9.4%
105	5.5%	-5.2%	11.3%	78.60	87.50	10.1%
106	5.5%	-5.2%	11.3%	79.80	88.80	9.9%
107	5.5%	-5.2%	11.3%	81.00	90.20	9.3%
108	5.5%	-5.2%	11.3%	87.10	96.90	9.2%
109	5.5%	-5.2%	11.3%	83.70	93.20	9.5%
110	5.5%	-5.2%	11.3%	91.00	101.30	9.0%
111	5.5%	-5.2%	11.3%	80.40	89.50	8.2%
112	5.5%	-5.2%	11.3%	85.50	95.20	9.2%
113	5.5%	-5.2%	11.3%	83.00	92.40	9.0%
114	5.5%	-5.2%	11.3%	91.90	102.30	8.0%
115	5.5%	-5.2%	11.3%	83.00	92.40	9.9%
116	5.5%	-5.2%	11.3%	76.50	85.10	9.5%
117	5.5%	-5.2%	11.3%	90.80	101.10	9.2%
118	5.5%	-5.2%	11.3%	85.40	95.10	9.2%
119	5.5%	-5.2%	11.3%	77.60	86.40	9.1%
120	5.5%	-5.2%	11.3%	73.10	81.40	9.8%
121	5.5%	-5.2%	11.3%	80.50	89.60	9.0%
122	5.5%	-5.2%	11.3%	76.20	84.80	9.2%
123	5.5%	-5.2%	11.3%	76.70	85.40	10.1%
124	-11.5%	-5.2%	-6.6%	74.40	69.50	-3.5%
125	5.5%	-5.2%	11.3%	85.30	94.90	9.1%
126	5.5%	-5.2%	11.3%	76.70	85.40	9.8%
127	-13.3%	-5.2%	-8.5%	74.10	67.80	-3.7%
128	5.5%	-5.2%	11.3%	74.10	82.50	9.6%
129	5.5%	-5.2%	11.3%	64.30	71.60	9.7%
130	5.5%	-5.2%	11.3%	73.10	81.40	10.2%
131	5.5%	-5.2%	11.3%	75.50	84.00	10.3%
132	5.5%	-5.2%	11.3%	73.10	81.40	8.8%
133	5.5%	-5.2%	11.3%	93.30	103.80	8.6%
134	5.5%	-5.2%	11.3%	80.90	90.00	9.7%
135	5.5%	-5.2%	11.3%	81.80	91.00	9.0%
136	5.5%	-5.2%	11.3%	78.20	87.00	9.4%
137	5.5%	-5.2%	11.3%	72.30	80.50	10.0%
138	5.5%	-5.2%	11.3%	73.50	81.80	10.4%
139	5.5%	-5.2%	11.3%	74.50	82.90	10.1%
140	5.5%	-5.2%	11.3%	82.90	92.30	9.3%
141	5.5%	-5.2%	11.3%	82.20	91.50	9.3%
999	5.5%	-5.2%	11.3%	90.30	100.50	9.9%
Total	4.6%	-5.2%	10.4%			9.0%

* Effective 9/26/2011, Model Year 2014
** Current Expense Fee is $6.80, Proposed is $8.40

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Arkansas Personal Auto
Takeout - Residual, Voluntary
Nationwide Property & Casualty Insurance Company
Property Damage
Selected Combined Indices Assumed Effective March 23, 2014

(1)	(10)	(11)	(12)	(13)	(14)	(15)
Current Territory	Selected Variable Premium Change	Total Internal Change	Selected Base Rate Change	Current Base Rate*	Selected Base Rate	Total Change Including Expense Fee**
101	6.3%	-8.1%	15.7%	78.80	91.20	6.6%
102	6.3%	-8.1%	15.7%	74.00	85.60	6.5%
103	6.3%	-8.1%	15.7%	81.40	94.20	6.5%
104	6.3%	-8.1%	15.7%	78.10	90.40	6.5%
105	6.3%	-8.1%	15.7%	77.90	90.10	6.5%
106	6.3%	-8.1%	15.7%	85.00	98.30	6.5%
107	6.3%	-8.1%	15.7%	75.30	87.10	6.5%
108	6.3%	-8.1%	15.7%	78.60	90.90	6.5%
109	6.3%	-8.1%	15.7%	77.30	89.40	6.5%
110	6.3%	-8.1%	15.7%	69.20	80.10	6.6%
111	6.3%	-8.1%	15.7%	76.70	88.70	6.5%
112	6.3%	-8.1%	15.7%	76.50	88.50	6.5%
113	6.3%	-8.1%	15.7%	75.20	87.00	6.5%
114	6.3%	-8.1%	15.7%	81.40	94.20	6.5%
115	6.3%	-8.1%	15.7%	94.90	109.80	6.5%
116	6.3%	-8.1%	15.7%	74.10	85.70	6.5%
117	6.3%	-8.1%	15.7%	93.60	108.30	6.5%
118	6.3%	-8.1%	15.7%	85.50	98.90	6.5%
119	6.3%	-8.1%	15.7%	81.20	93.90	6.5%
120	6.3%	-8.1%	15.7%	89.20	103.20	6.5%
121	6.3%	-8.1%	15.7%	83.10	96.10	6.5%
122	6.3%	-8.1%	15.7%	77.30	89.40	6.5%
123	6.3%	-8.1%	15.7%	69.50	80.40	6.5%
124	-8.5%	-8.1%	-0.4%	65.50	65.20	-3.6%
125	6.3%	-8.1%	15.7%	67.10	77.60	6.5%
126	6.3%	-8.1%	15.7%	74.90	86.70	6.6%
127	-8.4%	-8.1%	-0.3%	70.60	70.40	-3.7%
128	6.3%	-8.1%	15.7%	77.70	89.90	6.5%
129	6.3%	-8.1%	15.7%	59.20	68.50	6.5%
130	6.3%	-8.1%	15.7%	77.70	89.90	6.5%
131	6.3%	-8.1%	15.7%	77.00	89.10	6.5%
132	6.3%	-8.1%	15.7%	69.50	80.40	6.5%
133	6.3%	-8.1%	15.7%	98.70	114.20	6.5%
134	6.3%	-8.1%	15.7%	105.80	122.40	6.5%
135	6.3%	-8.1%	15.7%	85.10	98.50	6.5%
136	6.3%	-8.1%	15.7%	88.20	102.00	6.5%
137	6.3%	-8.1%	15.7%	78.90	91.30	6.5%
138	6.3%	-8.1%	15.7%	75.00	86.80	6.6%
139	6.3%	-8.1%	15.7%	79.50	92.00	6.5%
140	6.3%	-8.1%	15.7%	98.90	114.40	6.5%
141	6.3%	-8.1%	15.7%	78.70	91.10	6.6%
999	6.3%	-8.1%	15.7%	94.90	109.80	6.5%
Total	5.6%	-8.1%	14.9%			6.0%

* Effective 9/26/2011, Model Year 2014
** Current Expense Fee is $24.30, Proposed is $26.00

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Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Excess Medical Coverage
Assumed Effective March 23, 2014

Territory Code	Current Base Rate	Proposed % Change	Proposed Base Rate
7	150.70	9.0%	164.30
24	193.50	9.0%	210.90
25	120.10	9.0%	130.90
28	168.70	9.0%	183.90
34	156.10	9.0%	170.10
35	156.10	9.0%	170.10
36	191.40	9.0%	208.60
40	158.20	9.0%	172.40
46	148.90	9.0%	162.30
47	149.70	9.0%	163.20
48	151.60	9.0%	165.20
49	156.60	9.0%	170.70
50	145.90	9.0%	159.00
51	149.70	9.0%	163.20
52	147.60	9.0%	160.90
53	164.30	9.0%	179.10
54	178.60	9.0%	194.70
55	164.30	9.0%	179.10
56	148.90	9.0%	162.30
57	224.50	9.0%	244.70
58	145.20	9.0%	158.30
60	149.40	9.0%	162.80
61	126.60	9.0%	138.00
62	155.40	9.0%	169.40
63	158.40	9.0%	172.70
64	138.10	9.0%	150.50
65	180.00	9.0%	196.20
66	140.00	9.0%	152.60
67	156.60	9.0%	170.70
68	165.00	9.0%	179.90
999	156.70	9.0%	170.80

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Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Loss of Use
Assumed Effective March 23, 2014

Option Code	Current Base Rate	Proposed % Change	Proposed Base Rate	% Change
$15 per day $300 Total	7.90	3.1%	8.10	2.5%
$20 per day $700 total	15.50	3.1%	16.00	3.2%
$25 per day $500	15.90	3.1%	16.40	3.1%
$30 per day $900	21.80	3.1%	22.50	3.2%
$40 per day $1100 total	28.20	3.1%	29.10	3.2%
$50 per day $1300 total	34.30	3.1%	35.40	3.2%
$60 per day $1500 total	40.60	3.1%	41.90	3.2%

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Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Uninsured Motorists - Bodily Injury
Assumed Effective March 23, 2014

		Multi-First				Single- First			
Per Claimant Limit	Per Occurrence Limit	Current Base Rate	Proposed % Change	Proposed Base Rate	% Change	Current Base Rate	Proposed % Change	Proposed Base Rate	% Change
25000	50000	38.00	3.8%	39.40	3.7%	19.90	3.8%	20.70	4.0%
25000	100000	44.10	3.8%	45.80	3.9%	23.20	3.8%	24.10	3.9%
30000	60000	44.10	3.8%	45.80	3.9%	23.20	3.8%	24.10	3.9%
40000	80000	44.10	3.8%	45.80	3.9%	23.20	3.8%	24.10	3.9%
50000	50000	44.10	3.8%	45.80	3.9%	23.20	3.8%	24.10	3.9%
50000	100000	44.10	3.8%	45.80	3.9%	23.20	3.8%	24.10	3.9%
50000	200000	50.20	3.8%	52.10	3.8%	26.50	3.8%	27.50	3.8%
100000	100000	50.20	3.8%	52.10	3.8%	26.50	3.8%	27.50	3.8%
100000	150000	50.20	3.8%	52.10	3.8%	26.50	3.8%	27.50	3.8%
100000	200000	50.20	3.8%	52.10	3.8%	26.50	3.8%	27.50	3.8%
100000	250000	52.10	3.8%	54.10	3.8%	27.40	3.8%	28.40	3.6%
100000	300000	52.10	3.8%	54.10	3.8%	27.40	3.8%	28.40	3.6%
100000	400000	57.00	3.8%	59.20	3.9%	29.70	3.8%	30.80	3.7%
100000	500000	57.00	3.8%	59.20	3.9%	29.70	3.8%	30.80	3.7%
150000	200000	55.80	3.8%	57.90	3.8%	29.30	3.8%	30.40	3.8%
150000	250000	55.80	3.8%	57.90	3.8%	29.30	3.8%	30.40	3.8%
150000	300000	55.80	3.8%	57.90	3.8%	29.30	3.8%	30.40	3.8%
150000	400000	57.00	3.8%	59.20	3.9%	29.70	3.8%	30.80	3.7%
150000	500000	57.00	3.8%	59.20	3.9%	29.70	3.8%	30.80	3.7%
200000	200000	55.80	3.8%	57.90	3.8%	29.30	3.8%	30.40	3.8%
200000	250000	55.80	3.8%	57.90	3.8%	29.30	3.8%	30.40	3.8%
200000	300000	55.80	3.8%	57.90	3.8%	29.30	3.8%	30.40	3.8%
200000	400000	57.00	3.8%	59.20	3.9%	29.70	3.8%	30.80	3.7%
200000	500000	57.00	3.8%	59.20	3.9%	29.70	3.8%	30.80	3.7%
200000	750000	61.00	3.8%	63.30	3.8%	32.10	3.8%	33.30	3.7%
250000	250000	55.80	3.8%	57.90	3.8%	29.30	3.8%	30.40	3.8%
250000	300000	55.80	3.8%	57.90	3.8%	29.30	3.8%	30.40	3.8%
250000	400000	57.00	3.8%	59.20	3.9%	29.70	3.8%	30.80	3.7%
250000	500000	57.00	3.8%	59.20	3.9%	29.70	3.8%	30.80	3.7%
250000	750000	61.00	3.8%	63.30	3.8%	32.10	3.8%	33.30	3.7%
250000	1000000	61.00	3.8%	63.30	3.8%	32.10	3.8%	33.30	3.7%
300000	300000	55.80	3.8%	57.90	3.8%	29.30	3.8%	30.40	3.8%
300000	400000	59.30	3.8%	61.60	3.9%	31.10	3.8%	32.30	3.9%
300000	500000	59.30	3.8%	61.60	3.9%	31.10	3.8%	32.30	3.9%
300000	750000	61.00	3.8%	63.30	3.8%	32.10	3.8%	33.30	3.7%
300000	1000000	61.00	3.8%	63.30	3.8%	32.10	3.8%	33.30	3.7%
400000	400000	59.30	3.8%	61.60	3.9%	31.10	3.8%	32.30	3.9%
400000	500000	59.30	3.8%	61.60	3.9%	31.10	3.8%	32.30	3.9%
400000	750000	61.00	3.8%	63.30	3.8%	32.10	3.8%	33.30	3.7%
400000	1000000	61.00	3.8%	63.30	3.8%	32.10	3.8%	33.30	3.7%
500000	500000	59.30	3.8%	61.60	3.9%	31.10	3.8%	32.30	3.9%
500000	750000	61.00	3.8%	63.30	3.8%	32.10	3.8%	33.30	3.7%
500000	1000000	61.00	3.8%	63.30	3.8%	32.10	3.8%	33.30	3.7%
1000000	1000000	63.00	3.8%	65.40	3.8%	33.30	3.8%	34.60	3.9%

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Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Underinsured Motorists - Bodily Injury
Assumed Effective March 23, 2014

		Multi-First				Single- First			
Per Claimant Limit	Per Occurrence Limit	Current Base Rate	Proposed % Change	Proposed Base Rate	% Change	Current Base Rate	Proposed % Change	Proposed Base Rate	% Change
25000	50000	29.40	3.8%	30.50	3.7%	15.90	3.8%	16.50	3.8%
25000	100000	48.40	3.8%	50.20	3.7%	25.40	3.8%	26.40	3.9%
30000	60000	48.40	3.8%	50.20	3.7%	25.40	3.8%	26.40	3.9%
40000	80000	48.40	3.8%	50.20	3.7%	25.40	3.8%	26.40	3.9%
50000	50000	48.40	3.8%	50.20	3.7%	25.40	3.8%	26.40	3.9%
50000	100000	48.40	3.8%	50.20	3.7%	25.40	3.8%	26.40	3.9%
50000	200000	71.90	3.8%	74.60	3.8%	38.00	3.8%	39.40	3.7%
100000	100000	71.90	3.8%	74.60	3.8%	38.00	3.8%	39.40	3.7%
100000	150000	71.90	3.8%	74.60	3.8%	38.00	3.8%	39.40	3.7%
100000	200000	71.90	3.8%	74.60	3.8%	38.00	3.8%	39.40	3.7%
100000	250000	81.60	3.8%	84.70	3.8%	43.00	3.8%	44.60	3.7%
100000	300000	81.60	3.8%	84.70	3.8%	43.00	3.8%	44.60	3.7%
100000	400000	108.10	3.8%	112.20	3.8%	56.70	3.8%	58.90	3.9%
100000	500000	108.10	3.8%	112.20	3.8%	56.70	3.8%	58.90	3.9%
150000	200000	101.70	3.8%	105.60	3.8%	53.60	3.8%	55.60	3.7%
150000	250000	101.70	3.8%	105.60	3.8%	53.60	3.8%	55.60	3.7%
150000	300000	101.70	3.8%	105.60	3.8%	53.60	3.8%	55.60	3.7%
150000	400000	108.10	3.8%	112.20	3.8%	56.70	3.8%	58.90	3.9%
150000	500000	108.10	3.8%	112.20	3.8%	56.70	3.8%	58.90	3.9%
200000	200000	101.70	3.8%	105.60	3.8%	53.60	3.8%	55.60	3.7%
200000	250000	101.70	3.8%	105.60	3.8%	53.60	3.8%	55.60	3.7%
200000	300000	101.70	3.8%	105.60	3.8%	53.60	3.8%	55.60	3.7%
200000	400000	108.10	3.8%	112.20	3.8%	56.70	3.8%	58.90	3.9%
200000	500000	108.10	3.8%	112.20	3.8%	56.70	3.8%	58.90	3.9%
200000	750000	135.60	3.8%	140.80	3.8%	71.30	3.8%	74.00	3.8%
250000	250000	101.70	3.8%	105.60	3.8%	53.60	3.8%	55.60	3.7%
250000	300000	101.70	3.8%	105.60	3.8%	53.60	3.8%	55.60	3.7%
250000	400000	108.10	3.8%	112.20	3.8%	56.70	3.8%	58.90	3.9%
250000	500000	108.10	3.8%	112.20	3.8%	56.70	3.8%	58.90	3.9%
250000	750000	135.60	3.8%	140.80	3.8%	71.30	3.8%	74.00	3.8%
250000	1000000	135.60	3.8%	140.80	3.8%	71.30	3.8%	74.00	3.8%
300000	300000	101.70	3.8%	105.60	3.8%	53.60	3.8%	55.60	3.7%
300000	400000	122.50	3.8%	127.20	3.8%	64.10	3.8%	66.50	3.7%
300000	500000	122.50	3.8%	127.20	3.8%	64.10	3.8%	66.50	3.7%
300000	750000	135.60	3.8%	140.80	3.8%	71.30	3.8%	74.00	3.8%
300000	1000000	135.60	3.8%	140.80	3.8%	71.30	3.8%	74.00	3.8%
400000	400000	122.50	3.8%	127.20	3.8%	64.10	3.8%	66.50	3.7%
400000	500000	122.50	3.8%	127.20	3.8%	64.10	3.8%	66.50	3.7%
400000	750000	135.60	3.8%	140.80	3.8%	71.30	3.8%	74.00	3.8%
400000	1000000	135.60	3.8%	140.80	3.8%	71.30	3.8%	74.00	3.8%
500000	500000	122.50	3.8%	127.20	3.8%	64.10	3.8%	66.50	3.7%
500000	750000	135.60	3.8%	140.80	3.8%	71.30	3.8%	74.00	3.8%
500000	1000000	135.60	3.8%	140.80	3.8%	71.30	3.8%	74.00	3.8%
1000000	1000000	149.00	3.8%	154.70	3.8%	78.40	3.8%	81.40	3.8%

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Arkansas Personal Automobile
Nationwide Property & Casualty Insurance Company
Underinsured Motorists - Bodily Injury
Assumed Effective March 23, 2014

		Multi First				Single First			
Per Claimant Limit	Per Occurrence Limit	Current Base Rate	Proposed % Change	Proposed Base Rate	% Change	Current Base Rate	Proposed % Change	Proposed Base Rate	% Change
25000	50000	23.30	3.8%	24.20	3.9%	12.60	3.8%	13.10	4.0%
50000	100000	38.30	3.8%	39.80	3.9%	20.00	3.8%	20.80	4.0%
100000	100000	56.90	3.8%	59.10	3.9%	30.00	3.8%	31.10	3.7%
100000	200000	56.90	3.8%	59.10	3.9%	30.00	3.8%	31.10	3.7%
100000	300000	64.60	3.8%	67.10	3.9%	33.90	3.8%	35.20	3.8%
100000	500000	85.60	3.8%	88.90	3.9%	44.90	3.8%	46.60	3.8%
150000	300000	80.50	3.8%	83.60	3.9%	42.40	3.8%	44.00	3.8%
200000	500000	85.60	3.8%	88.90	3.9%	44.90	3.8%	46.60	3.8%
250000	500000	85.60	3.8%	88.90	3.9%	44.90	3.8%	46.60	3.8%
300000	300000	80.50	3.8%	83.60	3.9%	42.40	3.8%	44.00	3.8%
500000	500000	97.00	3.8%	100.70	3.8%	50.80	3.8%	52.70	3.7%
500000	1000000	107.40	3.8%	111.50	3.8%	56.40	3.8%	58.50	3.7%
1000000	1000000	117.90	3.8%	122.40	3.8%	62.10	3.8%	64.50	3.9%

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Arkansas Personal Automobile
Nationwide Property & Casualty Insurance Company
Uninsured Motorists - Bodily Injury
Assumed Effective March 23, 2014

		Multi First				Single First			
Per Claimant Limit	Per Occurrence Limit	Current Base Rate	Proposed % Change	Proposed Base Rate	% Change	Current Base Rate	Proposed % Change	Proposed Base Rate	% Change
25000	50000	30.10	3.8%	31.20	3.7%	15.70	3.8%	16.30	3.8%
50000	100000	35.00	3.8%	36.30	3.7%	18.40	3.8%	19.10	3.8%
100000	100000	39.90	3.8%	41.40	3.8%	21.00	3.8%	21.80	3.8%
100000	200000	39.90	3.8%	41.40	3.8%	21.00	3.8%	21.80	3.8%
100000	300000	41.40	3.8%	43.00	3.9%	21.70	3.8%	22.50	3.7%
100000	500000	45.20	3.8%	46.90	3.8%	23.60	3.8%	24.50	3.8%
150000	300000	44.30	3.8%	46.00	3.8%	23.30	3.8%	24.20	3.9%
200000	500000	45.20	3.8%	46.90	3.8%	23.60	3.8%	24.50	3.8%
250000	500000	45.20	3.8%	46.90	3.8%	23.60	3.8%	24.50	3.8%
300000	300000	44.30	3.8%	46.00	3.8%	23.30	3.8%	24.20	3.9%
500000	500000	47.00	3.8%	48.80	3.8%	24.60	3.8%	25.50	3.7%
500000	1000000	48.40	3.8%	50.20	3.7%	25.50	3.8%	26.50	3.9%
1000000	1000000	50.00	3.8%	51.90	3.8%	26.40	3.8%	27.40	3.8%

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Arkansas Personal Automobile
Nationwide Property & Casualty Insurance Company
Loss of Use
Assumed Effective March 23, 2014

Option Code	Current Base Rate	Proposed % Change	Proposed Base Rate	% Change
$15 per day $300 Total	6.00	3.1%	6.20	3.3%
$20 per day $700 total	11.70	3.1%	12.10	3.4%
$25 per day $500	12.10	3.1%	12.50	3.3%
$30 per day $900	16.50	3.1%	17.00	3.0%
$40 per day $1100 total	21.30	3.1%	22.00	3.3%
$50 per day $1300 total	26.10	3.1%	26.90	3.1%
$60 per day $1500 total	30.80	3.1%	31.80	3.2%

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Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Nationwide Property and Casualty Insurance Company
Expense Fee Calculations
Assumed Effective March 23, 2014

Column 6 = (Column 2 + 0.5 x Column 3) / (Column 4 x Column 5 x 2), dime rounded

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Coverage	3 Year Projected Gerneral and Other Acquisition Expenses	3 Year Projected Adjusting and Other Loss Adjustment Expenses	Permissible Loss, DCC, and Fixed Expense Ratio	3 Year Earned Exposures	Indicated Expense Fee	Current Fee for Nationwide Mutual	Proposed for Nationwide Mutual	Current Fee for Nationwide Property & Casualty	Proposed for Nationwide Property & Casualty
Bodily Injury	7,808,831	4,105,214	80.3%	195,316	31.40	33.10	33.10	27.50	30.40
Property Damage	6,727,551	3,536,771	80.3%	195,378	27.10	28.80	28.80	24.30	26.00
Medical Benefits	1,225,929	644,489	80.3%	114,737	8.40	8.50	8.50	6.80	8.40
Comprehensive	3,837,515	1,885,865	80.3%	130,442	22.80	22.50	22.80	18.90	20.30
Collision	9,413,078	4,625,854	80.3%	128,350	56.90	56.20	56.90	46.80	53.10

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Arkansas Personal Automobile
Nationwide Property & Casualty Insurance Company
Driver Class Factors
Assumed Effective March 23, 2104

						Bodily Injury				Property Damage			
Marital	Gender	Age	Good Student	Operator Status	Student Away	Current Factor	Indicated Factor	Proposed Factor	Impact	Current Factor	Indicated Factor	Proposed Factor	Impact
Married	Female	16	Y	P		1.54	1.44	1.52	-1.3%	1.54	1.44	1.52	-1.3%
Married	Female	17	Y	P		1.54	1.44	1.52	-1.3%	1.54	1.44	1.52	-1.3%
Married	Female	18	Y	P		1.54	1.44	1.52	-1.3%	1.54	1.44	1.52	-1.3%
Married	Female	19	Y	P		1.41	1.33	1.39	-1.4%	1.41	1.33	1.39	-1.4%
Married	Female	20	Y	P		1.29	1.24	1.28	-0.8%	1.29	1.24	1.28	-0.8%
Married	Female	21	Y	P		1.24	1.15	1.22	-1.6%	1.24	1.15	1.22	-1.6%
Married	Female	22	Y	P		1.10	1.10	1.10	0.0%	1.10	1.10	1.10	0.0%
Married	Female	23	Y	P		1.04	1.08	1.05	1.0%	1.04	1.08	1.05	1.0%
Married	Female	24	Y	P		1.02	1.06	1.03	1.0%	1.02	1.06	1.03	1.0%
Married	Female	16	N	P		1.80	1.87	1.82	1.1%	1.80	1.87	1.82	1.1%
Married	Female	17	N	P		1.80	1.87	1.82	1.1%	1.80	1.87	1.82	1.1%
Married	Female	18	N	P		1.80	1.87	1.82	1.1%	1.80	1.87	1.82	1.1%
Married	Female	19	N	P		1.64	1.64	1.64	0.0%	1.64	1.64	1.64	0.0%
Married	Female	20	N	P		1.50	1.45	1.49	-0.7%	1.50	1.45	1.49	-0.7%
Married	Female	21	N	P		1.37	1.27	1.35	-1.5%	1.37	1.27	1.35	-1.5%
Married	Female	22	N	P		1.22	1.16	1.21	-0.8%	1.22	1.16	1.21	-0.8%
Married	Female	23	N	P		1.11	1.12	1.11	0.0%	1.11	1.12	1.11	0.0%
Married	Female	24	N	P		1.03	1.07	1.04	1.0%	1.03	1.07	1.04	1.0%
Married	Female	25				1.01	1.05	1.02	1.0%	1.01	1.05	1.02	1.0%
Married	Female	26				1.01	1.05	1.02	1.0%	1.01	1.05	1.02	1.0%
Married	Female	27				1.01	1.05	1.02	1.0%	1.01	1.05	1.02	1.0%
Married	Female	28				1.01	1.04	1.02	1.0%	1.01	1.04	1.02	1.0%
Married	Female	29				1.00	1.03	1.01	1.0%	1.00	1.03	1.01	1.0%
Married	Female	30				1.00	1.02	1.01	1.0%	1.00	1.02	1.01	1.0%
Married	Female	31				1.00	1.02	1.01	1.0%	1.00	1.02	1.01	1.0%
Married	Female	32				1.00	1.01	1.00	0.0%	1.00	1.01	1.00	0.0%
Married	Female	33				1.00	1.01	1.00	0.0%	1.00	1.01	1.00	0.0%
Married	Female	34				1.00	1.01	1.00	0.0%	1.00	1.01	1.00	0.0%
Married	Female	35				1.00	1.00	1.00	0.0%	1.00	1.00	1.00	0.0%
Married	Female	36				1.00	1.00	1.00	0.0%	1.00	1.00	1.00	0.0%
Married	Female	37				1.00	0.99	1.00	0.0%	1.00	0.99	1.00	0.0%
Married	Female	38				1.00	0.99	1.00	0.0%	1.00	0.99	1.00	0.0%
Married	Female	39				1.00	0.98	1.00	0.0%	1.00	0.98	1.00	0.0%
Married	Female	40				1.00	0.98	1.00	0.0%	1.00	0.98	1.00	0.0%
Married	Female	41				1.00	0.97	0.99	-1.0%	1.00	0.97	0.99	-1.0%
Married	Female	42				1.00	0.96	0.99	-1.0%	1.00	0.96	0.99	-1.0%
Married	Female	43				1.00	0.95	0.99	-1.0%	1.00	0.95	0.99	-1.0%
Married	Female	44				1.00	0.95	0.99	-1.0%	1.00	0.95	0.99	-1.0%
Married	Female	45				1.00	0.95	0.99	-1.0%	1.00	0.95	0.99	-1.0%
Married	Female	46				1.00	0.95	0.99	-1.0%	1.00	0.95	0.99	-1.0%
Married	Female	47				0.99	0.93	0.98	-1.0%	0.99	0.93	0.98	-1.0%
Married	Female	48				0.96	0.90	0.95	-1.0%	0.96	0.90	0.95	-1.0%
Married	Female	49				0.94	0.89	0.93	-1.1%	0.94	0.89	0.93	-1.1%
Married	Female	50				0.91	0.88	0.90	-1.1%	0.91	0.88	0.90	-1.1%
Married	Female	51				0.88	0.87	0.88	0.0%	0.88	0.87	0.88	0.0%
Married	Female	52				0.86	0.87	0.86	0.0%	0.86	0.87	0.86	0.0%
Married	Female	53				0.85	0.86	0.85	0.0%	0.85	0.86	0.85	0.0%
Married	Female	54				0.83	0.85	0.84	1.2%	0.83	0.85	0.84	1.2%
Married	Female	55				0.82	0.84	0.83	1.2%	0.82	0.84	0.83	1.2%
Married	Female	56				0.82	0.84	0.83	1.2%	0.82	0.84	0.83	1.2%
Married	Female	57				0.82	0.84	0.83	1.2%	0.82	0.84	0.83	1.2%
Married	Female	58				0.82	0.84	0.83	1.2%	0.82	0.84	0.83	1.2%
Married	Female	59				0.82	0.84	0.83	1.2%	0.82	0.84	0.83	1.2%

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						Bodily Injury				Property Damage			
Marital	Gender	Age	Good Student	Operator Status	Student Away	Current Factor	Indicated Factor	Proposed Factor	Impact	Current Factor	Indicated Factor	Proposed Factor	Impact
Married	Female	60				0.82	0.84	0.83	1.2%	0.82	0.84	0.83	1.2%
Married	Female	61				0.83	0.85	0.84	1.2%	0.83	0.85	0.84	1.2%
Married	Female	62				0.84	0.87	0.85	1.2%	0.84	0.87	0.85	1.2%
Married	Female	63				0.86	0.88	0.87	1.2%	0.86	0.88	0.87	1.2%
Married	Female	64				0.87	0.90	0.88	1.1%	0.87	0.90	0.88	1.1%
Married	Female	65				0.90	0.91	0.90	0.0%	0.90	0.91	0.90	0.0%
Married	Female	66				0.91	0.93	0.92	1.1%	0.91	0.93	0.92	1.1%
Married	Female	67				0.92	0.96	0.93	1.1%	0.92	0.96	0.93	1.1%
Married	Female	68				0.93	0.97	0.94	1.1%	0.93	0.97	0.94	1.1%
Married	Female	69				0.95	0.98	0.96	1.1%	0.95	0.98	0.96	1.1%
Married	Female	70				0.98	1.00	0.99	1.0%	0.98	1.00	0.99	1.0%
Married	Female	71				1.01	1.02	1.01	0.0%	1.01	1.02	1.01	0.0%
Married	Female	72				1.02	1.04	1.03	1.0%	1.02	1.04	1.03	1.0%
Married	Female	73				1.05	1.07	1.06	1.0%	1.05	1.07	1.06	1.0%
Married	Female	74				1.08	1.10	1.09	0.9%	1.08	1.10	1.09	0.9%
Married	Female	75				1.12	1.14	1.13	0.9%	1.12	1.14	1.13	0.9%
Married	Female	76				1.16	1.19	1.17	0.9%	1.16	1.19	1.17	0.9%
Married	Female	77				1.20	1.23	1.21	0.8%	1.20	1.23	1.21	0.8%
Married	Female	78				1.22	1.26	1.23	0.8%	1.22	1.26	1.23	0.8%
Married	Female	79				1.25	1.29	1.26	0.8%	1.25	1.29	1.26	0.8%
Married	Female	80				1.28	1.32	1.29	0.8%	1.28	1.32	1.29	0.8%
Married	Female	81				1.30	1.32	1.31	0.8%	1.30	1.32	1.31	0.8%
Married	Female	82				1.30	1.32	1.31	0.8%	1.30	1.32	1.31	0.8%
Married	Female	83				1.32	1.32	1.32	0.0%	1.32	1.32	1.32	0.0%
Married	Female	84				1.32	1.32	1.32	0.0%	1.32	1.32	1.32	0.0%
Married	Female	85				1.33	1.32	1.33	0.0%	1.33	1.32	1.33	0.0%
Married	Female	86				1.33	1.32	1.33	0.0%	1.33	1.32	1.33	0.0%
Married	Female	87				1.33	1.32	1.33	0.0%	1.33	1.32	1.33	0.0%
Married	Female	88				1.33	1.32	1.33	0.0%	1.33	1.32	1.33	0.0%
Married	Female	89				1.35	1.32	1.34	-0.7%	1.35	1.32	1.34	-0.7%
Married	Female	90				1.35	1.32	1.34	-0.7%	1.35	1.32	1.34	-0.7%
Married	Female	91				1.35	1.32	1.34	-0.7%	1.35	1.32	1.34	-0.7%
Married	Female	92				1.35	1.32	1.34	-0.7%	1.35	1.32	1.34	-0.7%
Married	Female	93				1.35	1.32	1.34	-0.7%	1.35	1.32	1.34	-0.7%
Married	Female	94				1.35	1.32	1.34	-0.7%	1.35	1.32	1.34	-0.7%
Married	Female	95				1.35	1.32	1.34	-0.7%	1.35	1.32	1.34	-0.7%
Married	Female	96				1.35	1.32	1.34	-0.7%	1.35	1.32	1.34	-0.7%
Married	Female	97				1.35	1.32	1.34	-0.7%	1.35	1.32	1.34	-0.7%
Married	Female	98				1.35	1.32	1.34	-0.7%	1.35	1.32	1.34	-0.7%
Married	Female	99				1.35	1.32	1.34	-0.7%	1.35	1.32	1.34	-0.7%
Married	Male	16	Y	P		2.47	2.18	2.40	-2.8%	2.47	2.18	2.40	-2.8%
Married	Male	17	Y	P		2.47	2.18	2.40	-2.8%	2.47	2.18	2.40	-2.8%
Married	Male	18	Y	P		2.47	2.18	2.40	-2.8%	2.47	2.18	2.40	-2.8%
Married	Male	19	Y	P		2.10	1.90	2.05	-2.4%	2.10	1.90	2.05	-2.4%
Married	Male	20	Y	P		1.76	1.63	1.73	-1.7%	1.76	1.63	1.73	-1.7%
Married	Male	21	Y	P		1.55	1.45	1.53	-1.3%	1.55	1.45	1.53	-1.3%
Married	Male	22	Y	P		1.35	1.35	1.35	0.0%	1.35	1.35	1.35	0.0%
Married	Male	23	Y	P		1.21	1.28	1.23	1.7%	1.21	1.28	1.23	1.7%
Married	Male	24	Y	P		1.07	1.19	1.10	2.8%	1.07	1.19	1.10	2.8%
Married	Male	16	N	P		3.09	2.83	3.03	-1.9%	3.09	2.83	3.03	-1.9%
Married	Male	17	N	P		3.09	2.83	3.03	-1.9%	3.09	2.83	3.03	-1.9%
Married	Male	18	N	P		3.09	2.83	3.03	-1.9%	3.09	2.83	3.03	-1.9%
Married	Male	19	N	P		2.62	2.38	2.56	-2.3%	2.62	2.38	2.56	-2.3%
Married	Male	20	N	P		2.20	1.95	2.14	-2.7%	2.20	1.95	2.14	-2.7%
Married	Male	21	N	P		1.72	1.66	1.71	-0.6%	1.72	1.66	1.71	-0.6%
Married	Male	22	N	P		1.50	1.51	1.50	0.0%	1.50	1.51	1.50	0.0%
Married	Male	23	N	P		1.34	1.40	1.36	1.5%	1.34	1.40	1.36	1.5%
Married	Male	24	N	P		1.19	1.25	1.21	1.7%	1.19	1.25	1.21	1.7%

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						Bodily Injury				Property Damage			
Marital	Gender	Age	Good Student	Operator Status	Student Away	Current Factor	Indicated Factor	Proposed Factor	Impact	Current Factor	Indicated Factor	Proposed Factor	Impact
Married	Male	25				1.04	1.09	1.05	1.0%	1.04	1.09	1.05	1.0%
Married	Male	26				1.03	1.08	1.04	1.0%	1.03	1.08	1.04	1.0%
Married	Male	27				1.03	1.08	1.04	1.0%	1.03	1.08	1.04	1.0%
Married	Male	28				1.03	1.07	1.04	1.0%	1.03	1.07	1.04	1.0%
Married	Male	29				1.02	1.06	1.03	1.0%	1.02	1.06	1.03	1.0%
Married	Male	30				1.00	1.05	1.01	1.0%	1.00	1.05	1.01	1.0%
Married	Male	31				1.00	1.03	1.01	1.0%	1.00	1.03	1.01	1.0%
Married	Male	32				1.00	1.02	1.01	1.0%	1.00	1.02	1.01	1.0%
Married	Male	33				1.00	1.01	1.00	0.0%	1.00	1.01	1.00	0.0%
Married	Male	34				1.00	1.01	1.00	0.0%	1.00	1.01	1.00	0.0%
Married	Male	35				1.00	1.00	1.00	0.0%	1.00	1.00	1.00	0.0%
Married	Male	36				1.00	1.00	1.00	0.0%	1.00	1.00	1.00	0.0%
Married	Male	37				1.00	1.00	1.00	0.0%	1.00	1.00	1.00	0.0%
Married	Male	38				1.00	1.00	1.00	0.0%	1.00	1.00	1.00	0.0%
Married	Male	39				1.00	1.00	1.00	0.0%	1.00	1.00	1.00	0.0%
Married	Male	40				1.00	1.00	1.00	0.0%	1.00	1.00	1.00	0.0%
Married	Male	41				1.00	1.00	1.00	0.0%	1.00	1.00	1.00	0.0%
Married	Male	42				1.00	1.00	1.00	0.0%	1.00	1.00	1.00	0.0%
Married	Male	43				1.00	1.00	1.00	0.0%	1.00	1.00	1.00	0.0%
Married	Male	44				1.00	1.00	1.00	0.0%	1.00	1.00	1.00	0.0%
Married	Male	45				1.00	1.00	1.00	0.0%	1.00	1.00	1.00	0.0%
Married	Male	46				1.00	1.00	1.00	0.0%	1.00	1.00	1.00	0.0%
Married	Male	47				1.00	1.00	1.00	0.0%	1.00	1.00	1.00	0.0%
Married	Male	48				1.00	1.00	1.00	0.0%	1.00	1.00	1.00	0.0%
Married	Male	49				1.00	1.00	1.00	0.0%	1.00	1.00	1.00	0.0%
Married	Male	50				0.98	1.00	0.99	1.0%	0.98	1.00	0.99	1.0%
Married	Male	51				0.96	1.00	0.97	1.0%	0.96	1.00	0.97	1.0%
Married	Male	52				0.95	1.00	0.96	1.1%	0.95	1.00	0.96	1.1%
Married	Male	53				0.93	0.98	0.94	1.1%	0.93	0.98	0.94	1.1%
Married	Male	54				0.91	0.96	0.92	1.1%	0.91	0.96	0.92	1.1%
Married	Male	55				0.88	0.92	0.89	1.1%	0.88	0.92	0.89	1.1%
Married	Male	56				0.87	0.91	0.88	1.1%	0.87	0.91	0.88	1.1%
Married	Male	57				0.87	0.91	0.88	1.1%	0.87	0.91	0.88	1.1%
Married	Male	58				0.86	0.90	0.87	1.2%	0.86	0.90	0.87	1.2%
Married	Male	59				0.86	0.91	0.87	1.2%	0.86	0.91	0.87	1.2%
Married	Male	60				0.86	0.90	0.87	1.2%	0.86	0.90	0.87	1.2%
Married	Male	61				0.86	0.90	0.87	1.2%	0.86	0.90	0.87	1.2%
Married	Male	62				0.87	0.91	0.88	1.1%	0.87	0.91	0.88	1.1%
Married	Male	63				0.89	0.93	0.90	1.1%	0.89	0.93	0.90	1.1%
Married	Male	64				0.90	0.96	0.92	2.2%	0.90	0.96	0.92	2.2%
Married	Male	65				0.93	0.98	0.94	1.1%	0.93	0.98	0.94	1.1%
Married	Male	66				0.95	1.01	0.97	2.1%	0.95	1.01	0.97	2.1%
Married	Male	67				0.97	1.04	0.99	2.1%	0.97	1.04	0.99	2.1%
Married	Male	68				1.00	1.08	1.02	2.0%	1.00	1.08	1.02	2.0%
Married	Male	69				1.03	1.12	1.05	1.9%	1.03	1.12	1.05	1.9%
Married	Male	70				1.07	1.17	1.10	2.8%	1.07	1.17	1.10	2.8%
Married	Male	71				1.11	1.21	1.14	2.7%	1.11	1.21	1.14	2.7%
Married	Male	72				1.15	1.26	1.18	2.6%	1.15	1.26	1.18	2.6%
Married	Male	73				1.18	1.31	1.21	2.5%	1.18	1.31	1.21	2.5%
Married	Male	74				1.23	1.38	1.27	3.3%	1.23	1.38	1.27	3.3%
Married	Male	75				1.32	1.44	1.35	2.3%	1.32	1.44	1.35	2.3%
Married	Male	76				1.38	1.50	1.41	2.2%	1.38	1.50	1.41	2.2%
Married	Male	77				1.44	1.58	1.48	2.8%	1.44	1.58	1.48	2.8%
Married	Male	78				1.50	1.66	1.54	2.7%	1.50	1.66	1.54	2.7%
Married	Male	79				1.57	1.74	1.61	2.5%	1.57	1.74	1.61	2.5%

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						Bodily Injury				Property Damage			
Marital	Gender	Age	Good Student	Operator Status	Student Away	Current Factor	Indicated Factor	Proposed Factor	Impact	Current Factor	Indicated Factor	Proposed Factor	Impact
Married	Male	80				1.67	1.84	1.71	2.4%	1.67	1.84	1.71	2.4%
Married	Male	81				1.74	1.84	1.77	1.7%	1.74	1.84	1.77	1.7%
Married	Male	82				1.80	1.84	1.81	0.6%	1.80	1.84	1.81	0.6%
Married	Male	83				1.87	1.84	1.86	-0.5%	1.87	1.84	1.86	-0.5%
Married	Male	84				1.90	1.84	1.89	-0.5%	1.90	1.84	1.89	-0.5%
Married	Male	85				1.90	1.84	1.89	-0.5%	1.90	1.84	1.89	-0.5%
Married	Male	86				1.90	1.84	1.89	-0.5%	1.90	1.84	1.89	-0.5%
Married	Male	87				1.90	1.84	1.89	-0.5%	1.90	1.84	1.89	-0.5%
Married	Male	88				1.90	1.84	1.89	-0.5%	1.90	1.84	1.89	-0.5%
Married	Male	89				1.90	1.84	1.89	-0.5%	1.90	1.84	1.89	-0.5%
Married	Male	90				1.90	1.84	1.89	-0.5%	1.90	1.84	1.89	-0.5%
Married	Male	91				1.90	1.84	1.89	-0.5%	1.90	1.84	1.89	-0.5%
Married	Male	92				1.90	1.84	1.89	-0.5%	1.90	1.84	1.89	-0.5%
Married	Male	93				1.90	1.84	1.89	-0.5%	1.90	1.84	1.89	-0.5%
Married	Male	94				1.90	1.84	1.89	-0.5%	1.90	1.84	1.89	-0.5%
Married	Male	95				1.90	1.84	1.89	-0.5%	1.90	1.84	1.89	-0.5%
Married	Male	96				1.90	1.84	1.89	-0.5%	1.90	1.84	1.89	-0.5%
Married	Male	97				1.90	1.84	1.89	-0.5%	1.90	1.84	1.89	-0.5%
Married	Male	98				1.90	1.84	1.89	-0.5%	1.90	1.84	1.89	-0.5%
Married	Male	99				1.90	1.84	1.89	-0.5%	1.90	1.84	1.89	-0.5%
Single	Female	16	Y	P	-Away	2.34	2.21	2.31	-1.3%	2.34	2.21	2.31	-1.3%
Single	Female	17	Y	P	-Away	2.34	2.21	2.31	-1.3%	2.34	2.21	2.31	-1.3%
Single	Female	18	Y	P	-Away	2.34	2.21	2.31	-1.3%	2.34	2.21	2.31	-1.3%
Single	Female	19	Y	P	-Away	1.95	1.88	1.93	-1.0%	1.95	1.88	1.93	-1.0%
Single	Female	20	Y	P	-Away	1.68	1.70	1.69	0.6%	1.68	1.70	1.69	0.6%
Single	Female	21	Y	P	-Away	1.50	1.54	1.51	0.7%	1.50	1.54	1.51	0.7%
Single	Female	22	Y	P	-Away	1.35	1.42	1.37	1.5%	1.35	1.42	1.37	1.5%
Single	Female	23	Y	P	-Away	1.22	1.32	1.25	2.5%	1.22	1.32	1.25	2.5%
Single	Female	24	Y	P	-Away	1.13	1.24	1.16	2.7%	1.13	1.24	1.16	2.7%
Single	Female	16	N	P	-Away	2.93	2.68	2.87	-2.0%	2.93	2.68	2.87	-2.0%
Single	Female	17	N	P	-Away	2.93	2.68	2.87	-2.0%	2.93	2.68	2.87	-2.0%
Single	Female	18	N	P	-Away	2.93	2.68	2.87	-2.0%	2.93	2.68	2.87	-2.0%
Single	Female	19	N	P	-Away	2.44	2.21	2.38	-2.5%	2.44	2.21	2.38	-2.5%
Single	Female	20	N	P	-Away	2.10	1.95	2.06	-1.9%	2.10	1.95	2.06	-1.9%
Single	Female	21	N	P	-Away	1.67	1.72	1.68	0.6%	1.67	1.72	1.68	0.6%
Single	Female	22	N	P	-Away	1.49	1.55	1.50	0.7%	1.49	1.55	1.50	0.7%
Single	Female	23	N	P	-Away	1.36	1.40	1.37	0.7%	1.36	1.40	1.37	0.7%
Single	Female	24	N	P	-Away	1.25	1.29	1.26	0.8%	1.25	1.29	1.26	0.8%
Single	Female	16	Y	P		2.60	2.45	2.56	-1.5%	2.60	2.45	2.56	-1.5%
Single	Female	17	Y	P		2.60	2.45	2.56	-1.5%	2.60	2.45	2.56	-1.5%
Single	Female	18	Y	P		2.60	2.45	2.56	-1.5%	2.60	2.45	2.56	-1.5%
Single	Female	19	Y	P		2.17	2.09	2.15	-0.9%	2.17	2.09	2.15	-0.9%
Single	Female	20	Y	P		1.87	1.89	1.88	0.5%	1.87	1.89	1.88	0.5%
Single	Female	21	Y	P		1.67	1.71	1.68	0.6%	1.67	1.71	1.68	0.6%
Single	Female	22	Y	P		1.50	1.58	1.52	1.3%	1.50	1.58	1.52	1.3%
Single	Female	23	Y	P		1.36	1.47	1.39	2.2%	1.36	1.47	1.39	2.2%
Single	Female	24	Y	P		1.25	1.38	1.28	2.4%	1.25	1.38	1.28	2.4%
Single	Female	16	N	P		3.25	2.98	3.18	-2.2%	3.25	2.98	3.18	-2.2%
Single	Female	17	N	P		3.25	2.98	3.18	-2.2%	3.25	2.98	3.18	-2.2%
Single	Female	18	N	P		3.25	2.98	3.18	-2.2%	3.25	2.98	3.18	-2.2%
Single	Female	19	N	P		2.71	2.46	2.65	-2.2%	2.71	2.46	2.65	-2.2%
Single	Female	20	N	P		2.33	2.17	2.29	-1.7%	2.33	2.17	2.29	-1.7%
Single	Female	21	N	P		1.85	1.91	1.87	1.1%	1.85	1.91	1.87	1.1%
Single	Female	22	N	P		1.66	1.72	1.68	1.2%	1.66	1.72	1.68	1.2%
Single	Female	23	N	P		1.51	1.56	1.52	0.7%	1.51	1.56	1.52	0.7%
Single	Female	24	N	P		1.39	1.43	1.40	0.7%	1.39	1.43	1.40	0.7%

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						Bodily Injury				Property Damage			
Marital	Gender	Age	Good Student	Operator Status	Student Away	Current Factor	Indicated Factor	Proposed Factor	Impact	Current Factor	Indicated Factor	Proposed Factor	Impact
Single	Female	25				1.22	1.28	1.24	1.6%	1.22	1.28	1.24	1.6%
Single	Female	26				1.16	1.22	1.18	1.7%	1.16	1.22	1.18	1.7%
Single	Female	27				1.09	1.14	1.10	0.9%	1.09	1.14	1.10	0.9%
Single	Female	28				1.07	1.13	1.09	1.9%	1.07	1.13	1.09	1.9%
Single	Female	29				1.07	1.13	1.09	1.9%	1.07	1.13	1.09	1.9%
Single	Female	30				1.06	1.13	1.08	1.9%	1.06	1.13	1.08	1.9%
Single	Female	31				1.06	1.13	1.08	1.9%	1.06	1.13	1.08	1.9%
Single	Female	32				1.06	1.13	1.08	1.9%	1.06	1.13	1.08	1.9%
Single	Female	33				1.06	1.13	1.08	1.9%	1.06	1.13	1.08	1.9%
Single	Female	34				1.06	1.13	1.08	1.9%	1.06	1.13	1.08	1.9%
Single	Female	35				1.06	1.13	1.08	1.9%	1.06	1.13	1.08	1.9%
Single	Female	36				1.06	1.13	1.08	1.9%	1.06	1.13	1.08	1.9%
Single	Female	37				1.06	1.13	1.08	1.9%	1.06	1.13	1.08	1.9%
Single	Female	38				1.06	1.13	1.08	1.9%	1.06	1.13	1.08	1.9%
Single	Female	39				1.06	1.13	1.08	1.9%	1.06	1.13	1.08	1.9%
Single	Female	40				1.06	1.13	1.08	1.9%	1.06	1.13	1.08	1.9%
Single	Female	41				1.06	1.13	1.08	1.9%	1.06	1.13	1.08	1.9%
Single	Female	42				1.06	1.12	1.08	1.9%	1.06	1.12	1.08	1.9%
Single	Female	43				1.05	1.11	1.07	1.9%	1.05	1.11	1.07	1.9%
Single	Female	44				1.04	1.10	1.06	1.9%	1.04	1.10	1.06	1.9%
Single	Female	45				1.04	1.08	1.05	1.0%	1.04	1.08	1.05	1.0%
Single	Female	46				1.04	1.07	1.05	1.0%	1.04	1.07	1.05	1.0%
Single	Female	47				1.03	1.05	1.04	1.0%	1.03	1.05	1.04	1.0%
Single	Female	48				1.02	1.04	1.03	1.0%	1.02	1.04	1.03	1.0%
Single	Female	49				1.02	1.02	1.02	0.0%	1.02	1.02	1.02	0.0%
Single	Female	50				0.98	1.01	0.99	1.0%	0.98	1.01	0.99	1.0%
Single	Female	51				0.96	1.00	0.97	1.0%	0.96	1.00	0.97	1.0%
Single	Female	52				0.93	0.99	0.95	2.2%	0.93	0.99	0.95	2.2%
Single	Female	53				0.91	0.97	0.93	2.2%	0.91	0.97	0.93	2.2%
Single	Female	54				0.90	0.96	0.92	2.2%	0.90	0.96	0.92	2.2%
Single	Female	55				0.89	0.95	0.91	2.2%	0.89	0.95	0.91	2.2%
Single	Female	56				0.89	0.95	0.91	2.2%	0.89	0.95	0.91	2.2%
Single	Female	57				0.89	0.95	0.91	2.2%	0.89	0.95	0.91	2.2%
Single	Female	58				0.89	0.95	0.91	2.2%	0.89	0.95	0.91	2.2%
Single	Female	59				0.89	0.95	0.91	2.2%	0.89	0.95	0.91	2.2%
Single	Female	60				0.91	0.96	0.92	1.1%	0.91	0.96	0.92	1.1%
Single	Female	61				0.92	0.97	0.93	1.1%	0.92	0.97	0.93	1.1%
Single	Female	62				0.93	0.98	0.94	1.1%	0.93	0.98	0.94	1.1%
Single	Female	63				0.94	0.99	0.95	1.1%	0.94	0.99	0.95	1.1%
Single	Female	64				0.96	1.01	0.97	1.0%	0.96	1.01	0.97	1.0%
Single	Female	65				0.99	1.03	1.00	1.0%	0.99	1.03	1.00	1.0%
Single	Female	66				1.00	1.06	1.02	2.0%	1.00	1.06	1.02	2.0%
Single	Female	67				1.02	1.09	1.04	2.0%	1.02	1.09	1.04	2.0%
Single	Female	68				1.04	1.12	1.06	1.9%	1.04	1.12	1.06	1.9%
Single	Female	69				1.06	1.14	1.08	1.9%	1.06	1.14	1.08	1.9%
Single	Female	70				1.09	1.17	1.11	1.8%	1.09	1.17	1.11	1.8%
Single	Female	71				1.12	1.19	1.14	1.8%	1.12	1.19	1.14	1.8%
Single	Female	72				1.14	1.21	1.16	1.8%	1.14	1.21	1.16	1.8%
Single	Female	73				1.16	1.23	1.18	1.7%	1.16	1.23	1.18	1.7%
Single	Female	74				1.18	1.25	1.20	1.7%	1.18	1.25	1.20	1.7%
Single	Female	75				1.21	1.27	1.23	1.7%	1.21	1.27	1.23	1.7%
Single	Female	76				1.27	1.33	1.29	1.6%	1.27	1.33	1.29	1.6%
Single	Female	77				1.31	1.39	1.33	1.5%	1.31	1.39	1.33	1.5%
Single	Female	78				1.34	1.43	1.36	1.5%	1.34	1.43	1.36	1.5%
Single	Female	79				1.37	1.47	1.40	2.2%	1.37	1.47	1.40	2.2%

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						Bodily Injury				Property Damage			
Marital	Gender	Age	Good Student	Operator Status	Student Away	Current Factor	Indicated Factor	Proposed Factor	Impact	Current Factor	Indicated Factor	Proposed Factor	Impact
Single	Female	80				1.41	1.51	1.44	2.1%	1.41	1.51	1.44	2.1%
Single	Female	81				1.44	1.51	1.46	1.4%	1.44	1.51	1.46	1.4%
Single	Female	82				1.46	1.51	1.47	0.7%	1.46	1.51	1.47	0.7%
Single	Female	83				1.47	1.51	1.48	0.7%	1.47	1.51	1.48	0.7%
Single	Female	84				1.47	1.51	1.48	0.7%	1.47	1.51	1.48	0.7%
Single	Female	85				1.48	1.51	1.49	0.7%	1.48	1.51	1.49	0.7%
Single	Female	86				1.48	1.51	1.49	0.7%	1.48	1.51	1.49	0.7%
Single	Female	87				1.48	1.51	1.49	0.7%	1.48	1.51	1.49	0.7%
Single	Female	88				1.48	1.51	1.49	0.7%	1.48	1.51	1.49	0.7%
Single	Female	89				1.48	1.51	1.49	0.7%	1.48	1.51	1.49	0.7%
Single	Female	90				1.48	1.51	1.49	0.7%	1.48	1.51	1.49	0.7%
Single	Female	91				1.48	1.51	1.49	0.7%	1.48	1.51	1.49	0.7%
Single	Female	92				1.48	1.51	1.49	0.7%	1.48	1.51	1.49	0.7%
Single	Female	93				1.48	1.51	1.49	0.7%	1.48	1.51	1.49	0.7%
Single	Female	94				1.48	1.51	1.49	0.7%	1.48	1.51	1.49	0.7%
Single	Female	95				1.48	1.51	1.49	0.7%	1.48	1.51	1.49	0.7%
Single	Female	96				1.48	1.51	1.49	0.7%	1.48	1.51	1.49	0.7%
Single	Female	97				1.48	1.51	1.49	0.7%	1.48	1.51	1.49	0.7%
Single	Female	98				1.48	1.51	1.49	0.7%	1.48	1.51	1.49	0.7%
Single	Female	99				1.48	1.51	1.49	0.7%	1.48	1.51	1.49	0.7%
Single	Female	16	Y	O	-Away	1.76	1.78	1.77	0.6%	1.76	1.78	1.77	0.6%
Single	Female	17	Y	O	-Away	1.76	1.78	1.77	0.6%	1.76	1.78	1.77	0.6%
Single	Female	18	Y	O	-Away	1.76	1.78	1.77	0.6%	1.76	1.78	1.77	0.6%
Single	Female	19	Y	O	-Away	1.58	1.59	1.58	0.0%	1.58	1.59	1.58	0.0%
Single	Female	20	Y	O	-Away	1.47	1.49	1.47	0.0%	1.47	1.49	1.47	0.0%
Single	Female	21	Y	O	-Away	1.40	1.39	1.40	0.0%	1.40	1.39	1.40	0.0%
Single	Female	22	Y	O	-Away	1.26	1.31	1.27	0.8%	1.26	1.31	1.27	0.8%
Single	Female	23	Y	O	-Away	1.15	1.26	1.18	2.6%	1.15	1.26	1.18	2.6%
Single	Female	24	Y	O	-Away	1.10	1.21	1.13	2.7%	1.10	1.21	1.13	2.7%
Single	Female	16	N	O	-Away	2.21	2.17	2.20	-0.5%	2.21	2.17	2.20	-0.5%
Single	Female	17	N	O	-Away	2.21	2.17	2.20	-0.5%	2.21	2.17	2.20	-0.5%
Single	Female	18	N	O	-Away	2.21	2.17	2.20	-0.5%	2.21	2.17	2.20	-0.5%
Single	Female	19	N	O	-Away	1.85	1.85	1.85	0.0%	1.85	1.85	1.85	0.0%
Single	Female	20	N	O	-Away	1.70	1.68	1.70	0.0%	1.70	1.68	1.70	0.0%
Single	Female	21	N	O	-Away	1.55	1.53	1.55	0.0%	1.55	1.53	1.55	0.0%
Single	Female	22	N	O	-Away	1.40	1.41	1.40	0.0%	1.40	1.41	1.40	0.0%
Single	Female	23	N	O	-Away	1.27	1.32	1.28	0.8%	1.27	1.32	1.28	0.8%
Single	Female	24	N	O	-Away	1.16	1.24	1.18	1.7%	1.16	1.24	1.18	1.7%
Single	Female	16	Y	O		1.96	1.98	1.97	0.5%	1.96	1.98	1.97	0.5%
Single	Female	17	Y	O		1.96	1.98	1.97	0.5%	1.96	1.98	1.97	0.5%
Single	Female	18	Y	O		1.96	1.98	1.97	0.5%	1.96	1.98	1.97	0.5%
Single	Female	19	Y	O		1.76	1.77	1.76	0.0%	1.76	1.77	1.76	0.0%
Single	Female	20	Y	O		1.63	1.65	1.64	0.6%	1.63	1.65	1.64	0.6%
Single	Female	21	Y	O		1.55	1.54	1.55	0.0%	1.55	1.54	1.55	0.0%
Single	Female	22	Y	O		1.40	1.46	1.42	1.4%	1.40	1.46	1.42	1.4%
Single	Female	23	Y	O		1.28	1.40	1.31	2.3%	1.28	1.40	1.31	2.3%
Single	Female	24	Y	O		1.22	1.34	1.25	2.5%	1.22	1.34	1.25	2.5%
Single	Female	16	N	O		2.45	2.41	2.44	-0.4%	2.45	2.41	2.44	-0.4%
Single	Female	17	N	O		2.45	2.41	2.44	-0.4%	2.45	2.41	2.44	-0.4%
Single	Female	18	N	O		2.45	2.41	2.44	-0.4%	2.45	2.41	2.44	-0.4%
Single	Female	19	N	O		2.05	2.06	2.05	0.0%	2.05	2.06	2.05	0.0%
Single	Female	20	N	O		1.89	1.87	1.89	0.0%	1.89	1.87	1.89	0.0%
Single	Female	21	N	O		1.72	1.70	1.72	0.0%	1.72	1.70	1.72	0.0%
Single	Female	22	N	O		1.56	1.57	1.56	0.0%	1.56	1.57	1.56	0.0%
Single	Female	23	N	O		1.41	1.47	1.43	1.4%	1.41	1.47	1.43	1.4%
Single	Female	24	N	O		1.29	1.38	1.31	1.6%	1.29	1.38	1.31	1.6%

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						Bodily Injury				Property Damage			
Marital	Gender	Age	Good Student	Operator Status	Student Away	Current Factor	Indicated Factor	Proposed Factor	Impact	Current Factor	Indicated Factor	Proposed Factor	Impact
Single	Male	16	Y	P	-Away	3.08	2.75	3.00	-2.6%	3.08	2.75	3.00	-2.6%
Single	Male	17	Y	P	-Away	3.08	2.75	3.00	-2.6%	3.08	2.75	3.00	-2.6%
Single	Male	18	Y	P	-Away	3.08	2.75	3.00	-2.6%	3.08	2.75	3.00	-2.6%
Single	Male	19	Y	P	-Away	2.62	2.39	2.56	-2.3%	2.62	2.39	2.56	-2.3%
Single	Male	20	Y	P	-Away	2.22	2.04	2.18	-1.8%	2.22	2.04	2.18	-1.8%
Single	Male	21	Y	P	-Away	1.88	1.76	1.85	-1.6%	1.88	1.76	1.85	-1.6%
Single	Male	22	Y	P	-Away	1.67	1.63	1.66	-0.6%	1.67	1.63	1.66	-0.6%
Single	Male	23	Y	P	-Away	1.49	1.53	1.50	0.7%	1.49	1.53	1.50	0.7%
Single	Male	24	Y	P	-Away	1.35	1.44	1.37	1.5%	1.35	1.44	1.37	1.5%
Single	Male	16	N	P	-Away	3.85	3.53	3.77	-2.1%	3.85	3.53	3.77	-2.1%
Single	Male	17	N	P	-Away	3.85	3.53	3.77	-2.1%	3.85	3.53	3.77	-2.1%
Single	Male	18	N	P	-Away	3.85	3.53	3.77	-2.1%	3.85	3.53	3.77	-2.1%
Single	Male	19	N	P	-Away	3.28	2.96	3.20	-2.4%	3.28	2.96	3.20	-2.4%
Single	Male	20	N	P	-Away	2.78	2.44	2.69	-3.2%	2.78	2.44	2.69	-3.2%
Single	Male	21	N	P	-Away	2.09	2.01	2.07	-1.0%	2.09	2.01	2.07	-1.0%
Single	Male	22	N	P	-Away	1.85	1.81	1.84	-0.5%	1.85	1.81	1.84	-0.5%
Single	Male	23	N	P	-Away	1.66	1.66	1.66	0.0%	1.66	1.66	1.66	0.0%
Single	Male	24	N	P	-Away	1.49	1.53	1.50	0.7%	1.49	1.53	1.50	0.7%
Single	Male	16	Y	P		3.42	3.06	3.33	-2.6%	3.42	3.06	3.33	-2.6%
Single	Male	17	Y	P		3.42	3.06	3.33	-2.6%	3.42	3.06	3.33	-2.6%
Single	Male	18	Y	P		3.42	3.06	3.33	-2.6%	3.42	3.06	3.33	-2.6%
Single	Male	19	Y	P		2.91	2.65	2.85	-2.1%	2.91	2.65	2.85	-2.1%
Single	Male	20	Y	P		2.47	2.27	2.42	-2.0%	2.47	2.27	2.42	-2.0%
Single	Male	21	Y	P		2.09	1.95	2.06	-1.4%	2.09	1.95	2.06	-1.4%
Single	Male	22	Y	P		1.85	1.81	1.84	-0.5%	1.85	1.81	1.84	-0.5%
Single	Male	23	Y	P		1.65	1.70	1.66	0.6%	1.65	1.70	1.66	0.6%
Single	Male	24	Y	P		1.50	1.60	1.53	2.0%	1.50	1.60	1.53	2.0%
Single	Male	16	N	P		4.28	3.92	4.19	-2.1%	4.28	3.92	4.19	-2.1%
Single	Male	17	N	P		4.28	3.92	4.19	-2.1%	4.28	3.92	4.19	-2.1%
Single	Male	18	N	P		4.28	3.92	4.19	-2.1%	4.28	3.92	4.19	-2.1%
Single	Male	19	N	P		3.64	3.29	3.55	-2.5%	3.64	3.29	3.55	-2.5%
Single	Male	20	N	P		3.09	2.71	3.00	-2.9%	3.09	2.71	3.00	-2.9%
Single	Male	21	N	P		2.32	2.23	2.30	-0.9%	2.32	2.23	2.30	-0.9%
Single	Male	22	N	P		2.05	2.01	2.04	-0.5%	2.05	2.01	2.04	-0.5%
Single	Male	23	N	P		1.84	1.84	1.84	0.0%	1.84	1.84	1.84	0.0%
Single	Male	24	N	P		1.66	1.70	1.67	0.6%	1.66	1.70	1.67	0.6%
Single	Male	25				1.35	1.42	1.37	1.5%	1.35	1.42	1.37	1.5%
Single	Male	26				1.31	1.38	1.33	1.5%	1.31	1.38	1.33	1.5%
Single	Male	27				1.28	1.34	1.30	1.6%	1.28	1.34	1.30	1.6%
Single	Male	28				1.24	1.30	1.26	1.6%	1.24	1.30	1.26	1.6%
Single	Male	29				1.11	1.17	1.13	1.8%	1.11	1.17	1.13	1.8%
Single	Male	30				1.08	1.16	1.10	1.9%	1.08	1.16	1.10	1.9%
Single	Male	31				1.08	1.16	1.10	1.9%	1.08	1.16	1.10	1.9%
Single	Male	32				1.08	1.16	1.10	1.9%	1.08	1.16	1.10	1.9%
Single	Male	33				1.08	1.16	1.10	1.9%	1.08	1.16	1.10	1.9%
Single	Male	34				1.08	1.16	1.10	1.9%	1.08	1.16	1.10	1.9%
Single	Male	35				1.08	1.15	1.10	1.9%	1.08	1.15	1.10	1.9%
Single	Male	36				1.08	1.14	1.10	1.9%	1.08	1.14	1.10	1.9%
Single	Male	37				1.07	1.13	1.09	1.9%	1.07	1.13	1.09	1.9%
Single	Male	38				1.07	1.12	1.08	0.9%	1.07	1.12	1.08	0.9%
Single	Male	39				1.07	1.12	1.08	0.9%	1.07	1.12	1.08	0.9%
Single	Male	40				1.06	1.11	1.07	0.9%	1.06	1.11	1.07	0.9%
Single	Male	41				1.06	1.11	1.07	0.9%	1.06	1.11	1.07	0.9%
Single	Male	42				1.06	1.11	1.07	0.9%	1.06	1.11	1.07	0.9%
Single	Male	43				1.06	1.10	1.07	0.9%	1.06	1.10	1.07	0.9%
Single	Male	44				1.06	1.10	1.07	0.9%	1.06	1.10	1.07	0.9%

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						Bodily Injury				Property Damage			
Marital	Gender	Age	Good Student	Operator Status	Student Away	Current Factor	Indicated Factor	Proposed Factor	Impact	Current Factor	Indicated Factor	Proposed Factor	Impact
Single	Male	45				1.05	1.10	1.06	1.0%	1.05	1.10	1.06	1.0%
Single	Male	46				1.05	1.10	1.06	1.0%	1.05	1.10	1.06	1.0%
Single	Male	47				1.04	1.09	1.05	1.0%	1.04	1.09	1.05	1.0%
Single	Male	48				1.04	1.09	1.05	1.0%	1.04	1.09	1.05	1.0%
Single	Male	49				1.03	1.08	1.04	1.0%	1.03	1.08	1.04	1.0%
Single	Male	50				1.01	1.06	1.02	1.0%	1.01	1.06	1.02	1.0%
Single	Male	51				0.98	1.03	0.99	1.0%	0.98	1.03	0.99	1.0%
Single	Male	52				0.96	1.01	0.97	1.0%	0.96	1.01	0.97	1.0%
Single	Male	53				0.94	0.99	0.95	1.1%	0.94	0.99	0.95	1.1%
Single	Male	54				0.93	0.98	0.94	1.1%	0.93	0.98	0.94	1.1%
Single	Male	55				0.90	0.95	0.91	1.1%	0.90	0.95	0.91	1.1%
Single	Male	56				0.89	0.93	0.90	1.1%	0.89	0.93	0.90	1.1%
Single	Male	57				0.88	0.92	0.89	1.1%	0.88	0.92	0.89	1.1%
Single	Male	58				0.88	0.92	0.89	1.1%	0.88	0.92	0.89	1.1%
Single	Male	59				0.87	0.91	0.88	1.1%	0.87	0.91	0.88	1.1%
Single	Male	60				0.87	0.91	0.88	1.1%	0.87	0.91	0.88	1.1%
Single	Male	61				0.88	0.92	0.89	1.1%	0.88	0.92	0.89	1.1%
Single	Male	62				0.90	0.95	0.91	1.1%	0.90	0.95	0.91	1.1%
Single	Male	63				0.92	0.98	0.94	2.2%	0.92	0.98	0.94	2.2%
Single	Male	64				0.94	1.01	0.96	2.1%	0.94	1.01	0.96	2.1%
Single	Male	65				0.99	1.05	1.01	2.0%	0.99	1.05	1.01	2.0%
Single	Male	66				1.01	1.09	1.03	2.0%	1.01	1.09	1.03	2.0%
Single	Male	67				1.04	1.13	1.06	1.9%	1.04	1.13	1.06	1.9%
Single	Male	68				1.08	1.18	1.11	2.8%	1.08	1.18	1.11	2.8%
Single	Male	69				1.11	1.22	1.14	2.7%	1.11	1.22	1.14	2.7%
Single	Male	70				1.16	1.26	1.19	2.6%	1.16	1.26	1.19	2.6%
Single	Male	71				1.21	1.30	1.23	1.7%	1.21	1.30	1.23	1.7%
Single	Male	72				1.25	1.36	1.28	2.4%	1.25	1.36	1.28	2.4%
Single	Male	73				1.29	1.42	1.32	2.3%	1.29	1.42	1.32	2.3%
Single	Male	74				1.33	1.50	1.37	3.0%	1.33	1.50	1.37	3.0%
Single	Male	75				1.42	1.55	1.45	2.1%	1.42	1.55	1.45	2.1%
Single	Male	76				1.47	1.61	1.51	2.7%	1.47	1.61	1.51	2.7%
Single	Male	77				1.52	1.66	1.56	2.6%	1.52	1.66	1.56	2.6%
Single	Male	78				1.56	1.71	1.60	2.6%	1.56	1.71	1.60	2.6%
Single	Male	79				1.61	1.76	1.65	2.5%	1.61	1.76	1.65	2.5%
Single	Male	80				1.68	1.82	1.72	2.4%	1.68	1.82	1.72	2.4%
Single	Male	81				1.72	1.82	1.75	1.7%	1.72	1.82	1.75	1.7%
Single	Male	82				1.75	1.82	1.77	1.1%	1.75	1.82	1.77	1.1%
Single	Male	83				1.79	1.82	1.80	0.6%	1.79	1.82	1.80	0.6%
Single	Male	84				1.82	1.82	1.82	0.0%	1.82	1.82	1.82	0.0%
Single	Male	85				1.87	1.82	1.86	-0.5%	1.87	1.82	1.86	-0.5%
Single	Male	86				1.92	1.82	1.90	-1.0%	1.92	1.82	1.90	-1.0%
Single	Male	87				1.98	1.82	1.94	-2.0%	1.98	1.82	1.94	-2.0%
Single	Male	88				2.01	1.82	1.96	-2.5%	2.01	1.82	1.96	-2.5%
Single	Male	89				2.04	1.82	1.99	-2.5%	2.04	1.82	1.99	-2.5%
Single	Male	90				2.04	1.82	1.99	-2.5%	2.04	1.82	1.99	-2.5%
Single	Male	91				2.04	1.82	1.99	-2.5%	2.04	1.82	1.99	-2.5%
Single	Male	92				2.04	1.82	1.99	-2.5%	2.04	1.82	1.99	-2.5%
Single	Male	93				2.04	1.82	1.99	-2.5%	2.04	1.82	1.99	-2.5%
Single	Male	94				2.04	1.82	1.99	-2.5%	2.04	1.82	1.99	-2.5%
Single	Male	95				2.04	1.82	1.99	-2.5%	2.04	1.82	1.99	-2.5%
Single	Male	96				2.04	1.82	1.99	-2.5%	2.04	1.82	1.99	-2.5%
Single	Male	97				2.04	1.82	1.99	-2.5%	2.04	1.82	1.99	-2.5%
Single	Male	98				2.04	1.82	1.99	-2.5%	2.04	1.82	1.99	-2.5%
Single	Male	99				2.04	1.82	1.99	-2.5%	2.04	1.82	1.99	-2.5%

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						Bodily Injury				Property Damage			
Marital	Gender	Age	Good Student	Operator Status	Student Away	Current Factor	Indicated Factor	Proposed Factor	Impact	Current Factor	Indicated Factor	Proposed Factor	Impact
Single	Male	16	Y	O	-Away	2.32	2.22	2.30	-0.9%	2.32	2.22	2.30	-0.9%
Single	Male	17	Y	O	-Away	2.32	2.22	2.30	-0.9%	2.32	2.22	2.30	-0.9%
Single	Male	18	Y	O	-Away	2.32	2.22	2.30	-0.9%	2.32	2.22	2.30	-0.9%
Single	Male	19	Y	O	-Away	1.97	1.99	1.97	0.0%	1.97	1.99	1.97	0.0%
Single	Male	20	Y	O	-Away	1.85	1.76	1.83	-1.1%	1.85	1.76	1.83	-1.1%
Single	Male	21	Y	O	-Away	1.71	1.58	1.68	-1.8%	1.71	1.58	1.68	-1.8%
Single	Male	22	Y	O	-Away	1.55	1.50	1.54	-0.6%	1.55	1.50	1.54	-0.6%
Single	Male	23	Y	O	-Away	1.41	1.44	1.42	0.7%	1.41	1.44	1.42	0.7%
Single	Male	24	Y	O	-Away	1.28	1.39	1.31	2.3%	1.28	1.39	1.31	2.3%
Single	Male	16	N	O	-Away	2.91	2.85	2.90	-0.3%	2.91	2.85	2.90	-0.3%
Single	Male	17	N	O	-Away	2.91	2.85	2.90	-0.3%	2.91	2.85	2.90	-0.3%
Single	Male	18	N	O	-Away	2.91	2.85	2.90	-0.3%	2.91	2.85	2.90	-0.3%
Single	Male	19	N	O	-Away	2.47	2.46	2.47	0.0%	2.47	2.46	2.47	0.0%
Single	Male	20	N	O	-Away	2.27	2.09	2.22	-2.2%	2.27	2.09	2.22	-2.2%
Single	Male	21	N	O	-Away	1.90	1.79	1.87	-1.6%	1.90	1.79	1.87	-1.6%
Single	Male	22	N	O	-Away	1.72	1.65	1.70	-1.2%	1.72	1.65	1.70	-1.2%
Single	Male	23	N	O	-Away	1.57	1.54	1.56	-0.6%	1.57	1.54	1.56	-0.6%
Single	Male	24	N	O	-Away	1.42	1.46	1.43	0.7%	1.42	1.46	1.43	0.7%
Single	Male	16	Y	O		2.58	2.47	2.55	-1.2%	2.58	2.47	2.55	-1.2%
Single	Male	17	Y	O		2.58	2.47	2.55	-1.2%	2.58	2.47	2.55	-1.2%
Single	Male	18	Y	O		2.58	2.47	2.55	-1.2%	2.58	2.47	2.55	-1.2%
Single	Male	19	Y	O		2.19	2.21	2.20	0.5%	2.19	2.21	2.20	0.5%
Single	Male	20	Y	O		2.06	1.96	2.04	-1.0%	2.06	1.96	2.04	-1.0%
Single	Male	21	Y	O		1.90	1.76	1.87	-1.6%	1.90	1.76	1.87	-1.6%
Single	Male	22	Y	O		1.72	1.67	1.71	-0.6%	1.72	1.67	1.71	-0.6%
Single	Male	23	Y	O		1.57	1.60	1.58	0.6%	1.57	1.60	1.58	0.6%
Single	Male	24	Y	O		1.42	1.54	1.45	2.1%	1.42	1.54	1.45	2.1%
Single	Male	16	N	O		3.23	3.17	3.22	-0.3%	3.23	3.17	3.22	-0.3%
Single	Male	17	N	O		3.23	3.17	3.22	-0.3%	3.23	3.17	3.22	-0.3%
Single	Male	18	N	O		3.23	3.17	3.22	-0.3%	3.23	3.17	3.22	-0.3%
Single	Male	19	N	O		2.74	2.73	2.74	0.0%	2.74	2.73	2.74	0.0%
Single	Male	20	N	O		2.52	2.32	2.47	-2.0%	2.52	2.32	2.47	-2.0%
Single	Male	21	N	O		2.11	1.99	2.08	-1.4%	2.11	1.99	2.08	-1.4%
Single	Male	22	N	O		1.91	1.83	1.89	-1.0%	1.91	1.83	1.89	-1.0%
Single	Male	23	N	O		1.74	1.71	1.73	-0.6%	1.74	1.71	1.73	-0.6%
Single	Male	24	N	O		1.58	1.62	1.59	0.6%	1.58	1.62	1.59	0.6%
					Total				**0.4%**				**0.4%**

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Arkansas Personal Automobile
Nationwide Property & Casualty Insurance Company
Driver Class Factors
Assumed Effective March 23, 2104

						Medical Benefits			
Marital	Gender	Age	Good Student	Operator Status	Student Away	Current Factor	Indicated Factor	Proposed Factor	Impact
Married	Female	16	Y	P		1.61	1.21	1.51	-6.2%
Married	Female	17	Y	P		1.61	1.21	1.51	-6.2%
Married	Female	18	Y	P		1.61	1.21	1.51	-6.2%
Married	Female	19	Y	P		1.45	1.18	1.38	-4.8%
Married	Female	20	Y	P		1.36	1.15	1.31	-3.7%
Married	Female	21	Y	P		1.31	1.14	1.27	-3.1%
Married	Female	22	Y	P		1.22	1.13	1.20	-1.6%
Married	Female	23	Y	P		1.20	1.12	1.18	-1.7%
Married	Female	24	Y	P		1.20	1.12	1.18	-1.7%
Married	Female	16	N	P		1.88	1.84	1.87	-0.5%
Married	Female	17	N	P		1.88	1.84	1.87	-0.5%
Married	Female	18	N	P		1.88	1.84	1.87	-0.5%
Married	Female	19	N	P		1.70	1.59	1.67	-1.8%
Married	Female	20	N	P		1.53	1.36	1.49	-2.6%
Married	Female	21	N	P		1.37	1.25	1.34	-2.2%
Married	Female	22	N	P		1.29	1.19	1.27	-1.6%
Married	Female	23	N	P		1.24	1.14	1.22	-1.6%
Married	Female	24	N	P		1.21	1.13	1.19	-1.7%
Married	Female	25				1.20	1.12	1.18	-1.7%
Married	Female	26				1.20	1.12	1.18	-1.7%
Married	Female	27				1.20	1.12	1.18	-1.7%
Married	Female	28				1.20	1.12	1.18	-1.7%
Married	Female	29				1.20	1.12	1.18	-1.7%
Married	Female	30				1.21	1.13	1.19	-1.7%
Married	Female	31				1.21	1.13	1.19	-1.7%
Married	Female	32				1.21	1.13	1.19	-1.7%
Married	Female	33				1.21	1.13	1.19	-1.7%
Married	Female	34				1.21	1.13	1.19	-1.7%
Married	Female	35				1.22	1.14	1.20	-1.6%
Married	Female	36				1.22	1.14	1.20	-1.6%
Married	Female	37				1.22	1.14	1.20	-1.6%
Married	Female	38				1.22	1.15	1.20	-1.6%
Married	Female	39				1.22	1.16	1.21	-0.8%
Married	Female	40				1.21	1.17	1.20	-0.8%
Married	Female	41				1.21	1.18	1.20	-0.8%
Married	Female	42				1.21	1.18	1.20	-0.8%
Married	Female	43				1.21	1.18	1.20	-0.8%
Married	Female	44				1.21	1.18	1.20	-0.8%
Married	Female	45				1.21	1.18	1.20	-0.8%
Married	Female	46				1.21	1.17	1.20	-0.8%
Married	Female	47				1.21	1.17	1.20	-0.8%
Married	Female	48				1.21	1.16	1.20	-0.8%
Married	Female	49				1.21	1.15	1.20	-0.8%
Married	Female	50				1.14	1.14	1.14	0.0%
Married	Female	51				1.12	1.12	1.12	0.0%
Married	Female	52				1.11	1.11	1.11	0.0%
Married	Female	53				1.08	1.09	1.08	0.0%
Married	Female	54				1.05	1.05	1.05	0.0%
Married	Female	55				1.04	1.05	1.04	0.0%
Married	Female	56				1.04	1.05	1.04	0.0%
Married	Female	57				1.04	1.04	1.04	0.0%
Married	Female	58				1.04	1.03	1.04	0.0%
Married	Female	59				1.04	1.02	1.04	0.0%

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						Medical Benefits			
Marital	Gender	Age	Good Student	Operator Status	Student Away	Current Factor	Indicated Factor	Proposed Factor	Impact
Married	Female	60				1.03	1.01	1.03	0.0%
Married	Female	61				1.03	1.00	1.02	-1.0%
Married	Female	62				1.03	0.99	1.02	-1.0%
Married	Female	63				1.03	0.99	1.02	-1.0%
Married	Female	64				1.03	0.98	1.02	-1.0%
Married	Female	65				1.03	0.98	1.02	-1.0%
Married	Female	66				1.00	0.98	1.00	0.0%
Married	Female	67				0.98	0.99	0.98	0.0%
Married	Female	68				0.96	0.97	0.96	0.0%
Married	Female	69				0.94	0.94	0.94	0.0%
Married	Female	70				0.95	0.94	0.95	0.0%
Married	Female	71				0.95	0.94	0.95	0.0%
Married	Female	72				0.96	0.95	0.96	0.0%
Married	Female	73				0.97	0.95	0.97	0.0%
Married	Female	74				0.97	0.95	0.97	0.0%
Married	Female	75				0.99	0.96	0.98	-1.0%
Married	Female	76				1.00	0.97	0.99	-1.0%
Married	Female	77				1.01	0.99	1.01	0.0%
Married	Female	78				1.02	1.01	1.02	0.0%
Married	Female	79				1.04	1.03	1.04	0.0%
Married	Female	80				1.05	1.05	1.05	0.0%
Married	Female	81				1.05	1.05	1.05	0.0%
Married	Female	82				1.05	1.05	1.05	0.0%
Married	Female	83				1.05	1.05	1.05	0.0%
Married	Female	84				1.05	1.05	1.05	0.0%
Married	Female	85				1.05	1.05	1.05	0.0%
Married	Female	86				1.05	1.05	1.05	0.0%
Married	Female	87				1.05	1.05	1.05	0.0%
Married	Female	88				1.05	1.05	1.05	0.0%
Married	Female	89				1.05	1.05	1.05	0.0%
Married	Female	90				1.05	1.05	1.05	0.0%
Married	Female	91				1.04	1.05	1.04	0.0%
Married	Female	92				1.04	1.05	1.04	0.0%
Married	Female	93				1.04	1.05	1.04	0.0%
Married	Female	94				1.04	1.05	1.04	0.0%
Married	Female	95				1.04	1.05	1.04	0.0%
Married	Female	96				1.04	1.05	1.04	0.0%
Married	Female	97				1.04	1.05	1.04	0.0%
Married	Female	98				1.04	1.05	1.04	0.0%
Married	Female	99				1.04	1.05	1.04	0.0%
Married	Male	16	Y	P		2.03	1.49	1.90	-6.4%
Married	Male	17	Y	P		2.03	1.49	1.90	-6.4%
Married	Male	18	Y	P		2.03	1.49	1.90	-6.4%
Married	Male	19	Y	P		1.57	1.31	1.51	-3.8%
Married	Male	20	Y	P		1.38	1.19	1.33	-3.6%
Married	Male	21	Y	P		1.22	1.11	1.19	-2.5%
Married	Male	22	Y	P		1.17	1.08	1.15	-1.7%
Married	Male	23	Y	P		1.15	1.06	1.13	-1.7%
Married	Male	24	Y	P		1.13	1.03	1.11	-1.8%
Married	Male	16	N	P		2.53	2.27	2.47	-2.4%
Married	Male	17	N	P		2.53	2.27	2.47	-2.4%
Married	Male	18	N	P		2.53	2.27	2.47	-2.4%
Married	Male	19	N	P		1.96	1.79	1.92	-2.0%
Married	Male	20	N	P		1.60	1.48	1.57	-1.9%
Married	Male	21	N	P		1.28	1.27	1.28	0.0%
Married	Male	22	N	P		1.23	1.19	1.22	-0.8%
Married	Male	23	N	P		1.21	1.14	1.19	-1.7%
Married	Male	24	N	P		1.18	1.07	1.15	-2.5%

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						Medical Benefits			
Marital	Gender	Age	Good Student	Operator Status	Student Away	Current Factor	Indicated Factor	Proposed Factor	Impact
Married	Male	25				1.10	1.01	1.08	-1.8%
Married	Male	26				1.09	0.97	1.06	-2.8%
Married	Male	27				1.08	0.96	1.05	-2.8%
Married	Male	28				1.08	0.95	1.05	-2.8%
Married	Male	29				1.07	0.94	1.04	-2.8%
Married	Male	30				1.00	0.93	0.98	-2.0%
Married	Male	31				1.00	0.93	0.98	-2.0%
Married	Male	32				1.00	0.93	0.98	-2.0%
Married	Male	33				1.00	0.93	0.98	-2.0%
Married	Male	34				1.00	0.93	0.98	-2.0%
Married	Male	35				1.02	0.95	1.00	-2.0%
Married	Male	36				1.02	0.96	1.01	-1.0%
Married	Male	37				1.02	0.97	1.01	-1.0%
Married	Male	38				1.02	0.98	1.01	-1.0%
Married	Male	39				1.02	0.99	1.01	-1.0%
Married	Male	40				1.02	1.00	1.02	0.0%
Married	Male	41				1.02	1.01	1.02	0.0%
Married	Male	42				1.02	1.02	1.02	0.0%
Married	Male	43				1.02	1.02	1.02	0.0%
Married	Male	44				1.02	1.03	1.02	0.0%
Married	Male	45				1.02	1.03	1.02	0.0%
Married	Male	46				1.02	1.03	1.02	0.0%
Married	Male	47				1.02	1.03	1.02	0.0%
Married	Male	48				1.02	1.03	1.02	0.0%
Married	Male	49				1.02	1.02	1.02	0.0%
Married	Male	50				1.01	1.02	1.01	0.0%
Married	Male	51				1.01	1.01	1.01	0.0%
Married	Male	52				1.00	1.01	1.00	0.0%
Married	Male	53				1.00	1.00	1.00	0.0%
Married	Male	54				0.99	0.99	0.99	0.0%
Married	Male	55				0.98	0.99	0.98	0.0%
Married	Male	56				0.98	0.98	0.98	0.0%
Married	Male	57				0.98	0.98	0.98	0.0%
Married	Male	58				0.98	0.97	0.98	0.0%
Married	Male	59				0.98	0.97	0.98	0.0%
Married	Male	60				0.98	0.97	0.98	0.0%
Married	Male	61				0.99	0.97	0.99	0.0%
Married	Male	62				1.00	0.97	0.99	-1.0%
Married	Male	63				1.01	0.98	1.00	-1.0%
Married	Male	64				1.02	0.99	1.01	-1.0%
Married	Male	65				1.03	1.00	1.02	-1.0%
Married	Male	66				1.03	1.01	1.03	0.0%
Married	Male	67				1.04	1.03	1.04	0.0%
Married	Male	68				1.05	1.05	1.05	0.0%
Married	Male	69				1.05	1.08	1.06	1.0%
Married	Male	70				1.06	1.10	1.07	0.9%
Married	Male	71				1.07	1.14	1.09	1.9%
Married	Male	72				1.08	1.17	1.10	1.9%
Married	Male	73				1.09	1.18	1.11	1.8%
Married	Male	74				1.09	1.19	1.12	2.8%
Married	Male	75				1.10	1.20	1.13	2.7%
Married	Male	76				1.11	1.21	1.14	2.7%
Married	Male	77				1.12	1.23	1.15	2.7%
Married	Male	78				1.13	1.24	1.16	2.7%
Married	Male	79				1.14	1.25	1.17	2.6%

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						Medical Benefits			
Marital	Gender	Age	Good Student	Operator Status	Student Away	Current Factor	Indicated Factor	Proposed Factor	Impact
Married	Male	80				1.14	1.26	1.17	2.6%
Married	Male	81				1.15	1.26	1.18	2.6%
Married	Male	82				1.16	1.26	1.19	2.6%
Married	Male	83				1.16	1.26	1.19	2.6%
Married	Male	84				1.16	1.26	1.19	2.6%
Married	Male	85				1.16	1.26	1.19	2.6%
Married	Male	86				1.16	1.26	1.19	2.6%
Married	Male	87				1.16	1.26	1.19	2.6%
Married	Male	88				1.16	1.26	1.19	2.6%
Married	Male	89				1.16	1.26	1.19	2.6%
Married	Male	90				1.16	1.26	1.19	2.6%
Married	Male	91				1.16	1.26	1.19	2.6%
Married	Male	92				1.16	1.26	1.19	2.6%
Married	Male	93				1.16	1.26	1.19	2.6%
Married	Male	94				1.16	1.26	1.19	2.6%
Married	Male	95				1.16	1.26	1.19	2.6%
Married	Male	96				1.16	1.26	1.19	2.6%
Married	Male	97				1.16	1.26	1.19	2.6%
Married	Male	98				1.16	1.26	1.19	2.6%
Married	Male	99				1.16	1.26	1.19	2.6%
Single	Female	16	Y	P	-Away	1.80	1.67	1.77	-1.7%
Single	Female	17	Y	P	-Away	1.80	1.67	1.77	-1.7%
Single	Female	18	Y	P	-Away	1.80	1.67	1.77	-1.7%
Single	Female	19	Y	P	-Away	1.62	1.57	1.61	-0.6%
Single	Female	20	Y	P	-Away	1.48	1.45	1.47	-0.7%
Single	Female	21	Y	P	-Away	1.29	1.30	1.29	0.0%
Single	Female	22	Y	P	-Away	1.20	1.24	1.21	0.8%
Single	Female	23	Y	P	-Away	1.20	1.24	1.21	0.8%
Single	Female	24	Y	P	-Away	1.18	1.23	1.19	0.8%
Single	Female	16	N	P	-Away	2.25	2.10	2.21	-1.8%
Single	Female	17	N	P	-Away	2.25	2.10	2.21	-1.8%
Single	Female	18	N	P	-Away	2.25	2.10	2.21	-1.8%
Single	Female	19	N	P	-Away	2.00	1.89	1.97	-1.5%
Single	Female	20	N	P	-Away	1.79	1.67	1.76	-1.7%
Single	Female	21	N	P	-Away	1.35	1.39	1.36	0.7%
Single	Female	22	N	P	-Away	1.26	1.30	1.27	0.8%
Single	Female	23	N	P	-Away	1.26	1.30	1.27	0.8%
Single	Female	24	N	P	-Away	1.24	1.27	1.25	0.8%
Single	Female	16	Y	P		2.00	1.86	1.97	-1.5%
Single	Female	17	Y	P		2.00	1.86	1.97	-1.5%
Single	Female	18	Y	P		2.00	1.86	1.97	-1.5%
Single	Female	19	Y	P		1.80	1.74	1.79	-0.6%
Single	Female	20	Y	P		1.64	1.61	1.63	-0.6%
Single	Female	21	Y	P		1.43	1.44	1.43	0.0%
Single	Female	22	Y	P		1.33	1.38	1.34	0.8%
Single	Female	23	Y	P		1.33	1.38	1.34	0.8%
Single	Female	24	Y	P		1.31	1.37	1.33	1.5%
Single	Female	16	N	P		2.50	2.33	2.46	-1.6%
Single	Female	17	N	P		2.50	2.33	2.46	-1.6%
Single	Female	18	N	P		2.50	2.33	2.46	-1.6%
Single	Female	19	N	P		2.22	2.10	2.19	-1.4%
Single	Female	20	N	P		1.99	1.86	1.96	-1.5%
Single	Female	21	N	P		1.50	1.54	1.51	0.7%
Single	Female	22	N	P		1.40	1.44	1.41	0.7%
Single	Female	23	N	P		1.40	1.44	1.41	0.7%
Single	Female	24	N	P		1.38	1.41	1.39	0.7%

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						Medical Benefits			
Marital	Gender	Age	Good Student	Operator Status	Student Away	Current Factor	Indicated Factor	Proposed Factor	Impact
Single	Female	25				1.28	1.32	1.29	0.8%
Single	Female	26				1.28	1.32	1.29	0.8%
Single	Female	27				1.28	1.32	1.29	0.8%
Single	Female	28				1.28	1.32	1.29	0.8%
Single	Female	29				1.28	1.32	1.29	0.8%
Single	Female	30				1.28	1.32	1.29	0.8%
Single	Female	31				1.28	1.32	1.29	0.8%
Single	Female	32				1.28	1.32	1.29	0.8%
Single	Female	33				1.28	1.32	1.29	0.8%
Single	Female	34				1.28	1.32	1.29	0.8%
Single	Female	35				1.28	1.32	1.29	0.8%
Single	Female	36				1.28	1.32	1.29	0.8%
Single	Female	37				1.28	1.32	1.29	0.8%
Single	Female	38				1.28	1.32	1.29	0.8%
Single	Female	39				1.28	1.32	1.29	0.8%
Single	Female	40				1.28	1.32	1.29	0.8%
Single	Female	41				1.28	1.32	1.29	0.8%
Single	Female	42				1.28	1.32	1.29	0.8%
Single	Female	43				1.28	1.32	1.29	0.8%
Single	Female	44				1.28	1.32	1.29	0.8%
Single	Female	45				1.28	1.32	1.29	0.8%
Single	Female	46				1.28	1.32	1.29	0.8%
Single	Female	47				1.28	1.32	1.29	0.8%
Single	Female	48				1.28	1.32	1.29	0.8%
Single	Female	49				1.28	1.32	1.29	0.8%
Single	Female	50				1.25	1.32	1.27	1.6%
Single	Female	51				1.25	1.32	1.27	1.6%
Single	Female	52				1.22	1.29	1.24	1.6%
Single	Female	53				1.21	1.27	1.23	1.7%
Single	Female	54				1.18	1.24	1.20	1.7%
Single	Female	55				1.16	1.21	1.17	0.9%
Single	Female	56				1.15	1.19	1.16	0.9%
Single	Female	57				1.14	1.17	1.15	0.9%
Single	Female	58				1.12	1.15	1.13	0.9%
Single	Female	59				1.12	1.15	1.13	0.9%
Single	Female	60				1.11	1.14	1.12	0.9%
Single	Female	61				1.11	1.14	1.12	0.9%
Single	Female	62				1.11	1.14	1.12	0.9%
Single	Female	63				1.11	1.14	1.12	0.9%
Single	Female	64				1.10	1.13	1.11	0.9%
Single	Female	65				1.07	1.10	1.08	0.9%
Single	Female	66				1.04	1.07	1.05	1.0%
Single	Female	67				1.04	1.07	1.05	1.0%
Single	Female	68				1.04	1.07	1.05	1.0%
Single	Female	69				1.04	1.07	1.05	1.0%
Single	Female	70				1.04	1.07	1.05	1.0%
Single	Female	71				1.05	1.08	1.06	1.0%
Single	Female	72				1.06	1.09	1.07	0.9%
Single	Female	73				1.07	1.10	1.08	0.9%
Single	Female	74				1.08	1.11	1.09	0.9%
Single	Female	75				1.13	1.16	1.14	0.9%
Single	Female	76				1.13	1.16	1.14	0.9%
Single	Female	77				1.13	1.14	1.13	0.0%
Single	Female	78				1.13	1.11	1.13	0.0%
Single	Female	79				1.13	1.07	1.12	-0.9%

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						Medical Benefits			
Marital	Gender	Age	Good Student	Operator Status	Student Away	Current Factor	Indicated Factor	Proposed Factor	Impact
Single	Female	80				1.13	1.05	1.11	-1.8%
Single	Female	81				1.13	1.05	1.11	-1.8%
Single	Female	82				1.13	1.05	1.11	-1.8%
Single	Female	83				1.13	1.05	1.11	-1.8%
Single	Female	84				1.13	1.05	1.11	-1.8%
Single	Female	85				1.13	1.05	1.11	-1.8%
Single	Female	86				1.13	1.05	1.11	-1.8%
Single	Female	87				1.13	1.05	1.11	-1.8%
Single	Female	88				1.13	1.05	1.11	-1.8%
Single	Female	89				1.13	1.05	1.11	-1.8%
Single	Female	90				1.13	1.05	1.11	-1.8%
Single	Female	91				1.13	1.05	1.11	-1.8%
Single	Female	92				1.13	1.05	1.11	-1.8%
Single	Female	93				1.13	1.05	1.11	-1.8%
Single	Female	94				1.13	1.05	1.11	-1.8%
Single	Female	95				1.13	1.05	1.11	-1.8%
Single	Female	96				1.13	1.05	1.11	-1.8%
Single	Female	97				1.13	1.05	1.11	-1.8%
Single	Female	98				1.13	1.05	1.11	-1.8%
Single	Female	99				1.13	1.05	1.11	-1.8%
Single	Female	16	Y	O	-Away	1.45	1.44	1.45	0.0%
Single	Female	17	Y	O	-Away	1.45	1.44	1.45	0.0%
Single	Female	18	Y	O	-Away	1.45	1.44	1.45	0.0%
Single	Female	19	Y	O	-Away	1.32	1.39	1.34	1.5%
Single	Female	20	Y	O	-Away	1.31	1.32	1.31	0.0%
Single	Female	21	Y	O	-Away	1.20	1.24	1.21	0.8%
Single	Female	22	Y	O	-Away	1.15	1.22	1.17	1.7%
Single	Female	23	Y	O	-Away	1.15	1.22	1.17	1.7%
Single	Female	24	Y	O	-Away	1.15	1.21	1.16	0.9%
Single	Female	16	N	O	-Away	1.81	1.80	1.81	0.0%
Single	Female	17	N	O	-Away	1.81	1.80	1.81	0.0%
Single	Female	18	N	O	-Away	1.81	1.80	1.81	0.0%
Single	Female	19	N	O	-Away	1.61	1.67	1.62	0.6%
Single	Female	20	N	O	-Away	1.46	1.51	1.47	0.7%
Single	Female	21	N	O	-Away	1.27	1.32	1.28	0.8%
Single	Female	22	N	O	-Away	1.19	1.26	1.21	1.7%
Single	Female	23	N	O	-Away	1.19	1.26	1.21	1.7%
Single	Female	24	N	O	-Away	1.19	1.24	1.20	0.8%
Single	Female	16	Y	O		1.61	1.60	1.61	0.0%
Single	Female	17	Y	O		1.61	1.60	1.61	0.0%
Single	Female	18	Y	O		1.61	1.60	1.61	0.0%
Single	Female	19	Y	O		1.47	1.54	1.49	1.4%
Single	Female	20	Y	O		1.46	1.47	1.46	0.0%
Single	Female	21	Y	O		1.33	1.38	1.34	0.8%
Single	Female	22	Y	O		1.28	1.35	1.30	1.6%
Single	Female	23	Y	O		1.28	1.35	1.30	1.6%
Single	Female	24	Y	O		1.28	1.34	1.30	1.6%
Single	Female	16	N	O		2.01	2.00	2.01	0.0%
Single	Female	17	N	O		2.01	2.00	2.01	0.0%
Single	Female	18	N	O		2.01	2.00	2.01	0.0%
Single	Female	19	N	O		1.79	1.85	1.81	1.1%
Single	Female	20	N	O		1.62	1.68	1.64	1.2%
Single	Female	21	N	O		1.41	1.47	1.43	1.4%
Single	Female	22	N	O		1.32	1.40	1.34	1.5%
Single	Female	23	N	O		1.32	1.40	1.34	1.5%
Single	Female	24	N	O		1.32	1.38	1.34	1.5%

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						Medical Benefits			
Marital	Gender	Age	Good Student	Operator Status	Student Away	Current Factor	Indicated Factor	Proposed Factor	Impact
Single	Male	16	Y	P	-Away	1.96	1.56	1.86	-5.1%
Single	Male	17	Y	P	-Away	1.96	1.56	1.86	-5.1%
Single	Male	18	Y	P	-Away	1.96	1.56	1.86	-5.1%
Single	Male	19	Y	P	-Away	1.76	1.37	1.66	-5.7%
Single	Male	20	Y	P	-Away	1.71	1.21	1.58	-7.6%
Single	Male	21	Y	P	-Away	1.22	1.13	1.20	-1.6%
Single	Male	22	Y	P	-Away	1.15	1.08	1.13	-1.7%
Single	Male	23	Y	P	-Away	1.10	1.04	1.09	-0.9%
Single	Male	24	Y	P	-Away	1.04	1.02	1.03	-1.0%
Single	Male	16	N	P	-Away	2.47	2.08	2.37	-4.0%
Single	Male	17	N	P	-Away	2.47	2.08	2.37	-4.0%
Single	Male	18	N	P	-Away	2.47	2.08	2.37	-4.0%
Single	Male	19	N	P	-Away	2.20	1.71	2.08	-5.5%
Single	Male	20	N	P	-Away	1.98	1.40	1.84	-7.1%
Single	Male	21	N	P	-Away	1.31	1.26	1.30	-0.8%
Single	Male	22	N	P	-Away	1.23	1.17	1.22	-0.8%
Single	Male	23	N	P	-Away	1.19	1.11	1.17	-1.7%
Single	Male	24	N	P	-Away	1.13	1.04	1.11	-1.8%
Single	Male	16	Y	P		2.18	1.73	2.07	-5.0%
Single	Male	17	Y	P		2.18	1.73	2.07	-5.0%
Single	Male	18	Y	P		2.18	1.73	2.07	-5.0%
Single	Male	19	Y	P		1.95	1.52	1.84	-5.6%
Single	Male	20	Y	P		1.90	1.34	1.76	-7.4%
Single	Male	21	Y	P		1.36	1.25	1.33	-2.2%
Single	Male	22	Y	P		1.28	1.20	1.26	-1.6%
Single	Male	23	Y	P		1.22	1.16	1.21	-0.8%
Single	Male	24	Y	P		1.15	1.13	1.15	0.0%
Single	Male	16	N	P		2.74	2.31	2.63	-4.0%
Single	Male	17	N	P		2.74	2.31	2.63	-4.0%
Single	Male	18	N	P		2.74	2.31	2.63	-4.0%
Single	Male	19	N	P		2.44	1.90	2.31	-5.3%
Single	Male	20	N	P		2.20	1.56	2.04	-7.3%
Single	Male	21	N	P		1.46	1.40	1.45	-0.7%
Single	Male	22	N	P		1.37	1.30	1.35	-1.5%
Single	Male	23	N	P		1.32	1.23	1.30	-1.5%
Single	Male	24	N	P		1.26	1.16	1.24	-1.6%
Single	Male	25				1.11	1.09	1.11	0.0%
Single	Male	26				1.10	1.07	1.09	-0.9%
Single	Male	27				1.09	1.06	1.08	-0.9%
Single	Male	28				1.09	1.04	1.08	-0.9%
Single	Male	29				1.08	1.03	1.07	-0.9%
Single	Male	30				1.00	1.02	1.01	1.0%
Single	Male	31				1.00	1.01	1.00	0.0%
Single	Male	32				1.00	1.01	1.00	0.0%
Single	Male	33				1.00	1.01	1.00	0.0%
Single	Male	34				1.00	1.01	1.00	0.0%
Single	Male	35				0.99	1.01	1.00	1.0%
Single	Male	36				0.99	1.01	1.00	1.0%
Single	Male	37				0.99	1.02	1.00	1.0%
Single	Male	38				0.99	1.02	1.00	1.0%
Single	Male	39				0.99	1.02	1.00	1.0%
Single	Male	40				0.99	1.02	1.00	1.0%
Single	Male	41				0.99	1.02	1.00	1.0%
Single	Male	42				0.99	1.02	1.00	1.0%
Single	Male	43				0.99	1.02	1.00	1.0%
Single	Male	44				0.99	1.02	1.00	1.0%

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						Medical Benefits			
Marital	Gender	Age	Good Student	Operator Status	Student Away	Current Factor	Indicated Factor	Proposed Factor	Impact
Single	Male	45				0.99	1.02	1.00	1.0%
Single	Male	46				0.99	1.02	1.00	1.0%
Single	Male	47				0.99	1.02	1.00	1.0%
Single	Male	48				0.99	1.02	1.00	1.0%
Single	Male	49				0.99	1.01	1.00	1.0%
Single	Male	50				0.95	0.98	0.96	1.1%
Single	Male	51				0.94	0.97	0.95	1.1%
Single	Male	52				0.92	0.95	0.93	1.1%
Single	Male	53				0.91	0.94	0.92	1.1%
Single	Male	54				0.89	0.92	0.90	1.1%
Single	Male	55				0.88	0.91	0.89	1.1%
Single	Male	56				0.88	0.91	0.89	1.1%
Single	Male	57				0.88	0.91	0.89	1.1%
Single	Male	58				0.88	0.91	0.89	1.1%
Single	Male	59				0.88	0.91	0.89	1.1%
Single	Male	60				0.89	0.92	0.90	1.1%
Single	Male	61				0.89	0.92	0.90	1.1%
Single	Male	62				0.90	0.93	0.91	1.1%
Single	Male	63				0.91	0.94	0.92	1.1%
Single	Male	64				0.91	0.94	0.92	1.1%
Single	Male	65				0.94	0.97	0.95	1.1%
Single	Male	66				0.94	0.97	0.95	1.1%
Single	Male	67				0.94	0.97	0.95	1.1%
Single	Male	68				0.94	0.97	0.95	1.1%
Single	Male	69				0.95	0.98	0.96	1.1%
Single	Male	70				0.95	0.98	0.96	1.1%
Single	Male	71				0.95	0.98	0.96	1.1%
Single	Male	72				0.95	0.98	0.96	1.1%
Single	Male	73				0.96	0.99	0.97	1.0%
Single	Male	74				0.96	0.99	0.97	1.0%
Single	Male	75				0.96	0.99	0.97	1.0%
Single	Male	76				0.96	0.99	0.97	1.0%
Single	Male	77				0.99	1.02	1.00	1.0%
Single	Male	78				1.01	1.05	1.02	1.0%
Single	Male	79				1.03	1.08	1.04	1.0%
Single	Male	80				1.04	1.10	1.06	1.9%
Single	Male	81				1.10	1.10	1.10	0.0%
Single	Male	82				1.16	1.10	1.15	-0.9%
Single	Male	83				1.17	1.10	1.15	-1.7%
Single	Male	84				1.17	1.10	1.15	-1.7%
Single	Male	85				1.17	1.10	1.15	-1.7%
Single	Male	86				1.17	1.10	1.15	-1.7%
Single	Male	87				1.17	1.10	1.15	-1.7%
Single	Male	88				1.17	1.10	1.15	-1.7%
Single	Male	89				1.17	1.10	1.15	-1.7%
Single	Male	90				1.17	1.10	1.15	-1.7%
Single	Male	91				1.17	1.10	1.15	-1.7%
Single	Male	92				1.17	1.10	1.15	-1.7%
Single	Male	93				1.17	1.10	1.15	-1.7%
Single	Male	94				1.17	1.10	1.15	-1.7%
Single	Male	95				1.17	1.10	1.15	-1.7%
Single	Male	96				1.17	1.10	1.15	-1.7%
Single	Male	97				1.17	1.10	1.15	-1.7%
Single	Male	98				1.17	1.10	1.15	-1.7%
Single	Male	99				1.17	1.10	1.15	-1.7%

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						Medical Benefits			
Marital	Gender	Age	Good Student	Operator Status	Student Away	Current Factor	Indicated Factor	Proposed Factor	Impact
Single	Male	16	Y	O	-Away	1.51	1.34	1.47	-2.6%
Single	Male	17	Y	O	-Away	1.51	1.34	1.47	-2.6%
Single	Male	18	Y	O	-Away	1.51	1.34	1.47	-2.6%
Single	Male	19	Y	O	-Away	1.35	1.22	1.32	-2.2%
Single	Male	20	Y	O	-Away	1.34	1.12	1.28	-4.5%
Single	Male	21	Y	O	-Away	1.14	1.07	1.12	-1.8%
Single	Male	22	Y	O	-Away	1.11	1.04	1.09	-1.8%
Single	Male	23	Y	O	-Away	1.06	1.03	1.05	-0.9%
Single	Male	24	Y	O	-Away	1.01	1.00	1.01	0.0%
Single	Male	16	N	O	-Away	1.90	1.78	1.87	-1.6%
Single	Male	17	N	O	-Away	1.90	1.78	1.87	-1.6%
Single	Male	18	N	O	-Away	1.90	1.78	1.87	-1.6%
Single	Male	19	N	O	-Away	1.68	1.51	1.64	-2.4%
Single	Male	20	N	O	-Away	1.64	1.29	1.55	-5.5%
Single	Male	21	N	O	-Away	1.21	1.19	1.20	-0.8%
Single	Male	22	N	O	-Away	1.16	1.12	1.15	-0.9%
Single	Male	23	N	O	-Away	1.12	1.07	1.11	-0.9%
Single	Male	24	N	O	-Away	1.06	1.03	1.05	-0.9%
Single	Male	16	Y	O		1.68	1.49	1.63	-3.0%
Single	Male	17	Y	O		1.68	1.49	1.63	-3.0%
Single	Male	18	Y	O		1.68	1.49	1.63	-3.0%
Single	Male	19	Y	O		1.50	1.36	1.47	-2.0%
Single	Male	20	Y	O		1.49	1.24	1.43	-4.0%
Single	Male	21	Y	O		1.27	1.19	1.25	-1.6%
Single	Male	22	Y	O		1.23	1.16	1.21	-1.6%
Single	Male	23	Y	O		1.18	1.14	1.17	-0.8%
Single	Male	24	Y	O		1.12	1.11	1.12	0.0%
Single	Male	16	N	O		2.11	1.98	2.08	-1.4%
Single	Male	17	N	O		2.11	1.98	2.08	-1.4%
Single	Male	18	N	O		2.11	1.98	2.08	-1.4%
Single	Male	19	N	O		1.87	1.68	1.82	-2.7%
Single	Male	20	N	O		1.82	1.43	1.72	-5.5%
Single	Male	21	N	O		1.34	1.32	1.34	0.0%
Single	Male	22	N	O		1.29	1.24	1.28	-0.8%
Single	Male	23	N	O		1.24	1.19	1.23	-0.8%
Single	Male	24	N	O		1.18	1.14	1.17	-0.8%
					Total				**-0.5%**

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Arkansas Personal Automobile
Nationwide Property & Casualty Insurance Company
Driver Class Factors
Assumed Effective March 23, 2104

						Collision				Comprehensive			
Marital	Gender	Age	Good Student	Operator Status	Student Away	Current Factor	Indicated Factor	Proposed Factor	Impact	Current Factor	Indicated Factor	Proposed Factor	Impact
Married	Female	16	Y	P		1.54	1.53	1.54	0.0%	1.09	0.92	1.05	-3.7%
Married	Female	17	Y	P		1.54	1.53	1.54	0.0%	1.09	0.92	1.05	-3.7%
Married	Female	18	Y	P		1.54	1.53	1.54	0.0%	1.09	0.92	1.05	-3.7%
Married	Female	19	Y	P		1.41	1.40	1.41	0.0%	1.07	0.93	1.04	-2.8%
Married	Female	20	Y	P		1.29	1.29	1.29	0.0%	1.06	0.93	1.03	-2.8%
Married	Female	21	Y	P		1.24	1.18	1.23	-0.8%	1.05	0.94	1.02	-2.9%
Married	Female	22	Y	P		1.10	1.10	1.10	0.0%	1.03	0.95	1.01	-1.9%
Married	Female	23	Y	P		1.04	1.08	1.05	1.0%	1.03	0.95	1.01	-1.9%
Married	Female	24	Y	P		1.02	1.06	1.03	1.0%	1.03	0.95	1.01	-1.9%
Married	Female	16	N	P		1.80	1.87	1.82	1.1%	1.36	1.25	1.33	-2.2%
Married	Female	17	N	P		1.80	1.87	1.82	1.1%	1.36	1.25	1.33	-2.2%
Married	Female	18	N	P		1.80	1.87	1.82	1.1%	1.36	1.25	1.33	-2.2%
Married	Female	19	N	P		1.64	1.64	1.64	0.0%	1.30	1.16	1.27	-2.3%
Married	Female	20	N	P		1.50	1.45	1.49	-0.7%	1.24	1.09	1.20	-3.2%
Married	Female	21	N	P		1.37	1.27	1.35	-1.5%	1.13	1.02	1.10	-2.7%
Married	Female	22	N	P		1.22	1.14	1.20	-1.6%	1.10	0.99	1.07	-2.7%
Married	Female	23	N	P		1.11	1.10	1.11	0.0%	1.09	0.98	1.06	-2.8%
Married	Female	24	N	P		1.03	1.07	1.04	1.0%	1.06	0.95	1.03	-2.8%
Married	Female	25				1.01	1.05	1.02	1.0%	1.00	0.95	0.99	-1.0%
Married	Female	26				1.01	1.04	1.02	1.0%	0.99	0.95	0.98	-1.0%
Married	Female	27				1.01	1.03	1.02	1.0%	0.98	0.95	0.97	-1.0%
Married	Female	28				1.01	1.02	1.01	0.0%	0.96	0.95	0.96	0.0%
Married	Female	29				1.00	1.02	1.01	1.0%	0.95	0.95	0.95	0.0%
Married	Female	30				1.00	1.01	1.00	0.0%	0.91	0.95	0.92	1.1%
Married	Female	31				1.00	1.01	1.00	0.0%	0.91	0.94	0.92	1.1%
Married	Female	32				1.00	1.01	1.00	0.0%	0.91	0.94	0.92	1.1%
Married	Female	33				1.00	1.00	1.00	0.0%	0.91	0.93	0.92	1.1%
Married	Female	34				1.00	1.00	1.00	0.0%	0.91	0.92	0.91	0.0%
Married	Female	35				1.00	1.00	1.00	0.0%	0.91	0.92	0.91	0.0%
Married	Female	36				1.00	0.99	1.00	0.0%	0.91	0.91	0.91	0.0%
Married	Female	37				1.00	0.99	1.00	0.0%	0.91	0.90	0.91	0.0%
Married	Female	38				1.00	0.99	1.00	0.0%	0.91	0.89	0.91	0.0%
Married	Female	39				1.00	0.98	1.00	0.0%	0.91	0.89	0.91	0.0%
Married	Female	40				1.00	0.98	1.00	0.0%	0.90	0.88	0.90	0.0%
Married	Female	41				1.00	0.97	0.99	-1.0%	0.90	0.87	0.89	-1.1%
Married	Female	42				1.00	0.96	0.99	-1.0%	0.90	0.86	0.89	-1.1%
Married	Female	43				1.00	0.95	0.99	-1.0%	0.90	0.86	0.89	-1.1%
Married	Female	44				1.00	0.95	0.99	-1.0%	0.90	0.86	0.89	-1.1%
Married	Female	45				1.00	0.95	0.99	-1.0%	0.90	0.86	0.89	-1.1%
Married	Female	46				1.00	0.95	0.99	-1.0%	0.90	0.86	0.89	-1.1%
Married	Female	47				0.99	0.93	0.98	-1.0%	0.90	0.86	0.89	-1.1%
Married	Female	48				0.96	0.90	0.95	-1.0%	0.90	0.86	0.89	-1.1%
Married	Female	49				0.94	0.89	0.93	-1.1%	0.90	0.86	0.89	-1.1%
Married	Female	50				0.91	0.88	0.90	-1.1%	0.84	0.81	0.83	-1.2%
Married	Female	51				0.88	0.87	0.88	0.0%	0.83	0.80	0.82	-1.2%
Married	Female	52				0.86	0.86	0.86	0.0%	0.82	0.79	0.81	-1.2%
Married	Female	53				0.85	0.85	0.85	0.0%	0.81	0.79	0.81	0.0%
Married	Female	54				0.83	0.84	0.83	0.0%	0.79	0.78	0.79	0.0%
Married	Female	55				0.82	0.84	0.83	1.2%	0.75	0.77	0.76	1.3%
Married	Female	56				0.82	0.83	0.82	0.0%	0.74	0.76	0.75	1.4%
Married	Female	57				0.82	0.83	0.82	0.0%	0.73	0.75	0.74	1.4%
Married	Female	58				0.82	0.82	0.82	0.0%	0.72	0.74	0.73	1.4%
Married	Female	59				0.82	0.82	0.82	0.0%	0.71	0.72	0.71	0.0%

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						Collision				Comprehensive			
Marital	Gender	Age	Good Student	Operator Status	Student Away	Current Factor	Indicated Factor	Proposed Factor	Impact	Current Factor	Indicated Factor	Proposed Factor	Impact
Married	Female	60				0.82	0.82	0.82	0.0%	0.70	0.71	0.70	0.0%
Married	Female	61				0.83	0.82	0.83	0.0%	0.69	0.70	0.69	0.0%
Married	Female	62				0.84	0.83	0.84	0.0%	0.68	0.68	0.68	0.0%
Married	Female	63				0.86	0.83	0.85	-1.2%	0.68	0.67	0.68	0.0%
Married	Female	64				0.87	0.84	0.86	-1.1%	0.66	0.65	0.66	0.0%
Married	Female	65				0.90	0.85	0.89	-1.1%	0.62	0.64	0.63	1.6%
Married	Female	66				0.91	0.86	0.90	-1.1%	0.61	0.62	0.61	0.0%
Married	Female	67				0.92	0.88	0.91	-1.1%	0.59	0.60	0.59	0.0%
Married	Female	68				0.93	0.90	0.92	-1.1%	0.58	0.59	0.58	0.0%
Married	Female	69				0.95	0.92	0.94	-1.1%	0.57	0.57	0.57	0.0%
Married	Female	70				0.98	0.94	0.97	-1.0%	0.57	0.55	0.57	0.0%
Married	Female	71				1.01	0.97	1.00	-1.0%	0.55	0.53	0.55	0.0%
Married	Female	72				1.02	1.00	1.02	0.0%	0.54	0.51	0.53	-1.9%
Married	Female	73				1.05	1.03	1.05	0.0%	0.53	0.50	0.52	-1.9%
Married	Female	74				1.08	1.07	1.08	0.0%	0.51	0.48	0.50	-2.0%
Married	Female	75				1.12	1.11	1.12	0.0%	0.46	0.45	0.46	0.0%
Married	Female	76				1.16	1.16	1.16	0.0%	0.45	0.43	0.45	0.0%
Married	Female	77				1.20	1.20	1.20	0.0%	0.44	0.42	0.44	0.0%
Married	Female	78				1.22	1.25	1.23	0.8%	0.43	0.41	0.43	0.0%
Married	Female	79				1.25	1.29	1.26	0.8%	0.41	0.39	0.41	0.0%
Married	Female	80				1.28	1.32	1.29	0.8%	0.41	0.39	0.41	0.0%
Married	Female	81				1.30	1.32	1.31	0.8%	0.40	0.39	0.40	0.0%
Married	Female	82				1.30	1.32	1.31	0.8%	0.39	0.39	0.39	0.0%
Married	Female	83				1.32	1.32	1.32	0.0%	0.38	0.39	0.38	0.0%
Married	Female	84				1.32	1.32	1.32	0.0%	0.37	0.39	0.38	2.7%
Married	Female	85				1.33	1.32	1.33	0.0%	0.37	0.39	0.38	2.7%
Married	Female	86				1.33	1.32	1.33	0.0%	0.37	0.39	0.38	2.7%
Married	Female	87				1.33	1.32	1.33	0.0%	0.37	0.39	0.38	2.7%
Married	Female	88				1.33	1.32	1.33	0.0%	0.37	0.39	0.38	2.7%
Married	Female	89				1.35	1.32	1.34	-0.7%	0.37	0.39	0.38	2.7%
Married	Female	90				1.35	1.32	1.34	-0.7%	0.37	0.39	0.38	2.7%
Married	Female	91				1.35	1.32	1.34	-0.7%	0.37	0.39	0.38	2.7%
Married	Female	92				1.35	1.32	1.34	-0.7%	0.37	0.39	0.38	2.7%
Married	Female	93				1.35	1.32	1.34	-0.7%	0.37	0.39	0.38	2.7%
Married	Female	94				1.35	1.32	1.34	-0.7%	0.37	0.39	0.38	2.7%
Married	Female	95				1.35	1.32	1.34	-0.7%	0.37	0.39	0.38	2.7%
Married	Female	96				1.35	1.32	1.34	-0.7%	0.37	0.39	0.38	2.7%
Married	Female	97				1.35	1.32	1.34	-0.7%	0.37	0.39	0.38	2.7%
Married	Female	98				1.35	1.32	1.34	-0.7%	0.37	0.39	0.38	2.7%
Married	Female	99				1.35	1.32	1.34	-0.7%	0.37	0.39	0.38	2.7%
Married	Male	16	Y	P		2.47	2.32	2.43	-1.6%	1.48	1.24	1.42	-4.1%
Married	Male	17	Y	P		2.47	2.32	2.43	-1.6%	1.48	1.24	1.42	-4.1%
Married	Male	18	Y	P		2.47	2.32	2.43	-1.6%	1.48	1.24	1.42	-4.1%
Married	Male	19	Y	P		2.10	2.00	2.08	-1.0%	1.39	1.22	1.35	-2.9%
Married	Male	20	Y	P		1.76	1.70	1.75	-0.6%	1.39	1.20	1.34	-3.6%
Married	Male	21	Y	P		1.55	1.51	1.54	-0.6%	1.39	1.18	1.34	-3.6%
Married	Male	22	Y	P		1.35	1.42	1.37	1.5%	1.36	1.17	1.31	-3.7%
Married	Male	23	Y	P		1.21	1.32	1.24	2.5%	1.34	1.17	1.30	-3.0%
Married	Male	24	Y	P		1.07	1.20	1.10	2.8%	1.30	1.16	1.27	-2.3%
Married	Male	16	N	P		3.09	2.83	3.03	-1.9%	1.85	1.69	1.81	-2.2%
Married	Male	17	N	P		3.09	2.83	3.03	-1.9%	1.85	1.69	1.81	-2.2%
Married	Male	18	N	P		3.09	2.83	3.03	-1.9%	1.85	1.69	1.81	-2.2%
Married	Male	19	N	P		2.62	2.38	2.56	-2.3%	1.74	1.56	1.70	-2.3%
Married	Male	20	N	P		2.20	1.95	2.14	-2.7%	1.67	1.46	1.62	-3.0%
Married	Male	21	N	P		1.72	1.68	1.71	-0.6%	1.53	1.36	1.49	-2.6%
Married	Male	22	N	P		1.50	1.56	1.52	1.3%	1.45	1.29	1.41	-2.8%
Married	Male	23	N	P		1.34	1.41	1.36	1.5%	1.41	1.25	1.37	-2.8%
Married	Male	24	N	P		1.19	1.25	1.21	1.7%	1.36	1.19	1.32	-2.9%

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						Collision				Comprehensive			
Marital	Gender	Age	Good Student	Operator Status	Student Away	Current Factor	Indicated Factor	Proposed Factor	Impact	Current Factor	Indicated Factor	Proposed Factor	Impact
Married	Male	25				1.04	1.09	1.05	1.0%	1.25	1.15	1.23	-1.6%
Married	Male	26				1.03	1.08	1.04	1.0%	1.20	1.11	1.18	-1.7%
Married	Male	27				1.03	1.08	1.04	1.0%	1.15	1.10	1.14	-0.9%
Married	Male	28				1.03	1.07	1.04	1.0%	1.11	1.09	1.11	0.0%
Married	Male	29				1.02	1.06	1.03	1.0%	1.08	1.08	1.08	0.0%
Married	Male	30				1.00	1.05	1.01	1.0%	1.02	1.07	1.03	1.0%
Married	Male	31				1.00	1.05	1.01	1.0%	1.00	1.05	1.01	1.0%
Married	Male	32				1.00	1.05	1.01	1.0%	1.00	1.05	1.01	1.0%
Married	Male	33				1.00	1.05	1.01	1.0%	1.00	1.05	1.01	1.0%
Married	Male	34				1.00	1.05	1.01	1.0%	1.00	1.04	1.01	1.0%
Married	Male	35				1.00	1.04	1.01	1.0%	0.99	1.03	1.00	1.0%
Married	Male	36				1.00	1.03	1.01	1.0%	0.99	1.03	1.00	1.0%
Married	Male	37				1.00	1.02	1.01	1.0%	0.99	1.02	1.00	1.0%
Married	Male	38				1.00	1.01	1.00	0.0%	0.99	1.01	1.00	1.0%
Married	Male	39				1.00	1.01	1.00	0.0%	0.99	1.01	1.00	1.0%
Married	Male	40				1.00	1.00	1.00	0.0%	0.99	1.00	0.99	0.0%
Married	Male	41				1.00	0.99	1.00	0.0%	0.99	0.99	0.99	0.0%
Married	Male	42				1.00	0.99	1.00	0.0%	0.99	0.99	0.99	0.0%
Married	Male	43				1.00	0.98	1.00	0.0%	0.99	0.98	0.99	0.0%
Married	Male	44				1.00	0.98	1.00	0.0%	0.99	0.97	0.99	0.0%
Married	Male	45				1.00	0.97	0.99	-1.0%	0.99	0.97	0.99	0.0%
Married	Male	46				1.00	0.97	0.99	-1.0%	0.99	0.96	0.98	-1.0%
Married	Male	47				1.00	0.96	0.99	-1.0%	0.99	0.95	0.98	-1.0%
Married	Male	48				1.00	0.96	0.99	-1.0%	0.99	0.95	0.98	-1.0%
Married	Male	49				1.00	0.95	0.99	-1.0%	0.99	0.95	0.98	-1.0%
Married	Male	50				0.98	0.94	0.97	-1.0%	0.97	0.95	0.97	0.0%
Married	Male	51				0.96	0.94	0.96	0.0%	0.97	0.95	0.97	0.0%
Married	Male	52				0.95	0.93	0.95	0.0%	0.96	0.94	0.96	0.0%
Married	Male	53				0.93	0.93	0.93	0.0%	0.95	0.93	0.95	0.0%
Married	Male	54				0.91	0.93	0.92	1.1%	0.93	0.91	0.93	0.0%
Married	Male	55				0.88	0.92	0.89	1.1%	0.90	0.91	0.90	0.0%
Married	Male	56				0.87	0.91	0.88	1.1%	0.89	0.90	0.89	0.0%
Married	Male	57				0.87	0.91	0.88	1.1%	0.87	0.90	0.88	1.1%
Married	Male	58				0.86	0.90	0.87	1.2%	0.86	0.89	0.87	1.2%
Married	Male	59				0.86	0.91	0.87	1.2%	0.85	0.89	0.86	1.2%
Married	Male	60				0.86	0.90	0.87	1.2%	0.84	0.89	0.85	1.2%
Married	Male	61				0.86	0.90	0.87	1.2%	0.82	0.88	0.84	2.4%
Married	Male	62				0.87	0.91	0.88	1.1%	0.82	0.88	0.84	2.4%
Married	Male	63				0.89	0.93	0.90	1.1%	0.81	0.87	0.83	2.5%
Married	Male	64				0.90	0.94	0.91	1.1%	0.81	0.86	0.82	1.2%
Married	Male	65				0.93	0.95	0.94	1.1%	0.79	0.86	0.81	2.5%
Married	Male	66				0.95	0.97	0.96	1.1%	0.79	0.85	0.81	2.5%
Married	Male	67				0.97	0.99	0.98	1.0%	0.78	0.84	0.80	2.6%
Married	Male	68				1.00	1.01	1.00	0.0%	0.76	0.83	0.78	2.6%
Married	Male	69				1.03	1.03	1.03	0.0%	0.75	0.82	0.77	2.7%
Married	Male	70				1.07	1.06	1.07	0.0%	0.73	0.80	0.75	2.7%
Married	Male	71				1.11	1.10	1.11	0.0%	0.71	0.78	0.73	2.8%
Married	Male	72				1.15	1.14	1.15	0.0%	0.70	0.77	0.72	2.9%
Married	Male	73				1.18	1.19	1.18	0.0%	0.69	0.74	0.70	1.4%
Married	Male	74				1.23	1.24	1.23	0.0%	0.67	0.72	0.68	1.5%
Married	Male	75				1.32	1.31	1.32	0.0%	0.66	0.69	0.67	1.5%
Married	Male	76				1.38	1.38	1.38	0.0%	0.65	0.66	0.65	0.0%
Married	Male	77				1.44	1.47	1.45	0.7%	0.63	0.65	0.64	1.6%
Married	Male	78				1.50	1.57	1.52	1.3%	0.62	0.64	0.63	1.6%
Married	Male	79				1.57	1.69	1.60	1.9%	0.62	0.64	0.63	1.6%

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						Collision				Comprehensive			
Marital	Gender	Age	Good Student	Operator Status	Student Away	Current Factor	Indicated Factor	Proposed Factor	Impact	Current Factor	Indicated Factor	Proposed Factor	Impact
Married	Male	80				1.67	1.82	1.71	2.4%	0.61	0.63	0.62	1.6%
Married	Male	81				1.74	1.82	1.76	1.1%	0.60	0.63	0.61	1.7%
Married	Male	82				1.80	1.82	1.81	0.6%	0.59	0.63	0.60	1.7%
Married	Male	83				1.87	1.82	1.86	-0.5%	0.58	0.63	0.59	1.7%
Married	Male	84				1.90	1.82	1.88	-1.1%	0.57	0.63	0.59	3.5%
Married	Male	85				1.90	1.82	1.88	-1.1%	0.55	0.63	0.57	3.6%
Married	Male	86				1.90	1.82	1.88	-1.1%	0.53	0.63	0.56	5.7%
Married	Male	87				1.90	1.82	1.88	-1.1%	0.52	0.63	0.55	5.8%
Married	Male	88				1.90	1.82	1.88	-1.1%	0.49	0.63	0.53	8.2%
Married	Male	89				1.90	1.82	1.88	-1.1%	0.47	0.63	0.51	8.5%
Married	Male	90				1.90	1.82	1.88	-1.1%	0.46	0.63	0.50	8.7%
Married	Male	91				1.90	1.82	1.88	-1.1%	0.46	0.63	0.50	8.7%
Married	Male	92				1.90	1.82	1.88	-1.1%	0.46	0.63	0.50	8.7%
Married	Male	93				1.90	1.82	1.88	-1.1%	0.46	0.63	0.50	8.7%
Married	Male	94				1.90	1.82	1.88	-1.1%	0.46	0.63	0.50	8.7%
Married	Male	95				1.90	1.82	1.88	-1.1%	0.46	0.63	0.50	8.7%
Married	Male	96				1.90	1.82	1.88	-1.1%	0.46	0.63	0.50	8.7%
Married	Male	97				1.90	1.82	1.88	-1.1%	0.46	0.63	0.50	8.7%
Married	Male	98				1.90	1.82	1.88	-1.1%	0.46	0.63	0.50	8.7%
Married	Male	99				1.90	1.82	1.88	-1.1%	0.46	0.63	0.50	8.7%
Single	Female	16	Y	P	-Away	2.34	2.21	2.31	-1.3%	0.96	0.89	0.94	-2.1%
Single	Female	17	Y	P	-Away	2.34	2.21	2.31	-1.3%	0.96	0.89	0.94	-2.1%
Single	Female	18	Y	P	-Away	2.34	2.21	2.31	-1.3%	0.96	0.89	0.94	-2.1%
Single	Female	19	Y	P	-Away	1.95	1.87	1.93	-1.0%	0.96	0.89	0.94	-2.1%
Single	Female	20	Y	P	-Away	1.68	1.63	1.67	-0.6%	0.96	0.88	0.94	-2.1%
Single	Female	21	Y	P	-Away	1.50	1.43	1.48	-1.3%	0.96	0.88	0.94	-2.1%
Single	Female	22	Y	P	-Away	1.35	1.37	1.35	0.0%	0.96	0.88	0.94	-2.1%
Single	Female	23	Y	P	-Away	1.22	1.32	1.25	2.5%	0.96	0.88	0.94	-2.1%
Single	Female	24	Y	P	-Away	1.13	1.24	1.16	2.7%	0.96	0.88	0.94	-2.1%
Single	Female	16	N	P	-Away	2.93	2.68	2.87	-2.0%	1.21	1.10	1.18	-2.5%
Single	Female	17	N	P	-Away	2.93	2.68	2.87	-2.0%	1.21	1.10	1.18	-2.5%
Single	Female	18	N	P	-Away	2.93	2.68	2.87	-2.0%	1.21	1.10	1.18	-2.5%
Single	Female	19	N	P	-Away	2.44	2.19	2.38	-2.5%	1.14	1.03	1.11	-2.6%
Single	Female	20	N	P	-Away	2.10	1.84	2.03	-3.3%	1.11	0.96	1.07	-3.6%
Single	Female	21	N	P	-Away	1.67	1.56	1.64	-1.8%	1.02	0.93	1.00	-2.0%
Single	Female	22	N	P	-Away	1.49	1.47	1.48	-0.7%	1.00	0.90	0.98	-2.0%
Single	Female	23	N	P	-Away	1.36	1.40	1.37	0.7%	1.00	0.90	0.98	-2.0%
Single	Female	24	N	P	-Away	1.25	1.29	1.26	0.8%	0.99	0.90	0.97	-2.0%
Single	Female	16	Y	P		2.60	2.46	2.57	-1.2%	1.07	0.99	1.05	-1.9%
Single	Female	17	Y	P		2.60	2.46	2.57	-1.2%	1.07	0.99	1.05	-1.9%
Single	Female	18	Y	P		2.60	2.46	2.57	-1.2%	1.07	0.99	1.05	-1.9%
Single	Female	19	Y	P		2.17	2.08	2.15	-0.9%	1.07	0.99	1.05	-1.9%
Single	Female	20	Y	P		1.87	1.81	1.86	-0.5%	1.07	0.98	1.05	-1.9%
Single	Female	21	Y	P		1.67	1.59	1.65	-1.2%	1.07	0.98	1.05	-1.9%
Single	Female	22	Y	P		1.50	1.52	1.51	0.7%	1.07	0.98	1.05	-1.9%
Single	Female	23	Y	P		1.36	1.47	1.39	2.2%	1.07	0.98	1.05	-1.9%
Single	Female	24	Y	P		1.25	1.38	1.28	2.4%	1.07	0.98	1.05	-1.9%
Single	Female	16	N	P		3.25	2.98	3.18	-2.2%	1.34	1.22	1.31	-2.2%
Single	Female	17	N	P		3.25	2.98	3.18	-2.2%	1.34	1.22	1.31	-2.2%
Single	Female	18	N	P		3.25	2.98	3.18	-2.2%	1.34	1.22	1.31	-2.2%
Single	Female	19	N	P		2.71	2.43	2.64	-2.6%	1.27	1.14	1.24	-2.4%
Single	Female	20	N	P		2.33	2.04	2.26	-3.0%	1.23	1.07	1.19	-3.3%
Single	Female	21	N	P		1.85	1.73	1.82	-1.6%	1.13	1.03	1.11	-1.8%
Single	Female	22	N	P		1.66	1.63	1.65	-0.6%	1.11	1.00	1.08	-2.7%
Single	Female	23	N	P		1.51	1.55	1.52	0.7%	1.11	1.00	1.08	-2.7%
Single	Female	24	N	P		1.39	1.43	1.40	0.7%	1.10	1.00	1.08	-1.8%

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						Collision				Comprehensive			
Marital	Gender	Age	Good Student	Operator Status	Student Away	Current Factor	Indicated Factor	Proposed Factor	Impact	Current Factor	Indicated Factor	Proposed Factor	Impact
Single	Female	25				1.22	1.28	1.24	1.6%	1.05	0.98	1.03	-1.9%
Single	Female	26				1.16	1.22	1.18	1.7%	1.04	1.00	1.03	-1.0%
Single	Female	27				1.09	1.14	1.10	0.9%	1.03	1.01	1.03	0.0%
Single	Female	28				1.07	1.13	1.09	1.9%	1.03	1.02	1.03	0.0%
Single	Female	29				1.07	1.13	1.09	1.9%	1.02	1.02	1.02	0.0%
Single	Female	30				1.06	1.13	1.08	1.9%	0.99	1.03	1.00	1.0%
Single	Female	31				1.06	1.13	1.08	1.9%	0.99	1.03	1.00	1.0%
Single	Female	32				1.06	1.13	1.08	1.9%	0.99	1.03	1.00	1.0%
Single	Female	33				1.06	1.13	1.08	1.9%	0.99	1.03	1.00	1.0%
Single	Female	34				1.06	1.13	1.08	1.9%	0.99	1.02	1.00	1.0%
Single	Female	35				1.06	1.13	1.08	1.9%	0.99	1.01	1.00	1.0%
Single	Female	36				1.06	1.13	1.08	1.9%	0.99	1.01	1.00	1.0%
Single	Female	37				1.06	1.13	1.08	1.9%	0.99	1.00	0.99	0.0%
Single	Female	38				1.06	1.13	1.08	1.9%	0.99	0.99	0.99	0.0%
Single	Female	39				1.06	1.12	1.08	1.9%	0.99	0.97	0.99	0.0%
Single	Female	40				1.06	1.10	1.07	0.9%	0.99	0.96	0.98	-1.0%
Single	Female	41				1.06	1.09	1.07	0.9%	0.99	0.96	0.98	-1.0%
Single	Female	42				1.06	1.07	1.06	0.0%	0.99	0.96	0.98	-1.0%
Single	Female	43				1.05	1.06	1.05	0.0%	0.99	0.96	0.98	-1.0%
Single	Female	44				1.04	1.04	1.04	0.0%	0.99	0.96	0.98	-1.0%
Single	Female	45				1.04	1.02	1.04	0.0%	0.99	0.96	0.98	-1.0%
Single	Female	46				1.04	1.01	1.03	-1.0%	0.98	0.95	0.97	-1.0%
Single	Female	47				1.03	0.99	1.02	-1.0%	0.97	0.94	0.96	-1.0%
Single	Female	48				1.02	0.98	1.01	-1.0%	0.96	0.92	0.95	-1.0%
Single	Female	49				1.02	0.96	1.01	-1.0%	0.95	0.90	0.94	-1.1%
Single	Female	50				0.98	0.95	0.97	-1.0%	0.91	0.88	0.90	-1.1%
Single	Female	51				0.96	0.94	0.96	0.0%	0.89	0.86	0.88	-1.1%
Single	Female	52				0.93	0.93	0.93	0.0%	0.88	0.85	0.87	-1.1%
Single	Female	53				0.91	0.92	0.91	0.0%	0.85	0.82	0.84	-1.2%
Single	Female	54				0.90	0.91	0.90	0.0%	0.83	0.80	0.82	-1.2%
Single	Female	55				0.89	0.90	0.89	0.0%	0.81	0.78	0.80	-1.2%
Single	Female	56				0.89	0.90	0.89	0.0%	0.80	0.77	0.79	-1.3%
Single	Female	57				0.89	0.89	0.89	0.0%	0.78	0.75	0.77	-1.3%
Single	Female	58				0.89	0.89	0.89	0.0%	0.77	0.74	0.76	-1.3%
Single	Female	59				0.89	0.89	0.89	0.0%	0.76	0.73	0.75	-1.3%
Single	Female	60				0.91	0.90	0.91	0.0%	0.75	0.72	0.74	-1.3%
Single	Female	61				0.92	0.90	0.92	0.0%	0.74	0.71	0.73	-1.4%
Single	Female	62				0.93	0.91	0.93	0.0%	0.73	0.70	0.72	-1.4%
Single	Female	63				0.94	0.92	0.94	0.0%	0.72	0.69	0.71	-1.4%
Single	Female	64				0.96	0.94	0.96	0.0%	0.72	0.69	0.71	-1.4%
Single	Female	65				0.99	0.96	0.98	-1.0%	0.70	0.68	0.70	0.0%
Single	Female	66				1.00	0.98	1.00	0.0%	0.69	0.67	0.69	0.0%
Single	Female	67				1.02	1.00	1.02	0.0%	0.68	0.67	0.68	0.0%
Single	Female	68				1.04	1.02	1.04	0.0%	0.67	0.67	0.67	0.0%
Single	Female	69				1.06	1.05	1.06	0.0%	0.66	0.65	0.66	0.0%
Single	Female	70				1.09	1.08	1.09	0.0%	0.65	0.64	0.65	0.0%
Single	Female	71				1.12	1.11	1.12	0.0%	0.63	0.62	0.63	0.0%
Single	Female	72				1.14	1.15	1.14	0.0%	0.61	0.60	0.61	0.0%
Single	Female	73				1.16	1.18	1.17	0.9%	0.60	0.58	0.60	0.0%
Single	Female	74				1.18	1.22	1.19	0.8%	0.58	0.56	0.58	0.0%
Single	Female	75				1.21	1.26	1.22	0.8%	0.55	0.55	0.55	0.0%
Single	Female	76				1.27	1.30	1.28	0.8%	0.53	0.53	0.53	0.0%
Single	Female	77				1.31	1.34	1.32	0.8%	0.52	0.52	0.52	0.0%
Single	Female	78				1.34	1.38	1.35	0.7%	0.51	0.51	0.51	0.0%
Single	Female	79				1.37	1.41	1.38	0.7%	0.50	0.50	0.50	0.0%

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						Collision				Comprehensive			
Marital	Gender	Age	Good Student	Operator Status	Student Away	Current Factor	Indicated Factor	Proposed Factor	Impact	Current Factor	Indicated Factor	Proposed Factor	Impact
Single	Female	80				1.41	1.44	1.42	0.7%	0.49	0.49	0.49	0.0%
Single	Female	81				1.44	1.44	1.44	0.0%	0.48	0.49	0.48	0.0%
Single	Female	82				1.46	1.44	1.46	0.0%	0.47	0.49	0.48	2.1%
Single	Female	83				1.47	1.44	1.46	-0.7%	0.45	0.49	0.46	2.2%
Single	Female	84				1.47	1.44	1.46	-0.7%	0.44	0.49	0.45	2.3%
Single	Female	85				1.48	1.44	1.47	-0.7%	0.44	0.49	0.45	2.3%
Single	Female	86				1.48	1.44	1.47	-0.7%	0.43	0.49	0.45	4.7%
Single	Female	87				1.48	1.44	1.47	-0.7%	0.42	0.49	0.44	4.8%
Single	Female	88				1.48	1.44	1.47	-0.7%	0.42	0.49	0.44	4.8%
Single	Female	89				1.48	1.44	1.47	-0.7%	0.41	0.49	0.43	4.9%
Single	Female	90				1.48	1.44	1.47	-0.7%	0.41	0.49	0.43	4.9%
Single	Female	91				1.48	1.44	1.47	-0.7%	0.41	0.49	0.43	4.9%
Single	Female	92				1.48	1.44	1.47	-0.7%	0.41	0.49	0.43	4.9%
Single	Female	93				1.48	1.44	1.47	-0.7%	0.41	0.49	0.43	4.9%
Single	Female	94				1.48	1.44	1.47	-0.7%	0.41	0.49	0.43	4.9%
Single	Female	95				1.48	1.44	1.47	-0.7%	0.41	0.49	0.43	4.9%
Single	Female	96				1.48	1.44	1.47	-0.7%	0.41	0.49	0.43	4.9%
Single	Female	97				1.48	1.44	1.47	-0.7%	0.41	0.49	0.43	4.9%
Single	Female	98				1.48	1.44	1.47	-0.7%	0.41	0.49	0.43	4.9%
Single	Female	99				1.48	1.44	1.47	-0.7%	0.41	0.49	0.43	4.9%
Single	Female	16	Y	O	-Away	1.76	1.81	1.77	0.6%	0.95	0.78	0.91	-4.2%
Single	Female	17	Y	O	-Away	1.76	1.81	1.77	0.6%	0.95	0.78	0.91	-4.2%
Single	Female	18	Y	O	-Away	1.76	1.81	1.77	0.6%	0.95	0.78	0.91	-4.2%
Single	Female	19	Y	O	-Away	1.58	1.59	1.58	0.0%	0.95	0.82	0.92	-3.2%
Single	Female	20	Y	O	-Away	1.47	1.45	1.46	-0.7%	0.95	0.85	0.92	-3.2%
Single	Female	21	Y	O	-Away	1.40	1.32	1.38	-1.4%	0.95	0.86	0.93	-2.1%
Single	Female	22	Y	O	-Away	1.26	1.29	1.27	0.8%	0.95	0.87	0.93	-2.1%
Single	Female	23	Y	O	-Away	1.15	1.26	1.18	2.6%	0.95	0.87	0.93	-2.1%
Single	Female	24	Y	O	-Away	1.10	1.21	1.13	2.7%	0.95	0.87	0.93	-2.1%
Single	Female	16	N	O	-Away	2.21	2.19	2.20	-0.5%	1.06	0.96	1.04	-1.9%
Single	Female	17	N	O	-Away	2.21	2.19	2.20	-0.5%	1.06	0.96	1.04	-1.9%
Single	Female	18	N	O	-Away	2.21	2.19	2.20	-0.5%	1.06	0.96	1.04	-1.9%
Single	Female	19	N	O	-Away	1.85	1.85	1.85	0.0%	1.03	0.94	1.01	-1.9%
Single	Female	20	N	O	-Away	1.70	1.61	1.68	-1.2%	1.00	0.91	0.98	-2.0%
Single	Female	21	N	O	-Away	1.55	1.42	1.52	-1.9%	0.95	0.90	0.94	-1.1%
Single	Female	22	N	O	-Away	1.40	1.37	1.39	-0.7%	0.95	0.89	0.94	-1.1%
Single	Female	23	N	O	-Away	1.27	1.31	1.28	0.8%	0.95	0.89	0.94	-1.1%
Single	Female	24	N	O	-Away	1.16	1.24	1.18	1.7%	0.95	0.89	0.94	-1.1%
Single	Female	16	Y	O		1.96	2.01	1.97	0.5%	1.05	0.87	1.01	-3.8%
Single	Female	17	Y	O		1.96	2.01	1.97	0.5%	1.05	0.87	1.01	-3.8%
Single	Female	18	Y	O		1.96	2.01	1.97	0.5%	1.05	0.87	1.01	-3.8%
Single	Female	19	Y	O		1.76	1.77	1.76	0.0%	1.05	0.91	1.02	-2.9%
Single	Female	20	Y	O		1.63	1.61	1.63	0.0%	1.05	0.94	1.02	-2.9%
Single	Female	21	Y	O		1.55	1.47	1.53	-1.3%	1.05	0.96	1.03	-1.9%
Single	Female	22	Y	O		1.40	1.43	1.41	0.7%	1.05	0.97	1.03	-1.9%
Single	Female	23	Y	O		1.28	1.40	1.31	2.3%	1.05	0.97	1.03	-1.9%
Single	Female	24	Y	O		1.22	1.34	1.25	2.5%	1.05	0.97	1.03	-1.9%
Single	Female	16	N	O		2.45	2.43	2.45	0.0%	1.18	1.07	1.15	-2.5%
Single	Female	17	N	O		2.45	2.43	2.45	0.0%	1.18	1.07	1.15	-2.5%
Single	Female	18	N	O		2.45	2.43	2.45	0.0%	1.18	1.07	1.15	-2.5%
Single	Female	19	N	O		2.05	2.06	2.05	0.0%	1.14	1.04	1.12	-1.8%
Single	Female	20	N	O		1.89	1.79	1.87	-1.1%	1.11	1.01	1.09	-1.8%
Single	Female	21	N	O		1.72	1.58	1.69	-1.7%	1.05	1.00	1.04	-1.0%
Single	Female	22	N	O		1.56	1.52	1.55	-0.6%	1.05	0.99	1.04	-1.0%
Single	Female	23	N	O		1.41	1.46	1.42	0.7%	1.05	0.99	1.04	-1.0%
Single	Female	24	N	O		1.29	1.38	1.31	1.6%	1.05	0.99	1.04	-1.0%

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						Collision				Comprehensive			
Marital	Gender	Age	Good Student	Operator Status	Student Away	Current Factor	Indicated Factor	Proposed Factor	Impact	Current Factor	Indicated Factor	Proposed Factor	Impact
Single	Male	16	Y	P	-Away	3.08	2.79	3.01	-2.3%	1.61	1.52	1.59	-1.2%
Single	Male	17	Y	P	-Away	3.08	2.79	3.01	-2.3%	1.61	1.52	1.59	-1.2%
Single	Male	18	Y	P	-Away	3.08	2.79	3.01	-2.3%	1.61	1.52	1.59	-1.2%
Single	Male	19	Y	P	-Away	2.62	2.40	2.57	-1.9%	1.50	1.43	1.48	-1.3%
Single	Male	20	Y	P	-Away	2.22	2.06	2.18	-1.8%	1.43	1.33	1.41	-1.4%
Single	Male	21	Y	P	-Away	1.88	1.75	1.85	-1.6%	1.41	1.23	1.37	-2.8%
Single	Male	22	Y	P	-Away	1.67	1.65	1.66	-0.6%	1.33	1.17	1.29	-3.0%
Single	Male	23	Y	P	-Away	1.49	1.56	1.51	1.3%	1.26	1.12	1.22	-3.2%
Single	Male	24	Y	P	-Away	1.35	1.45	1.37	1.5%	1.25	1.11	1.21	-3.2%
Single	Male	16	N	P	-Away	3.85	3.53	3.77	-2.1%	2.01	1.84	1.97	-2.0%
Single	Male	17	N	P	-Away	3.85	3.53	3.77	-2.1%	2.01	1.84	1.97	-2.0%
Single	Male	18	N	P	-Away	3.85	3.53	3.77	-2.1%	2.01	1.84	1.97	-2.0%
Single	Male	19	N	P	-Away	3.28	2.96	3.20	-2.4%	1.87	1.68	1.82	-2.7%
Single	Male	20	N	P	-Away	2.78	2.44	2.69	-3.2%	1.72	1.50	1.67	-2.9%
Single	Male	21	N	P	-Away	2.09	1.97	2.06	-1.4%	1.49	1.33	1.45	-2.7%
Single	Male	22	N	P	-Away	1.85	1.83	1.84	-0.5%	1.40	1.22	1.36	-2.9%
Single	Male	23	N	P	-Away	1.66	1.69	1.67	0.6%	1.32	1.14	1.28	-3.0%
Single	Male	24	N	P	-Away	1.49	1.53	1.50	0.7%	1.31	1.13	1.26	-3.8%
Single	Male	16	Y	P		3.42	3.10	3.34	-2.3%	1.79	1.69	1.77	-1.1%
Single	Male	17	Y	P		3.42	3.10	3.34	-2.3%	1.79	1.69	1.77	-1.1%
Single	Male	18	Y	P		3.42	3.10	3.34	-2.3%	1.79	1.69	1.77	-1.1%
Single	Male	19	Y	P		2.91	2.67	2.85	-2.1%	1.67	1.59	1.65	-1.2%
Single	Male	20	Y	P		2.47	2.29	2.43	-1.6%	1.59	1.48	1.56	-1.9%
Single	Male	21	Y	P		2.09	1.94	2.05	-1.9%	1.57	1.37	1.52	-3.2%
Single	Male	22	Y	P		1.85	1.83	1.85	0.0%	1.48	1.30	1.44	-2.7%
Single	Male	23	Y	P		1.65	1.73	1.67	1.2%	1.40	1.24	1.36	-2.9%
Single	Male	24	Y	P		1.50	1.61	1.53	2.0%	1.39	1.23	1.35	-2.9%
Single	Male	16	N	P		4.28	3.92	4.19	-2.1%	2.23	2.04	2.18	-2.2%
Single	Male	17	N	P		4.28	3.92	4.19	-2.1%	2.23	2.04	2.18	-2.2%
Single	Male	18	N	P		4.28	3.92	4.19	-2.1%	2.23	2.04	2.18	-2.2%
Single	Male	19	N	P		3.64	3.29	3.55	-2.5%	2.08	1.87	2.03	-2.4%
Single	Male	20	N	P		3.09	2.71	3.00	-2.9%	1.91	1.67	1.85	-3.1%
Single	Male	21	N	P		2.32	2.19	2.29	-1.3%	1.65	1.48	1.61	-2.4%
Single	Male	22	N	P		2.05	2.03	2.05	0.0%	1.55	1.36	1.50	-3.2%
Single	Male	23	N	P		1.84	1.88	1.85	0.5%	1.47	1.27	1.42	-3.4%
Single	Male	24	N	P		1.66	1.70	1.67	0.6%	1.45	1.25	1.40	-3.4%
Single	Male	25				1.35	1.42	1.37	1.5%	1.33	1.21	1.30	-2.3%
Single	Male	26				1.31	1.38	1.33	1.5%	1.29	1.16	1.26	-2.3%
Single	Male	27				1.28	1.34	1.30	1.6%	1.25	1.15	1.23	-1.6%
Single	Male	28				1.24	1.30	1.26	1.6%	1.22	1.16	1.21	-0.8%
Single	Male	29				1.11	1.17	1.13	1.8%	1.18	1.16	1.18	0.0%
Single	Male	30				1.08	1.16	1.10	1.9%	1.09	1.15	1.11	1.8%
Single	Male	31				1.08	1.16	1.10	1.9%	1.09	1.15	1.11	1.8%
Single	Male	32				1.08	1.16	1.10	1.9%	1.09	1.14	1.10	0.9%
Single	Male	33				1.08	1.16	1.10	1.9%	1.09	1.13	1.10	0.9%
Single	Male	34				1.08	1.16	1.10	1.9%	1.09	1.12	1.10	0.9%
Single	Male	35				1.08	1.16	1.10	1.9%	1.08	1.11	1.09	0.9%
Single	Male	36				1.08	1.16	1.10	1.9%	1.08	1.10	1.09	0.9%
Single	Male	37				1.07	1.14	1.09	1.9%	1.08	1.09	1.08	0.0%
Single	Male	38				1.07	1.14	1.09	1.9%	1.08	1.07	1.08	0.0%
Single	Male	39				1.07	1.13	1.09	1.9%	1.08	1.06	1.08	0.0%
Single	Male	40				1.06	1.13	1.08	1.9%	1.06	1.05	1.06	0.0%
Single	Male	41				1.06	1.13	1.08	1.9%	1.05	1.04	1.05	0.0%
Single	Male	42				1.06	1.12	1.08	1.9%	1.04	1.02	1.04	0.0%
Single	Male	43				1.06	1.12	1.08	1.9%	1.02	1.01	1.02	0.0%
Single	Male	44				1.06	1.12	1.08	1.9%	1.01	1.00	1.01	0.0%

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						Collision				Comprehensive			
Marital	Gender	Age	Good Student	Operator Status	Student Away	Current Factor	Indicated Factor	Proposed Factor	Impact	Current Factor	Indicated Factor	Proposed Factor	Impact
Single	Male	45				1.05	1.10	1.06	1.0%	1.00	0.99	1.00	0.0%
Single	Male	46				1.05	1.09	1.06	1.0%	1.00	0.98	1.00	0.0%
Single	Male	47				1.04	1.08	1.05	1.0%	1.00	0.97	0.99	-1.0%
Single	Male	48				1.04	1.07	1.05	1.0%	1.00	0.96	0.99	-1.0%
Single	Male	49				1.03	1.06	1.04	1.0%	1.00	0.95	0.99	-1.0%
Single	Male	50				1.01	1.05	1.02	1.0%	0.92	0.94	0.93	1.1%
Single	Male	51				0.98	1.03	0.99	1.0%	0.91	0.93	0.92	1.1%
Single	Male	52				0.96	1.01	0.97	1.0%	0.90	0.92	0.91	1.1%
Single	Male	53				0.94	0.99	0.95	1.1%	0.90	0.91	0.90	0.0%
Single	Male	54				0.93	0.98	0.94	1.1%	0.89	0.90	0.89	0.0%
Single	Male	55				0.90	0.95	0.91	1.1%	0.87	0.89	0.88	1.1%
Single	Male	56				0.89	0.93	0.90	1.1%	0.86	0.88	0.87	1.2%
Single	Male	57				0.88	0.92	0.89	1.1%	0.85	0.87	0.86	1.2%
Single	Male	58				0.88	0.92	0.89	1.1%	0.85	0.86	0.85	0.0%
Single	Male	59				0.87	0.91	0.88	1.1%	0.84	0.85	0.84	0.0%
Single	Male	60				0.87	0.91	0.88	1.1%	0.84	0.84	0.84	0.0%
Single	Male	61				0.88	0.92	0.89	1.1%	0.83	0.82	0.83	0.0%
Single	Male	62				0.90	0.95	0.91	1.1%	0.83	0.81	0.83	0.0%
Single	Male	63				0.92	0.97	0.93	1.1%	0.83	0.81	0.83	0.0%
Single	Male	64				0.94	0.97	0.95	1.1%	0.82	0.81	0.82	0.0%
Single	Male	65				0.99	0.97	0.99	0.0%	0.80	0.81	0.80	0.0%
Single	Male	66				1.01	0.99	1.01	0.0%	0.79	0.80	0.79	0.0%
Single	Male	67				1.04	1.03	1.04	0.0%	0.79	0.80	0.79	0.0%
Single	Male	68				1.08	1.07	1.08	0.0%	0.78	0.79	0.78	0.0%
Single	Male	69				1.11	1.12	1.11	0.0%	0.77	0.78	0.77	0.0%
Single	Male	70				1.16	1.17	1.16	0.0%	0.75	0.76	0.75	0.0%
Single	Male	71				1.21	1.22	1.21	0.0%	0.74	0.74	0.74	0.0%
Single	Male	72				1.25	1.26	1.25	0.0%	0.72	0.72	0.72	0.0%
Single	Male	73				1.29	1.31	1.30	0.8%	0.70	0.70	0.70	0.0%
Single	Male	74				1.33	1.36	1.34	0.8%	0.68	0.68	0.68	0.0%
Single	Male	75				1.42	1.41	1.42	0.0%	0.66	0.67	0.66	0.0%
Single	Male	76				1.47	1.45	1.47	0.0%	0.64	0.65	0.64	0.0%
Single	Male	77				1.52	1.50	1.52	0.0%	0.62	0.63	0.62	0.0%
Single	Male	78				1.56	1.55	1.56	0.0%	0.61	0.61	0.61	0.0%
Single	Male	79				1.61	1.60	1.61	0.0%	0.59	0.61	0.60	1.7%
Single	Male	80				1.68	1.73	1.69	0.6%	0.58	0.60	0.59	1.7%
Single	Male	81				1.72	1.73	1.72	0.0%	0.57	0.60	0.58	1.8%
Single	Male	82				1.75	1.73	1.75	0.0%	0.56	0.60	0.57	1.8%
Single	Male	83				1.79	1.73	1.78	-0.6%	0.55	0.60	0.56	1.8%
Single	Male	84				1.82	1.73	1.80	-1.1%	0.53	0.60	0.55	3.8%
Single	Male	85				1.87	1.73	1.84	-1.6%	0.52	0.60	0.54	3.8%
Single	Male	86				1.92	1.73	1.87	-2.6%	0.52	0.60	0.54	3.8%
Single	Male	87				1.98	1.73	1.92	-3.0%	0.52	0.60	0.54	3.8%
Single	Male	88				2.01	1.73	1.94	-3.5%	0.52	0.60	0.54	3.8%
Single	Male	89				2.04	1.73	1.96	-3.9%	0.51	0.60	0.53	3.9%
Single	Male	90				2.04	1.73	1.96	-3.9%	0.51	0.60	0.53	3.9%
Single	Male	91				2.04	1.73	1.96	-3.9%	0.51	0.60	0.53	3.9%
Single	Male	92				2.04	1.73	1.96	-3.9%	0.51	0.60	0.53	3.9%
Single	Male	93				2.04	1.73	1.96	-3.9%	0.51	0.60	0.53	3.9%
Single	Male	94				2.04	1.73	1.96	-3.9%	0.51	0.60	0.53	3.9%
Single	Male	95				2.04	1.73	1.96	-3.9%	0.51	0.60	0.53	3.9%
Single	Male	96				2.04	1.73	1.96	-3.9%	0.51	0.60	0.53	3.9%
Single	Male	97				2.04	1.73	1.96	-3.9%	0.51	0.60	0.53	3.9%
Single	Male	98				2.04	1.73	1.96	-3.9%	0.51	0.60	0.53	3.9%
Single	Male	99				2.04	1.73	1.96	-3.9%	0.51	0.60	0.53	3.9%

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						Collision				Comprehensive			
Marital	Gender	Age	Good Student	Operator Status	Student Away	Current Factor	Indicated Factor	Proposed Factor	Impact	Current Factor	Indicated Factor	Proposed Factor	Impact
Single	Male	16	Y	O	-Away	2.32	2.27	2.31	-0.4%	1.37	1.33	1.36	-0.7%
Single	Male	17	Y	O	-Away	2.32	2.27	2.31	-0.4%	1.37	1.33	1.36	-0.7%
Single	Male	18	Y	O	-Away	2.32	2.27	2.31	-0.4%	1.37	1.33	1.36	-0.7%
Single	Male	19	Y	O	-Away	1.97	2.02	1.98	0.5%	1.27	1.29	1.27	0.0%
Single	Male	20	Y	O	-Away	1.85	1.79	1.84	-0.5%	1.23	1.22	1.23	0.0%
Single	Male	21	Y	O	-Away	1.71	1.58	1.68	-1.8%	1.22	1.17	1.21	-0.8%
Single	Male	22	Y	O	-Away	1.55	1.52	1.54	-0.6%	1.22	1.13	1.20	-1.6%
Single	Male	23	Y	O	-Away	1.41	1.46	1.42	0.7%	1.22	1.11	1.19	-2.5%
Single	Male	24	Y	O	-Away	1.28	1.39	1.31	2.3%	1.21	1.10	1.18	-2.5%
Single	Male	16	N	O	-Away	2.91	2.87	2.90	-0.3%	1.71	1.61	1.69	-1.2%
Single	Male	17	N	O	-Away	2.91	2.87	2.90	-0.3%	1.71	1.61	1.69	-1.2%
Single	Male	18	N	O	-Away	2.91	2.87	2.90	-0.3%	1.71	1.61	1.69	-1.2%
Single	Male	19	N	O	-Away	2.47	2.48	2.47	0.0%	1.59	1.50	1.57	-1.3%
Single	Male	20	N	O	-Away	2.27	2.10	2.23	-1.8%	1.47	1.38	1.45	-1.4%
Single	Male	21	N	O	-Away	1.90	1.77	1.87	-1.6%	1.35	1.26	1.33	-1.5%
Single	Male	22	N	O	-Away	1.72	1.67	1.71	-0.6%	1.27	1.19	1.25	-1.6%
Single	Male	23	N	O	-Away	1.57	1.58	1.57	0.0%	1.23	1.13	1.20	-2.4%
Single	Male	24	N	O	-Away	1.42	1.46	1.43	0.7%	1.22	1.12	1.19	-2.5%
Single	Male	16	Y	O		2.58	2.52	2.57	-0.4%	1.52	1.48	1.51	-0.7%
Single	Male	17	Y	O		2.58	2.52	2.57	-0.4%	1.52	1.48	1.51	-0.7%
Single	Male	18	Y	O		2.58	2.52	2.57	-0.4%	1.52	1.48	1.51	-0.7%
Single	Male	19	Y	O		2.19	2.24	2.20	0.5%	1.41	1.43	1.42	0.7%
Single	Male	20	Y	O		2.06	1.99	2.04	-1.0%	1.37	1.36	1.37	0.0%
Single	Male	21	Y	O		1.90	1.76	1.87	-1.6%	1.36	1.30	1.35	-0.7%
Single	Male	22	Y	O		1.72	1.69	1.71	-0.6%	1.35	1.26	1.33	-1.5%
Single	Male	23	Y	O		1.57	1.62	1.58	0.6%	1.35	1.23	1.32	-2.2%
Single	Male	24	Y	O		1.42	1.54	1.45	2.1%	1.34	1.22	1.31	-2.2%
Single	Male	16	N	O		3.23	3.19	3.22	-0.3%	1.90	1.79	1.87	-1.6%
Single	Male	17	N	O		3.23	3.19	3.22	-0.3%	1.90	1.79	1.87	-1.6%
Single	Male	18	N	O		3.23	3.19	3.22	-0.3%	1.90	1.79	1.87	-1.6%
Single	Male	19	N	O		2.74	2.75	2.74	0.0%	1.77	1.67	1.75	-1.1%
Single	Male	20	N	O		2.52	2.33	2.47	-2.0%	1.63	1.53	1.61	-1.2%
Single	Male	21	N	O		2.11	1.97	2.08	-1.4%	1.50	1.40	1.48	-1.3%
Single	Male	22	N	O		1.91	1.85	1.90	-0.5%	1.41	1.32	1.39	-1.4%
Single	Male	23	N	O		1.74	1.75	1.74	0.0%	1.37	1.25	1.34	-2.2%
Single	Male	24	N	O		1.58	1.62	1.59	0.6%	1.36	1.24	1.33	-2.2%
					Total				**0.2%**				**-0.5%**

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Arkansas Personal Auto
Nationwide Property & Casualty Insurance Company
Financial Responsibility Factors
Assumed Effective March 23, 2014

Coverage	Credit Group	Terms	Current Factor	Indicated Factor	Proposed Factor	Impact
Bodily Injury	901-992		0.66	0.59	0.59	-10.6%
	806-900		0.71	0.64	0.64	-9.9%
	723-805		0.74	0.68	0.68	-8.1%
	637-722		0.77	0.74	0.74	-3.9%
	551-636		0.80	0.78	0.78	-2.5%
	477-550		0.84	0.80	0.80	-4.8%
	400-476		0.88	0.82	0.82	-6.8%
	333-399		0.92	0.90	0.90	-2.2%
	298-332		0.94	0.92	0.92	-2.1%
	253-297		0.96	0.94	0.94	-2.1%
	199-252		0.98	0.96	0.96	-2.0%
	191-198		1.00	1.00	1.00	0.0%
	993		1.00	1.00	1.00	0.0%
	999	1-6	0.82	0.86	0.86	4.9%
	999	7-10	0.82	0.79	0.79	-3.7%
	999	11-999	0.82	0.69	0.69	-15.9%
Bodily Injury Total						**-4.7%**
Property Damage	901-992		0.66	0.59	0.59	-10.6%
	806-900		0.71	0.64	0.64	-9.9%
	723-805		0.74	0.68	0.68	-8.1%
	637-722		0.77	0.74	0.74	-3.9%
	551-636		0.80	0.78	0.78	-2.5%
	477-550		0.84	0.80	0.80	-4.8%
	400-476		0.88	0.82	0.82	-6.8%
	333-399		0.92	0.90	0.90	-2.2%
	298-332		0.94	0.92	0.92	-2.1%
	253-297		0.96	0.94	0.94	-2.1%
	199-252		0.98	0.96	0.96	-2.0%
	191-198		1.00	1.00	1.00	0.0%
	993		1.00	1.00	1.00	0.0%
	999	1-6	0.82	0.86	0.86	4.9%
	999	7-10	0.82	0.79	0.79	-3.7%
	999	11-999	0.82	0.69	0.69	-15.9%
Property Damage Total						**-4.6%**

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Coverage	Credit Group	Terms	Current Factor	Indicated Factor	Proposed Factor	Impact
Medical Benefits	901-992		0.42	0.39	0.39	-7.1%
	806-900		0.47	0.43	0.43	-8.5%
	723-805		0.51	0.50	0.50	-2.0%
	637-722		0.56	0.54	0.54	-3.6%
	551-636		0.62	0.62	0.62	0.0%
	477-550		0.67	0.67	0.67	0.0%
	400-476		0.73	0.70	0.70	-4.1%
	333-399		0.78	0.77	0.77	-1.3%
	298-332		0.83	0.81	0.81	-2.4%
	253-297		0.86	0.83	0.83	-3.5%
	199-252		0.89	0.90	0.90	1.1%
	191-198		1.00	1.00	1.00	0.0%
	993		1.00	1.00	1.00	0.0%
	999	1-6	0.73	0.77	0.77	5.5%
	999	7-10	0.73	0.63	0.63	-13.7%
	999	11-999	0.73	0.58	0.58	-20.5%
Medical Benefits Total						**-2.4%**
Collision	901-992		0.55	0.54	0.54	-1.8%
	806-900		0.59	0.60	0.60	1.7%
	723-805		0.64	0.63	0.63	-1.6%
	637-722		0.67	0.67	0.67	0.0%
	551-636		0.71	0.74	0.74	4.2%
	477-550		0.76	0.76	0.76	0.0%
	400-476		0.79	0.79	0.79	0.0%
	333-399		0.84	0.85	0.85	1.2%
	298-332		0.87	0.88	0.88	1.1%
	253-297		0.90	0.90	0.90	0.0%
	199-252		0.93	0.93	0.93	0.0%
	191-198		1.00	1.00	1.00	0.0%
	993		1.00	1.00	1.00	0.0%
	999	1-6	0.79	0.79	0.79	0.0%
	999	7-10	0.79	0.73	0.73	-7.6%
	999	11-999	0.79	0.64	0.64	-19.0%
Collision Total						**0.5%**

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Coverage	Credit Group	Terms	Current Factor	Indicated Factor	Proposed Factor	Impact
Comprehensive	901-992		0.52	0.51	0.51	-1.9%
	806-900		0.55	0.54	0.54	-1.8%
	723-805		0.59	0.57	0.57	-3.4%
	637-722		0.62	0.61	0.61	-1.6%
	551-636		0.66	0.63	0.63	-4.5%
	477-550		0.70	0.66	0.66	-5.7%
	400-476		0.74	0.69	0.69	-6.8%
	333-399		0.79	0.74	0.74	-6.3%
	298-332		0.82	0.77	0.77	-6.1%
	253-297		0.85	0.83	0.83	-2.4%
	199-252		0.89	0.88	0.88	-1.1%
	191-198		1.00	1.00	1.00	0.0%
	993		1.00	1.00	1.00	0.0%
	999	1-6	0.75	0.74	0.74	-1.3%
	999	7-10	0.75	0.66	0.66	-12.0%
	999	11-999	0.75	0.60	0.60	-20.0%
Comprehensive Total						**-3.7%**

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Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Minor Home Car Discount
Assumed Effective March 23, 2014

Coverage	Property Group	Current Factors	Indicated Factor	Proposed Factors	Impact
Bodily Injury	Mobile Home	0.95	1.00	1.00	5.3%
	Non Nationwide Mobile Home	0.97	1.00	1.00	3.1%
	Minor Home	0.95	0.91	0.91	-4.2%
	Other	1.00	1.00	1.00	0.0%
Bodily Injury Total					**-0.2%**
Property Damage	Mobile Home	0.95	1.00	1.00	5.3%
	Non Nationwide Mobile Home	0.97	1.00	1.00	3.1%
	Minor Home	0.95	0.91	0.91	-4.2%
	Other	1.00	1.00	1.00	0.0%
Property Damage Total					**-0.2%**
Medical Benefits	Mobile Home	0.95	1.00	1.00	5.3%
	Non Nationwide Mobile Home	0.97	1.00	1.00	3.1%
	Minor Home	0.95	0.91	0.91	-4.2%
	Other	1.00	1.00	1.00	0.0%
Medical Benefits Total					**-0.2%**
Collision	Mobile Home	0.95	1.00	1.00	5.3%
	Non Nationwide Mobile Home	0.97	1.00	1.00	3.1%
	Minor Home	0.95	0.91	0.91	-4.2%
	Other	1.00	1.00	1.00	0.0%
Collision Total					**-0.2%**
Comprehensive	Mobile Home	0.95	1.00	1.00	5.3%
	Non Nationwide Mobile Home	0.97	1.00	1.00	3.1%
	Minor Home	0.95	0.91	0.91	-4.2%
	Other	1.00	1.00	1.00	0.0%
Comprehensive Total					**-0.2%**

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Arkansas Personal Automobile
Nationwide Property & Casualty Insurance Company
Minor Home Car Discount
Assumed Effective March 23, 2014

Coverage	Property Group	Current Factor	Indicated Factor	Proposed Factor	Impact
Bodily Injury	Minor Home	0.95	0.91	0.91	-4.2%
	Mobile Home	1.00	1.00	1.00	0.0%
	Non Nationwide Mobile Home	1.00	1.00	1.00	0.0%
	Other	1.00	1.00	1.00	0.0%
Bodily Injury Total					**-0.3%**
Property Damage	Minor Home	0.95	0.91	0.91	-4.2%
	Mobile Home	1.00	1.00	1.00	0.0%
	Non Nationwide Mobile Home	1.00	1.00	1.00	0.0%
	Other	1.00	1.00	1.00	0.0%
Property Damage Total					**-0.3%**
Medical Benefits	Minor Home	0.95	0.91	0.91	-4.2%
	Mobile Home	1.00	1.00	1.00	0.0%
	Non Nationwide Mobile Home	1.00	1.00	1.00	0.0%
	Other	1.00	1.00	1.00	0.0%
Medical Benefits Total					**-0.4%**
Collision	Minor Home	0.95	0.91	0.91	-4.2%
	Mobile Home	1.00	1.00	1.00	0.0%
	Non Nationwide Mobile Home	1.00	1.00	1.00	0.0%
	Other	1.00	1.00	1.00	0.0%
Collision Total					**-0.3%**
Comprehensive	Minor Home	0.95	0.91	0.91	-4.2%
	Mobile Home	1.00	1.00	1.00	0.0%
	Non Nationwide Mobile Home	1.00	1.00	1.00	0.0%
	Other	1.00	1.00	1.00	0.0%
Comprehensive Total					**-0.3%**

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Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Household Composition Implementation
Assumed Effective March 23, 2014

			Bodily Injury			Property Damage		
Number of Vehicles	Number of Drivers	Youngest Driver Group	Indicated Factor	Proposed Factor	Impact	Indicated Factor	Proposed Factor	Impact
1	1	16-20	1.11	1.03	3.0%	1.11	1.03	3.0%
1	2	16-20	1.23	1.06	6.0%	1.23	1.06	6.0%
1	3	16-20	1.23	1.06	6.0%	1.23	1.06	6.0%
1	4	16-20	1.23	1.06	6.0%	1.23	1.06	6.0%
2	1	16-20	0.97	0.99	-1.0%	0.97	0.99	-1.0%
2	2	16-20	1.11	1.03	3.0%	1.11	1.03	3.0%
2	3	16-20	1.23	1.06	6.0%	1.23	1.06	6.0%
2	4	16-20	1.23	1.06	6.0%	1.23	1.06	6.0%
3	1	16-20	0.97	0.99	-1.0%	0.97	0.99	-1.0%
3	2	16-20	0.97	0.99	-1.0%	0.97	0.99	-1.0%
3	3	16-20	1.11	1.03	3.0%	1.11	1.03	3.0%
3	4	16-20	1.23	1.06	6.0%	1.23	1.06	6.0%
4	1	16-20	0.97	0.99	-1.0%	0.97	0.99	-1.0%
4	2	16-20	0.97	0.99	-1.0%	0.97	0.99	-1.0%
4	3	16-20	0.97	0.99	-1.0%	0.97	0.99	-1.0%
4	4	16-20	1.11	1.03	3.0%	1.11	1.03	3.0%
1	1	21-24	1.04	1.01	1.0%	1.04	1.01	1.0%
1	2	21-24	1.21	1.05	5.0%	1.21	1.05	5.0%
1	3	21-24	1.21	1.05	5.0%	1.21	1.05	5.0%
1	4	21-24	1.21	1.05	5.0%	1.21	1.05	5.0%
2	1	21-24	0.97	0.99	-1.0%	0.97	0.99	-1.0%
2	2	21-24	1.11	1.03	3.0%	1.11	1.03	3.0%
2	3	21-24	1.21	1.05	5.0%	1.21	1.05	5.0%
2	4	21-24	1.21	1.05	5.0%	1.21	1.05	5.0%
3	1	21-24	0.97	0.99	-1.0%	0.97	0.99	-1.0%
3	2	21-24	0.97	0.99	-1.0%	0.97	0.99	-1.0%
3	3	21-24	1.11	1.03	3.0%	1.11	1.03	3.0%
3	4	21-24	1.21	1.05	5.0%	1.21	1.05	5.0%
4	1	21-24	0.97	0.99	-1.0%	0.97	0.99	-1.0%
4	2	21-24	0.97	0.99	-1.0%	0.97	0.99	-1.0%
4	3	21-24	0.97	0.99	-1.0%	0.97	0.99	-1.0%
4	4	21-24	1.11	1.03	3.0%	1.11	1.03	3.0%
1	1	25-99	1.00	1.00	0.0%	1.00	1.00	0.0%
1	2	25-99	1.09	1.02	2.0%	1.09	1.02	2.0%
1	3	25-99	1.09	1.02	2.0%	1.09	1.02	2.0%
1	4	25-99	1.09	1.02	2.0%	1.09	1.02	2.0%
2	1	25-99	0.90	0.98	-2.0%	0.90	0.98	-2.0%
2	2	25-99	1.00	1.00	0.0%	1.00	1.00	0.0%
2	3	25-99	1.09	1.02	2.0%	1.09	1.02	2.0%
2	4	25-99	1.09	1.02	2.0%	1.09	1.02	2.0%
3	1	25-99	0.90	0.98	-2.0%	0.90	0.98	-2.0%
3	2	25-99	0.90	0.98	-2.0%	0.90	0.98	-2.0%
3	3	25-99	1.00	1.00	0.0%	1.00	1.00	0.0%
3	4	25-99	1.09	1.02	2.0%	1.09	1.02	2.0%
4	1	25-99	0.90	0.98	-2.0%	0.90	0.98	-2.0%
4	2	25-99	0.90	0.98	-2.0%	0.90	0.98	-2.0%
4	3	25-99	0.90	0.98	-2.0%	0.90	0.98	-2.0%
4	4	25-99	1.00	1.00	0.0%	1.00	1.00	0.0%
		Total			**0.7%**			**0.7%**

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Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Household Composition Implementation
Assumed Effective March 23, 2014

			Medical Benefits		
Number of Vehicles	Number of Drivers	Youngest Driver Group	Indicated Factor	Proposed Factor	Impact
1	1	16-20	0.87	0.97	-3.0%
1	2	16-20	1.03	1.01	1.0%
1	3	16-20	1.03	1.01	1.0%
1	4	16-20	1.03	1.01	1.0%
2	1	16-20	0.87	0.97	-3.0%
2	2	16-20	0.87	0.97	-3.0%
2	3	16-20	1.03	1.01	1.0%
2	4	16-20	1.03	1.01	1.0%
3	1	16-20	0.87	0.97	-3.0%
3	2	16-20	0.87	0.97	-3.0%
3	3	16-20	0.87	0.97	-3.0%
3	4	16-20	1.03	1.01	1.0%
4	1	16-20	0.87	0.97	-3.0%
4	2	16-20	0.87	0.97	-3.0%
4	3	16-20	0.87	0.97	-3.0%
4	4	16-20	0.87	0.97	-3.0%
1	1	21-24	0.96	0.99	-1.0%
1	2	21-24	1.23	1.06	6.0%
1	3	21-24	1.23	1.06	6.0%
1	4	21-24	1.23	1.06	6.0%
2	1	21-24	0.90	0.98	-2.0%
2	2	21-24	1.02	1.01	1.0%
2	3	21-24	1.23	1.06	6.0%
2	4	21-24	1.23	1.06	6.0%
3	1	21-24	0.90	0.98	-2.0%
3	2	21-24	0.90	0.98	-2.0%
3	3	21-24	1.02	1.01	1.0%
3	4	21-24	1.23	1.06	6.0%
4	1	21-24	0.90	0.98	-2.0%
4	2	21-24	0.90	0.98	-2.0%
4	3	21-24	0.90	0.98	-2.0%
4	4	21-24	1.02	1.01	1.0%
1	1	25-99	1.00	1.00	0.0%
1	2	25-99	1.30	1.08	8.0%
1	3	25-99	1.30	1.08	8.0%
1	4	25-99	1.30	1.08	8.0%
2	1	25-99	0.90	0.98	-2.0%
2	2	25-99	1.00	1.00	0.0%
2	3	25-99	1.30	1.08	8.0%
2	4	25-99	1.30	1.08	8.0%
3	1	25-99	0.90	0.98	-2.0%
3	2	25-99	0.90	0.98	-2.0%
3	3	25-99	1.00	1.00	0.0%
3	4	25-99	1.30	1.08	8.0%
4	1	25-99	0.90	0.98	-2.0%
4	2	25-99	0.90	0.98	-2.0%
4	3	25-99	0.90	0.98	-2.0%
4	4	25-99	1.00	1.00	0.0%
		Total			**0.3%**

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Arkansas Personal Automobile
Nationwide Mutual Insurance Company
Household Composition Implementation
Assumed Effective March 23, 2014

			Collision			Comprehensive		
Number of Vehicles	Number of Drivers	Youngest Driver Group	Indicated Factor	Proposed Factor	Impact	Indicated Factor	Proposed Factor	Impact
1	1	16-20	1.16	1.04	4.0%	1.24	1.06	6.0%
1	2	16-20	1.31	1.08	8.0%	1.28	1.07	7.0%
1	3	16-20	1.31	1.08	8.0%	1.28	1.07	7.0%
1	4	16-20	1.31	1.08	8.0%	1.28	1.07	7.0%
2	1	16-20	1.15	1.04	4.0%	1.34	1.09	9.0%
2	2	16-20	1.16	1.04	4.0%	1.24	1.06	6.0%
2	3	16-20	1.31	1.08	8.0%	1.28	1.07	7.0%
2	4	16-20	1.31	1.08	8.0%	1.28	1.07	7.0%
3	1	16-20	1.15	1.04	4.0%	1.34	1.09	9.0%
3	2	16-20	1.15	1.04	4.0%	1.34	1.09	9.0%
3	3	16-20	1.16	1.04	4.0%	1.24	1.06	6.0%
3	4	16-20	1.31	1.08	8.0%	1.28	1.07	7.0%
4	1	16-20	1.15	1.04	4.0%	1.34	1.09	9.0%
4	2	16-20	1.15	1.04	4.0%	1.34	1.09	9.0%
4	3	16-20	1.15	1.04	4.0%	1.34	1.09	9.0%
4	4	16-20	1.16	1.04	4.0%	1.24	1.06	6.0%
1	1	21-24	1.08	1.02	2.0%	1.13	1.03	3.0%
1	2	21-24	1.20	1.05	5.0%	1.26	1.07	7.0%
1	3	21-24	1.20	1.05	5.0%	1.26	1.07	7.0%
1	4	21-24	1.20	1.05	5.0%	1.26	1.07	7.0%
2	1	21-24	1.12	1.03	3.0%	1.29	1.07	7.0%
2	2	21-24	1.15	1.04	4.0%	1.21	1.05	5.0%
2	3	21-24	1.20	1.05	5.0%	1.26	1.07	7.0%
2	4	21-24	1.20	1.05	5.0%	1.26	1.07	7.0%
3	1	21-24	1.12	1.03	3.0%	1.29	1.07	7.0%
3	2	21-24	1.12	1.03	3.0%	1.29	1.07	7.0%
3	3	21-24	1.15	1.04	4.0%	1.21	1.05	5.0%
3	4	21-24	1.20	1.05	5.0%	1.26	1.07	7.0%
4	1	21-24	1.12	1.03	3.0%	1.29	1.07	7.0%
4	2	21-24	1.12	1.03	3.0%	1.29	1.07	7.0%
4	3	21-24	1.12	1.03	3.0%	1.29	1.07	7.0%
4	4	21-24	1.15	1.04	4.0%	1.21	1.05	5.0%
1	1	25-99	1.00	1.00	0.0%	1.00	1.00	0.0%
1	2	25-99	1.06	1.02	2.0%	1.04	1.01	1.0%
1	3	25-99	1.06	1.02	2.0%	1.04	1.01	1.0%
1	4	25-99	1.06	1.02	2.0%	1.04	1.01	1.0%
2	1	25-99	1.01	1.00	0.0%	1.12	1.03	3.0%
2	2	25-99	1.00	1.00	0.0%	1.00	1.00	0.0%
2	3	25-99	1.06	1.02	2.0%	1.04	1.01	1.0%
2	4	25-99	1.06	1.02	2.0%	1.04	1.01	1.0%
3	1	25-99	1.01	1.00	0.0%	1.12	1.03	3.0%
3	2	25-99	1.01	1.00	0.0%	1.12	1.03	3.0%
3	3	25-99	1.00	1.00	0.0%	1.00	1.00	0.0%
3	4	25-99	1.06	1.02	2.0%	1.04	1.01	1.0%
4	1	25-99	1.01	1.00	0.0%	1.12	1.03	3.0%
4	2	25-99	1.01	1.00	0.0%	1.12	1.03	3.0%
4	3	25-99	1.01	1.00	0.0%	1.12	1.03	3.0%
4	4	25-99	1.00	1.00	0.0%	1.00	1.00	0.0%
		Total			**1.5%**			**2.3%**

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Arkansas Personal Automobile
Nationwide Property & Casualty Insurance Company
Household Composition
Assumed Effective March 23, 2014

			Bodily Injury				Property Damage			
Number of Vehicles	Number of Drivers	Youngest Driver Age Group	Current Factor	Indicated Factor	Proposed Factor	Impact	Current Factor	Indicated Factor	Proposed Factor	Impact
1	1	16-20	0.92	1.11	0.97	5.4%	0.92	1.11	0.97	5.4%
1	2	16-20	1.15	1.23	1.17	1.7%	1.15	1.23	1.17	1.7%
1	3	16-20	1.15	1.23	1.17	1.7%	1.15	1.23	1.17	1.7%
1	4	16-20	1.15	1.23	1.17	1.7%	1.15	1.23	1.17	1.7%
2	1	16-20	1.05	0.97	1.03	-1.9%	1.05	0.97	1.03	-1.9%
2	2	16-20	1.13	1.11	1.13	0.0%	1.13	1.11	1.13	0.0%
2	3	16-20	1.15	1.23	1.17	1.7%	1.15	1.23	1.17	1.7%
2	4	16-20	1.15	1.23	1.17	1.7%	1.15	1.23	1.17	1.7%
3	1	16-20	1.05	0.97	1.03	-1.9%	1.05	0.97	1.03	-1.9%
3	2	16-20	1.05	0.97	1.03	-1.9%	1.05	0.97	1.03	-1.9%
3	3	16-20	1.13	1.11	1.13	0.0%	1.13	1.11	1.13	0.0%
3	4	16-20	1.15	1.23	1.17	1.7%	1.15	1.23	1.17	1.7%
4	1	16-20	1.02	0.97	1.01	-1.0%	1.02	0.97	1.01	-1.0%
4	2	16-20	1.02	0.97	1.01	-1.0%	1.02	0.97	1.01	-1.0%
4	3	16-20	1.02	0.97	1.01	-1.0%	1.02	0.97	1.01	-1.0%
4	4	16-20	1.10	1.11	1.10	0.0%	1.10	1.11	1.10	0.0%
1	1	21-24	0.92	1.04	0.95	3.3%	0.92	1.04	0.95	3.3%
1	2	21-24	1.15	1.21	1.17	1.7%	1.15	1.21	1.17	1.7%
1	3	21-24	1.15	1.21	1.17	1.7%	1.15	1.21	1.17	1.7%
1	4	21-24	1.15	1.21	1.17	1.7%	1.15	1.21	1.17	1.7%
2	1	21-24	1.05	0.97	1.03	-1.9%	1.05	0.97	1.03	-1.9%
2	2	21-24	1.13	1.11	1.13	0.0%	1.13	1.11	1.13	0.0%
2	3	21-24	1.15	1.21	1.17	1.7%	1.15	1.21	1.17	1.7%
2	4	21-24	1.15	1.21	1.17	1.7%	1.15	1.21	1.17	1.7%
3	1	21-24	1.05	0.97	1.03	-1.9%	1.05	0.97	1.03	-1.9%
3	2	21-24	1.05	0.97	1.03	-1.9%	1.05	0.97	1.03	-1.9%
3	3	21-24	1.13	1.11	1.13	0.0%	1.13	1.11	1.13	0.0%
3	4	21-24	1.15	1.21	1.17	1.7%	1.15	1.21	1.17	1.7%
4	1	21-24	1.02	0.97	1.01	-1.0%	1.02	0.97	1.01	-1.0%
4	2	21-24	1.02	0.97	1.01	-1.0%	1.02	0.97	1.01	-1.0%
4	3	21-24	1.02	0.97	1.01	-1.0%	1.02	0.97	1.01	-1.0%
4	4	21-24	1.10	1.11	1.10	0.0%	1.10	1.11	1.10	0.0%
1	1	25-99	1.03	1.00	1.02	-1.0%	1.03	1.00	1.02	-1.0%
1	2	25-99	1.07	1.09	1.08	0.9%	1.07	1.09	1.08	0.9%
1	3	25-99	1.07	1.09	1.08	0.9%	1.07	1.09	1.08	0.9%
1	4	25-99	1.07	1.09	1.08	0.9%	1.07	1.09	1.08	0.9%
2	1	25-99	0.96	0.90	0.95	-1.0%	0.96	0.90	0.95	-1.0%
2	2	25-99	1.00	1.00	1.00	0.0%	1.00	1.00	1.00	0.0%
2	3	25-99	1.06	1.09	1.07	0.9%	1.06	1.09	1.07	0.9%
2	4	25-99	1.06	1.09	1.07	0.9%	1.06	1.09	1.07	0.9%
3	1	25-99	0.92	0.90	0.92	0.0%	0.92	0.90	0.92	0.0%
3	2	25-99	0.92	0.90	0.92	0.0%	0.92	0.90	0.92	0.0%
3	3	25-99	1.00	1.00	1.00	0.0%	1.00	1.00	1.00	0.0%
3	4	25-99	1.06	1.09	1.07	0.9%	1.06	1.09	1.07	0.9%
4	1	25-99	0.92	0.90	0.92	0.0%	0.92	0.90	0.92	0.0%
4	2	25-99	0.92	0.90	0.92	0.0%	0.92	0.90	0.92	0.0%
4	3	25-99	0.92	0.90	0.92	0.0%	0.92	0.90	0.92	0.0%
4	4	25-99	1.00	1.00	1.00	0.0%	1.00	1.00	1.00	0.0%

Total	**0.2%**	**0.2%**

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Arkansas Personal Automobile
Nationwide Property & Casualty Insurance Company
Household Composition
Assumed Effective March 23, 2014

			Medical Benefits			
Number of Vehicles	Number of Drivers	Youngest Driver Age Group	Current Factor	Indicated Factor	Proposed Factor	Impact
1	1	16-20	0.90	0.87	0.89	-1.1%
1	2	16-20	1.22	1.03	1.17	-4.1%
1	3	16-20	1.22	1.03	1.17	-4.1%
1	4	16-20	1.22	1.03	1.17	-4.1%
2	1	16-20	1.00	0.87	0.97	-3.0%
2	2	16-20	1.00	0.87	0.97	-3.0%
2	3	16-20	1.22	1.03	1.17	-4.1%
2	4	16-20	1.22	1.03	1.17	-4.1%
3	1	16-20	1.00	0.87	0.97	-3.0%
3	2	16-20	1.00	0.87	0.97	-3.0%
3	3	16-20	1.07	0.87	1.02	-4.7%
3	4	16-20	1.22	1.03	1.17	-4.1%
4	1	16-20	1.00	0.87	0.97	-3.0%
4	2	16-20	1.00	0.87	0.97	-3.0%
4	3	16-20	1.00	0.87	0.97	-3.0%
4	4	16-20	1.07	0.87	1.02	-4.7%
1	1	21-24	0.90	0.96	0.92	2.2%
1	2	21-24	1.22	1.23	1.22	0.0%
1	3	21-24	1.22	1.23	1.22	0.0%
1	4	21-24	1.22	1.23	1.22	0.0%
2	1	21-24	1.00	0.90	0.98	-2.0%
2	2	21-24	1.00	1.02	1.01	1.0%
2	3	21-24	1.22	1.23	1.22	0.0%
2	4	21-24	1.22	1.23	1.22	0.0%
3	1	21-24	1.00	0.90	0.98	-2.0%
3	2	21-24	1.00	0.90	0.98	-2.0%
3	3	21-24	1.07	1.02	1.06	-0.9%
3	4	21-24	1.22	1.23	1.22	0.0%
4	1	21-24	1.00	0.90	0.98	-2.0%
4	2	21-24	1.00	0.90	0.98	-2.0%
4	3	21-24	1.00	0.90	0.98	-2.0%
4	4	21-24	1.07	1.02	1.06	-0.9%
1	1	25-99	1.00	1.00	1.00	0.0%
1	2	25-99	1.13	1.30	1.17	3.5%
1	3	25-99	1.17	1.30	1.20	2.6%
1	4	25-99	1.24	1.30	1.26	1.6%
2	1	25-99	0.94	0.90	0.93	-1.1%
2	2	25-99	1.00	1.00	1.00	0.0%
2	3	25-99	1.13	1.30	1.17	3.5%
2	4	25-99	1.17	1.30	1.20	2.6%
3	1	25-99	0.92	0.90	0.92	0.0%
3	2	25-99	0.92	0.90	0.92	0.0%
3	3	25-99	1.10	1.00	1.08	-1.8%
3	4	25-99	1.17	1.30	1.20	2.6%
4	1	25-99	0.92	0.90	0.92	0.0%
4	2	25-99	0.92	0.90	0.92	0.0%
4	3	25-99	1.06	0.90	1.02	-3.8%
4	4	25-99	1.11	1.00	1.08	-2.7%

Total	**-0.5%**

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Arkansas Personal Automobile
Nationwide Property & Casualty Insurance Company
Household Composition
Assumed Effective March 23, 2014

			Collision				Comprehensive			
Number of Vehicles	Number of Drivers	Youngest Driver Age Group	Current Factor	Indicated Factor	Proposed Factor	Impact	Current Factor	Indicated Factor	Proposed Factor	Impact
1	1	16-20	0.90	1.16	0.97	7.8%	0.98	1.24	1.05	7.1%
1	2	16-20	1.18	1.31	1.21	2.5%	1.00	1.28	1.07	7.0%
1	3	16-20	1.18	1.31	1.21	2.5%	1.00	1.28	1.07	7.0%
1	4	16-20	1.18	1.31	1.21	2.5%	1.00	1.28	1.07	7.0%
2	1	16-20	1.09	1.15	1.11	1.8%	1.15	1.34	1.20	4.3%
2	2	16-20	1.10	1.16	1.12	1.8%	1.05	1.24	1.10	4.8%
2	3	16-20	1.18	1.31	1.21	2.5%	1.05	1.28	1.11	5.7%
2	4	16-20	1.18	1.31	1.21	2.5%	1.05	1.28	1.11	5.7%
3	1	16-20	1.09	1.15	1.11	1.8%	1.18	1.34	1.22	3.4%
3	2	16-20	1.09	1.15	1.11	1.8%	1.18	1.34	1.22	3.4%
3	3	16-20	1.10	1.16	1.12	1.8%	1.08	1.24	1.12	3.7%
3	4	16-20	1.18	1.31	1.21	2.5%	1.05	1.28	1.11	5.7%
4	1	16-20	1.09	1.15	1.11	1.8%	1.18	1.34	1.22	3.4%
4	2	16-20	1.09	1.15	1.11	1.8%	1.18	1.34	1.22	3.4%
4	3	16-20	1.09	1.15	1.11	1.8%	1.18	1.34	1.22	3.4%
4	4	16-20	1.10	1.16	1.12	1.8%	1.10	1.24	1.14	3.6%
1	1	21-24	0.90	1.08	0.95	5.6%	0.98	1.13	1.02	4.1%
1	2	21-24	1.18	1.20	1.19	0.8%	1.00	1.26	1.07	7.0%
1	3	21-24	1.18	1.20	1.19	0.8%	1.00	1.26	1.07	7.0%
1	4	21-24	1.18	1.20	1.19	0.8%	1.00	1.26	1.07	7.0%
2	1	21-24	1.09	1.12	1.10	0.9%	1.15	1.29	1.19	3.5%
2	2	21-24	1.10	1.15	1.11	0.9%	1.05	1.21	1.09	3.8%
2	3	21-24	1.18	1.20	1.19	0.8%	1.05	1.26	1.10	4.8%
2	4	21-24	1.18	1.20	1.19	0.8%	1.05	1.26	1.10	4.8%
3	1	21-24	1.09	1.12	1.10	0.9%	1.18	1.29	1.21	2.5%
3	2	21-24	1.09	1.12	1.10	0.9%	1.18	1.29	1.21	2.5%
3	3	21-24	1.10	1.15	1.11	0.9%	1.08	1.21	1.11	2.8%
3	4	21-24	1.18	1.20	1.19	0.8%	1.05	1.26	1.10	4.8%
4	1	21-24	1.09	1.12	1.10	0.9%	1.18	1.29	1.21	2.5%
4	2	21-24	1.09	1.12	1.10	0.9%	1.18	1.29	1.21	2.5%
4	3	21-24	1.09	1.12	1.10	0.9%	1.18	1.29	1.21	2.5%
4	4	21-24	1.10	1.15	1.11	0.9%	1.10	1.21	1.13	2.7%
1	1	25-99	0.98	1.00	0.99	1.0%	0.88	1.00	0.91	3.4%
1	2	25-99	1.08	1.06	1.08	0.0%	0.97	1.04	0.99	2.1%
1	3	25-99	1.08	1.06	1.08	0.0%	0.97	1.04	0.99	2.1%
1	4	25-99	1.08	1.06	1.08	0.0%	0.97	1.04	0.99	2.1%
2	1	25-99	0.98	1.01	0.99	1.0%	1.08	1.12	1.09	0.9%
2	2	25-99	1.00	1.00	1.00	0.0%	1.00	1.00	1.00	0.0%
2	3	25-99	1.08	1.06	1.08	0.0%	1.00	1.04	1.01	1.0%
2	4	25-99	1.08	1.06	1.08	0.0%	1.00	1.04	1.01	1.0%
3	1	25-99	0.98	1.01	0.99	1.0%	1.12	1.12	1.12	0.0%
3	2	25-99	0.98	1.01	0.99	1.0%	1.12	1.12	1.12	0.0%
3	3	25-99	1.05	1.00	1.04	-1.0%	1.10	1.00	1.08	-1.8%
3	4	25-99	1.08	1.06	1.08	0.0%	1.10	1.04	1.09	-0.9%
4	1	25-99	0.98	1.01	0.99	1.0%	1.12	1.12	1.12	0.0%
4	2	25-99	0.98	1.01	0.99	1.0%	1.12	1.12	1.12	0.0%
4	3	25-99	0.98	1.01	0.99	1.0%	1.12	1.12	1.12	0.0%
4	4	25-99	1.05	1.00	1.04	-1.0%	1.10	1.00	1.08	-1.8%
		Total				**1.1%**				**2.1%**

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Arkansas Personal Automobile
Nationwide Property & Casualty Insurance Company
Matrix Factors
Assumed Effective March 23, 2014

			Bodily Injury				Property Damage			
Credit	Prior BI Limits	Home Car/ Multi Car	Current Factor	Indicated Factor	Proposed Factor	Impact	Current Factor	Indicated Factor	Proposed Factor	Impact
901-992	H	N/N	0.87	0.89	0.88	1.1%	0.87	0.89	0.88	1.1%
901-992	H	Y/N	0.78	0.81	0.80	2.6%	0.78	0.81	0.80	2.6%
901-992	H	N/Y	0.75	0.74	0.75	0.0%	0.75	0.74	0.75	0.0%
901-992	H	Y/Y	0.67	0.66	0.67	0.0%	0.67	0.66	0.67	0.0%
901-992	M	N/N	0.92	0.96	0.94	2.2%	0.92	0.96	0.94	2.2%
901-992	M	Y/N	0.80	0.85	0.83	3.7%	0.80	0.85	0.83	3.7%
901-992	M	N/Y	0.80	0.80	0.80	0.0%	0.80	0.80	0.80	0.0%
901-992	M	Y/Y	0.68	0.73	0.71	4.4%	0.68	0.73	0.71	4.4%
901-992	L	N/N	0.99	1.00	1.00	1.0%	0.99	1.00	1.00	1.0%
901-992	L	Y/N	0.82	0.85	0.84	2.4%	0.82	0.85	0.84	2.4%
901-992	L	N/Y	0.84	0.85	0.85	1.2%	0.84	0.85	0.85	1.2%
901-992	L	Y/Y	0.73	0.76	0.75	2.7%	0.73	0.76	0.75	2.7%
806-900	H	N/N	0.87	0.89	0.88	1.1%	0.87	0.89	0.88	1.1%
806-900	H	Y/N	0.78	0.81	0.80	2.6%	0.78	0.81	0.80	2.6%
806-900	H	N/Y	0.75	0.74	0.75	0.0%	0.75	0.74	0.75	0.0%
806-900	H	Y/Y	0.67	0.66	0.67	0.0%	0.67	0.66	0.67	0.0%
806-900	M	N/N	0.92	0.96	0.94	2.2%	0.92	0.96	0.94	2.2%
806-900	M	Y/N	0.80	0.85	0.83	3.8%	0.80	0.85	0.83	3.8%
806-900	M	N/Y	0.80	0.80	0.80	0.0%	0.80	0.80	0.80	0.0%
806-900	M	Y/Y	0.68	0.73	0.70	2.9%	0.68	0.73	0.70	2.9%
806-900	L	N/N	0.99	1.00	1.00	1.0%	0.99	1.00	1.00	1.0%
806-900	L	Y/N	0.82	0.85	0.84	2.4%	0.82	0.85	0.84	2.4%
806-900	L	N/Y	0.84	0.85	0.85	1.2%	0.84	0.85	0.85	1.2%
806-900	L	Y/Y	0.73	0.76	0.75	2.7%	0.73	0.76	0.75	2.7%
723-805	H	N/N	0.87	0.89	0.88	1.1%	0.87	0.89	0.88	1.1%
723-805	H	Y/N	0.78	0.81	0.80	2.6%	0.78	0.81	0.80	2.6%
723-805	H	N/Y	0.75	0.74	0.75	0.0%	0.75	0.74	0.75	0.0%
723-805	H	Y/Y	0.67	0.66	0.67	0.0%	0.67	0.66	0.67	0.0%
723-805	M	N/N	0.92	0.96	0.94	2.2%	0.92	0.96	0.94	2.2%
723-805	M	Y/N	0.80	0.85	0.83	3.8%	0.80	0.85	0.83	3.8%
723-805	M	N/Y	0.80	0.80	0.80	0.0%	0.80	0.80	0.80	0.0%
723-805	M	Y/Y	0.68	0.73	0.70	2.9%	0.68	0.73	0.70	2.9%
723-805	L	N/N	0.99	1.00	1.00	1.0%	0.99	1.00	1.00	1.0%
723-805	L	Y/N	0.82	0.85	0.84	2.4%	0.82	0.85	0.84	2.4%
723-805	L	N/Y	0.84	0.85	0.85	1.2%	0.84	0.85	0.85	1.2%
723-805	L	Y/Y	0.73	0.76	0.75	2.7%	0.73	0.76	0.75	2.7%
637-722	H	N/N	0.87	0.89	0.88	1.1%	0.87	0.89	0.88	1.1%
637-722	H	Y/N	0.78	0.81	0.80	2.6%	0.78	0.81	0.80	2.6%
637-722	H	N/Y	0.75	0.74	0.75	0.0%	0.75	0.74	0.75	0.0%
637-722	H	Y/Y	0.67	0.66	0.67	0.0%	0.67	0.66	0.67	0.0%
637-722	M	N/N	0.92	0.96	0.94	2.2%	0.92	0.96	0.94	2.2%
637-722	M	Y/N	0.80	0.85	0.83	3.8%	0.80	0.85	0.83	3.8%
637-722	M	N/Y	0.80	0.80	0.80	0.0%	0.80	0.80	0.80	0.0%
637-722	M	Y/Y	0.68	0.73	0.70	2.9%	0.68	0.73	0.70	2.9%

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			Bodily Injury				Property Damage			
Credit	Prior BI Limits	Home Car/ Multi Car	Current Factor	Indicated Factor	Proposed Factor	Impact	Current Factor	Indicated Factor	Proposed Factor	Impact
637-722	L	N/N	0.99	1.00	1.00	1.0%	0.99	1.00	1.00	1.0%
637-722	L	Y/N	0.82	0.85	0.84	2.4%	0.82	0.85	0.84	2.4%
637-722	L	N/Y	0.84	0.85	0.85	1.2%	0.84	0.85	0.85	1.2%
637-722	L	Y/Y	0.73	0.76	0.75	2.7%	0.73	0.76	0.75	2.7%
551-636	H	N/N	0.88	0.89	0.89	1.1%	0.88	0.89	0.89	1.1%
551-636	H	Y/N	0.79	0.81	0.80	1.3%	0.79	0.81	0.80	1.3%
551-636	H	N/Y	0.76	0.74	0.75	-1.3%	0.76	0.74	0.75	-1.3%
551-636	H	Y/Y	0.67	0.66	0.67	0.0%	0.67	0.66	0.67	0.0%
551-636	M	N/N	0.93	0.96	0.95	2.2%	0.93	0.96	0.95	2.2%
551-636	M	Y/N	0.80	0.85	0.83	3.8%	0.80	0.85	0.83	3.8%
551-636	M	N/Y	0.80	0.80	0.80	0.0%	0.80	0.80	0.80	0.0%
551-636	M	Y/Y	0.68	0.73	0.70	2.9%	0.68	0.73	0.70	2.9%
551-636	L	N/N	0.99	1.00	0.99	0.0%	0.99	1.00	0.99	0.0%
551-636	L	Y/N	0.84	0.85	0.85	1.2%	0.84	0.85	0.85	1.2%
551-636	L	N/Y	0.85	0.85	0.85	0.0%	0.85	0.85	0.85	0.0%
551-636	L	Y/Y	0.73	0.76	0.75	2.7%	0.73	0.76	0.75	2.7%
477-550	H	N/N	0.88	0.89	0.89	1.1%	0.88	0.89	0.89	1.1%
477-550	H	Y/N	0.79	0.81	0.80	1.3%	0.79	0.81	0.80	1.3%
477-550	H	N/Y	0.76	0.74	0.75	-1.3%	0.76	0.74	0.75	-1.3%
477-550	H	Y/Y	0.67	0.66	0.67	0.0%	0.67	0.66	0.67	0.0%
477-550	M	N/N	0.93	0.96	0.95	2.2%	0.93	0.96	0.95	2.2%
477-550	M	Y/N	0.80	0.85	0.83	3.8%	0.80	0.85	0.83	3.8%
477-550	M	N/Y	0.80	0.80	0.80	0.0%	0.80	0.80	0.80	0.0%
477-550	M	Y/Y	0.68	0.73	0.71	4.4%	0.68	0.73	0.71	4.4%
477-550	L	N/N	0.99	1.00	1.00	1.0%	0.99	1.00	1.00	1.0%
477-550	L	Y/N	0.84	0.85	0.85	1.2%	0.84	0.85	0.85	1.2%
477-550	L	N/Y	0.85	0.85	0.85	0.0%	0.85	0.85	0.85	0.0%
477-550	L	Y/Y	0.73	0.76	0.75	2.7%	0.73	0.76	0.75	2.7%
400-476	H	N/N	0.88	0.89	0.89	1.1%	0.88	0.89	0.89	1.1%
400-476	H	Y/N	0.79	0.81	0.80	1.3%	0.79	0.81	0.80	1.3%
400-476	H	N/Y	0.76	0.74	0.75	-1.3%	0.76	0.74	0.75	-1.3%
400-476	H	Y/Y	0.67	0.66	0.67	0.0%	0.67	0.66	0.67	0.0%
400-476	M	N/N	0.93	0.96	0.95	2.2%	0.93	0.96	0.95	2.2%
400-476	M	Y/N	0.80	0.85	0.83	3.7%	0.80	0.85	0.83	3.7%
400-476	M	N/Y	0.80	0.80	0.80	0.0%	0.80	0.80	0.80	0.0%
400-476	M	Y/Y	0.68	0.73	0.70	2.9%	0.68	0.73	0.70	2.9%
400-476	L	N/N	0.99	1.00	0.99	0.0%	0.99	1.00	0.99	0.0%
400-476	L	Y/N	0.84	0.85	0.85	1.2%	0.84	0.85	0.85	1.2%
400-476	L	N/Y	0.85	0.85	0.85	0.0%	0.85	0.85	0.85	0.0%
400-476	L	Y/Y	0.73	0.76	0.75	2.7%	0.73	0.76	0.75	2.7%
333-399	H	N/N	0.88	0.89	0.89	1.1%	0.88	0.89	0.89	1.1%
333-399	H	Y/N	0.79	0.81	0.80	1.3%	0.79	0.81	0.80	1.3%
333-399	H	N/Y	0.76	0.74	0.75	-1.3%	0.76	0.74	0.75	-1.3%
333-399	H	Y/Y	0.67	0.66	0.67	0.0%	0.67	0.66	0.67	0.0%
333-399	M	N/N	0.93	0.96	0.95	2.2%	0.93	0.96	0.95	2.2%
333-399	M	Y/N	0.80	0.85	0.83	3.7%	0.80	0.85	0.83	3.7%
333-399	M	N/Y	0.80	0.80	0.80	0.0%	0.80	0.80	0.80	0.0%
333-399	M	Y/Y	0.68	0.73	0.71	4.4%	0.68	0.73	0.71	4.4%

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			Bodily Injury				Property Damage			
Credit	Prior BI Limits	Home Car/ Multi Car	Current Factor	Indicated Factor	Proposed Factor	Impact	Current Factor	Indicated Factor	Proposed Factor	Impact
333-399	L	N/N	0.99	1.00	0.99	0.0%	0.99	1.00	0.99	0.0%
333-399	L	Y/N	0.84	0.85	0.85	1.2%	0.84	0.85	0.85	1.2%
333-399	L	N/Y	0.85	0.85	0.85	0.0%	0.85	0.85	0.85	0.0%
333-399	L	Y/Y	0.73	0.76	0.75	2.7%	0.73	0.76	0.75	2.7%
298-332	H	N/N	0.89	0.89	0.89	0.0%	0.89	0.89	0.89	0.0%
298-332	H	Y/N	0.79	0.81	0.80	1.3%	0.79	0.81	0.80	1.3%
298-332	H	N/Y	0.78	0.74	0.76	-2.6%	0.78	0.74	0.76	-2.6%
298-332	H	Y/Y	0.68	0.66	0.67	-1.5%	0.68	0.66	0.67	-1.5%
298-332	M	N/N	0.94	0.96	0.95	1.1%	0.94	0.96	0.95	1.1%
298-332	M	Y/N	0.80	0.85	0.83	3.7%	0.80	0.85	0.83	3.7%
298-332	M	N/Y	0.80	0.80	0.80	0.0%	0.80	0.80	0.80	0.0%
298-332	M	Y/Y	0.69	0.73	0.71	2.9%	0.69	0.73	0.71	2.9%
298-332	L	N/N	1.00	1.00	1.00	0.0%	1.00	1.00	1.00	0.0%
298-332	L	Y/N	0.84	0.85	0.85	1.2%	0.84	0.85	0.85	1.2%
298-332	L	N/Y	0.86	0.85	0.86	0.0%	0.86	0.85	0.86	0.0%
298-332	L	Y/Y	0.74	0.76	0.75	1.4%	0.74	0.76	0.75	1.4%
253-297	H	N/N	0.89	0.89	0.89	0.0%	0.89	0.89	0.89	0.0%
253-297	H	Y/N	0.79	0.81	0.80	1.3%	0.79	0.81	0.80	1.3%
253-297	H	N/Y	0.78	0.74	0.76	-2.6%	0.78	0.74	0.76	-2.6%
253-297	H	Y/Y	0.68	0.66	0.67	-1.5%	0.68	0.66	0.67	-1.5%
253-297	M	N/N	0.94	0.96	0.95	1.1%	0.94	0.96	0.95	1.1%
253-297	M	Y/N	0.80	0.85	0.83	3.7%	0.80	0.85	0.83	3.7%
253-297	M	N/Y	0.80	0.80	0.80	0.0%	0.80	0.80	0.80	0.0%
253-297	M	Y/Y	0.69	0.73	0.71	2.9%	0.69	0.73	0.71	2.9%
253-297	L	N/N	1.00	1.00	1.00	0.0%	1.00	1.00	1.00	0.0%
253-297	L	Y/N	0.84	0.85	0.85	1.2%	0.84	0.85	0.85	1.2%
253-297	L	N/Y	0.86	0.85	0.86	0.0%	0.86	0.85	0.86	0.0%
253-297	L	Y/Y	0.74	0.76	0.75	1.4%	0.74	0.76	0.75	1.4%
199-252	H	N/N	0.89	0.89	0.89	0.0%	0.89	0.89	0.89	0.0%
199-252	H	Y/N	0.79	0.81	0.80	1.3%	0.79	0.81	0.80	1.3%
199-252	H	N/Y	0.78	0.74	0.76	-2.6%	0.78	0.74	0.76	-2.6%
199-252	H	Y/Y	0.68	0.66	0.67	-1.5%	0.68	0.66	0.67	-1.5%
199-252	M	N/N	0.94	0.96	0.95	1.1%	0.94	0.96	0.95	1.1%
199-252	M	Y/N	0.80	0.85	0.83	3.7%	0.80	0.85	0.83	3.7%
199-252	M	N/Y	0.80	0.80	0.80	0.0%	0.80	0.80	0.80	0.0%
199-252	M	Y/Y	0.69	0.73	0.71	2.9%	0.69	0.73	0.71	2.9%
199-252	L	N/N	1.00	1.00	1.00	0.0%	1.00	1.00	1.00	0.0%
199-252	L	Y/N	0.84	0.85	0.85	1.2%	0.84	0.85	0.85	1.2%
199-252	L	N/Y	0.86	0.85	0.86	0.0%	0.86	0.85	0.86	0.0%
199-252	L	Y/Y	0.74	0.76	0.75	1.4%	0.74	0.76	0.75	1.4%
191-198	H	N/N	0.89	0.89	0.89	0.0%	0.89	0.89	0.89	0.0%
191-198	H	Y/N	0.79	0.81	0.80	1.3%	0.79	0.81	0.80	1.3%
191-198	H	N/Y	0.78	0.74	0.76	-2.6%	0.78	0.74	0.76	-2.6%
191-198	H	Y/Y	0.68	0.66	0.67	-1.5%	0.68	0.66	0.67	-1.5%
191-198	M	N/N	0.94	0.96	0.95	1.1%	0.94	0.96	0.95	1.1%
191-198	M	Y/N	0.80	0.85	0.83	3.8%	0.80	0.85	0.83	3.8%
191-198	M	N/Y	0.80	0.80	0.80	0.0%	0.80	0.80	0.80	0.0%
191-198	M	Y/Y	0.69	0.73	0.71	2.9%	0.69	0.73	0.71	2.9%

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			Bodily Injury				Property Damage			
Credit	Prior BI Limits	Home Car/ Multi Car	Current Factor	Indicated Factor	Proposed Factor	Impact	Current Factor	Indicated Factor	Proposed Factor	Impact
191-198	L	N/N	1.00	1.00	1.00	0.0%	1.00	1.00	1.00	0.0%
191-198	L	Y/N	0.84	0.85	0.85	1.2%	0.84	0.85	0.85	1.2%
191-198	L	N/Y	0.86	0.85	0.86	0.0%	0.86	0.85	0.86	0.0%
191-198	L	Y/Y	0.74	0.76	0.75	1.4%	0.74	0.76	0.75	1.4%
993	H	N/N	0.89	0.89	0.89	0.0%	0.89	0.89	0.89	0.0%
993	H	Y/N	0.79	0.81	0.80	1.3%	0.79	0.81	0.80	1.3%
993	H	N/Y	0.78	0.74	0.76	-2.6%	0.78	0.74	0.76	-2.6%
993	H	Y/Y	0.68	0.66	0.67	-1.5%	0.68	0.66	0.67	-1.5%
993	M	N/N	0.94	0.96	0.95	1.1%	0.94	0.96	0.95	1.1%
993	M	Y/N	0.80	0.85	0.83	3.7%	0.80	0.85	0.83	3.7%
993	M	N/Y	0.80	0.80	0.80	0.0%	0.80	0.80	0.80	0.0%
993	M	Y/Y	0.69	0.73	0.71	2.9%	0.69	0.73	0.71	2.9%
993	L	N/N	1.00	1.00	1.00	0.0%	1.00	1.00	1.00	0.0%
993	L	Y/N	0.84	0.85	0.85	1.2%	0.84	0.85	0.85	1.2%
993	L	N/Y	0.86	0.85	0.86	0.0%	0.86	0.85	0.86	0.0%
993	L	Y/Y	0.74	0.76	0.75	1.4%	0.74	0.76	0.75	1.4%
999	H	N/N	0.89	0.89	0.89	0.0%	0.89	0.89	0.89	0.0%
999	H	Y/N	0.79	0.81	0.80	1.3%	0.79	0.81	0.80	1.3%
999	H	N/Y	0.78	0.74	0.76	-2.6%	0.78	0.74	0.76	-2.6%
999	H	Y/Y	0.68	0.66	0.67	-1.5%	0.68	0.66	0.67	-1.5%
999	M	N/N	0.95	0.96	0.96	1.1%	0.95	0.96	0.96	1.1%
999	M	Y/N	0.81	0.85	0.83	2.5%	0.81	0.85	0.83	2.5%
999	M	N/Y	0.80	0.80	0.80	0.0%	0.80	0.80	0.80	0.0%
999	M	Y/Y	0.71	0.73	0.72	1.4%	0.71	0.73	0.72	1.4%
999	L	N/N	1.00	1.00	1.00	0.0%	1.00	1.00	1.00	0.0%
999	L	Y/N	0.85	0.85	0.85	0.0%	0.85	0.85	0.85	0.0%
999	L	N/Y	0.86	0.85	0.86	0.0%	0.86	0.85	0.86	0.0%
999	L	Y/Y	0.74	0.76	0.75	1.4%	0.74	0.76	0.75	1.4%

		Total		**0.9%**		**0.9%**

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Arkansas Personal Automobile
Nationwide Property & Casualty Insurance Company
Matrix Factors
Assumed Effective March 23, 2014

			Medical Benefits			
Credit	Prior BI Limits	Home Car/ Multi Car	Current Factor	Indicated Factor	Proposed Factor	Impact
901-992	H	N/N	0.87	0.73	0.80	-8.0%
901-992	H	Y/N	0.78	0.61	0.70	-10.3%
901-992	H	N/Y	0.75	0.66	0.71	-5.3%
901-992	H	Y/Y	0.67	0.53	0.60	-10.4%
901-992	M	N/N	0.92	0.83	0.88	-4.3%
901-992	M	Y/N	0.80	0.67	0.74	-7.5%
901-992	M	N/Y	0.80	0.77	0.79	-1.3%
901-992	M	Y/Y	0.68	0.61	0.65	-4.4%
901-992	L	N/N	0.99	1.00	1.00	1.0%
901-992	L	Y/N	0.82	0.79	0.81	-1.2%
901-992	L	N/Y	0.84	0.91	0.88	4.8%
901-992	L	Y/Y	0.73	0.72	0.73	0.0%
806-900	H	N/N	0.87	0.73	0.80	-8.0%
806-900	H	Y/N	0.78	0.61	0.70	-10.3%
806-900	H	N/Y	0.75	0.66	0.71	-5.3%
806-900	H	Y/Y	0.67	0.53	0.60	-10.4%
806-900	M	N/N	0.92	0.83	0.88	-4.3%
806-900	M	Y/N	0.80	0.67	0.74	-7.5%
806-900	M	N/Y	0.80	0.77	0.79	-1.3%
806-900	M	Y/Y	0.68	0.61	0.65	-4.4%
806-900	L	N/N	0.99	1.00	1.00	1.0%
806-900	L	Y/N	0.82	0.79	0.81	-1.2%
806-900	L	N/Y	0.84	0.91	0.88	4.8%
806-900	L	Y/Y	0.73	0.72	0.73	0.0%
723-805	H	N/N	0.87	0.73	0.80	-8.0%
723-805	H	Y/N	0.78	0.61	0.70	-10.3%
723-805	H	N/Y	0.75	0.66	0.71	-5.3%
723-805	H	Y/Y	0.67	0.53	0.60	-10.4%
723-805	M	N/N	0.92	0.83	0.88	-4.3%
723-805	M	Y/N	0.80	0.67	0.74	-7.5%
723-805	M	N/Y	0.80	0.77	0.79	-1.3%
723-805	M	Y/Y	0.68	0.61	0.65	-4.4%
723-805	L	N/N	0.99	1.00	1.00	1.0%
723-805	L	Y/N	0.82	0.79	0.81	-1.2%
723-805	L	N/Y	0.84	0.91	0.88	4.8%
723-805	L	Y/Y	0.73	0.72	0.73	0.0%
637-722	H	N/N	0.87	0.73	0.80	-8.0%
637-722	H	Y/N	0.78	0.61	0.70	-10.3%
637-722	H	N/Y	0.75	0.66	0.71	-5.3%
637-722	H	Y/Y	0.67	0.53	0.60	-10.4%
637-722	M	N/N	0.92	0.83	0.88	-4.3%
637-722	M	Y/N	0.80	0.67	0.74	-7.5%
637-722	M	N/Y	0.80	0.77	0.79	-1.3%
637-722	M	Y/Y	0.68	0.61	0.65	-4.4%

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			Medical Benefits			
Credit	Prior BI Limits	Home Car/ Multi Car	Current Factor	Indicated Factor	Proposed Factor	Impact
637-722	L	N/N	0.99	1.00	1.00	1.0%
637-722	L	Y/N	0.82	0.79	0.81	-1.2%
637-722	L	N/Y	0.84	0.91	0.88	4.8%
637-722	L	Y/Y	0.73	0.72	0.73	0.0%
551-636	H	N/N	0.88	0.73	0.81	-8.0%
551-636	H	Y/N	0.79	0.61	0.70	-11.4%
551-636	H	N/Y	0.76	0.66	0.71	-6.6%
551-636	H	Y/Y	0.67	0.53	0.60	-10.4%
551-636	M	N/N	0.93	0.83	0.88	-5.4%
551-636	M	Y/N	0.80	0.67	0.74	-7.5%
551-636	M	N/Y	0.80	0.77	0.79	-1.2%
551-636	M	Y/Y	0.68	0.61	0.65	-4.4%
551-636	L	N/N	0.99	1.00	1.00	1.0%
551-636	L	Y/N	0.84	0.79	0.82	-2.4%
551-636	L	N/Y	0.85	0.91	0.88	3.5%
551-636	L	Y/Y	0.73	0.72	0.73	0.0%
477-550	H	N/N	0.88	0.73	0.81	-8.0%
477-550	H	Y/N	0.79	0.61	0.70	-11.4%
477-550	H	N/Y	0.76	0.66	0.71	-6.6%
477-550	H	Y/Y	0.67	0.53	0.60	-10.4%
477-550	M	N/N	0.93	0.83	0.88	-5.4%
477-550	M	Y/N	0.80	0.67	0.74	-7.5%
477-550	M	N/Y	0.80	0.77	0.79	-1.3%
477-550	M	Y/Y	0.68	0.61	0.65	-4.4%
477-550	L	N/N	0.99	1.00	1.00	1.0%
477-550	L	Y/N	0.84	0.79	0.82	-2.4%
477-550	L	N/Y	0.85	0.91	0.88	3.5%
477-550	L	Y/Y	0.73	0.72	0.73	0.0%
400-476	H	N/N	0.88	0.73	0.81	-8.0%
400-476	H	Y/N	0.79	0.61	0.70	-11.4%
400-476	H	N/Y	0.76	0.66	0.71	-6.6%
400-476	H	Y/Y	0.67	0.53	0.60	-10.4%
400-476	M	N/N	0.93	0.83	0.88	-5.4%
400-476	M	Y/N	0.80	0.67	0.74	-7.5%
400-476	M	N/Y	0.80	0.77	0.79	-1.2%
400-476	M	Y/Y	0.68	0.61	0.65	-4.4%
400-476	L	N/N	0.99	1.00	1.00	1.0%
400-476	L	Y/N	0.84	0.79	0.82	-2.4%
400-476	L	N/Y	0.85	0.91	0.88	3.5%
400-476	L	Y/Y	0.73	0.72	0.73	0.0%
333-399	H	N/N	0.88	0.73	0.81	-8.0%
333-399	H	Y/N	0.79	0.61	0.70	-11.4%
333-399	H	N/Y	0.76	0.66	0.71	-6.6%
333-399	H	Y/Y	0.67	0.53	0.60	-10.4%
333-399	M	N/N	0.93	0.83	0.88	-5.4%
333-399	M	Y/N	0.80	0.67	0.74	-7.5%
333-399	M	N/Y	0.80	0.77	0.79	-1.2%
333-399	M	Y/Y	0.68	0.61	0.65	-4.4%

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			Medical Benefits			
Credit	Prior BI Limits	Home Car/ Multi Car	Current Factor	Indicated Factor	Proposed Factor	Impact
333-399	L	N/N	0.99	1.00	1.00	1.0%
333-399	L	Y/N	0.84	0.79	0.82	-2.4%
333-399	L	N/Y	0.85	0.91	0.88	3.5%
333-399	L	Y/Y	0.73	0.72	0.73	0.0%
298-332	H	N/N	0.89	0.73	0.81	-9.0%
298-332	H	Y/N	0.79	0.61	0.70	-11.4%
298-332	H	N/Y	0.78	0.66	0.72	-7.7%
298-332	H	Y/Y	0.68	0.53	0.61	-10.3%
298-332	M	N/N	0.94	0.83	0.89	-5.3%
298-332	M	Y/N	0.80	0.67	0.74	-7.5%
298-332	M	N/Y	0.80	0.77	0.79	-1.3%
298-332	M	Y/Y	0.69	0.61	0.65	-5.8%
298-332	L	N/N	1.00	1.00	1.00	0.0%
298-332	L	Y/N	0.84	0.79	0.82	-2.4%
298-332	L	N/Y	0.86	0.91	0.89	3.5%
298-332	L	Y/Y	0.74	0.72	0.73	-1.4%
253-297	H	N/N	0.89	0.73	0.81	-9.0%
253-297	H	Y/N	0.79	0.61	0.70	-11.4%
253-297	H	N/Y	0.78	0.66	0.72	-7.7%
253-297	H	Y/Y	0.68	0.53	0.61	-10.3%
253-297	M	N/N	0.94	0.83	0.89	-5.3%
253-297	M	Y/N	0.80	0.67	0.74	-7.5%
253-297	M	N/Y	0.80	0.77	0.79	-1.3%
253-297	M	Y/Y	0.69	0.61	0.65	-5.8%
253-297	L	N/N	1.00	1.00	1.00	0.0%
253-297	L	Y/N	0.84	0.79	0.82	-2.4%
253-297	L	N/Y	0.86	0.91	0.88	2.3%
253-297	L	Y/Y	0.74	0.72	0.73	-1.4%
199-252	H	N/N	0.89	0.73	0.81	-9.0%
199-252	H	Y/N	0.79	0.61	0.70	-11.4%
199-252	H	N/Y	0.78	0.66	0.72	-7.7%
199-252	H	Y/Y	0.68	0.53	0.61	-10.3%
199-252	M	N/N	0.94	0.83	0.88	-6.4%
199-252	M	Y/N	0.80	0.67	0.74	-7.5%
199-252	M	N/Y	0.80	0.77	0.79	-1.2%
199-252	M	Y/Y	0.69	0.61	0.65	-5.8%
199-252	L	N/N	1.00	1.00	1.00	0.0%
199-252	L	Y/N	0.84	0.79	0.82	-2.4%
199-252	L	N/Y	0.86	0.91	0.88	2.3%
199-252	L	Y/Y	0.74	0.72	0.73	-1.4%
191-198	H	N/N	0.89	0.73	0.81	-9.0%
191-198	H	Y/N	0.79	0.61	0.70	-11.4%
191-198	H	N/Y	0.78	0.66	0.72	-7.7%
191-198	H	Y/Y	0.68	0.53	0.61	-10.3%
191-198	M	N/N	0.94	0.83	0.89	-5.3%
191-198	M	Y/N	0.80	0.67	0.74	-7.5%
191-198	M	N/Y	0.80	0.77	0.79	-1.2%
191-198	M	Y/Y	0.69	0.61	0.65	-5.8%

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			Medical Benefits			
Credit	Prior BI Limits	Home Car/ Multi Car	Current Factor	Indicated Factor	Proposed Factor	Impact
191-198	L	N/N	1.00	1.00	1.00	0.0%
191-198	L	Y/N	0.84	0.79	0.82	-2.4%
191-198	L	N/Y	0.86	0.91	0.89	3.5%
191-198	L	Y/Y	0.74	0.72	0.73	-1.4%
993	H	N/N	0.89	0.73	0.81	-9.0%
993	H	Y/N	0.79	0.61	0.70	-11.4%
993	H	N/Y	0.78	0.66	0.72	-7.7%
993	H	Y/Y	0.68	0.53	0.61	-10.3%
993	M	N/N	0.94	0.83	0.89	-5.3%
993	M	Y/N	0.80	0.67	0.74	-7.5%
993	M	N/Y	0.80	0.77	0.79	-1.3%
993	M	Y/Y	0.69	0.61	0.65	-5.8%
993	L	N/N	1.00	1.00	1.00	0.0%
993	L	Y/N	0.84	0.79	0.82	-2.4%
993	L	N/Y	0.86	0.91	0.89	3.5%
993	L	Y/Y	0.74	0.72	0.73	-1.4%
999	H	N/N	0.89	0.73	0.81	-9.0%
999	H	Y/N	0.79	0.61	0.70	-11.4%
999	H	N/Y	0.78	0.66	0.72	-7.7%
999	H	Y/Y	0.68	0.53	0.61	-10.3%
999	M	N/N	0.95	0.83	0.89	-6.3%
999	M	Y/N	0.81	0.67	0.74	-8.6%
999	M	N/Y	0.80	0.77	0.79	-1.3%
999	M	Y/Y	0.71	0.61	0.66	-7.0%
999	L	N/N	1.00	1.00	1.00	0.0%
999	L	Y/N	0.85	0.79	0.82	-3.5%
999	L	N/Y	0.86	0.91	0.89	3.5%
999	L	Y/Y	0.74	0.72	0.73	-1.4%

Total		**-3.0%**

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Arkansas Personal Automobile
Nationwide Property & Casualty Insurance Company
Matrix Factors
Assumed Effective March 23, 2014

			Collision				Comprehensive			
Credit	Prior BI Limits	Home Car/ Multi Car	Current Factor	Indicated Factor	Proposed Factor	Impact	Current Factor	Indicated Factor	Proposed Factor	Impact
901-992	H	N/N	0.87	0.87	0.87	0.0%	0.87	0.80	0.84	-3.4%
901-992	H	Y/N	0.78	0.79	0.79	1.3%	0.78	0.70	0.74	-5.1%
901-992	H	N/Y	0.75	0.77	0.76	1.3%	0.75	0.73	0.74	-1.3%
901-992	H	Y/Y	0.67	0.67	0.67	0.0%	0.67	0.65	0.66	-1.5%
901-992	M	N/N	0.93	0.93	0.93	0.0%	0.93	0.87	0.90	-3.2%
901-992	M	Y/N	0.80	0.82	0.81	1.3%	0.80	0.73	0.77	-3.8%
901-992	M	N/Y	0.78	0.83	0.81	3.8%	0.78	0.79	0.79	1.3%
901-992	M	Y/Y	0.68	0.72	0.70	2.9%	0.68	0.67	0.68	0.0%
901-992	L	N/N	0.98	1.00	0.99	1.0%	0.98	1.00	0.99	1.0%
901-992	L	Y/N	0.84	0.84	0.84	0.0%	0.84	0.80	0.82	-2.4%
901-992	L	N/Y	0.84	0.88	0.86	2.4%	0.84	0.91	0.88	4.8%
901-992	L	Y/Y	0.72	0.76	0.74	2.8%	0.72	0.73	0.73	1.4%
806-900	H	N/N	0.87	0.87	0.87	0.0%	0.87	0.80	0.84	-3.4%
806-900	H	Y/N	0.78	0.79	0.79	1.3%	0.78	0.70	0.74	-5.1%
806-900	H	N/Y	0.75	0.77	0.76	1.3%	0.75	0.73	0.74	-1.3%
806-900	H	Y/Y	0.67	0.67	0.67	0.0%	0.67	0.65	0.66	-1.5%
806-900	M	N/N	0.93	0.93	0.93	0.0%	0.93	0.87	0.90	-3.2%
806-900	M	Y/N	0.80	0.82	0.81	1.3%	0.80	0.73	0.77	-3.7%
806-900	M	N/Y	0.78	0.83	0.81	3.8%	0.78	0.79	0.79	1.3%
806-900	M	Y/Y	0.68	0.72	0.70	2.9%	0.68	0.67	0.68	0.0%
806-900	L	N/N	0.98	1.00	0.99	1.0%	0.98	1.00	0.99	1.0%
806-900	L	Y/N	0.84	0.84	0.84	0.0%	0.84	0.80	0.82	-2.4%
806-900	L	N/Y	0.84	0.88	0.86	2.4%	0.84	0.91	0.88	4.8%
806-900	L	Y/Y	0.72	0.76	0.74	2.8%	0.72	0.73	0.73	1.4%
723-805	H	N/N	0.87	0.87	0.87	0.0%	0.87	0.80	0.84	-3.4%
723-805	H	Y/N	0.78	0.79	0.79	1.3%	0.78	0.70	0.74	-5.1%
723-805	H	N/Y	0.75	0.77	0.76	1.3%	0.75	0.73	0.74	-1.3%
723-805	H	Y/Y	0.67	0.67	0.67	0.0%	0.67	0.65	0.66	-1.5%
723-805	M	N/N	0.93	0.93	0.93	0.0%	0.93	0.87	0.90	-3.2%
723-805	M	Y/N	0.80	0.82	0.81	1.3%	0.80	0.73	0.77	-3.7%
723-805	M	N/Y	0.78	0.83	0.81	3.8%	0.78	0.79	0.79	1.3%
723-805	M	Y/Y	0.68	0.72	0.70	2.9%	0.68	0.67	0.68	0.0%
723-805	L	N/N	0.98	1.00	0.99	1.0%	0.98	1.00	0.99	1.0%
723-805	L	Y/N	0.84	0.84	0.84	0.0%	0.84	0.80	0.82	-2.4%
723-805	L	N/Y	0.84	0.88	0.86	2.4%	0.84	0.91	0.88	4.8%
723-805	L	Y/Y	0.72	0.76	0.74	2.8%	0.72	0.73	0.73	1.4%
637-722	H	N/N	0.87	0.87	0.87	0.0%	0.87	0.80	0.84	-3.4%
637-722	H	Y/N	0.78	0.79	0.79	1.3%	0.78	0.70	0.74	-5.1%
637-722	H	N/Y	0.75	0.77	0.76	1.3%	0.75	0.73	0.74	-1.3%
637-722	H	Y/Y	0.67	0.67	0.67	0.0%	0.67	0.65	0.66	-1.5%
637-722	M	N/N	0.93	0.93	0.93	0.0%	0.93	0.87	0.90	-3.2%
637-722	M	Y/N	0.80	0.82	0.81	1.3%	0.80	0.73	0.76	-5.0%
637-722	M	N/Y	0.78	0.83	0.81	3.8%	0.78	0.79	0.79	1.3%
637-722	M	Y/Y	0.68	0.72	0.70	2.9%	0.68	0.67	0.68	0.0%

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			Collision				Comprehensive			
Credit	Prior BI Limits	Home Car/ Multi Car	Current Factor	Indicated Factor	Proposed Factor	Impact	Current Factor	Indicated Factor	Proposed Factor	Impact
637-722	L	N/N	0.98	1.00	0.99	1.0%	0.98	1.00	0.99	1.0%
637-722	L	Y/N	0.84	0.84	0.84	0.0%	0.84	0.80	0.82	-2.4%
637-722	L	N/Y	0.84	0.88	0.86	2.4%	0.84	0.91	0.88	4.8%
637-722	L	Y/Y	0.72	0.76	0.74	2.8%	0.72	0.73	0.73	1.4%
551-636	H	N/N	0.88	0.87	0.88	0.0%	0.88	0.80	0.84	-4.5%
551-636	H	Y/N	0.79	0.79	0.79	0.0%	0.79	0.70	0.75	-5.1%
551-636	H	N/Y	0.76	0.77	0.77	1.3%	0.76	0.73	0.75	-1.3%
551-636	H	Y/Y	0.67	0.67	0.67	0.0%	0.67	0.65	0.66	-1.5%
551-636	M	N/N	0.93	0.93	0.93	0.0%	0.93	0.87	0.90	-3.2%
551-636	M	Y/N	0.81	0.82	0.82	1.2%	0.81	0.73	0.77	-4.9%
551-636	M	N/Y	0.79	0.83	0.81	2.5%	0.79	0.79	0.79	0.0%
551-636	M	Y/Y	0.69	0.72	0.70	1.4%	0.69	0.67	0.68	-1.4%
551-636	L	N/N	0.99	1.00	1.00	1.0%	0.99	1.00	1.00	1.0%
551-636	L	Y/N	0.84	0.84	0.84	0.0%	0.84	0.80	0.82	-2.4%
551-636	L	N/Y	0.85	0.88	0.87	2.4%	0.85	0.91	0.88	3.5%
551-636	L	Y/Y	0.73	0.76	0.75	2.7%	0.73	0.73	0.73	0.0%
477-550	H	N/N	0.88	0.87	0.88	0.0%	0.88	0.80	0.84	-4.5%
477-550	H	Y/N	0.79	0.79	0.79	0.0%	0.79	0.70	0.75	-5.1%
477-550	H	N/Y	0.76	0.77	0.77	1.3%	0.76	0.73	0.75	-1.3%
477-550	H	Y/Y	0.67	0.67	0.67	0.0%	0.67	0.65	0.66	-1.5%
477-550	M	N/N	0.93	0.93	0.93	0.0%	0.93	0.87	0.90	-3.2%
477-550	M	Y/N	0.81	0.82	0.82	1.2%	0.81	0.73	0.77	-4.9%
477-550	M	N/Y	0.79	0.83	0.81	2.5%	0.79	0.79	0.79	0.0%
477-550	M	Y/Y	0.69	0.72	0.71	2.9%	0.69	0.67	0.68	-1.4%
477-550	L	N/N	0.99	1.00	1.00	1.0%	0.99	1.00	1.00	1.0%
477-550	L	Y/N	0.84	0.84	0.84	0.0%	0.84	0.80	0.82	-2.4%
477-550	L	N/Y	0.85	0.88	0.87	2.4%	0.85	0.91	0.88	3.5%
477-550	L	Y/Y	0.73	0.76	0.75	2.7%	0.73	0.73	0.73	0.0%
400-476	H	N/N	0.88	0.87	0.88	0.0%	0.88	0.80	0.84	-4.5%
400-476	H	Y/N	0.79	0.79	0.79	0.0%	0.79	0.70	0.75	-5.1%
400-476	H	N/Y	0.76	0.77	0.77	1.3%	0.76	0.73	0.75	-1.3%
400-476	H	Y/Y	0.67	0.67	0.67	0.0%	0.67	0.65	0.66	-1.5%
400-476	M	N/N	0.93	0.93	0.93	0.0%	0.93	0.87	0.90	-3.2%
400-476	M	Y/N	0.81	0.82	0.82	1.2%	0.81	0.73	0.77	-4.9%
400-476	M	N/Y	0.79	0.83	0.81	2.5%	0.79	0.79	0.79	0.0%
400-476	M	Y/Y	0.69	0.72	0.71	2.9%	0.69	0.67	0.68	-1.4%
400-476	L	N/N	0.99	1.00	0.99	0.0%	0.99	1.00	0.99	0.0%
400-476	L	Y/N	0.84	0.84	0.84	0.0%	0.84	0.80	0.82	-2.4%
400-476	L	N/Y	0.85	0.88	0.87	2.4%	0.85	0.91	0.88	3.5%
400-476	L	Y/Y	0.73	0.76	0.75	2.7%	0.73	0.73	0.73	0.0%
333-399	H	N/N	0.88	0.87	0.88	0.0%	0.88	0.80	0.84	-4.5%
333-399	H	Y/N	0.79	0.79	0.79	0.0%	0.79	0.70	0.75	-5.1%
333-399	H	N/Y	0.76	0.77	0.77	1.3%	0.76	0.73	0.75	-1.3%
333-399	H	Y/Y	0.67	0.67	0.67	0.0%	0.67	0.65	0.66	-1.5%
333-399	M	N/N	0.93	0.93	0.93	0.0%	0.93	0.87	0.90	-3.2%
333-399	M	Y/N	0.81	0.82	0.82	1.2%	0.81	0.73	0.77	-4.9%
333-399	M	N/Y	0.79	0.83	0.81	2.5%	0.79	0.79	0.79	0.0%
333-399	M	Y/Y	0.69	0.72	0.71	2.9%	0.69	0.67	0.68	-1.4%

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			Collision				Comprehensive			
Credit	Prior BI Limits	Home Car/ Multi Car	Current Factor	Indicated Factor	Proposed Factor	Impact	Current Factor	Indicated Factor	Proposed Factor	Impact
333-399	L	N/N	0.99	1.00	0.99	0.0%	0.99	1.00	0.99	0.0%
333-399	L	Y/N	0.84	0.84	0.84	0.0%	0.84	0.80	0.82	-2.4%
333-399	L	N/Y	0.85	0.88	0.87	2.4%	0.85	0.91	0.88	3.5%
333-399	L	Y/Y	0.73	0.76	0.75	2.7%	0.73	0.73	0.73	0.0%
298-332	H	N/N	0.89	0.87	0.88	-1.1%	0.89	0.80	0.85	-4.5%
298-332	H	Y/N	0.79	0.79	0.79	0.0%	0.79	0.70	0.75	-5.1%
298-332	H	N/Y	0.78	0.77	0.78	0.0%	0.78	0.73	0.76	-2.6%
298-332	H	Y/Y	0.67	0.67	0.67	0.0%	0.67	0.65	0.66	-1.5%
298-332	M	N/N	0.94	0.93	0.94	0.0%	0.94	0.87	0.90	-4.3%
298-332	M	Y/N	0.82	0.82	0.82	0.0%	0.82	0.73	0.78	-4.9%
298-332	M	N/Y	0.79	0.83	0.81	2.5%	0.79	0.79	0.79	0.0%
298-332	M	Y/Y	0.69	0.72	0.71	2.9%	0.69	0.67	0.68	-1.4%
298-332	L	N/N	1.00	1.00	1.00	0.0%	1.00	1.00	1.00	0.0%
298-332	L	Y/N	0.85	0.84	0.85	0.0%	0.85	0.80	0.83	-2.4%
298-332	L	N/Y	0.86	0.88	0.87	1.2%	0.86	0.91	0.88	2.3%
298-332	L	Y/Y	0.74	0.76	0.75	1.4%	0.74	0.73	0.74	0.0%
253-297	H	N/N	0.89	0.87	0.88	-1.1%	0.89	0.80	0.85	-4.5%
253-297	H	Y/N	0.79	0.79	0.79	0.0%	0.79	0.70	0.75	-5.1%
253-297	H	N/Y	0.78	0.77	0.78	0.0%	0.78	0.73	0.76	-2.6%
253-297	H	Y/Y	0.67	0.67	0.67	0.0%	0.67	0.65	0.66	-1.5%
253-297	M	N/N	0.94	0.93	0.94	0.0%	0.94	0.87	0.90	-4.3%
253-297	M	Y/N	0.82	0.82	0.82	0.0%	0.82	0.73	0.78	-4.9%
253-297	M	N/Y	0.79	0.83	0.81	2.5%	0.79	0.79	0.79	0.0%
253-297	M	Y/Y	0.69	0.72	0.71	2.9%	0.69	0.67	0.68	-1.4%
253-297	L	N/N	1.00	1.00	1.00	0.0%	1.00	1.00	1.00	0.0%
253-297	L	Y/N	0.85	0.84	0.85	0.0%	0.85	0.80	0.83	-2.4%
253-297	L	N/Y	0.86	0.88	0.87	1.2%	0.86	0.91	0.88	2.3%
253-297	L	Y/Y	0.74	0.76	0.75	1.4%	0.74	0.73	0.74	0.0%
199-252	H	N/N	0.89	0.87	0.88	-1.1%	0.89	0.80	0.85	-4.5%
199-252	H	Y/N	0.79	0.79	0.79	0.0%	0.79	0.70	0.75	-5.1%
199-252	H	N/Y	0.78	0.77	0.78	0.0%	0.78	0.73	0.76	-2.6%
199-252	H	Y/Y	0.67	0.67	0.67	0.0%	0.67	0.65	0.66	-1.5%
199-252	M	N/N	0.94	0.93	0.94	0.0%	0.94	0.87	0.90	-4.3%
199-252	M	Y/N	0.82	0.82	0.82	0.0%	0.82	0.73	0.78	-4.9%
199-252	M	N/Y	0.79	0.83	0.81	2.5%	0.79	0.79	0.79	0.0%
199-252	M	Y/Y	0.69	0.72	0.71	2.9%	0.69	0.67	0.68	-1.4%
199-252	L	N/N	1.00	1.00	1.00	0.0%	1.00	1.00	1.00	0.0%
199-252	L	Y/N	0.85	0.84	0.85	0.0%	0.85	0.80	0.83	-2.4%
199-252	L	N/Y	0.86	0.88	0.87	1.2%	0.86	0.91	0.88	2.3%
199-252	L	Y/Y	0.74	0.76	0.75	1.4%	0.74	0.73	0.74	0.0%
191-198	H	N/N	0.89	0.87	0.88	-1.1%	0.89	0.80	0.85	-4.5%
191-198	H	Y/N	0.79	0.79	0.79	0.0%	0.79	0.70	0.75	-5.1%
191-198	H	N/Y	0.78	0.77	0.78	0.0%	0.78	0.73	0.76	-2.6%
191-198	H	Y/Y	0.67	0.67	0.67	0.0%	0.67	0.65	0.66	-1.5%
191-198	M	N/N	0.94	0.93	0.94	0.0%	0.94	0.87	0.91	-3.2%
191-198	M	Y/N	0.82	0.82	0.82	0.0%	0.82	0.73	0.78	-4.9%
191-198	M	N/Y	0.79	0.83	0.81	2.5%	0.79	0.79	0.79	0.0%
191-198	M	Y/Y	0.69	0.72	0.71	2.9%	0.69	0.67	0.68	-1.4%

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			Collision				Comprehensive			
Credit	Prior BI Limits	Home Car/ Multi Car	Current Factor	Indicated Factor	Proposed Factor	Impact	Current Factor	Indicated Factor	Proposed Factor	Impact
191-198	L	N/N	1.00	1.00	1.00	0.0%	1.00	1.00	1.00	0.0%
191-198	L	Y/N	0.85	0.84	0.85	0.0%	0.85	0.80	0.83	-2.4%
191-198	L	N/Y	0.86	0.88	0.87	1.2%	0.86	0.91	0.89	3.5%
191-198	L	Y/Y	0.74	0.76	0.75	1.4%	0.74	0.73	0.74	0.0%
993	H	N/N	0.89	0.87	0.88	-1.1%	0.89	0.80	0.85	-4.5%
993	H	Y/N	0.79	0.79	0.79	0.0%	0.79	0.70	0.75	-5.1%
993	H	N/Y	0.78	0.77	0.78	0.0%	0.78	0.73	0.76	-2.6%
993	H	Y/Y	0.67	0.67	0.67	0.0%	0.67	0.65	0.66	-1.5%
993	M	N/N	0.94	0.93	0.94	0.0%	0.94	0.87	0.91	-3.2%
993	M	Y/N	0.82	0.82	0.82	0.0%	0.82	0.73	0.78	-4.9%
993	M	N/Y	0.79	0.83	0.81	2.5%	0.79	0.79	0.79	0.0%
993	M	Y/Y	0.69	0.72	0.71	2.9%	0.69	0.67	0.68	-1.4%
993	L	N/N	1.00	1.00	1.00	0.0%	1.00	1.00	1.00	0.0%
993	L	Y/N	0.85	0.84	0.85	0.0%	0.85	0.80	0.83	-2.4%
993	L	N/Y	0.86	0.88	0.87	1.2%	0.86	0.91	0.89	3.5%
993	L	Y/Y	0.74	0.76	0.75	1.4%	0.74	0.73	0.74	0.0%
999	H	N/N	0.91	0.87	0.89	-2.2%	0.91	0.80	0.86	-5.5%
999	H	Y/N	0.80	0.79	0.80	0.0%	0.80	0.70	0.75	-6.3%
999	H	N/Y	0.76	0.77	0.77	1.3%	0.76	0.73	0.75	-1.3%
999	H	Y/Y	0.67	0.67	0.67	0.0%	0.67	0.65	0.66	-1.5%
999	M	N/N	0.94	0.93	0.94	0.0%	0.94	0.87	0.91	-3.2%
999	M	Y/N	0.81	0.82	0.82	1.2%	0.81	0.73	0.77	-4.9%
999	M	N/Y	0.79	0.83	0.81	2.5%	0.79	0.79	0.79	0.0%
999	M	Y/Y	0.69	0.72	0.71	2.9%	0.69	0.67	0.68	-1.4%
999	L	N/N	1.00	1.00	1.00	0.0%	1.00	1.00	1.00	0.0%
999	L	Y/N	0.85	0.84	0.85	0.0%	0.85	0.80	0.83	-2.4%
999	L	N/Y	0.85	0.88	0.87	2.4%	0.85	0.91	0.88	3.5%
999	L	Y/Y	0.74	0.76	0.75	1.4%	0.74	0.73	0.74	0.0%

		Total		**1.2%**		**-0.3%**

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Arkansas Personal Automobile
Nationwide Property & Casualty Insurance Company
Revision of Model Year Factors
Assumed Effective March 23, 2014

Bodily Injury					
Model Year	Current Factor	Current Factor (2014 Base)	Indicated Factor (2014 Base)	Proposed Factor (2014 Base)	Off-Balanced Impact
2020	1.096	1.070	1.066	1.066	-1.3%
2019	1.084	1.059	1.055	1.055	-1.3%
2018	1.072	1.047	1.044	1.044	-1.2%
2017	1.060	1.035	1.033	1.033	-1.1%
2016	1.048	1.023	1.022	1.022	-1.0%
2015	1.036	1.012	1.011	1.011	-1.0%
2014	1.024	1.000	1.000	1.000	-0.9%
2013	1.012	0.988	0.989	0.989	-0.8%
2012	1.000	0.977	0.978	0.978	-0.8%
2011	0.988	0.965	0.967	0.967	-0.7%
2010	0.976	0.953	0.957	0.957	-0.5%
2009	0.965	0.942	0.946	0.946	-0.5%
2008	0.953	0.931	0.936	0.936	-0.4%
2007	0.941	0.919	0.925	0.925	-0.2%
2006	0.929	0.907	0.915	0.915	0.0%
2005	0.918	0.896	0.904	0.904	0.0%
2004	0.906	0.885	0.893	0.893	0.0%
2003	0.894	0.873	0.883	0.883	0.2%
2002	0.882	0.861	0.873	0.873	0.5%
2001	0.869	0.849	0.863	0.863	0.7%
2000	0.857	0.837	0.852	0.852	0.9%
1999	0.845	0.825	0.842	0.842	1.2%
1998	0.832	0.813	0.831	0.831	1.3%
1997	0.820	0.801	0.820	0.820	1.5%
1996	0.808	0.789	0.810	0.810	1.7%
1995	0.795	0.776	0.799	0.799	2.0%
1994	0.784	0.766	0.789	0.789	2.1%
Prior	0.784	0.766	0.778	0.778	0.7%

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Property Damage					
Model Year	Current Factor	Current Factor (2014 Base)	Indicated Factor (2014 Base)	Proposed Factor (2014 Base)	Off-Balanced Impact
2020	1.064	1.047	1.066	1.066	4.1%
2019	1.056	1.039	1.055	1.055	3.8%
2018	1.048	1.031	1.044	1.044	3.5%
2017	1.040	1.024	1.033	1.033	3.1%
2016	1.032	1.016	1.022	1.022	2.9%
2015	1.024	1.008	1.011	1.011	2.6%
2014	1.016	1.000	1.000	1.000	2.2%
2013	1.008	0.992	0.989	0.989	1.9%
2012	1.000	0.984	0.978	0.978	1.6%
2011	0.992	0.976	0.967	0.967	1.3%
2010	0.983	0.968	0.957	0.957	1.1%
2009	0.975	0.960	0.946	0.946	0.8%
2008	0.966	0.951	0.936	0.936	0.6%
2007	0.958	0.943	0.925	0.925	0.3%
2006	0.950	0.935	0.915	0.915	0.1%
2005	0.941	0.926	0.904	0.904	-0.2%
2004	0.933	0.918	0.893	0.893	-0.5%
2003	0.924	0.909	0.883	0.883	-0.7%
2002	0.916	0.902	0.873	0.873	-1.0%
2001	0.908	0.894	0.863	0.863	-1.3%
2000	0.899	0.885	0.852	0.852	-1.6%
1999	0.892	0.878	0.842	0.842	-1.9%
1998	0.883	0.869	0.831	0.831	-2.2%
1997	0.874	0.860	0.820	0.820	-2.5%
1996	0.867	0.853	0.810	0.810	-2.9%
1995	0.858	0.844	0.799	0.799	-3.2%
1994	0.858	0.844	0.789	0.789	-4.4%
Prior	0.858	0.844	0.778	0.778	-5.7%

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Medical Benefits					
Model Year	Current Factor	Current Factor (2014 Base)	Indicated Factor (2014 Base)	Proposed Factor (2014 Base)	Off-Balanced Impact
2020	1.160	1.115	1.090	1.090	-5.6%
2019	1.140	1.096	1.075	1.075	-5.3%
2018	1.120	1.077	1.060	1.060	-5.0%
2017	1.100	1.058	1.045	1.045	-4.7%
2016	1.080	1.038	1.030	1.030	-4.2%
2015	1.060	1.019	1.015	1.015	-3.9%
2014	1.040	1.000	1.000	1.000	-3.5%
2013	1.020	0.981	0.985	0.985	-3.1%
2012	1.000	0.962	0.971	0.971	-2.6%
2011	0.980	0.942	0.956	0.956	-2.0%
2010	0.960	0.923	0.941	0.941	-1.6%
2009	0.940	0.904	0.926	0.926	-1.1%
2008	0.919	0.884	0.911	0.911	-0.5%
2007	0.899	0.864	0.895	0.895	0.0%
2006	0.879	0.845	0.881	0.881	0.6%
2005	0.859	0.826	0.865	0.865	1.1%
2004	0.839	0.807	0.849	0.849	1.5%
2003	0.819	0.788	0.835	0.835	2.3%
2002	0.799	0.768	0.819	0.819	2.9%
2001	0.779	0.749	0.804	0.804	3.6%
2000	0.759	0.730	0.789	0.789	4.3%
1999	0.739	0.711	0.773	0.773	4.9%
1998	0.719	0.691	0.759	0.759	6.0%
1997	0.699	0.672	0.739	0.739	6.1%
1996	0.679	0.653	0.718	0.718	6.1%
1995	0.679	0.653	0.713	0.713	5.4%
1994	0.679	0.653	0.697	0.697	3.0%
Prior	0.679	0.653	0.682	0.682	0.8%

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Collision					
Model Year	Current Factor	Current Factor (2014 Base)	Indicated Factor (2014 Base)	Proposed Factor (2014 Base)	Off-Balanced Impact
2020	1.312	1.217	1.222	1.222	2.4%
2019	1.273	1.181	1.185	1.185	2.3%
2018	1.234	1.145	1.148	1.148	2.2%
2017	1.195	1.109	1.111	1.111	2.1%
2016	1.156	1.072	1.074	1.074	2.1%
2015	1.117	1.036	1.037	1.037	2.0%
2014	1.078	1.000	1.000	1.000	1.9%
2013	1.039	0.964	0.963	0.963	1.8%
2012	1.000	0.928	0.927	0.927	1.8%
2011	0.961	0.891	0.890	0.890	1.8%
2010	0.923	0.856	0.853	0.853	1.6%
2009	0.884	0.820	0.817	0.817	1.6%
2008	0.845	0.784	0.773	0.773	0.5%
2007	0.807	0.749	0.729	0.729	-0.8%
2006	0.768	0.712	0.686	0.686	-1.8%
2005	0.729	0.676	0.643	0.643	-3.0%
2004	0.691	0.641	0.599	0.599	-4.7%
2003	0.652	0.605	0.556	0.556	-6.3%
2002	0.613	0.569	0.513	0.513	-8.1%
2001	0.575	0.533	0.481	0.481	-8.0%
2000	0.536	0.497	0.449	0.449	-7.9%
1999	0.497	0.461	0.416	0.416	-8.0%
1998	0.459	0.426	0.384	0.384	-8.1%
1997	0.421	0.391	0.352	0.352	-8.2%
1996	0.382	0.354	0.319	0.319	-8.1%
1995	0.343	0.318	0.287	0.287	-8.0%
1994	0.305	0.283	0.255	0.255	-8.1%
Prior	0.290	0.269	0.243	0.243	-7.9%

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Comprehensive					
Model Year	Current Factor	Current Factor (2014 Base)	Indicated Factor (2014 Base)	Proposed Factor (2014 Base)	Off-Balanced Impact
2020	1.184	1.132	1.144	1.144	4.2%
2019	1.161	1.110	1.120	1.120	4.0%
2018	1.138	1.088	1.096	1.096	3.9%
2017	1.115	1.066	1.072	1.072	3.7%
2016	1.092	1.044	1.048	1.048	3.5%
2015	1.069	1.022	1.024	1.024	3.3%
2014	1.046	1.000	1.000	1.000	3.1%
2013	1.023	0.978	0.976	0.976	2.9%
2012	1.000	0.956	0.952	0.952	2.7%
2011	0.977	0.934	0.928	0.928	2.4%
2010	0.954	0.912	0.904	0.904	2.2%
2009	0.931	0.890	0.880	0.880	1.9%
2008	0.908	0.868	0.853	0.853	1.3%
2007	0.886	0.847	0.818	0.818	-0.4%
2006	0.863	0.825	0.784	0.784	-2.0%
2005	0.840	0.803	0.749	0.749	-3.8%
2004	0.817	0.781	0.713	0.713	-5.9%
2003	0.794	0.759	0.679	0.679	-7.8%
2002	0.771	0.737	0.647	0.647	-9.5%
2001	0.748	0.715	0.626	0.626	-9.7%
2000	0.724	0.692	0.604	0.604	-10.0%
1999	0.701	0.670	0.584	0.584	-10.1%
1998	0.677	0.647	0.561	0.561	-10.6%
1997	0.654	0.625	0.540	0.540	-10.9%
1996	0.632	0.604	0.519	0.519	-11.4%
1995	0.608	0.581	0.497	0.497	-11.8%
1994	0.585	0.559	0.476	0.476	-12.2%
Prior	0.585	0.559	0.454	0.454	-16.3%

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Arkansas Personal Automobile
Nationwide Property & Casualty Insurance Company
New Vehicle Discount
Assumed Effective March 23, 2014

Bodily Injury				
Vehicle Age	Current Factor	Indicated Factor	Proposed Factor	Impact
0	0.853	0.870	0.870	2.0%
1	0.882	0.886	0.886	0.5%
2	0.912	0.911	0.911	-0.1%
3	0.941	0.940	0.940	-0.1%
4	0.971	0.970	0.970	-0.1%
5+	1.000	1.000	1.000	0.0%

Property Damage				
Vehicle Age	Current Factor	Indicated Factor	Proposed Factor	Impact
0	0.969	0.870	0.870	-10.2%
1	0.976	0.886	0.886	-9.2%
2	0.982	0.911	0.911	-7.2%
3	0.988	0.940	0.940	-4.9%
4	0.994	0.970	0.970	-2.4%
5+	1.000	1.000	1.000	0.0%

Medical Benefits				
Vehicle Age	Current Factor	Indicated Factor	Proposed Factor	Impact
0	0.818	0.777	0.777	-5.0%
1	0.854	0.811	0.811	-5.0%
2	0.891	0.856	0.856	-3.9%
3	0.927	0.904	0.904	-2.5%
4	0.964	0.952	0.952	-1.2%
5+	1.000	1.000	1.000	0.0%

Collision				
Vehicle Age	Current Factor	Indicated Factor	Proposed Factor	Impact
0	0.706	0.741	0.741	5.0%
1	0.765	0.797	0.797	4.2%
2	0.824	0.848	0.848	2.9%
3	0.883	0.899	0.899	1.8%
4	0.941	0.949	0.949	0.9%
5+	1.000	1.000	1.000	0.0%

Comprehensive				
Vehicle Age	Current Factor	Indicated Factor	Proposed Factor	Impact
0	0.829	0.819	0.819	-1.2%
1	0.887	0.899	0.899	1.4%
2	0.923	0.948	0.948	2.7%
3	0.951	0.986	0.986	3.7%
4	0.976	0.998	0.998	2.3%
5+	1.000	1.000	1.000	0.0%

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Arkansas Personal Automobile
Nationwide Property & Casualty Insurance Company
Select Rating (Terms with Prior Carrier Grouping Change)
Assumed Effective March 23, 2014

							Bodily Injury			Property Damage			Medical Benefits		
Group	Insured Term	Select Flag	Shopping Days	Winback Flag	Terms With Prior (Old Group)	Terms with Prior (New Group)	Current Factor	Proposed Factor	Impact	Current Factor	Proposed Factor	Impact	Current Factor	Proposed Factor	Impact
A	Any	Any	Any	Any	Any	Any	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
Lapse >30 Days	Any	Any	Any	Any	Any	Any	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
PIATD	Any	Any	Any	Any	Any	Any	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	1	Yes	0-7	Yes	0-2	0-1	0.90	0.90	0.0%	0.90	0.90	0.0%	0.90	0.90	0.0%
B	1	Yes	0-7	Yes	0-2	2-5	0.90	0.90	0.0%	0.90	0.90	0.0%	0.90	0.90	0.0%
B	1	Yes	0-7	Yes	3-6	2-5	0.90	0.90	0.0%	0.90	0.90	0.0%	0.90	0.90	0.0%
B	1	Yes	0-7	Yes	3-6	>5	0.90	0.90	0.0%	0.90	0.90	0.0%	0.90	0.90	0.0%
B	1	Yes	0-7	Yes	>6	>5	0.90	0.90	0.0%	0.90	0.90	0.0%	0.90	0.90	0.0%
B	2	Yes	0-7	Yes	0-2	0-1	0.90	0.90	0.0%	0.90	0.90	0.0%	0.90	0.90	0.0%
B	2	Yes	0-7	Yes	0-2	2-5	0.90	0.90	0.0%	0.90	0.90	0.0%	0.90	0.90	0.0%
B	2	Yes	0-7	Yes	3-6	2-5	0.90	0.90	0.0%	0.90	0.90	0.0%	0.90	0.90	0.0%
B	2	Yes	0-7	Yes	3-6	>5	0.90	0.90	0.0%	0.90	0.90	0.0%	0.90	0.90	0.0%
B	2	Yes	0-7	Yes	>6	>5	0.90	0.90	0.0%	0.90	0.90	0.0%	0.90	0.90	0.0%
B	3	Yes	0-7	Yes	0-2	0-1	0.91	0.91	0.0%	0.91	0.91	0.0%	0.91	0.91	0.0%
B	3	Yes	0-7	Yes	0-2	2-5	0.91	0.91	0.0%	0.91	0.91	0.0%	0.91	0.91	0.0%
B	3	Yes	0-7	Yes	3-6	2-5	0.91	0.91	0.0%	0.91	0.91	0.0%	0.91	0.91	0.0%
B	3	Yes	0-7	Yes	3-6	>5	0.91	0.91	0.0%	0.91	0.91	0.0%	0.91	0.91	0.0%
B	3	Yes	0-7	Yes	>6	>5	0.91	0.91	0.0%	0.91	0.91	0.0%	0.91	0.91	0.0%
B	4	Yes	0-7	Yes	0-2	0-1	0.92	0.92	0.0%	0.92	0.92	0.0%	0.92	0.92	0.0%
B	4	Yes	0-7	Yes	0-2	2-5	0.92	0.92	0.0%	0.92	0.92	0.0%	0.92	0.92	0.0%
B	4	Yes	0-7	Yes	3-6	2-5	0.92	0.92	0.0%	0.92	0.92	0.0%	0.92	0.92	0.0%
B	4	Yes	0-7	Yes	3-6	>5	0.92	0.92	0.0%	0.92	0.92	0.0%	0.92	0.92	0.0%
B	4	Yes	0-7	Yes	>6	>5	0.92	0.92	0.0%	0.92	0.92	0.0%	0.92	0.92	0.0%
B	5	Yes	0-7	Yes	0-2	0-1	0.93	0.93	0.0%	0.93	0.93	0.0%	0.93	0.93	0.0%
B	5	Yes	0-7	Yes	0-2	2-5	0.93	0.93	0.0%	0.93	0.93	0.0%	0.93	0.93	0.0%
B	5	Yes	0-7	Yes	3-6	2-5	0.93	0.93	0.0%	0.93	0.93	0.0%	0.93	0.93	0.0%
B	5	Yes	0-7	Yes	3-6	>5	0.93	0.93	0.0%	0.93	0.93	0.0%	0.93	0.93	0.0%
B	5	Yes	0-7	Yes	>6	>5	0.93	0.93	0.0%	0.93	0.93	0.0%	0.93	0.93	0.0%
B	6	Yes	0-7	Yes	0-2	0-1	0.94	0.94	0.0%	0.94	0.94	0.0%	0.94	0.94	0.0%
B	6	Yes	0-7	Yes	0-2	2-5	0.94	0.94	0.0%	0.94	0.94	0.0%	0.94	0.94	0.0%
B	6	Yes	0-7	Yes	3-6	2-5	0.94	0.94	0.0%	0.94	0.94	0.0%	0.94	0.94	0.0%
B	6	Yes	0-7	Yes	3-6	>5	0.94	0.94	0.0%	0.94	0.94	0.0%	0.94	0.94	0.0%
B	6	Yes	0-7	Yes	>6	>5	0.94	0.94	0.0%	0.94	0.94	0.0%	0.94	0.94	0.0%
B	7	Yes	0-7	Yes	0-2	0-1	0.95	0.95	0.0%	0.95	0.95	0.0%	0.95	0.95	0.0%
B	7	Yes	0-7	Yes	0-2	2-5	0.95	0.95	0.0%	0.95	0.95	0.0%	0.95	0.95	0.0%
B	7	Yes	0-7	Yes	3-6	2-5	0.95	0.95	0.0%	0.95	0.95	0.0%	0.95	0.95	0.0%
B	7	Yes	0-7	Yes	3-6	>5	0.95	0.95	0.0%	0.95	0.95	0.0%	0.95	0.95	0.0%
B	7	Yes	0-7	Yes	>6	>5	0.95	0.95	0.0%	0.95	0.95	0.0%	0.95	0.95	0.0%
B	8	Yes	0-7	Yes	0-2	0-1	0.96	0.96	0.0%	0.96	0.96	0.0%	0.96	0.96	0.0%
B	8	Yes	0-7	Yes	0-2	2-5	0.96	0.96	0.0%	0.96	0.96	0.0%	0.96	0.96	0.0%
B	8	Yes	0-7	Yes	3-6	2-5	0.96	0.96	0.0%	0.96	0.96	0.0%	0.96	0.96	0.0%
B	8	Yes	0-7	Yes	3-6	>5	0.96	0.96	0.0%	0.96	0.96	0.0%	0.96	0.96	0.0%
B	8	Yes	0-7	Yes	>6	>5	0.96	0.96	0.0%	0.96	0.96	0.0%	0.96	0.96	0.0%
B	9	Yes	0-7	Yes	0-2	0-1	0.97	0.97	0.0%	0.97	0.97	0.0%	0.97	0.97	0.0%
B	9	Yes	0-7	Yes	0-2	2-5	0.97	0.97	0.0%	0.97	0.97	0.0%	0.97	0.97	0.0%
B	9	Yes	0-7	Yes	3-6	2-5	0.97	0.97	0.0%	0.97	0.97	0.0%	0.97	0.97	0.0%
B	9	Yes	0-7	Yes	3-6	>5	0.97	0.97	0.0%	0.97	0.97	0.0%	0.97	0.97	0.0%
B	9	Yes	0-7	Yes	>6	>5	0.97	0.97	0.0%	0.97	0.97	0.0%	0.97	0.97	0.0%
B	10	Yes	0-7	Yes	0-2	0-1	0.98	0.98	0.0%	0.98	0.98	0.0%	0.98	0.98	0.0%
B	10	Yes	0-7	Yes	0-2	2-5	0.98	0.98	0.0%	0.98	0.98	0.0%	0.98	0.98	0.0%
B	10	Yes	0-7	Yes	3-6	2-5	0.98	0.98	0.0%	0.98	0.98	0.0%	0.98	0.98	0.0%
B	10	Yes	0-7	Yes	3-6	>5	0.98	0.98	0.0%	0.98	0.98	0.0%	0.98	0.98	0.0%
B	10	Yes	0-7	Yes	>6	>5	0.98	0.98	0.0%	0.98	0.98	0.0%	0.98	0.98	0.0%
B	>10	Yes	0-7	Yes	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	Yes	0-7	Yes	0-2	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	Yes	0-7	Yes	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	Yes	0-7	Yes	3-6	>5	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	Yes	0-7	Yes	>6	>5	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	1	Yes	>7	Yes	0-2	0-1	0.91	0.91	0.0%	0.91	0.91	0.0%	0.91	0.91	0.0%
B	1	Yes	>7	Yes	0-2	2-5	0.91	0.91	0.0%	0.91	0.91	0.0%	0.91	0.91	0.0%
B	1	Yes	>7	Yes	3-6	2-5	0.91	0.91	0.0%	0.91	0.91	0.0%	0.91	0.91	0.0%
B	1	Yes	>7	Yes	3-6	>5	0.91	0.91	0.0%	0.91	0.91	0.0%	0.91	0.91	0.0%
B	1	Yes	>7	Yes	>6	>5	0.91	0.91	0.0%	0.91	0.91	0.0%	0.91	0.91	0.0%

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							Bodily Injury			Property Damage			Medical Benefits		
Group	Insured Term	Select Flag	Shopping Days	Winback Flag	Terms With Prior (Old Group)	Terms with Prior (New Group)	Current Factor	Proposed Factor	Impact	Current Factor	Proposed Factor	Impact	Current Factor	Proposed Factor	Impact
B	2	Yes	>7	Yes	0-2	0-1	0.91	0.91	0.0%	0.91	0.91	0.0%	0.91	0.91	0.0%
B	2	Yes	>7	Yes	0-2	2-5	0.91	0.91	0.0%	0.91	0.91	0.0%	0.91	0.91	0.0%
B	2	Yes	>7	Yes	3-6	2-5	0.91	0.91	0.0%	0.91	0.91	0.0%	0.91	0.91	0.0%
B	2	Yes	>7	Yes	3-6	>5	0.91	0.91	0.0%	0.91	0.91	0.0%	0.91	0.91	0.0%
B	2	Yes	>7	Yes	>6	>5	0.91	0.91	0.0%	0.91	0.91	0.0%	0.91	0.91	0.0%
B	3	Yes	>7	Yes	0-2	0-1	0.92	0.92	0.0%	0.92	0.92	0.0%	0.92	0.92	0.0%
B	3	Yes	>7	Yes	0-2	2-5	0.92	0.92	0.0%	0.92	0.92	0.0%	0.92	0.92	0.0%
B	3	Yes	>7	Yes	3-6	2-5	0.92	0.92	0.0%	0.92	0.92	0.0%	0.92	0.92	0.0%
B	3	Yes	>7	Yes	3-6	>5	0.92	0.92	0.0%	0.92	0.92	0.0%	0.92	0.92	0.0%
B	3	Yes	>7	Yes	>6	>5	0.92	0.92	0.0%	0.92	0.92	0.0%	0.92	0.92	0.0%
B	4	Yes	>7	Yes	0-2	2-5	0.93	0.93	0.0%	0.93	0.93	0.0%	0.93	0.93	0.0%
B	4	Yes	>7	Yes	3-6	2-5	0.93	0.93	0.0%	0.93	0.93	0.0%	0.93	0.93	0.0%
B	4	Yes	>7	Yes	3-6	>5	0.93	0.93	0.0%	0.93	0.93	0.0%	0.93	0.93	0.0%
B	4	Yes	>7	Yes	>6	>5	0.93	0.93	0.0%	0.93	0.93	0.0%	0.93	0.93	0.0%
B	5	Yes	>7	Yes	0-2	0-1	0.94	0.94	0.0%	0.94	0.94	0.0%	0.94	0.94	0.0%
B	5	Yes	>7	Yes	0-2	2-5	0.94	0.94	0.0%	0.94	0.94	0.0%	0.94	0.94	0.0%
B	5	Yes	>7	Yes	3-6	2-5	0.94	0.94	0.0%	0.94	0.94	0.0%	0.94	0.94	0.0%
B	5	Yes	>7	Yes	3-6	>5	0.94	0.94	0.0%	0.94	0.94	0.0%	0.94	0.94	0.0%
B	5	Yes	>7	Yes	>6	>5	0.94	0.94	0.0%	0.94	0.94	0.0%	0.94	0.94	0.0%
B	6	Yes	>7	Yes	0-2	0-1	0.95	0.95	0.0%	0.95	0.95	0.0%	0.95	0.95	0.0%
B	6	Yes	>7	Yes	0-2	2-5	0.95	0.95	0.0%	0.95	0.95	0.0%	0.95	0.95	0.0%
B	6	Yes	>7	Yes	3-6	2-5	0.95	0.95	0.0%	0.95	0.95	0.0%	0.95	0.95	0.0%
B	6	Yes	>7	Yes	3-6	>5	0.95	0.95	0.0%	0.95	0.95	0.0%	0.95	0.95	0.0%
B	6	Yes	>7	Yes	>6	>5	0.95	0.95	0.0%	0.95	0.95	0.0%	0.95	0.95	0.0%
B	7	Yes	>7	Yes	0-2	0-1	0.96	0.96	0.0%	0.96	0.96	0.0%	0.96	0.96	0.0%
B	7	Yes	>7	Yes	0-2	2-5	0.96	0.96	0.0%	0.96	0.96	0.0%	0.96	0.96	0.0%
B	7	Yes	>7	Yes	3-6	2-5	0.96	0.96	0.0%	0.96	0.96	0.0%	0.96	0.96	0.0%
B	7	Yes	>7	Yes	3-6	>5	0.96	0.96	0.0%	0.96	0.96	0.0%	0.96	0.96	0.0%
B	7	Yes	>7	Yes	>6	>5	0.96	0.96	0.0%	0.96	0.96	0.0%	0.96	0.96	0.0%
B	8	Yes	>7	Yes	0-2	0-1	0.97	0.97	0.0%	0.97	0.97	0.0%	0.97	0.97	0.0%
B	8	Yes	>7	Yes	0-2	2-5	0.97	0.97	0.0%	0.97	0.97	0.0%	0.97	0.97	0.0%
B	8	Yes	>7	Yes	3-6	2-5	0.97	0.97	0.0%	0.97	0.97	0.0%	0.97	0.97	0.0%
B	8	Yes	>7	Yes	3-6	>5	0.97	0.97	0.0%	0.97	0.97	0.0%	0.97	0.97	0.0%
B	8	Yes	>7	Yes	>6	>5	0.97	0.97	0.0%	0.97	0.97	0.0%	0.97	0.97	0.0%
B	9	Yes	>7	Yes	0-2	0-1	0.98	0.98	0.0%	0.98	0.98	0.0%	0.98	0.98	0.0%
B	9	Yes	>7	Yes	0-2	2-5	0.98	0.98	0.0%	0.98	0.98	0.0%	0.98	0.98	0.0%
B	9	Yes	>7	Yes	3-6	2-5	0.98	0.98	0.0%	0.98	0.98	0.0%	0.98	0.98	0.0%
B	9	Yes	>7	Yes	3-6	>5	0.98	0.98	0.0%	0.98	0.98	0.0%	0.98	0.98	0.0%
B	9	Yes	>7	Yes	>6	>5	0.98	0.98	0.0%	0.98	0.98	0.0%	0.98	0.98	0.0%
B	10	Yes	>7	Yes	0-2	0-1	0.99	0.99	0.0%	0.99	0.99	0.0%	0.99	0.99	0.0%
B	10	Yes	>7	Yes	0-2	2-5	0.99	0.99	0.0%	0.99	0.99	0.0%	0.99	0.99	0.0%
B	10	Yes	>7	Yes	3-6	2-5	0.99	0.99	0.0%	0.99	0.99	0.0%	0.99	0.99	0.0%
B	10	Yes	>7	Yes	3-6	>5	0.99	0.99	0.0%	0.99	0.99	0.0%	0.99	0.99	0.0%
B	10	Yes	>7	Yes	>6	>5	0.99	0.99	0.0%	0.99	0.99	0.0%	0.99	0.99	0.0%
B	>10	Yes	>7	Yes	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	Yes	>7	Yes	0-2	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	Yes	>7	Yes	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	Yes	>7	Yes	3-6	>5	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	Yes	>7	Yes	>6	>5	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	1	No	0-7	Yes	0-2	0-1	0.95	0.95	0.0%	0.95	0.95	0.0%	0.95	0.95	0.0%
B	1	No	0-7	Yes	0-2	2-5	0.95	0.95	0.0%	0.95	0.95	0.0%	0.95	0.95	0.0%
B	1	No	0-7	Yes	3-6	2-5	0.95	0.95	0.0%	0.95	0.95	0.0%	0.95	0.95	0.0%
B	1	No	0-7	Yes	3-6	>5	0.95	0.95	0.0%	0.95	0.95	0.0%	0.95	0.95	0.0%
B	1	No	0-7	Yes	>6	>5	0.95	0.95	0.0%	0.95	0.95	0.0%	0.95	0.95	0.0%
B	2	No	0-7	Yes	0-2	0-1	0.95	0.95	0.0%	0.95	0.95	0.0%	0.95	0.95	0.0%
B	2	No	0-7	Yes	0-2	2-5	0.95	0.95	0.0%	0.95	0.95	0.0%	0.95	0.95	0.0%
B	2	No	0-7	Yes	3-6	2-5	0.95	0.95	0.0%	0.95	0.95	0.0%	0.95	0.95	0.0%
B	2	No	0-7	Yes	3-6	>5	0.95	0.95	0.0%	0.95	0.95	0.0%	0.95	0.95	0.0%
B	2	No	0-7	Yes	>6	>5	0.95	0.95	0.0%	0.95	0.95	0.0%	0.95	0.95	0.0%
B	3	No	0-7	Yes	0-2	0-1	0.95	0.95	0.0%	0.95	0.95	0.0%	0.95	0.95	0.0%
B	3	No	0-7	Yes	0-2	2-5	0.95	0.95	0.0%	0.95	0.95	0.0%	0.95	0.95	0.0%
B	3	No	0-7	Yes	3-6	2-5	0.95	0.95	0.0%	0.95	0.95	0.0%	0.95	0.95	0.0%
B	3	No	0-7	Yes	3-6	>5	0.95	0.95	0.0%	0.95	0.95	0.0%	0.95	0.95	0.0%
B	3	No	0-7	Yes	>6	>5	0.95	0.95	0.0%	0.95	0.95	0.0%	0.95	0.95	0.0%
B	4	No	0-7	Yes	0-2	0-1	0.96	0.96	0.0%	0.96	0.96	0.0%	0.96	0.96	0.0%
B	4	No	0-7	Yes	0-2	2-5	0.96	0.96	0.0%	0.96	0.96	0.0%	0.96	0.96	0.0%
B	4	No	0-7	Yes	3-6	2-5	0.96	0.96	0.0%	0.96	0.96	0.0%	0.96	0.96	0.0%
B	4	No	0-7	Yes	3-6	>5	0.96	0.96	0.0%	0.96	0.96	0.0%	0.96	0.96	0.0%
B	4	No	0-7	Yes	>6	>5	0.96	0.96	0.0%	0.96	0.96	0.0%	0.96	0.96	0.0%

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							Bodily Injury			Property Damage			Medical Benefits		
Group	Insured Term	Select Flag	Shopping Days	Winback Flag	Terms With Prior (Old Group)	Terms with Prior (New Group)	Current Factor	Proposed Factor	Impact	Current Factor	Proposed Factor	Impact	Current Factor	Proposed Factor	Impact
B	5	No	0-7	Yes	0-2	0-1	0.96	0.96	0.0%	0.96	0.96	0.0%	0.96	0.96	0.0%
B	5	No	0-7	Yes	0-2	2-5	0.96	0.96	0.0%	0.96	0.96	0.0%	0.96	0.96	0.0%
B	5	No	0-7	Yes	3-6	2-5	0.96	0.96	0.0%	0.96	0.96	0.0%	0.96	0.96	0.0%
B	5	No	0-7	Yes	3-6	>5	0.96	0.96	0.0%	0.96	0.96	0.0%	0.96	0.96	0.0%
B	5	No	0-7	Yes	>6	>5	0.96	0.96	0.0%	0.96	0.96	0.0%	0.96	0.96	0.0%
B	6	No	0-7	Yes	0-2	0-1	0.97	0.97	0.0%	0.97	0.97	0.0%	0.97	0.97	0.0%
B	6	No	0-7	Yes	0-2	2-5	0.97	0.97	0.0%	0.97	0.97	0.0%	0.97	0.97	0.0%
B	6	No	0-7	Yes	3-6	2-5	0.97	0.97	0.0%	0.97	0.97	0.0%	0.97	0.97	0.0%
B	6	No	0-7	Yes	3-6	>5	0.97	0.97	0.0%	0.97	0.97	0.0%	0.97	0.97	0.0%
B	6	No	0-7	Yes	>6	>5	0.97	0.97	0.0%	0.97	0.97	0.0%	0.97	0.97	0.0%
B	7	No	0-7	Yes	0-2	0-1	0.97	0.97	0.0%	0.97	0.97	0.0%	0.97	0.97	0.0%
B	7	No	0-7	Yes	0-2	2-5	0.97	0.97	0.0%	0.97	0.97	0.0%	0.97	0.97	0.0%
B	7	No	0-7	Yes	3-6	2-5	0.97	0.97	0.0%	0.97	0.97	0.0%	0.97	0.97	0.0%
B	7	No	0-7	Yes	3-6	>5	0.97	0.97	0.0%	0.97	0.97	0.0%	0.97	0.97	0.0%
B	7	No	0-7	Yes	>6	>5	0.97	0.97	0.0%	0.97	0.97	0.0%	0.97	0.97	0.0%
B	8	No	0-7	Yes	0-2	0-1	0.98	0.98	0.0%	0.98	0.98	0.0%	0.98	0.98	0.0%
B	8	No	0-7	Yes	0-2	2-5	0.98	0.98	0.0%	0.98	0.98	0.0%	0.98	0.98	0.0%
B	8	No	0-7	Yes	3-6	2-5	0.98	0.98	0.0%	0.98	0.98	0.0%	0.98	0.98	0.0%
B	8	No	0-7	Yes	3-6	>5	0.98	0.98	0.0%	0.98	0.98	0.0%	0.98	0.98	0.0%
B	8	No	0-7	Yes	>6	>5	0.98	0.98	0.0%	0.98	0.98	0.0%	0.98	0.98	0.0%
B	9	No	0-7	Yes	0-2	0-1	0.98	0.98	0.0%	0.98	0.98	0.0%	0.98	0.98	0.0%
B	9	No	0-7	Yes	0-2	2-5	0.98	0.98	0.0%	0.98	0.98	0.0%	0.98	0.98	0.0%
B	9	No	0-7	Yes	3-6	2-5	0.98	0.98	0.0%	0.98	0.98	0.0%	0.98	0.98	0.0%
B	9	No	0-7	Yes	3-6	>5	0.98	0.98	0.0%	0.98	0.98	0.0%	0.98	0.98	0.0%
B	9	No	0-7	Yes	>6	>5	0.98	0.98	0.0%	0.98	0.98	0.0%	0.98	0.98	0.0%
B	10	No	0-7	Yes	0-2	0-1	0.99	0.99	0.0%	0.99	0.99	0.0%	0.99	0.99	0.0%
B	10	No	0-7	Yes	0-2	2-5	0.99	0.99	0.0%	0.99	0.99	0.0%	0.99	0.99	0.0%
B	10	No	0-7	Yes	3-6	2-5	0.99	0.99	0.0%	0.99	0.99	0.0%	0.99	0.99	0.0%
B	10	No	0-7	Yes	3-6	>5	0.99	0.99	0.0%	0.99	0.99	0.0%	0.99	0.99	0.0%
B	10	No	0-7	Yes	>6	>5	0.99	0.99	0.0%	0.99	0.99	0.0%	0.99	0.99	0.0%
B	>10	No	0-7	Yes	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	No	0-7	Yes	0-2	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	No	0-7	Yes	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	No	0-7	Yes	3-6	>5	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	No	0-7	Yes	>6	>5	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	1	No	>7	Yes	0-2	0-1	0.95	0.95	0.0%	0.95	0.95	0.0%	0.95	0.95	0.0%
B	1	No	>7	Yes	0-2	2-5	0.95	0.95	0.0%	0.95	0.95	0.0%	0.95	0.95	0.0%
B	1	No	>7	Yes	3-6	2-5	0.95	0.95	0.0%	0.95	0.95	0.0%	0.95	0.95	0.0%
B	1	No	>7	Yes	3-6	>5	0.95	0.95	0.0%	0.95	0.95	0.0%	0.95	0.95	0.0%
B	1	No	>7	Yes	>6	>5	0.95	0.95	0.0%	0.95	0.95	0.0%	0.95	0.95	0.0%
B	2	No	>7	Yes	0-2	0-1	0.95	0.95	0.0%	0.95	0.95	0.0%	0.95	0.95	0.0%
B	2	No	>7	Yes	0-2	2-5	0.95	0.95	0.0%	0.95	0.95	0.0%	0.95	0.95	0.0%
B	2	No	>7	Yes	3-6	2-5	0.95	0.95	0.0%	0.95	0.95	0.0%	0.95	0.95	0.0%
B	2	No	>7	Yes	3-6	>5	0.95	0.95	0.0%	0.95	0.95	0.0%	0.95	0.95	0.0%
B	2	No	>7	Yes	>6	>5	0.95	0.95	0.0%	0.95	0.95	0.0%	0.95	0.95	0.0%
B	3	No	>7	Yes	0-2	0-1	0.95	0.95	0.0%	0.95	0.95	0.0%	0.95	0.95	0.0%
B	3	No	>7	Yes	0-2	2-5	0.95	0.95	0.0%	0.95	0.95	0.0%	0.95	0.95	0.0%
B	3	No	>7	Yes	3-6	2-5	0.95	0.95	0.0%	0.95	0.95	0.0%	0.95	0.95	0.0%
B	3	No	>7	Yes	3-6	>5	0.95	0.95	0.0%	0.95	0.95	0.0%	0.95	0.95	0.0%
B	3	No	>7	Yes	>6	>5	0.95	0.95	0.0%	0.95	0.95	0.0%	0.95	0.95	0.0%
B	4	No	>7	Yes	0-2	0-1	0.96	0.96	0.0%	0.96	0.96	0.0%	0.96	0.96	0.0%
B	4	No	>7	Yes	0-2	2-5	0.96	0.96	0.0%	0.96	0.96	0.0%	0.96	0.96	0.0%
B	4	No	>7	Yes	3-6	2-5	0.96	0.96	0.0%	0.96	0.96	0.0%	0.96	0.96	0.0%
B	4	No	>7	Yes	3-6	>5	0.96	0.96	0.0%	0.96	0.96	0.0%	0.96	0.96	0.0%
B	4	No	>7	Yes	>6	>5	0.96	0.96	0.0%	0.96	0.96	0.0%	0.96	0.96	0.0%
B	5	No	>7	Yes	0-2	0-1	0.96	0.96	0.0%	0.96	0.96	0.0%	0.96	0.96	0.0%
B	5	No	>7	Yes	0-2	2-5	0.96	0.96	0.0%	0.96	0.96	0.0%	0.96	0.96	0.0%
B	5	No	>7	Yes	3-6	2-5	0.96	0.96	0.0%	0.96	0.96	0.0%	0.96	0.96	0.0%
B	5	No	>7	Yes	3-6	>5	0.96	0.96	0.0%	0.96	0.96	0.0%	0.96	0.96	0.0%
B	5	No	>7	Yes	>6	>5	0.96	0.96	0.0%	0.96	0.96	0.0%	0.96	0.96	0.0%
B	6	No	>7	Yes	0-2	0-1	0.97	0.97	0.0%	0.97	0.97	0.0%	0.97	0.97	0.0%
B	6	No	>7	Yes	0-2	2-5	0.97	0.97	0.0%	0.97	0.97	0.0%	0.97	0.97	0.0%
B	6	No	>7	Yes	3-6	2-5	0.97	0.97	0.0%	0.97	0.97	0.0%	0.97	0.97	0.0%
B	6	No	>7	Yes	3-6	>5	0.97	0.97	0.0%	0.97	0.97	0.0%	0.97	0.97	0.0%
B	6	No	>7	Yes	>6	>5	0.97	0.97	0.0%	0.97	0.97	0.0%	0.97	0.97	0.0%
B	7	No	>7	Yes	0-2	0-1	0.97	0.97	0.0%	0.97	0.97	0.0%	0.97	0.97	0.0%
B	7	No	>7	Yes	0-2	2-5	0.97	0.97	0.0%	0.97	0.97	0.0%	0.97	0.97	0.0%
B	7	No	>7	Yes	3-6	2-5	0.97	0.97	0.0%	0.97	0.97	0.0%	0.97	0.97	0.0%
B	7	No	>7	Yes	3-6	>5	0.97	0.97	0.0%	0.97	0.97	0.0%	0.97	0.97	0.0%
B	7	No	>7	Yes	>6	>5	0.97	0.97	0.0%	0.97	0.97	0.0%	0.97	0.97	0.0%

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							Bodily Injury			Property Damage			Medical Benefits		
Group	Insured Term	Select Flag	Shopping Days	Winback Flag	Terms With Prior (Old Group)	Terms with Prior (New Group)	Current Factor	Proposed Factor	Impact	Current Factor	Proposed Factor	Impact	Current Factor	Proposed Factor	Impact
B	8	No	>7	Yes	0-2	0-1	0.98	0.98	0.0%	0.98	0.98	0.0%	0.98	0.98	0.0%
B	8	No	>7	Yes	0-2	2-5	0.98	0.98	0.0%	0.98	0.98	0.0%	0.98	0.98	0.0%
B	8	No	>7	Yes	3-6	2-5	0.98	0.98	0.0%	0.98	0.98	0.0%	0.98	0.98	0.0%
B	8	No	>7	Yes	3-6	>5	0.98	0.98	0.0%	0.98	0.98	0.0%	0.98	0.98	0.0%
B	8	No	>7	Yes	>6	>5	0.98	0.98	0.0%	0.98	0.98	0.0%	0.98	0.98	0.0%
B	9	No	>7	Yes	0-2	0-1	0.98	0.98	0.0%	0.98	0.98	0.0%	0.98	0.98	0.0%
B	9	No	>7	Yes	0-2	2-5	0.98	0.98	0.0%	0.98	0.98	0.0%	0.98	0.98	0.0%
B	9	No	>7	Yes	3-6	2-5	0.98	0.98	0.0%	0.98	0.98	0.0%	0.98	0.98	0.0%
B	9	No	>7	Yes	3-6	>5	0.98	0.98	0.0%	0.98	0.98	0.0%	0.98	0.98	0.0%
B	9	No	>7	Yes	>6	>5	0.98	0.98	0.0%	0.98	0.98	0.0%	0.98	0.98	0.0%
B	10	No	>7	Yes	0-2	0-1	0.99	0.99	0.0%	0.99	0.99	0.0%	0.99	0.99	0.0%
B	10	No	>7	Yes	0-2	2-5	0.99	0.99	0.0%	0.99	0.99	0.0%	0.99	0.99	0.0%
B	10	No	>7	Yes	3-6	2-5	0.99	0.99	0.0%	0.99	0.99	0.0%	0.99	0.99	0.0%
B	10	No	>7	Yes	3-6	>5	0.99	0.99	0.0%	0.99	0.99	0.0%	0.99	0.99	0.0%
B	10	No	>7	Yes	>6	>5	0.99	0.99	0.0%	0.99	0.99	0.0%	0.99	0.99	0.0%
B	>10	No	>7	Yes	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	No	>7	Yes	0-2	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	No	>7	Yes	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	No	>7	Yes	3-6	>5	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	No	>7	Yes	>6	>5	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	1	Yes	0-7	No	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	1	Yes	0-7	No	0-2	2-5	1.00	0.93	-7.0%	1.00	0.93	-7.0%	1.00	0.93	-7.0%
B	1	Yes	0-7	No	3-6	2-5	0.93	0.93	0.0%	0.93	0.93	0.0%	0.93	0.93	0.0%
B	1	Yes	0-7	No	3-6	>5	0.93	0.90	-3.2%	0.93	0.90	-3.2%	0.93	0.90	-3.2%
B	1	Yes	0-7	No	>6	>5	0.90	0.90	0.0%	0.90	0.90	0.0%	0.90	0.90	0.0%
B	2	Yes	0-7	No	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	2	Yes	0-7	No	0-2	2-5	1.00	0.93	-7.0%	1.00	0.93	-7.0%	1.00	0.93	-7.0%
B	2	Yes	0-7	No	3-6	2-5	0.93	0.93	0.0%	0.93	0.93	0.0%	0.93	0.93	0.0%
B	2	Yes	0-7	No	3-6	>5	0.93	0.90	-3.2%	0.93	0.90	-3.2%	0.93	0.90	-3.2%
B	2	Yes	0-7	No	>6	>5	0.90	0.90	0.0%	0.90	0.90	0.0%	0.90	0.90	0.0%
B	3	Yes	0-7	No	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	3	Yes	0-7	No	0-2	2-5	1.00	0.93	-7.0%	1.00	0.93	-7.0%	1.00	0.93	-7.0%
B	3	Yes	0-7	No	3-6	2-5	0.93	0.93	0.0%	0.93	0.93	0.0%	0.93	0.93	0.0%
B	3	Yes	0-7	No	3-6	>5	0.93	0.91	-2.2%	0.93	0.91	-2.2%	0.93	0.91	-2.2%
B	3	Yes	0-7	No	>6	>5	0.91	0.91	0.0%	0.91	0.91	0.0%	0.91	0.91	0.0%
B	4	Yes	0-7	No	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	4	Yes	0-7	No	0-2	2-5	1.00	0.94	-6.0%	1.00	0.94	-6.0%	1.00	0.94	-6.0%
B	4	Yes	0-7	No	3-6	2-5	0.94	0.94	0.0%	0.94	0.94	0.0%	0.94	0.94	0.0%
B	4	Yes	0-7	No	3-6	>5	0.94	0.92	-2.1%	0.94	0.92	-2.1%	0.94	0.92	-2.1%
B	4	Yes	0-7	No	>6	>5	0.92	0.92	0.0%	0.92	0.92	0.0%	0.92	0.92	0.0%
B	5	Yes	0-7	No	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	5	Yes	0-7	No	0-2	2-5	1.00	0.94	-6.0%	1.00	0.94	-6.0%	1.00	0.94	-6.0%
B	5	Yes	0-7	No	3-6	2-5	0.94	0.94	0.0%	0.94	0.94	0.0%	0.94	0.94	0.0%
B	5	Yes	0-7	No	3-6	>5	0.94	0.93	-1.1%	0.94	0.93	-1.1%	0.94	0.93	-1.1%
B	5	Yes	0-7	No	>6	>5	0.93	0.93	0.0%	0.93	0.93	0.0%	0.93	0.93	0.0%
B	6	Yes	0-7	No	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	6	Yes	0-7	No	0-2	2-5	1.00	0.95	-5.0%	1.00	0.95	-5.0%	1.00	0.95	-5.0%
B	6	Yes	0-7	No	3-6	2-5	0.95	0.95	0.0%	0.95	0.95	0.0%	0.95	0.95	0.0%
B	6	Yes	0-7	No	3-6	>5	0.95	0.94	-1.1%	0.95	0.94	-1.1%	0.95	0.94	-1.1%
B	6	Yes	0-7	No	>6	>5	0.94	0.94	0.0%	0.94	0.94	0.0%	0.94	0.94	0.0%
B	7	Yes	0-7	No	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	7	Yes	0-7	No	0-2	2-5	1.00	0.96	-4.0%	1.00	0.96	-4.0%	1.00	0.96	-4.0%
B	7	Yes	0-7	No	3-6	2-5	0.96	0.96	0.0%	0.96	0.96	0.0%	0.96	0.96	0.0%
B	7	Yes	0-7	No	3-6	>5	0.96	0.95	-1.0%	0.96	0.95	-1.0%	0.96	0.95	-1.0%
B	7	Yes	0-7	No	>6	>5	0.95	0.95	0.0%	0.95	0.95	0.0%	0.95	0.95	0.0%
B	8	Yes	0-7	No	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	8	Yes	0-7	No	0-2	2-5	1.00	0.97	-3.0%	1.00	0.97	-3.0%	1.00	0.97	-3.0%
B	8	Yes	0-7	No	3-6	2-5	0.97	0.97	0.0%	0.97	0.97	0.0%	0.97	0.97	0.0%
B	8	Yes	0-7	No	3-6	>5	0.97	0.96	-1.0%	0.97	0.96	-1.0%	0.97	0.96	-1.0%
B	8	Yes	0-7	No	>6	>5	0.96	0.96	0.0%	0.96	0.96	0.0%	0.96	0.96	0.0%
B	9	Yes	0-7	No	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	9	Yes	0-7	No	0-2	2-5	1.00	0.98	-2.0%	1.00	0.98	-2.0%	1.00	0.98	-2.0%
B	9	Yes	0-7	No	3-6	2-5	0.98	0.98	0.0%	0.98	0.98	0.0%	0.98	0.98	0.0%
B	9	Yes	0-7	No	3-6	>5	0.98	0.97	-1.0%	0.98	0.97	-1.0%	0.98	0.97	-1.0%
B	9	Yes	0-7	No	>6	>5	0.97	0.97	0.0%	0.97	0.97	0.0%	0.97	0.97	0.0%
B	10	Yes	0-7	No	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	10	Yes	0-7	No	0-2	2-5	1.00	0.99	-1.0%	1.00	0.99	-1.0%	1.00	0.99	-1.0%
B	10	Yes	0-7	No	3-6	2-5	0.99	0.99	0.0%	0.99	0.99	0.0%	0.99	0.99	0.0%
B	10	Yes	0-7	No	3-6	>5	0.99	0.98	-1.0%	0.99	0.98	-1.0%	0.99	0.98	-1.0%
B	10	Yes	0-7	No	>6	>5	0.98	0.98	0.0%	0.98	0.98	0.0%	0.98	0.98	0.0%

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							Bodily Injury			Property Damage			Medical Benefits		
Group	Insured Term	Select Flag	Shopping Days	Winback Flag	Terms With Prior (Old Group)	Terms with Prior (New Group)	Current Factor	Proposed Factor	Impact	Current Factor	Proposed Factor	Impact	Current Factor	Proposed Factor	Impact
B	>10	Yes	0-7	No	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	Yes	0-7	No	0-2	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	Yes	0-7	No	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	Yes	0-7	No	3-6	>5	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	Yes	0-7	No	>6	>5	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	1	Yes	>7	No	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	1	Yes	>7	No	0-2	2-5	1.00	0.93	-7.0%	1.00	0.93	-7.0%	1.00	0.93	-7.0%
B	1	Yes	>7	No	3-6	2-5	0.93	0.93	0.0%	0.93	0.93	0.0%	0.93	0.93	0.0%
B	1	Yes	>7	No	3-6	>5	0.93	0.91	-2.2%	0.93	0.91	-2.2%	0.93	0.91	-2.2%
B	1	Yes	>7	No	>6	>5	0.91	0.91	0.0%	0.91	0.91	0.0%	0.91	0.91	0.0%
B	2	Yes	>7	No	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	2	Yes	>7	No	0-2	2-5	1.00	0.93	-7.0%	1.00	0.93	-7.0%	1.00	0.93	-7.0%
B	2	Yes	>7	No	3-6	2-5	0.93	0.93	0.0%	0.93	0.93	0.0%	0.93	0.93	0.0%
B	2	Yes	>7	No	3-6	>5	0.93	0.91	-2.2%	0.93	0.91	-2.2%	0.93	0.91	-2.2%
B	2	Yes	>7	No	>6	>5	0.91	0.91	0.0%	0.91	0.91	0.0%	0.91	0.91	0.0%
B	3	Yes	>7	No	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	3	Yes	>7	No	0-2	2-5	1.00	0.93	-7.0%	1.00	0.93	-7.0%	1.00	0.93	-7.0%
B	3	Yes	>7	No	3-6	2-5	0.93	0.93	0.0%	0.93	0.93	0.0%	0.93	0.93	0.0%
B	3	Yes	>7	No	3-6	>5	0.93	0.92	-1.1%	0.93	0.92	-1.1%	0.93	0.92	-1.1%
B	3	Yes	>7	No	>6	>5	0.92	0.92	0.0%	0.92	0.92	0.0%	0.92	0.92	0.0%
B	4	Yes	>7	No	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	4	Yes	>7	No	0-2	2-5	1.00	0.94	-6.0%	1.00	0.94	-6.0%	1.00	0.94	-6.0%
B	4	Yes	>7	No	3-6	2-5	0.94	0.94	0.0%	0.94	0.94	0.0%	0.94	0.94	0.0%
B	4	Yes	>7	No	3-6	>5	0.94	0.93	-1.1%	0.94	0.93	-1.1%	0.94	0.93	-1.1%
B	4	Yes	>7	No	>6	>5	0.93	0.93	0.0%	0.93	0.93	0.0%	0.93	0.93	0.0%
B	5	Yes	>7	No	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	5	Yes	>7	No	0-2	2-5	1.00	0.94	-6.0%	1.00	0.94	-6.0%	1.00	0.94	-6.0%
B	5	Yes	>7	No	3-6	2-5	0.94	0.94	0.0%	0.94	0.94	0.0%	0.94	0.94	0.0%
B	5	Yes	>7	No	3-6	>5	0.94	0.94	0.0%	0.94	0.94	0.0%	0.94	0.94	0.0%
B	5	Yes	>7	No	>6	>5	0.94	0.94	0.0%	0.94	0.94	0.0%	0.94	0.94	0.0%
B	6	Yes	>7	No	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	6	Yes	>7	No	0-2	2-5	1.00	0.95	-5.0%	1.00	0.95	-5.0%	1.00	0.95	-5.0%
B	6	Yes	>7	No	3-6	2-5	0.95	0.95	0.0%	0.95	0.95	0.0%	0.95	0.95	0.0%
B	6	Yes	>7	No	3-6	>5	0.95	0.95	0.0%	0.95	0.95	0.0%	0.95	0.95	0.0%
B	6	Yes	>7	No	>6	>5	0.95	0.95	0.0%	0.95	0.95	0.0%	0.95	0.95	0.0%
B	7	Yes	>7	No	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	7	Yes	>7	No	0-2	2-5	1.00	0.96	-4.0%	1.00	0.96	-4.0%	1.00	0.96	-4.0%
B	7	Yes	>7	No	3-6	2-5	0.96	0.96	0.0%	0.96	0.96	0.0%	0.96	0.96	0.0%
B	7	Yes	>7	No	3-6	>5	0.96	0.96	0.0%	0.96	0.96	0.0%	0.96	0.96	0.0%
B	7	Yes	>7	No	>6	>5	0.96	0.96	0.0%	0.96	0.96	0.0%	0.96	0.96	0.0%
B	8	Yes	>7	No	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	8	Yes	>7	No	0-2	2-5	1.00	0.97	-3.0%	1.00	0.97	-3.0%	1.00	0.97	-3.0%
B	8	Yes	>7	No	3-6	2-5	0.97	0.97	0.0%	0.97	0.97	0.0%	0.97	0.97	0.0%
B	8	Yes	>7	No	3-6	>5	0.97	0.97	0.0%	0.97	0.97	0.0%	0.97	0.97	0.0%
B	8	Yes	>7	No	>6	>5	0.97	0.97	0.0%	0.97	0.97	0.0%	0.97	0.97	0.0%
B	9	Yes	>7	No	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	9	Yes	>7	No	0-2	2-5	1.00	0.98	-2.0%	1.00	0.98	-2.0%	1.00	0.98	-2.0%
B	9	Yes	>7	No	3-6	2-5	0.98	0.98	0.0%	0.98	0.98	0.0%	0.98	0.98	0.0%
B	9	Yes	>7	No	3-6	>5	0.98	0.98	0.0%	0.98	0.98	0.0%	0.98	0.98	0.0%
B	9	Yes	>7	No	>6	>5	0.98	0.98	0.0%	0.98	0.98	0.0%	0.98	0.98	0.0%
B	10	Yes	>7	No	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	10	Yes	>7	No	0-2	2-5	1.00	0.99	-1.0%	1.00	0.99	-1.0%	1.00	0.99	-1.0%
B	10	Yes	>7	No	3-6	2-5	0.99	0.99	0.0%	0.99	0.99	0.0%	0.99	0.99	0.0%
B	10	Yes	>7	No	3-6	>5	0.99	0.99	0.0%	0.99	0.99	0.0%	0.99	0.99	0.0%
B	10	Yes	>7	No	>6	>5	0.99	0.99	0.0%	0.99	0.99	0.0%	0.99	0.99	0.0%
B	>10	Yes	>7	No	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	Yes	>7	No	0-2	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	Yes	>7	No	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	Yes	>7	No	3-6	>5	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	Yes	>7	No	>6	>5	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	1	No	0-7	No	0-2	0-1	1.05	1.05	0.0%	1.05	1.05	0.0%	1.05	1.05	0.0%
B	1	No	0-7	No	0-2	2-5	1.05	1.00	-4.8%	1.05	1.00	-4.8%	1.05	1.00	-4.8%
B	1	No	0-7	No	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	1	No	0-7	No	3-6	>5	1.00	0.95	-5.0%	1.00	0.95	-5.0%	1.00	0.95	-5.0%
B	1	No	0-7	No	>6	>5	0.95	0.95	0.0%	0.95	0.95	0.0%	0.95	0.95	0.0%
B	2	No	0-7	No	0-2	0-1	1.04	1.04	0.0%	1.04	1.04	0.0%	1.04	1.04	0.0%
B	2	No	0-7	No	0-2	2-5	1.04	1.00	-3.8%	1.04	1.00	-3.8%	1.04	1.00	-3.8%
B	2	No	0-7	No	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	2	No	0-7	No	3-6	>5	1.00	0.95	-5.0%	1.00	0.95	-5.0%	1.00	0.95	-5.0%
B	2	No	0-7	No	>6	>5	0.95	0.95	0.0%	0.95	0.95	0.0%	0.95	0.95	0.0%

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							Bodily Injury			Property Damage			Medical Benefits		
Group	Insured Term	Select Flag	Shopping Days	Winback Flag	Terms With Prior (Old Group)	Terms with Prior (New Group)	Current Factor	Proposed Factor	Impact	Current Factor	Proposed Factor	Impact	Current Factor	Proposed Factor	Impact
B	3	No	0-7	No	0-2	0-1	1.04	1.04	0.0%	1.04	1.04	0.0%	1.04	1.04	0.0%
B	3	No	0-7	No	0-2	2-5	1.04	1.00	-3.8%	1.04	1.00	-3.8%	1.04	1.00	-3.8%
B	3	No	0-7	No	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	3	No	0-7	No	3-6	>5	1.00	0.95	-5.0%	1.00	0.95	-5.0%	1.00	0.95	-5.0%
B	3	No	0-7	No	>6	>5	0.95	0.95	0.0%	0.95	0.95	0.0%	0.95	0.95	0.0%
B	4	No	0-7	No	0-2	0-1	1.03	1.03	0.0%	1.03	1.03	0.0%	1.03	1.03	0.0%
B	4	No	0-7	No	0-2	2-5	1.03	1.00	-2.9%	1.03	1.00	-2.9%	1.03	1.00	-2.9%
B	4	No	0-7	No	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	4	No	0-7	No	3-6	>5	1.00	0.96	-4.0%	1.00	0.96	-4.0%	1.00	0.96	-4.0%
B	4	No	0-7	No	>6	>5	0.96	0.96	0.0%	0.96	0.96	0.0%	0.96	0.96	0.0%
B	5	No	0-7	No	0-2	0-1	1.03	1.03	0.0%	1.03	1.03	0.0%	1.03	1.03	0.0%
B	5	No	0-7	No	0-2	2-5	1.03	1.00	-2.9%	1.03	1.00	-2.9%	1.03	1.00	-2.9%
B	5	No	0-7	No	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	5	No	0-7	No	3-6	>5	1.00	0.96	-4.0%	1.00	0.96	-4.0%	1.00	0.96	-4.0%
B	5	No	0-7	No	>6	>5	0.96	0.96	0.0%	0.96	0.96	0.0%	0.96	0.96	0.0%
B	6	No	0-7	No	0-2	0-1	1.02	1.02	0.0%	1.02	1.02	0.0%	1.02	1.02	0.0%
B	6	No	0-7	No	0-2	2-5	1.02	1.00	-2.0%	1.02	1.00	-2.0%	1.02	1.00	-2.0%
B	6	No	0-7	No	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	6	No	0-7	No	3-6	>5	1.00	0.97	-3.0%	1.00	0.97	-3.0%	1.00	0.97	-3.0%
B	6	No	0-7	No	>6	>5	0.97	0.97	0.0%	0.97	0.97	0.0%	0.97	0.97	0.0%
B	7	No	0-7	No	0-2	0-1	1.02	1.02	0.0%	1.02	1.02	0.0%	1.02	1.02	0.0%
B	7	No	0-7	No	0-2	2-5	1.02	1.00	-2.0%	1.02	1.00	-2.0%	1.02	1.00	-2.0%
B	7	No	0-7	No	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	7	No	0-7	No	3-6	>5	1.00	0.97	-3.0%	1.00	0.97	-3.0%	1.00	0.97	-3.0%
B	7	No	0-7	No	>6	>5	0.97	0.97	0.0%	0.97	0.97	0.0%	0.97	0.97	0.0%
B	8	No	0-7	No	0-2	0-1	1.01	1.01	0.0%	1.01	1.01	0.0%	1.01	1.01	0.0%
B	8	No	0-7	No	0-2	2-5	1.01	1.00	-1.0%	1.01	1.00	-1.0%	1.01	1.00	-1.0%
B	8	No	0-7	No	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	8	No	0-7	No	3-6	>5	1.00	0.98	-2.0%	1.00	0.98	-2.0%	1.00	0.98	-2.0%
B	8	No	0-7	No	>6	>5	0.98	0.98	0.0%	0.98	0.98	0.0%	0.98	0.98	0.0%
B	9	No	0-7	No	0-2	0-1	1.01	1.01	0.0%	1.01	1.01	0.0%	1.01	1.01	0.0%
B	9	No	0-7	No	0-2	2-5	1.01	1.00	-1.0%	1.01	1.00	-1.0%	1.01	1.00	-1.0%
B	9	No	0-7	No	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	9	No	0-7	No	3-6	>5	1.00	0.98	-2.0%	1.00	0.98	-2.0%	1.00	0.98	-2.0%
B	9	No	0-7	No	>6	>5	0.98	0.98	0.0%	0.98	0.98	0.0%	0.98	0.98	0.0%
B	10	No	0-7	No	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	10	No	0-7	No	0-2	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	10	No	0-7	No	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	10	No	0-7	No	3-6	>5	1.00	0.99	-1.0%	1.00	0.99	-1.0%	1.00	0.99	-1.0%
B	10	No	0-7	No	>6	>5	0.99	0.99	0.0%	0.99	0.99	0.0%	0.99	0.99	0.0%
B	>10	No	0-7	No	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	No	0-7	No	0-2	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	No	0-7	No	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	No	0-7	No	3-6	>5	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	No	0-7	No	>6	>5	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	1	No	>7	No	0-2	0-1	1.05	1.05	0.0%	1.05	1.05	0.0%	1.05	1.05	0.0%
B	1	No	>7	No	0-2	2-5	1.05	1.00	-4.8%	1.05	1.00	-4.8%	1.05	1.00	-4.8%
B	1	No	>7	No	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	1	No	>7	No	3-6	>5	1.00	0.95	-5.0%	1.00	0.95	-5.0%	1.00	0.95	-5.0%
B	1	No	>7	No	>6	>5	0.95	0.95	0.0%	0.95	0.95	0.0%	0.95	0.95	0.0%
B	2	No	>7	No	0-2	0-1	1.04	1.04	0.0%	1.04	1.04	0.0%	1.04	1.04	0.0%
B	2	No	>7	No	0-2	2-5	1.04	1.00	-3.8%	1.04	1.00	-3.8%	1.04	1.00	-3.8%
B	2	No	>7	No	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	2	No	>7	No	3-6	>5	1.00	0.95	-5.0%	1.00	0.95	-5.0%	1.00	0.95	-5.0%
B	2	No	>7	No	>6	>5	0.95	0.95	0.0%	0.95	0.95	0.0%	0.95	0.95	0.0%
B	3	No	>7	No	0-2	0-1	1.04	1.04	0.0%	1.04	1.04	0.0%	1.04	1.04	0.0%
B	3	No	>7	No	0-2	2-5	1.04	1.00	-3.8%	1.04	1.00	-3.8%	1.04	1.00	-3.8%
B	3	No	>7	No	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	3	No	>7	No	3-6	>5	1.00	0.95	-5.0%	1.00	0.95	-5.0%	1.00	0.95	-5.0%
B	3	No	>7	No	>6	>5	0.95	0.95	0.0%	0.95	0.95	0.0%	0.95	0.95	0.0%
B	4	No	>7	No	0-2	0-1	1.03	1.03	0.0%	1.03	1.03	0.0%	1.03	1.03	0.0%
B	4	No	>7	No	0-2	2-5	1.03	1.00	-2.9%	1.03	1.00	-2.9%	1.03	1.00	-2.9%
B	4	No	>7	No	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	4	No	>7	No	3-6	>5	1.00	0.96	-4.0%	1.00	0.96	-4.0%	1.00	0.96	-4.0%
B	4	No	>7	No	>6	>5	0.96	0.96	0.0%	0.96	0.96	0.0%	0.96	0.96	0.0%
B	5	No	>7	No	0-2	0-1	1.03	1.03	0.0%	1.03	1.03	0.0%	1.03	1.03	0.0%
B	5	No	>7	No	0-2	2-5	1.03	1.00	-2.9%	1.03	1.00	-2.9%	1.03	1.00	-2.9%
B	5	No	>7	No	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	5	No	>7	No	3-6	>5	1.00	0.96	-4.0%	1.00	0.96	-4.0%	1.00	0.96	-4.0%
B	5	No	>7	No	>6	>5	0.96	0.96	0.0%	0.96	0.96	0.0%	0.96	0.96	0.0%

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							Bodily Injury			Property Damage			Medical Benefits		
Group	Insured Term	Select Flag	Shopping Days	Winback Flag	Terms With Prior (Old Group)	Terms with Prior (New Group)	Current Factor	Proposed Factor	Impact	Current Factor	Proposed Factor	Impact	Current Factor	Proposed Factor	Impact
B	6	No	>7	No	0-2	0-1	1.02	1.02	0.0%	1.02	1.02	0.0%	1.02	1.02	0.0%
B	6	No	>7	No	0-2	2-5	1.02	1.00	-2.0%	1.02	1.00	-2.0%	1.02	1.00	-2.0%
B	6	No	>7	No	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	6	No	>7	No	3-6	>5	1.00	0.97	-3.0%	1.00	0.97	-3.0%	1.00	0.97	-3.0%
B	6	No	>7	No	>6	>5	0.97	0.97	0.0%	0.97	0.97	0.0%	0.97	0.97	0.0%
B	7	No	>7	No	0-2	0-1	1.02	1.02	0.0%	1.02	1.02	0.0%	1.02	1.02	0.0%
B	7	No	>7	No	0-2	2-5	1.02	1.00	-2.0%	1.02	1.00	-2.0%	1.02	1.00	-2.0%
B	7	No	>7	No	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	7	No	>7	No	3-6	>5	1.00	0.97	-3.0%	1.00	0.97	-3.0%	1.00	0.97	-3.0%
B	7	No	>7	No	>6	>5	0.97	0.97	0.0%	0.97	0.97	0.0%	0.97	0.97	0.0%
B	8	No	>7	No	0-2	0-1	1.01	1.01	0.0%	1.01	1.01	0.0%	1.01	1.01	0.0%
B	8	No	>7	No	0-2	2-5	1.01	1.00	-1.0%	1.01	1.00	-1.0%	1.01	1.00	-1.0%
B	8	No	>7	No	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	8	No	>7	No	3-6	>5	1.00	0.98	-2.0%	1.00	0.98	-2.0%	1.00	0.98	-2.0%
B	8	No	>7	No	>6	>5	0.98	0.98	0.0%	0.98	0.98	0.0%	0.98	0.98	0.0%
B	9	No	>7	No	0-2	0-1	1.01	1.01	0.0%	1.01	1.01	0.0%	1.01	1.01	0.0%
B	9	No	>7	No	0-2	2-5	1.01	1.00	-1.0%	1.01	1.00	-1.0%	1.01	1.00	-1.0%
B	9	No	>7	No	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	9	No	>7	No	3-6	>5	1.00	0.98	-2.0%	1.00	0.98	-2.0%	1.00	0.98	-2.0%
B	9	No	>7	No	>6	>5	0.98	0.98	0.0%	0.98	0.98	0.0%	0.98	0.98	0.0%
B	10	No	>7	No	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	10	No	>7	No	0-2	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	10	No	>7	No	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	10	No	>7	No	3-6	>5	1.00	0.99	-1.0%	1.00	0.99	-1.0%	1.00	0.99	-1.0%
B	10	No	>7	No	>6	>5	0.99	0.99	0.0%	0.99	0.99	0.0%	0.99	0.99	0.0%
B	>10	No	>7	No	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	No	>7	No	0-2	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	No	>7	No	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	No	>7	No	3-6	>5	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	No	>7	No	>6	>5	1.00	1.00	0.0%	1.00	1.00	0.0%	1.00	1.00	0.0%
						Total			**-0.5%**			**-0.5%**			**-0.4%**

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Arkansas Personal Automobile
Nationwide Property & Casualty Insurance Company
Select Rating (Terms with Prior Carrier Grouping Change)
Assumed Effective March 23, 2014

							Collision			Comprehensive		
Group	Insured Term	Select Flag	Shopping Days	Winback Flag	Terms With Prior (Old Group)	Terms with Prior (New Group)	Current Factor	Proposed Factor	Impact	Current Factor	Proposed Factor	Impact
A	Any	Any	Any	Any	Any	Any	1.00	1.00	0.0%	1.00	1.00	0.0%
Lapse >30 Days	Any	Any	Any	Any	Any	Any	1.00	1.00	0.0%	1.00	1.00	0.0%
PIATD	Any	Any	Any	Any	Any	Any	1.00	1.00	0.0%	1.00	1.00	0.0%
B	1	Yes	0-7	Yes	0-2	0-1	0.90	0.90	0.0%	0.90	0.90	0.0%
B	1	Yes	0-7	Yes	0-2	2-5	0.90	0.90	0.0%	0.90	0.90	0.0%
B	1	Yes	0-7	Yes	3-6	2-5	0.90	0.90	0.0%	0.90	0.90	0.0%
B	1	Yes	0-7	Yes	3-6	>5	0.90	0.90	0.0%	0.90	0.90	0.0%
B	1	Yes	0-7	Yes	>6	>5	0.90	0.90	0.0%	0.90	0.90	0.0%
B	2	Yes	0-7	Yes	0-2	0-1	0.90	0.90	0.0%	0.90	0.90	0.0%
B	2	Yes	0-7	Yes	0-2	2-5	0.90	0.90	0.0%	0.90	0.90	0.0%
B	2	Yes	0-7	Yes	3-6	2-5	0.90	0.90	0.0%	0.90	0.90	0.0%
B	2	Yes	0-7	Yes	3-6	>5	0.90	0.90	0.0%	0.90	0.90	0.0%
B	2	Yes	0-7	Yes	>6	>5	0.90	0.90	0.0%	0.90	0.90	0.0%
B	3	Yes	0-7	Yes	0-2	0-1	0.91	0.91	0.0%	0.91	0.91	0.0%
B	3	Yes	0-7	Yes	0-2	2-5	0.91	0.91	0.0%	0.91	0.91	0.0%
B	3	Yes	0-7	Yes	3-6	2-5	0.91	0.91	0.0%	0.91	0.91	0.0%
B	3	Yes	0-7	Yes	3-6	>5	0.91	0.91	0.0%	0.91	0.91	0.0%
B	3	Yes	0-7	Yes	>6	>5	0.91	0.91	0.0%	0.91	0.91	0.0%
B	4	Yes	0-7	Yes	0-2	0-1	0.92	0.92	0.0%	0.92	0.92	0.0%
B	4	Yes	0-7	Yes	0-2	2-5	0.92	0.92	0.0%	0.92	0.92	0.0%
B	4	Yes	0-7	Yes	3-6	2-5	0.92	0.92	0.0%	0.92	0.92	0.0%
B	4	Yes	0-7	Yes	3-6	>5	0.92	0.92	0.0%	0.92	0.92	0.0%
B	4	Yes	0-7	Yes	>6	>5	0.92	0.92	0.0%	0.92	0.92	0.0%
B	5	Yes	0-7	Yes	0-2	0-1	0.93	0.93	0.0%	0.93	0.93	0.0%
B	5	Yes	0-7	Yes	0-2	2-5	0.93	0.93	0.0%	0.93	0.93	0.0%
B	5	Yes	0-7	Yes	3-6	2-5	0.93	0.93	0.0%	0.93	0.93	0.0%
B	5	Yes	0-7	Yes	3-6	>5	0.93	0.93	0.0%	0.93	0.93	0.0%
B	5	Yes	0-7	Yes	>6	>5	0.93	0.93	0.0%	0.93	0.93	0.0%
B	6	Yes	0-7	Yes	0-2	0-1	0.94	0.94	0.0%	0.94	0.94	0.0%
B	6	Yes	0-7	Yes	0-2	2-5	0.94	0.94	0.0%	0.94	0.94	0.0%
B	6	Yes	0-7	Yes	3-6	2-5	0.94	0.94	0.0%	0.94	0.94	0.0%
B	6	Yes	0-7	Yes	3-6	>5	0.94	0.94	0.0%	0.94	0.94	0.0%
B	6	Yes	0-7	Yes	>6	>5	0.94	0.94	0.0%	0.94	0.94	0.0%
B	7	Yes	0-7	Yes	0-2	0-1	0.95	0.95	0.0%	0.95	0.95	0.0%
B	7	Yes	0-7	Yes	0-2	2-5	0.95	0.95	0.0%	0.95	0.95	0.0%
B	7	Yes	0-7	Yes	3-6	2-5	0.95	0.95	0.0%	0.95	0.95	0.0%
B	7	Yes	0-7	Yes	3-6	>5	0.95	0.95	0.0%	0.95	0.95	0.0%
B	7	Yes	0-7	Yes	>6	>5	0.95	0.95	0.0%	0.95	0.95	0.0%
B	8	Yes	0-7	Yes	0-2	0-1	0.96	0.96	0.0%	0.96	0.96	0.0%
B	8	Yes	0-7	Yes	0-2	2-5	0.96	0.96	0.0%	0.96	0.96	0.0%
B	8	Yes	0-7	Yes	3-6	2-5	0.96	0.96	0.0%	0.96	0.96	0.0%
B	8	Yes	0-7	Yes	3-6	>5	0.96	0.96	0.0%	0.96	0.96	0.0%
B	8	Yes	0-7	Yes	>6	>5	0.96	0.96	0.0%	0.96	0.96	0.0%
B	9	Yes	0-7	Yes	0-2	0-1	0.97	0.97	0.0%	0.97	0.97	0.0%
B	9	Yes	0-7	Yes	0-2	2-5	0.97	0.97	0.0%	0.97	0.97	0.0%
B	9	Yes	0-7	Yes	3-6	2-5	0.97	0.97	0.0%	0.97	0.97	0.0%
B	9	Yes	0-7	Yes	3-6	>5	0.97	0.97	0.0%	0.97	0.97	0.0%
B	9	Yes	0-7	Yes	>6	>5	0.97	0.97	0.0%	0.97	0.97	0.0%
B	10	Yes	0-7	Yes	0-2	0-1	0.98	0.98	0.0%	0.98	0.98	0.0%
B	10	Yes	0-7	Yes	0-2	2-5	0.98	0.98	0.0%	0.98	0.98	0.0%
B	10	Yes	0-7	Yes	3-6	2-5	0.98	0.98	0.0%	0.98	0.98	0.0%
B	10	Yes	0-7	Yes	3-6	>5	0.98	0.98	0.0%	0.98	0.98	0.0%
B	10	Yes	0-7	Yes	>6	>5	0.98	0.98	0.0%	0.98	0.98	0.0%
B	>10	Yes	0-7	Yes	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	Yes	0-7	Yes	0-2	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	Yes	0-7	Yes	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	Yes	0-7	Yes	3-6	>5	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	Yes	0-7	Yes	>6	>5	1.00	1.00	0.0%	1.00	1.00	0.0%
B	1	Yes	>7	Yes	0-2	0-1	0.91	0.91	0.0%	0.91	0.91	0.0%
B	1	Yes	>7	Yes	0-2	2-5	0.91	0.91	0.0%	0.91	0.91	0.0%
B	1	Yes	>7	Yes	3-6	2-5	0.91	0.91	0.0%	0.91	0.91	0.0%
B	1	Yes	>7	Yes	3-6	>5	0.91	0.91	0.0%	0.91	0.91	0.0%
B	1	Yes	>7	Yes	>6	>5	0.91	0.91	0.0%	0.91	0.91	0.0%

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							Collision			Comprehensive		
Group	Insured Term	Select Flag	Shopping Days	Winback Flag	Terms With Prior (Old Group)	Terms with Prior (New Group)	Current Factor	Proposed Factor	Impact	Current Factor	Proposed Factor	Impact
B	2	Yes	>7	Yes	0-2	0-1	0.91	0.91	0.0%	0.91	0.91	0.0%
B	2	Yes	>7	Yes	0-2	2-5	0.91	0.91	0.0%	0.91	0.91	0.0%
B	2	Yes	>7	Yes	3-6	2-5	0.91	0.91	0.0%	0.91	0.91	0.0%
B	2	Yes	>7	Yes	3-6	>5	0.91	0.91	0.0%	0.91	0.91	0.0%
B	2	Yes	>7	Yes	>6	>5	0.91	0.91	0.0%	0.91	0.91	0.0%
B	3	Yes	>7	Yes	0-2	0-1	0.92	0.92	0.0%	0.92	0.92	0.0%
B	3	Yes	>7	Yes	0-2	2-5	0.92	0.92	0.0%	0.92	0.92	0.0%
B	3	Yes	>7	Yes	3-6	2-5	0.92	0.92	0.0%	0.92	0.92	0.0%
B	3	Yes	>7	Yes	3-6	>5	0.92	0.92	0.0%	0.92	0.92	0.0%
B	3	Yes	>7	Yes	>6	>5	0.92	0.92	0.0%	0.92	0.92	0.0%
B	4	Yes	>7	Yes	0-2	2-5	0.93	0.93	0.0%	0.93	0.93	0.0%
B	4	Yes	>7	Yes	3-6	2-5	0.93	0.93	0.0%	0.93	0.93	0.0%
B	4	Yes	>7	Yes	3-6	>5	0.93	0.93	0.0%	0.93	0.93	0.0%
B	4	Yes	>7	Yes	>6	>5	0.93	0.93	0.0%	0.93	0.93	0.0%
B	5	Yes	>7	Yes	0-2	0-1	0.94	0.94	0.0%	0.94	0.94	0.0%
B	5	Yes	>7	Yes	0-2	2-5	0.94	0.94	0.0%	0.94	0.94	0.0%
B	5	Yes	>7	Yes	3-6	2-5	0.94	0.94	0.0%	0.94	0.94	0.0%
B	5	Yes	>7	Yes	3-6	>5	0.94	0.94	0.0%	0.94	0.94	0.0%
B	5	Yes	>7	Yes	>6	>5	0.94	0.94	0.0%	0.94	0.94	0.0%
B	6	Yes	>7	Yes	0-2	0-1	0.95	0.95	0.0%	0.95	0.95	0.0%
B	6	Yes	>7	Yes	0-2	2-5	0.95	0.95	0.0%	0.95	0.95	0.0%
B	6	Yes	>7	Yes	3-6	2-5	0.95	0.95	0.0%	0.95	0.95	0.0%
B	6	Yes	>7	Yes	3-6	>5	0.95	0.95	0.0%	0.95	0.95	0.0%
B	6	Yes	>7	Yes	>6	>5	0.95	0.95	0.0%	0.95	0.95	0.0%
B	7	Yes	>7	Yes	0-2	0-1	0.96	0.96	0.0%	0.96	0.96	0.0%
B	7	Yes	>7	Yes	0-2	2-5	0.96	0.96	0.0%	0.96	0.96	0.0%
B	7	Yes	>7	Yes	3-6	2-5	0.96	0.96	0.0%	0.96	0.96	0.0%
B	7	Yes	>7	Yes	3-6	>5	0.96	0.96	0.0%	0.96	0.96	0.0%
B	7	Yes	>7	Yes	>6	>5	0.96	0.96	0.0%	0.96	0.96	0.0%
B	8	Yes	>7	Yes	0-2	0-1	0.97	0.97	0.0%	0.97	0.97	0.0%
B	8	Yes	>7	Yes	0-2	2-5	0.97	0.97	0.0%	0.97	0.97	0.0%
B	8	Yes	>7	Yes	3-6	2-5	0.97	0.97	0.0%	0.97	0.97	0.0%
B	8	Yes	>7	Yes	3-6	>5	0.97	0.97	0.0%	0.97	0.97	0.0%
B	8	Yes	>7	Yes	>6	>5	0.97	0.97	0.0%	0.97	0.97	0.0%
B	9	Yes	>7	Yes	0-2	0-1	0.98	0.98	0.0%	0.98	0.98	0.0%
B	9	Yes	>7	Yes	0-2	2-5	0.98	0.98	0.0%	0.98	0.98	0.0%
B	9	Yes	>7	Yes	3-6	2-5	0.98	0.98	0.0%	0.98	0.98	0.0%
B	9	Yes	>7	Yes	3-6	>5	0.98	0.98	0.0%	0.98	0.98	0.0%
B	9	Yes	>7	Yes	>6	>5	0.98	0.98	0.0%	0.98	0.98	0.0%
B	10	Yes	>7	Yes	0-2	0-1	0.99	0.99	0.0%	0.99	0.99	0.0%
B	10	Yes	>7	Yes	0-2	2-5	0.99	0.99	0.0%	0.99	0.99	0.0%
B	10	Yes	>7	Yes	3-6	2-5	0.99	0.99	0.0%	0.99	0.99	0.0%
B	10	Yes	>7	Yes	3-6	>5	0.99	0.99	0.0%	0.99	0.99	0.0%
B	10	Yes	>7	Yes	>6	>5	0.99	0.99	0.0%	0.99	0.99	0.0%
B	>10	Yes	>7	Yes	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	Yes	>7	Yes	0-2	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	Yes	>7	Yes	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	Yes	>7	Yes	3-6	>5	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	Yes	>7	Yes	>6	>5	1.00	1.00	0.0%	1.00	1.00	0.0%
B	1	No	0-7	Yes	0-2	0-1	0.95	0.95	0.0%	0.95	0.95	0.0%
B	1	No	0-7	Yes	0-2	2-5	0.95	0.95	0.0%	0.95	0.95	0.0%
B	1	No	0-7	Yes	3-6	2-5	0.95	0.95	0.0%	0.95	0.95	0.0%
B	1	No	0-7	Yes	3-6	>5	0.95	0.95	0.0%	0.95	0.95	0.0%
B	1	No	0-7	Yes	>6	>5	0.95	0.95	0.0%	0.95	0.95	0.0%
B	2	No	0-7	Yes	0-2	0-1	0.95	0.95	0.0%	0.95	0.95	0.0%
B	2	No	0-7	Yes	0-2	2-5	0.95	0.95	0.0%	0.95	0.95	0.0%
B	2	No	0-7	Yes	3-6	2-5	0.95	0.95	0.0%	0.95	0.95	0.0%
B	2	No	0-7	Yes	3-6	>5	0.95	0.95	0.0%	0.95	0.95	0.0%
B	2	No	0-7	Yes	>6	>5	0.95	0.95	0.0%	0.95	0.95	0.0%
B	3	No	0-7	Yes	0-2	0-1	0.95	0.95	0.0%	0.95	0.95	0.0%
B	3	No	0-7	Yes	0-2	2-5	0.95	0.95	0.0%	0.95	0.95	0.0%
B	3	No	0-7	Yes	3-6	2-5	0.95	0.95	0.0%	0.95	0.95	0.0%
B	3	No	0-7	Yes	3-6	>5	0.95	0.95	0.0%	0.95	0.95	0.0%
B	3	No	0-7	Yes	>6	>5	0.95	0.95	0.0%	0.95	0.95	0.0%
B	4	No	0-7	Yes	0-2	0-1	0.96	0.96	0.0%	0.96	0.96	0.0%
B	4	No	0-7	Yes	0-2	2-5	0.96	0.96	0.0%	0.96	0.96	0.0%
B	4	No	0-7	Yes	3-6	2-5	0.96	0.96	0.0%	0.96	0.96	0.0%
B	4	No	0-7	Yes	3-6	>5	0.96	0.96	0.0%	0.96	0.96	0.0%
B	4	No	0-7	Yes	>6	>5	0.96	0.96	0.0%	0.96	0.96	0.0%

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							Collision			Comprehensive		
Group	Insured Term	Select Flag	Shopping Days	Winback Flag	Terms With Prior (Old Group)	Terms with Prior (New Group)	Current Factor	Proposed Factor	Impact	Current Factor	Proposed Factor	Impact
B	5	No	0-7	Yes	0-2	0-1	0.96	0.96	0.0%	0.96	0.96	0.0%
B	5	No	0-7	Yes	0-2	2-5	0.96	0.96	0.0%	0.96	0.96	0.0%
B	5	No	0-7	Yes	3-6	2-5	0.96	0.96	0.0%	0.96	0.96	0.0%
B	5	No	0-7	Yes	3-6	>5	0.96	0.96	0.0%	0.96	0.96	0.0%
B	5	No	0-7	Yes	>6	>5	0.96	0.96	0.0%	0.96	0.96	0.0%
B	6	No	0-7	Yes	0-2	0-1	0.97	0.97	0.0%	0.97	0.97	0.0%
B	6	No	0-7	Yes	0-2	2-5	0.97	0.97	0.0%	0.97	0.97	0.0%
B	6	No	0-7	Yes	3-6	2-5	0.97	0.97	0.0%	0.97	0.97	0.0%
B	6	No	0-7	Yes	3-6	>5	0.97	0.97	0.0%	0.97	0.97	0.0%
B	6	No	0-7	Yes	>6	>5	0.97	0.97	0.0%	0.97	0.97	0.0%
B	7	No	0-7	Yes	0-2	0-1	0.97	0.97	0.0%	0.97	0.97	0.0%
B	7	No	0-7	Yes	0-2	2-5	0.97	0.97	0.0%	0.97	0.97	0.0%
B	7	No	0-7	Yes	3-6	2-5	0.97	0.97	0.0%	0.97	0.97	0.0%
B	7	No	0-7	Yes	3-6	>5	0.97	0.97	0.0%	0.97	0.97	0.0%
B	7	No	0-7	Yes	>6	>5	0.97	0.97	0.0%	0.97	0.97	0.0%
B	8	No	0-7	Yes	0-2	0-1	0.98	0.98	0.0%	0.98	0.98	0.0%
B	8	No	0-7	Yes	0-2	2-5	0.98	0.98	0.0%	0.98	0.98	0.0%
B	8	No	0-7	Yes	3-6	2-5	0.98	0.98	0.0%	0.98	0.98	0.0%
B	8	No	0-7	Yes	3-6	>5	0.98	0.98	0.0%	0.98	0.98	0.0%
B	8	No	0-7	Yes	>6	>5	0.98	0.98	0.0%	0.98	0.98	0.0%
B	9	No	0-7	Yes	0-2	0-1	0.98	0.98	0.0%	0.98	0.98	0.0%
B	9	No	0-7	Yes	0-2	2-5	0.98	0.98	0.0%	0.98	0.98	0.0%
B	9	No	0-7	Yes	3-6	2-5	0.98	0.98	0.0%	0.98	0.98	0.0%
B	9	No	0-7	Yes	3-6	>5	0.98	0.98	0.0%	0.98	0.98	0.0%
B	9	No	0-7	Yes	>6	>5	0.98	0.98	0.0%	0.98	0.98	0.0%
B	10	No	0-7	Yes	0-2	0-1	0.99	0.99	0.0%	0.99	0.99	0.0%
B	10	No	0-7	Yes	0-2	2-5	0.99	0.99	0.0%	0.99	0.99	0.0%
B	10	No	0-7	Yes	3-6	2-5	0.99	0.99	0.0%	0.99	0.99	0.0%
B	10	No	0-7	Yes	3-6	>5	0.99	0.99	0.0%	0.99	0.99	0.0%
B	10	No	0-7	Yes	>6	>5	0.99	0.99	0.0%	0.99	0.99	0.0%
B	>10	No	0-7	Yes	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	No	0-7	Yes	0-2	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	No	0-7	Yes	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	No	0-7	Yes	3-6	>5	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	No	0-7	Yes	>6	>5	1.00	1.00	0.0%	1.00	1.00	0.0%
B	1	No	>7	Yes	0-2	0-1	0.95	0.95	0.0%	0.95	0.95	0.0%
B	1	No	>7	Yes	0-2	2-5	0.95	0.95	0.0%	0.95	0.95	0.0%
B	1	No	>7	Yes	3-6	2-5	0.95	0.95	0.0%	0.95	0.95	0.0%
B	1	No	>7	Yes	3-6	>5	0.95	0.95	0.0%	0.95	0.95	0.0%
B	1	No	>7	Yes	>6	>5	0.95	0.95	0.0%	0.95	0.95	0.0%
B	2	No	>7	Yes	0-2	0-1	0.95	0.95	0.0%	0.95	0.95	0.0%
B	2	No	>7	Yes	0-2	2-5	0.95	0.95	0.0%	0.95	0.95	0.0%
B	2	No	>7	Yes	3-6	2-5	0.95	0.95	0.0%	0.95	0.95	0.0%
B	2	No	>7	Yes	3-6	>5	0.95	0.95	0.0%	0.95	0.95	0.0%
B	2	No	>7	Yes	>6	>5	0.95	0.95	0.0%	0.95	0.95	0.0%
B	3	No	>7	Yes	0-2	0-1	0.95	0.95	0.0%	0.95	0.95	0.0%
B	3	No	>7	Yes	0-2	2-5	0.95	0.95	0.0%	0.95	0.95	0.0%
B	3	No	>7	Yes	3-6	2-5	0.95	0.95	0.0%	0.95	0.95	0.0%
B	3	No	>7	Yes	3-6	>5	0.95	0.95	0.0%	0.95	0.95	0.0%
B	3	No	>7	Yes	>6	>5	0.95	0.95	0.0%	0.95	0.95	0.0%
B	4	No	>7	Yes	0-2	0-1	0.96	0.96	0.0%	0.96	0.96	0.0%
B	4	No	>7	Yes	0-2	2-5	0.96	0.96	0.0%	0.96	0.96	0.0%
B	4	No	>7	Yes	3-6	2-5	0.96	0.96	0.0%	0.96	0.96	0.0%
B	4	No	>7	Yes	3-6	>5	0.96	0.96	0.0%	0.96	0.96	0.0%
B	4	No	>7	Yes	>6	>5	0.96	0.96	0.0%	0.96	0.96	0.0%
B	5	No	>7	Yes	0-2	0-1	0.96	0.96	0.0%	0.96	0.96	0.0%
B	5	No	>7	Yes	0-2	2-5	0.96	0.96	0.0%	0.96	0.96	0.0%
B	5	No	>7	Yes	3-6	2-5	0.96	0.96	0.0%	0.96	0.96	0.0%
B	5	No	>7	Yes	3-6	>5	0.96	0.96	0.0%	0.96	0.96	0.0%
B	5	No	>7	Yes	>6	>5	0.96	0.96	0.0%	0.96	0.96	0.0%
B	6	No	>7	Yes	0-2	0-1	0.97	0.97	0.0%	0.97	0.97	0.0%
B	6	No	>7	Yes	0-2	2-5	0.97	0.97	0.0%	0.97	0.97	0.0%
B	6	No	>7	Yes	3-6	2-5	0.97	0.97	0.0%	0.97	0.97	0.0%
B	6	No	>7	Yes	3-6	>5	0.97	0.97	0.0%	0.97	0.97	0.0%
B	6	No	>7	Yes	>6	>5	0.97	0.97	0.0%	0.97	0.97	0.0%
B	7	No	>7	Yes	0-2	0-1	0.97	0.97	0.0%	0.97	0.97	0.0%
B	7	No	>7	Yes	0-2	2-5	0.97	0.97	0.0%	0.97	0.97	0.0%
B	7	No	>7	Yes	3-6	2-5	0.97	0.97	0.0%	0.97	0.97	0.0%
B	7	No	>7	Yes	3-6	>5	0.97	0.97	0.0%	0.97	0.97	0.0%
B	7	No	>7	Yes	>6	>5	0.97	0.97	0.0%	0.97	0.97	0.0%

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							Collision			Comprehensive		
Group	Insured Term	Select Flag	Shopping Days	Winback Flag	Terms With Prior (Old Group)	Terms with Prior (New Group)	Current Factor	Proposed Factor	Impact	Current Factor	Proposed Factor	Impact
B	8	No	>7	Yes	0-2	0-1	0.98	0.98	0.0%	0.98	0.98	0.0%
B	8	No	>7	Yes	0-2	2-5	0.98	0.98	0.0%	0.98	0.98	0.0%
B	8	No	>7	Yes	3-6	2-5	0.98	0.98	0.0%	0.98	0.98	0.0%
B	8	No	>7	Yes	3-6	>5	0.98	0.98	0.0%	0.98	0.98	0.0%
B	8	No	>7	Yes	>6	>5	0.98	0.98	0.0%	0.98	0.98	0.0%
B	9	No	>7	Yes	0-2	0-1	0.98	0.98	0.0%	0.98	0.98	0.0%
B	9	No	>7	Yes	0-2	2-5	0.98	0.98	0.0%	0.98	0.98	0.0%
B	9	No	>7	Yes	3-6	2-5	0.98	0.98	0.0%	0.98	0.98	0.0%
B	9	No	>7	Yes	3-6	>5	0.98	0.98	0.0%	0.98	0.98	0.0%
B	9	No	>7	Yes	>6	>5	0.98	0.98	0.0%	0.98	0.98	0.0%
B	10	No	>7	Yes	0-2	0-1	0.99	0.99	0.0%	0.99	0.99	0.0%
B	10	No	>7	Yes	0-2	2-5	0.99	0.99	0.0%	0.99	0.99	0.0%
B	10	No	>7	Yes	3-6	2-5	0.99	0.99	0.0%	0.99	0.99	0.0%
B	10	No	>7	Yes	3-6	>5	0.99	0.99	0.0%	0.99	0.99	0.0%
B	10	No	>7	Yes	>6	>5	0.99	0.99	0.0%	0.99	0.99	0.0%
B	>10	No	>7	Yes	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	No	>7	Yes	0-2	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	No	>7	Yes	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	No	>7	Yes	3-6	>5	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	No	>7	Yes	>6	>5	1.00	1.00	0.0%	1.00	1.00	0.0%
B	1	Yes	0-7	No	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%
B	1	Yes	0-7	No	0-2	2-5	1.00	0.93	-7.0%	1.00	0.93	-7.0%
B	1	Yes	0-7	No	3-6	2-5	0.93	0.93	0.0%	0.93	0.93	0.0%
B	1	Yes	0-7	No	3-6	>5	0.93	0.90	-3.2%	0.93	0.90	-3.2%
B	1	Yes	0-7	No	>6	>5	0.90	0.90	0.0%	0.90	0.90	0.0%
B	2	Yes	0-7	No	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%
B	2	Yes	0-7	No	0-2	2-5	1.00	0.93	-7.0%	1.00	0.93	-7.0%
B	2	Yes	0-7	No	3-6	2-5	0.93	0.93	0.0%	0.93	0.93	0.0%
B	2	Yes	0-7	No	3-6	>5	0.93	0.90	-3.2%	0.93	0.90	-3.2%
B	2	Yes	0-7	No	>6	>5	0.90	0.90	0.0%	0.90	0.90	0.0%
B	3	Yes	0-7	No	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%
B	3	Yes	0-7	No	0-2	2-5	1.00	0.93	-7.0%	1.00	0.93	-7.0%
B	3	Yes	0-7	No	3-6	2-5	0.93	0.93	0.0%	0.93	0.93	0.0%
B	3	Yes	0-7	No	3-6	>5	0.93	0.91	-2.2%	0.93	0.91	-2.2%
B	3	Yes	0-7	No	>6	>5	0.91	0.91	0.0%	0.91	0.91	0.0%
B	4	Yes	0-7	No	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%
B	4	Yes	0-7	No	0-2	2-5	1.00	0.94	-6.0%	1.00	0.94	-6.0%
B	4	Yes	0-7	No	3-6	2-5	0.94	0.94	0.0%	0.94	0.94	0.0%
B	4	Yes	0-7	No	3-6	>5	0.94	0.92	-2.1%	0.94	0.92	-2.1%
B	4	Yes	0-7	No	>6	>5	0.92	0.92	0.0%	0.92	0.92	0.0%
B	5	Yes	0-7	No	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%
B	5	Yes	0-7	No	0-2	2-5	1.00	0.94	-6.0%	1.00	0.94	-6.0%
B	5	Yes	0-7	No	3-6	2-5	0.94	0.94	0.0%	0.94	0.94	0.0%
B	5	Yes	0-7	No	3-6	>5	0.94	0.93	-1.1%	0.94	0.93	-1.1%
B	5	Yes	0-7	No	>6	>5	0.93	0.93	0.0%	0.93	0.93	0.0%
B	6	Yes	0-7	No	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%
B	6	Yes	0-7	No	0-2	2-5	1.00	0.95	-5.0%	1.00	0.95	-5.0%
B	6	Yes	0-7	No	3-6	2-5	0.95	0.95	0.0%	0.95	0.95	0.0%
B	6	Yes	0-7	No	3-6	>5	0.95	0.94	-1.1%	0.95	0.94	-1.1%
B	6	Yes	0-7	No	>6	>5	0.94	0.94	0.0%	0.94	0.94	0.0%
B	7	Yes	0-7	No	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%
B	7	Yes	0-7	No	0-2	2-5	1.00	0.96	-4.0%	1.00	0.96	-4.0%
B	7	Yes	0-7	No	3-6	2-5	0.96	0.96	0.0%	0.96	0.96	0.0%
B	7	Yes	0-7	No	3-6	>5	0.96	0.95	-1.0%	0.96	0.95	-1.0%
B	7	Yes	0-7	No	>6	>5	0.95	0.95	0.0%	0.95	0.95	0.0%
B	8	Yes	0-7	No	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%
B	8	Yes	0-7	No	0-2	2-5	1.00	0.97	-3.0%	1.00	0.97	-3.0%
B	8	Yes	0-7	No	3-6	2-5	0.97	0.97	0.0%	0.97	0.97	0.0%
B	8	Yes	0-7	No	3-6	>5	0.97	0.96	-1.0%	0.97	0.96	-1.0%
B	8	Yes	0-7	No	>6	>5	0.96	0.96	0.0%	0.96	0.96	0.0%
B	9	Yes	0-7	No	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%
B	9	Yes	0-7	No	0-2	2-5	1.00	0.98	-2.0%	1.00	0.98	-2.0%
B	9	Yes	0-7	No	3-6	2-5	0.98	0.98	0.0%	0.98	0.98	0.0%
B	9	Yes	0-7	No	3-6	>5	0.98	0.97	-1.0%	0.98	0.97	-1.0%
B	9	Yes	0-7	No	>6	>5	0.97	0.97	0.0%	0.97	0.97	0.0%
B	10	Yes	0-7	No	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%
B	10	Yes	0-7	No	0-2	2-5	1.00	0.99	-1.0%	1.00	0.99	-1.0%
B	10	Yes	0-7	No	3-6	2-5	0.99	0.99	0.0%	0.99	0.99	0.0%
B	10	Yes	0-7	No	3-6	>5	0.99	0.98	-1.0%	0.99	0.98	-1.0%
B	10	Yes	0-7	No	>6	>5	0.98	0.98	0.0%	0.98	0.98	0.0%

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							Collision			Comprehensive		
Group	Insured Term	Select Flag	Shopping Days	Winback Flag	Terms With Prior (Old Group)	Terms with Prior (New Group)	Current Factor	Proposed Factor	Impact	Current Factor	Proposed Factor	Impact
B	>10	Yes	0-7	No	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	Yes	0-7	No	0-2	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	Yes	0-7	No	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	Yes	0-7	No	3-6	>5	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	Yes	0-7	No	>6	>5	1.00	1.00	0.0%	1.00	1.00	0.0%
B	1	Yes	>7	No	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%
B	1	Yes	>7	No	0-2	2-5	1.00	0.93	-7.0%	1.00	0.93	-7.0%
B	1	Yes	>7	No	3-6	2-5	0.93	0.93	0.0%	0.93	0.93	0.0%
B	1	Yes	>7	No	3-6	>5	0.93	0.91	-2.2%	0.93	0.91	-2.2%
B	1	Yes	>7	No	>6	>5	0.91	0.91	0.0%	0.91	0.91	0.0%
B	2	Yes	>7	No	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%
B	2	Yes	>7	No	0-2	2-5	1.00	0.93	-7.0%	1.00	0.93	-7.0%
B	2	Yes	>7	No	3-6	2-5	0.93	0.93	0.0%	0.93	0.93	0.0%
B	2	Yes	>7	No	3-6	>5	0.93	0.91	-2.2%	0.93	0.91	-2.2%
B	2	Yes	>7	No	>6	>5	0.91	0.91	0.0%	0.91	0.91	0.0%
B	3	Yes	>7	No	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%
B	3	Yes	>7	No	0-2	2-5	1.00	0.93	-7.0%	1.00	0.93	-7.0%
B	3	Yes	>7	No	3-6	2-5	0.93	0.93	0.0%	0.93	0.93	0.0%
B	3	Yes	>7	No	3-6	>5	0.93	0.92	-1.1%	0.93	0.92	-1.1%
B	3	Yes	>7	No	>6	>5	0.92	0.92	0.0%	0.92	0.92	0.0%
B	4	Yes	>7	No	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%
B	4	Yes	>7	No	0-2	2-5	1.00	0.94	-6.0%	1.00	0.94	-6.0%
B	4	Yes	>7	No	3-6	2-5	0.94	0.94	0.0%	0.94	0.94	0.0%
B	4	Yes	>7	No	3-6	>5	0.94	0.93	-1.1%	0.94	0.93	-1.1%
B	4	Yes	>7	No	>6	>5	0.93	0.93	0.0%	0.93	0.93	0.0%
B	5	Yes	>7	No	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%
B	5	Yes	>7	No	0-2	2-5	1.00	0.94	-6.0%	1.00	0.94	-6.0%
B	5	Yes	>7	No	3-6	2-5	0.94	0.94	0.0%	0.94	0.94	0.0%
B	5	Yes	>7	No	3-6	>5	0.94	0.94	0.0%	0.94	0.94	0.0%
B	5	Yes	>7	No	>6	>5	0.94	0.94	0.0%	0.94	0.94	0.0%
B	6	Yes	>7	No	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%
B	6	Yes	>7	No	0-2	2-5	1.00	0.95	-5.0%	1.00	0.95	-5.0%
B	6	Yes	>7	No	3-6	2-5	0.95	0.95	0.0%	0.95	0.95	0.0%
B	6	Yes	>7	No	3-6	>5	0.95	0.95	0.0%	0.95	0.95	0.0%
B	6	Yes	>7	No	>6	>5	0.95	0.95	0.0%	0.95	0.95	0.0%
B	7	Yes	>7	No	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%
B	7	Yes	>7	No	0-2	2-5	1.00	0.96	-4.0%	1.00	0.96	-4.0%
B	7	Yes	>7	No	3-6	2-5	0.96	0.96	0.0%	0.96	0.96	0.0%
B	7	Yes	>7	No	3-6	>5	0.96	0.96	0.0%	0.96	0.96	0.0%
B	7	Yes	>7	No	>6	>5	0.96	0.96	0.0%	0.96	0.96	0.0%
B	8	Yes	>7	No	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%
B	8	Yes	>7	No	0-2	2-5	1.00	0.97	-3.0%	1.00	0.97	-3.0%
B	8	Yes	>7	No	3-6	2-5	0.97	0.97	0.0%	0.97	0.97	0.0%
B	8	Yes	>7	No	3-6	>5	0.97	0.97	0.0%	0.97	0.97	0.0%
B	8	Yes	>7	No	>6	>5	0.97	0.97	0.0%	0.97	0.97	0.0%
B	9	Yes	>7	No	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%
B	9	Yes	>7	No	0-2	2-5	1.00	0.98	-2.0%	1.00	0.98	-2.0%
B	9	Yes	>7	No	3-6	2-5	0.98	0.98	0.0%	0.98	0.98	0.0%
B	9	Yes	>7	No	3-6	>5	0.98	0.98	0.0%	0.98	0.98	0.0%
B	9	Yes	>7	No	>6	>5	0.98	0.98	0.0%	0.98	0.98	0.0%
B	10	Yes	>7	No	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%
B	10	Yes	>7	No	0-2	2-5	1.00	0.99	-1.0%	1.00	0.99	-1.0%
B	10	Yes	>7	No	3-6	2-5	0.99	0.99	0.0%	0.99	0.99	0.0%
B	10	Yes	>7	No	3-6	>5	0.99	0.99	0.0%	0.99	0.99	0.0%
B	10	Yes	>7	No	>6	>5	0.99	0.99	0.0%	0.99	0.99	0.0%
B	>10	Yes	>7	No	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	Yes	>7	No	0-2	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	Yes	>7	No	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	Yes	>7	No	3-6	>5	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	Yes	>7	No	>6	>5	1.00	1.00	0.0%	1.00	1.00	0.0%
B	1	No	0-7	No	0-2	0-1	1.05	1.05	0.0%	1.05	1.05	0.0%
B	1	No	0-7	No	0-2	2-5	1.05	1.00	-4.8%	1.05	1.00	-4.8%
B	1	No	0-7	No	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%
B	1	No	0-7	No	3-6	>5	1.00	0.95	-5.0%	1.00	0.95	-5.0%
B	1	No	0-7	No	>6	>5	0.95	0.95	0.0%	0.95	0.95	0.0%
B	2	No	0-7	No	0-2	0-1	1.04	1.04	0.0%	1.04	1.04	0.0%
B	2	No	0-7	No	0-2	2-5	1.04	1.00	-3.8%	1.04	1.00	-3.8%
B	2	No	0-7	No	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%
B	2	No	0-7	No	3-6	>5	1.00	0.95	-5.0%	1.00	0.95	-5.0%
B	2	No	0-7	No	>6	>5	0.95	0.95	0.0%	0.95	0.95	0.0%

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							Collision			Comprehensive		
Group	Insured Term	Select Flag	Shopping Days	Winback Flag	Terms With Prior (Old Group)	Terms with Prior (New Group)	Current Factor	Proposed Factor	Impact	Current Factor	Proposed Factor	Impact
B	3	No	0-7	No	0-2	0-1	1.04	1.04	0.0%	1.04	1.04	0.0%
B	3	No	0-7	No	0-2	2-5	1.04	1.00	-3.8%	1.04	1.00	-3.8%
B	3	No	0-7	No	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%
B	3	No	0-7	No	3-6	>5	1.00	0.95	-5.0%	1.00	0.95	-5.0%
B	3	No	0-7	No	>6	>5	0.95	0.95	0.0%	0.95	0.95	0.0%
B	4	No	0-7	No	0-2	0-1	1.03	1.03	0.0%	1.03	1.03	0.0%
B	4	No	0-7	No	0-2	2-5	1.03	1.00	-2.9%	1.03	1.00	-2.9%
B	4	No	0-7	No	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%
B	4	No	0-7	No	3-6	>5	1.00	0.96	-4.0%	1.00	0.96	-4.0%
B	4	No	0-7	No	>6	>5	0.96	0.96	0.0%	0.96	0.96	0.0%
B	5	No	0-7	No	0-2	0-1	1.03	1.03	0.0%	1.03	1.03	0.0%
B	5	No	0-7	No	0-2	2-5	1.03	1.00	-2.9%	1.03	1.00	-2.9%
B	5	No	0-7	No	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%
B	5	No	0-7	No	3-6	>5	1.00	0.96	-4.0%	1.00	0.96	-4.0%
B	5	No	0-7	No	>6	>5	0.96	0.96	0.0%	0.96	0.96	0.0%
B	6	No	0-7	No	0-2	0-1	1.02	1.02	0.0%	1.02	1.02	0.0%
B	6	No	0-7	No	0-2	2-5	1.02	1.00	-2.0%	1.02	1.00	-2.0%
B	6	No	0-7	No	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%
B	6	No	0-7	No	3-6	>5	1.00	0.97	-3.0%	1.00	0.97	-3.0%
B	6	No	0-7	No	>6	>5	0.97	0.97	0.0%	0.97	0.97	0.0%
B	7	No	0-7	No	0-2	0-1	1.02	1.02	0.0%	1.02	1.02	0.0%
B	7	No	0-7	No	0-2	2-5	1.02	1.00	-2.0%	1.02	1.00	-2.0%
B	7	No	0-7	No	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%
B	7	No	0-7	No	3-6	>5	1.00	0.97	-3.0%	1.00	0.97	-3.0%
B	7	No	0-7	No	>6	>5	0.97	0.97	0.0%	0.97	0.97	0.0%
B	8	No	0-7	No	0-2	0-1	1.01	1.01	0.0%	1.01	1.01	0.0%
B	8	No	0-7	No	0-2	2-5	1.01	1.00	-1.0%	1.01	1.00	-1.0%
B	8	No	0-7	No	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%
B	8	No	0-7	No	3-6	>5	1.00	0.98	-2.0%	1.00	0.98	-2.0%
B	8	No	0-7	No	>6	>5	0.98	0.98	0.0%	0.98	0.98	0.0%
B	9	No	0-7	No	0-2	0-1	1.01	1.01	0.0%	1.01	1.01	0.0%
B	9	No	0-7	No	0-2	2-5	1.01	1.00	-1.0%	1.01	1.00	-1.0%
B	9	No	0-7	No	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%
B	9	No	0-7	No	3-6	>5	1.00	0.98	-2.0%	1.00	0.98	-2.0%
B	9	No	0-7	No	>6	>5	0.98	0.98	0.0%	0.98	0.98	0.0%
B	10	No	0-7	No	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%
B	10	No	0-7	No	0-2	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%
B	10	No	0-7	No	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%
B	10	No	0-7	No	3-6	>5	1.00	0.99	-1.0%	1.00	0.99	-1.0%
B	10	No	0-7	No	>6	>5	0.99	0.99	0.0%	0.99	0.99	0.0%
B	>10	No	0-7	No	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	No	0-7	No	0-2	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	No	0-7	No	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	No	0-7	No	3-6	>5	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	No	0-7	No	>6	>5	1.00	1.00	0.0%	1.00	1.00	0.0%
B	1	No	>7	No	0-2	0-1	1.05	1.05	0.0%	1.05	1.05	0.0%
B	1	No	>7	No	0-2	2-5	1.05	1.00	-4.8%	1.05	1.00	-4.8%
B	1	No	>7	No	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%
B	1	No	>7	No	3-6	>5	1.00	0.95	-5.0%	1.00	0.95	-5.0%
B	1	No	>7	No	>6	>5	0.95	0.95	0.0%	0.95	0.95	0.0%
B	2	No	>7	No	0-2	0-1	1.04	1.04	0.0%	1.04	1.04	0.0%
B	2	No	>7	No	0-2	2-5	1.04	1.00	-3.8%	1.04	1.00	-3.8%
B	2	No	>7	No	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%
B	2	No	>7	No	3-6	>5	1.00	0.95	-5.0%	1.00	0.95	-5.0%
B	2	No	>7	No	>6	>5	0.95	0.95	0.0%	0.95	0.95	0.0%
B	3	No	>7	No	0-2	0-1	1.04	1.04	0.0%	1.04	1.04	0.0%
B	3	No	>7	No	0-2	2-5	1.04	1.00	-3.8%	1.04	1.00	-3.8%
B	3	No	>7	No	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%
B	3	No	>7	No	3-6	>5	1.00	0.95	-5.0%	1.00	0.95	-5.0%
B	3	No	>7	No	>6	>5	0.95	0.95	0.0%	0.95	0.95	0.0%
B	4	No	>7	No	0-2	0-1	1.03	1.03	0.0%	1.03	1.03	0.0%
B	4	No	>7	No	0-2	2-5	1.03	1.00	-2.9%	1.03	1.00	-2.9%
B	4	No	>7	No	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%
B	4	No	>7	No	3-6	>5	1.00	0.96	-4.0%	1.00	0.96	-4.0%
B	4	No	>7	No	>6	>5	0.96	0.96	0.0%	0.96	0.96	0.0%
B	5	No	>7	No	0-2	0-1	1.03	1.03	0.0%	1.03	1.03	0.0%
B	5	No	>7	No	0-2	2-5	1.03	1.00	-2.9%	1.03	1.00	-2.9%
B	5	No	>7	No	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%
B	5	No	>7	No	3-6	>5	1.00	0.96	-4.0%	1.00	0.96	-4.0%
B	5	No	>7	No	>6	>5	0.96	0.96	0.0%	0.96	0.96	0.0%

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							Collision			Comprehensive		
Group	Insured Term	Select Flag	Shopping Days	Winback Flag	Terms With Prior (Old Group)	Terms with Prior (New Group)	Current Factor	Proposed Factor	Impact	Current Factor	Proposed Factor	Impact
B	6	No	>7	No	0-2	0-1	1.02	1.02	0.0%	1.02	1.02	0.0%
B	6	No	>7	No	0-2	2-5	1.02	1.00	-2.0%	1.02	1.00	-2.0%
B	6	No	>7	No	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%
B	6	No	>7	No	3-6	>5	1.00	0.97	-3.0%	1.00	0.97	-3.0%
B	6	No	>7	No	>6	>5	0.97	0.97	0.0%	0.97	0.97	0.0%
B	7	No	>7	No	0-2	0-1	1.02	1.02	0.0%	1.02	1.02	0.0%
B	7	No	>7	No	0-2	2-5	1.02	1.00	-2.0%	1.02	1.00	-2.0%
B	7	No	>7	No	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%
B	7	No	>7	No	3-6	>5	1.00	0.97	-3.0%	1.00	0.97	-3.0%
B	7	No	>7	No	>6	>5	0.97	0.97	0.0%	0.97	0.97	0.0%
B	8	No	>7	No	0-2	0-1	1.01	1.01	0.0%	1.01	1.01	0.0%
B	8	No	>7	No	0-2	2-5	1.01	1.00	-1.0%	1.01	1.00	-1.0%
B	8	No	>7	No	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%
B	8	No	>7	No	3-6	>5	1.00	0.98	-2.0%	1.00	0.98	-2.0%
B	8	No	>7	No	>6	>5	0.98	0.98	0.0%	0.98	0.98	0.0%
B	9	No	>7	No	0-2	0-1	1.01	1.01	0.0%	1.01	1.01	0.0%
B	9	No	>7	No	0-2	2-5	1.01	1.00	-1.0%	1.01	1.00	-1.0%
B	9	No	>7	No	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%
B	9	No	>7	No	3-6	>5	1.00	0.98	-2.0%	1.00	0.98	-2.0%
B	9	No	>7	No	>6	>5	0.98	0.98	0.0%	0.98	0.98	0.0%
B	10	No	>7	No	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%
B	10	No	>7	No	0-2	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%
B	10	No	>7	No	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%
B	10	No	>7	No	3-6	>5	1.00	0.99	-1.0%	1.00	0.99	-1.0%
B	10	No	>7	No	>6	>5	0.99	0.99	0.0%	0.99	0.99	0.0%
B	>10	No	>7	No	0-2	0-1	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	No	>7	No	0-2	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	No	>7	No	3-6	2-5	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	No	>7	No	3-6	>5	1.00	1.00	0.0%	1.00	1.00	0.0%
B	>10	No	>7	No	>6	>5	1.00	1.00	0.0%	1.00	1.00	0.0%
						Total			**-0.5%**			**-0.5%**

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Arkansas Personal Automobile
Nationwide Property & Casualty Insurance Company
Premier Intra Agency Transfer Discount
Assumed Effective March 23, 2014

Coverage	Policy Insured Term	Prior Insurance Code - Class M	Current Factor	Proposed Factor	Impact
Bodily Injury		Lapse >30 Days	1.00	1.00	0.0%
	0-99		1.00	1.00	0.0%
	501		0.90	0.79	-12.2%
	502		0.90	0.80	-11.1%
	503		0.92	0.82	-10.9%
	504		0.94	0.85	-9.6%
	505		0.96	0.87	-9.4%
	506		0.98	0.90	-8.2%
	507		1.00	0.93	-7.0%
	508		1.00	0.95	-5.0%
	509		1.00	0.97	-3.0%
	510		1.00	0.99	-1.0%
	511-999		1.00	1.00	0.0%
Bodily Injury Total					**-0.02%**
Property Damage		Lapse >30 Days	1.00	1.00	0.0%
	0-99		1.00	1.00	0.0%
	501		0.90	0.79	-12.2%
	502		0.90	0.80	-11.1%
	503		0.92	0.82	-10.9%
	504		0.94	0.85	-9.6%
	505		0.96	0.87	-9.4%
	506		0.98	0.90	-8.2%
	507		1.00	0.93	-7.0%
	508		1.00	0.95	-5.0%
	509		1.00	0.97	-3.0%
	510		1.00	0.99	-1.0%
	511-999		1.00	1.00	0.0%
Property Damage Total					**-0.02%**

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Coverage	Policy Insured Term	Prior Insurance Code - Class M	Current Factor	Proposed Factor	Impact
Medical Benefits		Lapse >30 Days	1.00	1.00	0.0%
	0-99		1.00	1.00	0.0%
	501		0.90	0.79	-12.2%
	502		0.90	0.80	-11.1%
	503		0.92	0.82	-10.9%
	504		0.94	0.85	-9.6%
	505		0.96	0.87	-9.4%
	506		0.98	0.90	-8.2%
	507		1.00	0.93	-7.0%
	508		1.00	0.95	-5.0%
	509		1.00	0.97	-3.0%
	510		1.00	0.99	-1.0%
	511-999		1.00	1.00	0.0%
Medical Benefits Total					**-0.02%**
Collision		Lapse >30 Days	1.00	1.00	0.0%
	0-99		1.00	1.00	0.0%
	501		0.90	0.79	-12.2%
	502		0.90	0.80	-11.1%
	503		0.92	0.82	-10.9%
	504		0.94	0.85	-9.6%
	505		0.96	0.87	-9.4%
	506		0.98	0.90	-8.2%
	507		1.00	0.93	-7.0%
	508		1.00	0.95	-5.0%
	509		1.00	0.97	-3.0%
	510		1.00	0.99	-1.0%
	511-999		1.00	1.00	0.0%
Collision Total					**-0.02%**
Comprehensive		Lapse >30 Days	1.00	1.00	0.0%
	0-99		1.00	1.00	0.0%
	501		0.90	0.79	-12.2%
	502		0.90	0.80	-11.1%
	503		0.92	0.82	-10.9%
	504		0.94	0.85	-9.6%
	505		0.96	0.87	-9.4%
	506		0.98	0.90	-8.2%
	507		1.00	0.93	-7.0%
	508		1.00	0.95	-5.0%
	509		1.00	0.97	-3.0%
	510		1.00	0.99	-1.0%
	511-999		1.00	1.00	0.0%
Comprehensive Total					**-0.02%**

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