Filing at a Glance

Companies:	State Farm Fire and Casualty Company State Farm Mutual Automobile Insurance
Product Name:	PV-29999
State:	Arkansas
TOI:	19.0 Personal Auto
Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Filing Type:	Rate/Rule
Date Submitted:	05/14/2013
SERFF Tr Num:	SFMA-129010199
SERFF Status:	Closed-Filed
State Tr Num:	
State Status:	
Co Tr Num:	PV-29999
Effective Date Requested (New):	08/19/2013
Effective Date Requested (Renewal):	08/19/2013
Author(s):	Laura Culbertson, Julie Davis
Reviewer(s):	Alexa Grissom (primary)
Disposition Date:	06/20/2013
Disposition Status:	Filed
Effective Date (New):	08/19/2013
Effective Date (Renewal):	08/19/2013

State Filing Description:

State: *Arkansas* **First Filing Company:** *State Farm Fire and Casualty Company, ...*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *PV-29999*
Project Name/Number: *PV-29999/PV-29999*

General Information

Project Name: PV-29999
Project Number: PV-29999
Reference Organization: N/A
Reference Title: N/A
Filing Status Changed: 06/20/2013
State Status Changed:
Created By: Laura Culbertson
Corresponding Filing Tracking Number:

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

Deemer Date:
Submitted By: Laura Culbertson

Filing Description:

We respectfully submit a revision to our independent Private Passenger Auto program, which results in a rate level increase of 1.5% for State Farm Mutual Automobile Insurance Company and a rate level increase of 2.3% for State Farm Fire and Casualty Company. The details of and support for the change are outlined in the attached Filing Memorandum and supporting exhibits.

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

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

We submit this filing to be effective on new and renewal policies dated August 19, 2013 and later.

Sincerely,

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

Meghan Goldfarb
Pricing Manager
(309) 766-3202
meghan.goldfarb.pxqu@statefarm.com

Company and Contact

Filing Contact Information

Meghan Goldfarb, Pricing Manager
One State Farm Plaza
D4
Bloomington, IL 61710

meghan.goldfarb.pxqu@statefarm.com
309-766-3202 [Phone]
309-766-0225 [FAX]

State: *Arkansas* **First Filing Company:** *State Farm Fire and Casualty Company, ...*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *PV-29999*
Project Name/Number: *PV-29999/PV-29999*

Filing Company Information

State Farm Fire and Casualty Company 1 State Farm Plaza Bloomington, IL 61710 (309) 735-0649 ext. [Phone]	CoCode: 25143 Group Code: 176 Group Name: State Farm Insurance Cos. FEIN Number: 37-0533080	State of Domicile: Illinois Company Type: State ID Number:
State Farm Mutual Automobile Insurance One State Farm Plaza Bloomington, IL 61710 (309) 735-0649 ext. [Phone]	CoCode: 25178 Group Code: 176 Group Name: State Farm Insurance Cos. FEIN Number: 37-0533100	State of Domicile: Illinois Company Type: State ID Number:

Filing Fees

Fee Required?	Yes
Fee Amount:	$100.00
Retaliatory?	No
Fee Explanation:	Rate & Rule Filing = $100.00
Per Company:	No

Company	Amount	Date Processed	Transaction #
State Farm Mutual Automobile Insurance	$100.00	05/14/2013	70255854

State: *Arkansas* **First Filing Company:** *State Farm Fire and Casualty Company, ...*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *PV-29999*
Project Name/Number: *PV-29999/PV-29999*

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	06/20/2013	06/20/2013

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	06/10/2013	06/10/2013
Pending Industry Response	Alexa Grissom	05/23/2013	05/23/2013

Response Letters

Responded By	Created On	Date Submitted
Laura Culbertson	06/11/2013	06/12/2013
Ethel Gordon	06/03/2013	06/03/2013

State: *Arkansas* **First Filing Company:** *State Farm Fire and Casualty Company, ...*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *PV-29999*
Project Name/Number: *PV-29999/PV-29999*

Disposition

Disposition Date: 06/20/2013
Effective Date (New): 08/19/2013
Effective Date (Renewal): 08/19/2013
Status: Filed

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
State Farm Fire and Casualty Company	%	2.300%	$598,022	26,400	$26,000,937	%	%
State Farm Mutual Automobile Insurance	%	1.500%	$4,977,531	513,721	$331,835,394	%	%

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	1.500%
Effect of Rate Filing-Written Premium Change For This Program	$5,575,553
Effect of Rate Filing - Number of Policyholders Affected	540,121

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

State: *Arkansas* **First Filing Company:** *State Farm Fire and Casualty Company, ...*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *PV-29999*
Project Name/Number: *PV-29999/PV-29999*

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Filing Memorandum & Exhibits	Filed	Yes
Supporting Document	Exhibits	Filed	Yes
Rate	Manual Pages	Filed	Yes

State: *Arkansas* **First Filing Company:** *State Farm Fire and Casualty Company, ...*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *PV-29999*
Project Name/Number: *PV-29999/PV-29999*

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	06/10/2013
Submitted Date	06/10/2013
Respond By Date	

Dear Meghan Goldfarb,

Introduction:

This will acknowledge receipt of the captioned filing. The Rf-1 indicates insureds will receive up to a 33 percent increase as a result of this filing. Please limit individual increases to 20 percent.

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

Conclusion:

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

Arkansas does not allow the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."

Sincerely,
Alexa Grissom

State: *Arkansas* **First Filing Company:** *State Farm Fire and Casualty Company, ...*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *PV-29999*
Project Name/Number: *PV-29999/PV-29999*

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	05/23/2013
Submitted Date	05/23/2013
Respond By Date	

Dear Meghan Goldfarb,

Introduction:

This will acknowledge receipt of the captioned filing. The APCS must be submitted in Excel. The Rf-1 must be submitted under the required tab.

Please provide a map of the proposed location rating grid. Also, please submit a few rating worksheets with the current rating and the proposed location rating.

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

Conclusion:

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

Arkansas does not allow the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."

Sincerely,

Alexa Grissom

State:	*Arkansas*	**First Filing Company:**	*State Farm Fire and Casualty Company, ...*
TOI/Sub-TOI:	*19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*		
Product Name:	*PV-29999*		
Project Name/Number:	*PV-29999/PV-29999*		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	06/11/2013
Submitted Date	06/12/2013

Dear Alexa Grissom,

Introduction:

In response to your June 10, 2013 objection letter, we are providing additional information in support of the proposed changes..

Response 1

Comments:

Of the policyholders who will receive a rate increase of greater than 20 percent, none are private passenger vehicles. Additionally, the largest dollar increase for those policies is $4.20.

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

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,

Meghan Goldfarb

Sincerely,

Laura Culbertson

State: Arkansas **First Filing Company:** State Farm Fire and Casualty Company, ...
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: PV-29999
Project Name/Number: PV-29999/PV-29999

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	06/03/2013
Submitted Date	06/03/2013

Dear Alexa Grissom,

Introduction:

This is in response to your May 23, 2013 objection letter.

Response 1

Comments:

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

Exhibit A shows the maps of the proposed location rating factors by coverage. Exhibit B shows the present and proposed location rating factors for a sample of two grids from each territory. So far, we have introduced this new program in 27 states.

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

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	APCS - Auto Premium Survey - SFM.xls APCS - Auto Premium Survey - SFFC.xls APCS-Auto Premium Survey -SFM.pdf APCS - Auto Premium Survey - SFFC.pdf
Previous Version	
Satisfied - Item:	*APCS-Auto Premium Comparison Survey*
Comments:	
Attachment(s):	*APCS-Auto Premium Survey -SFM.pdf* *APCS - Auto Premium Survey - SFFC.pdf*

Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	SFM RF-1.pdf SFF RF-1.pdf
Previous Version	
Bypassed - Item:	*NAIC loss cost data entry document*
Bypass Reason:	*Not Applicable*
Attachment(s):	

Satisfied - Item:	Exhibits
Comments:	
Attachment(s):	Exhibits.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	APCS - Auto Premium Survey - SFM.xls APCS - Auto Premium Survey - SFFC.xls APCS-Auto Premium Survey -SFM.pdf APCS - Auto Premium Survey - SFFC.pdf
Previous Version	
Satisfied - Item:	*APCS-Auto Premium Comparison Survey*
Comments:	
Attachment(s):	*APCS-Auto Premium Survey -SFM.pdf* *APCS - Auto Premium Survey - SFFC.pdf*

Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	SFM RF-1.pdf SFF RF-1.pdf
Previous Version	
Bypassed - Item:	*NAIC loss cost data entry document*
Bypass Reason:	*Not Applicable*
Attachment(s):	

Satisfied - Item:	Exhibits
Comments:	
Attachment(s):	Exhibits.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	APCS - Auto Premium Survey - SFM.xls APCS - Auto Premium Survey - SFFC.xls APCS-Auto Premium Survey -SFM.pdf APCS - Auto Premium Survey - SFFC.pdf
Previous Version	
Satisfied - Item:	*APCS-Auto Premium Comparison Survey*
Comments:	
Attachment(s):	*APCS-Auto Premium Survey -SFM.pdf* *APCS - Auto Premium Survey - SFFC.pdf*

Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	SFM RF-1.pdf SFF RF-1.pdf
Previous Version	
Bypassed - Item:	*NAIC loss cost data entry document*
Bypass Reason:	*Not Applicable*
Attachment(s):	

Satisfied - Item:	Exhibits
Comments:	
Attachment(s):	Exhibits.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

State: Arkansas **First Filing Company:** State Farm Fire and Casualty Company, ...
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: PV-29999
Project Name/Number: PV-29999/PV-29999

Conclusion:

Sincerely,

Meghan Goldfarb
Pricing Manager

Sincerely,
Ethel Gordon

State: *Arkansas* **First Filing Company:** *State Farm Fire and Casualty Company, ...*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *PV-29999*
Project Name/Number: *PV-29999/PV-29999*

Rate Information

Rate data applies to filing.

Filing Method: File & Use
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 1.500%
Effective Date of Last Rate Revision: 01/21/2013
Filing Method of Last Filing: File & Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
State Farm Fire and Casualty Company	%	2.300%	$598,022	26,400	$26,000,937	%	%
State Farm Mutual Automobile Insurance	%	1.500%	$4,977,531	513,721	$331,835,394	%	%

State: *Arkansas* **First Filing Company:** *State Farm Fire and Casualty Company, ...*
TOI/Sub-TOI: *19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*
Product Name: *PV-29999*
Project Name/Number: *PV-29999/PV-29999*

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 06/20/2013	Manual Pages	See Attached	Replacement		AR 2013-08-19 pdf.pdf

SUMMARY OF REVISIONS

The following table summarizes the changes contained in this revision.

Item	Description
Drive Safe & Save	Edited for clarity.
Inexperienced Operator Adjustment	Factors revised.
Rule 107	Revised to remove reference to Short Rating.
Rule 212	Edited for clarity.
Rule 401	Edited for clarity.
Rule 404	Revised to change model year rating percent and edited for clarity.
Private Passenger Sequence	Sequences revised.
Private Passenger Driver Adjustment Sequence	Notes revised.
Private Passenger Base Rates	Rates revised.
Private Passenger Insurance Rating Group/Deductible	Factors revised.
Private Passenger Limit Factors	Factors revised.
Private Passenger Model Year Factors	Factors revised.
Private Passenger Other Rates and Factors	Factors revised.
Antique and Classic Automobiles and Replicas	Sequences and percentages revised.
Camper Units	Rates revised.
Motor Homes, Truck or Van Campers Sequence	Sequences revised.
Motor Homes, Truck or Van Campers Base Rates	Rates revised.
Motor Homes, Truck or Van Campers Model Year Factors	Factors revised.
Motorcycles Sequences	Sequences revised.
Motorcycle Age Factors	Factors revised.
Motorcycle Base Rates	Rates revised.
Motorcycle Model Year Factors	Factors revised.
Off-Road Vehicles Liability Coverages	Sequences and rates revised.
Off-Road Vehicles Physical Damage Coverage	Rates and factors revised.

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Item	Description
Private Passenger Trailers Collision Coverage	Rates revised.
Private Passenger Trailers Comprehensive Coverage	Rates revised.
Travel and Camping Trailers Physical Damage Rates	Rates and percent revised.
Named Non-Owner	Sequences revised.
Use of Non-Owned Cars	Sequences revised.
Location Rating Factors	This is a new rule.
Limited Distribution	Section revised.
Home Office Only	Section revised.

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RULES

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

RATE SECTION RULES

ACCIDENT RECORD RATING PLAN (ARRP) (SFM Only)

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

A. **Charges Reference Table**

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

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

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

B. **New Business Rating**

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

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

C. **Subsequent Rating**

1. **Chargeable Accidents**

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

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

2. **Premium Surcharge**

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

3. **Accident Charges**

The charge for a specific accident shall be:

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

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

c. Category D in all other instances.

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

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

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

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

3. that the driver involved in the accident was:

a. lawfully parked; or,

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

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

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

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

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

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

E. **Miscellaneous Provisions**

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

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

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

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

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

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

F. **Accident-Free Discount**

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

This discount increases to:

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

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

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

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

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

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

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

Category	Adjustment
Category 9	0%
Category Z	5%

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

G. **Reinstatements**

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

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

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

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

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CUSTOMER RATING INDEX (CRI)

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

A. **New Business and Subsequent Rating**

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

B. **Factors**

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

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

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

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

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

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DEFENSIVE DRIVING COURSE DISCOUNT

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

Percentage
5%

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

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

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

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

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

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

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

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

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

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

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DRIVE SAFE & SAVE™

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

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

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

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

A. **PARTICIPATION ADJUSTMENT**

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

B. **CALCULATED ANNUAL MILEAGE**

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

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

1. **Determination of Calculated Annual Mileage**

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

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

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

2. **Calculated Annual Mileage Adjustment**

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

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b. To determine the Calculated Annual Mileage Adjustment:

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

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

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

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

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

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

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

1. **DSSI Eligibility**

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

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

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

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

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

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

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

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

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

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

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Coverage	Maximum
BIPD	0.99
COLL	0.99
COMP	0.99
MPC	0.99

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

Coverage	Minimum
BIPD	0.50
COLL	0.50
COMP	0.50
MPC	0.50

E. **Miscellaneous Provisions**

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

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

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

F. **Reinstatements**

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

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

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

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

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

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

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

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DRIVER TRAINING DISCOUNT

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

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

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

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

The discount factors are shown in the Rate Section.

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

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

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

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

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

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

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

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

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GOOD DRIVING DISCOUNT (SFM Only)

A. **Requirements**

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

Percentage
10%

if the following requirements are met:

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

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

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

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

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

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

B. **Miscellaneous Provisions**

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

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

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

C. **Definitions**

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

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

D. **Reinstatements**

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

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

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

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

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

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

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

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

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

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

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GOOD STUDENT DISCOUNT

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

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

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

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

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

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

B. **Qualifying Scholastic Record:**

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

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

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

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

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

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

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

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a. PSAT (Preliminary Scholastic Aptitude Test)

b. PLAN (Preliminary American College Test)

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

d. ACT (American College Test)

e. TAP (Tests of Achievement and Proficiency)

f. ITED (Iowa Tests for Educational Development)

g. California Achievement Test, including TerraNova

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

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

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

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

C. **Miscellaneous Provisions:**

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

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

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

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

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

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

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

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

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

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

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INEXPERIENCED OPERATOR ADJUSTMENT

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

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

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

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

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

Category	Adjustment
Principal driver licensed less than 12 months	0.19
Principal driver licensed at least 12 months but less than 24 months	0.15
Principal driver licensed at least 24 months but less than 36 months	0.10

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

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

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

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

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

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

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

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LIABILITY RATING GROUP

A. **Private Passenger Automobiles**

1. **1998 and Newer Model Years**

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

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

2. **1997 and Older Model Years**

   Liability Rating Group Premium Adjustment Factors do not apply.

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

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

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

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

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

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

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

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MATERIALS DISCOUNT

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

Motor Homes Percentage
15%

Travel and Camping Trailers Percentage
17%

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

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MULTIPLE AUTOMOBILES DISCOUNT

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

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

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

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

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

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

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

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

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

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

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

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

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

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MULTIPLE LINE DISCOUNT

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

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

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

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

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

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

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

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

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

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

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

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PASSIVE RESTRAINT DISCOUNT

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

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

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

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

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

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

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

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

A. **Driver Record Charges**

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

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

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

*Plus 50% for each additional level above 10.

B. **Driver Record Levels**

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

    a. 3 levels for each chargeable accident

    b. 2 levels for each minor violation

    c. 5 levels for each major violation.

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

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

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

b. +2 levels during the second year, and

c. +1 level during the third year.

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

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

b. +1 level during the second year, and

c. +0 levels during the third year.

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

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

b. +4 levels during the second year, and

c. +3 levels during the third year.

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

1. **New Business Rating**

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

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

2. **Subsequent Rating**

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

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

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

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

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

c. that the driver involved in the accident was:

i. lawfully parked; or,

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

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

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

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

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

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

D. **Minor Violations**

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

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

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

E. **Major Violations:**

For purposes of this rule, major violations include:

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

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

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

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

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

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

7. Racing or engaging in a highway speed contest.

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

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

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

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

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

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

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

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

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

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

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

G. **Miscellaneous Provisions**

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

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

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

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

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

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

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

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

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STEER CLEAR® SAFE DRIVER DISCOUNT

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

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

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

   2. have completed the State Farm Steer Clear program.

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

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

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

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

C. **Miscellaneous Provisions:**

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

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

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

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

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

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

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

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

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STUDENT AWAY AT SCHOOL DISCOUNT

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

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

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

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

The discount factors are shown in the Rate Section.

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

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

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

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

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

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

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

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

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

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

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VEHICLE SAFETY DISCOUNT

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

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

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

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

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

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

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

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

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

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100 GENERAL RULES

101. COVERAGES

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

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102. POLICY TERM

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

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

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

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

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

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

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

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

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104. RENEWAL OF POLICY

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

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

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

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105. CHANGES

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

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

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106. SUSPENSION OF COVERAGE

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

Suspension of Coverage

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

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

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

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

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

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

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

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

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

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

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107. CANCELLATIONS

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

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

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

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

	SEMIANNUAL PRO RATA TABLE					
	Month					
Day	0	1	2	3	4	5
1	0.006	0.172	0.339	0.506	0.672	0.839
2	0.011	0.178	0.344	0.511	0.678	0.844
3	0.017	0.183	0.350	0.517	0.683	0.850
4	0.022	0.189	0.356	0.522	0.689	0.856
5	0.028	0.194	0.361	0.528	0.694	0.861
6	0.033	0.200	0.367	0.533	0.700	0.867
7	0.039	0.206	0.372	0.539	0.706	0.872
8	0.044	0.211	0.378	0.544	0.711	0.878
9	0.050	0.217	0.383	0.550	0.717	0.883
10	0.056	0.222	0.389	0.556	0.722	0.889
11	0.061	0.228	0.394	0.561	0.728	0.894
12	0.067	0.233	0.400	0.567	0.733	0.900
13	0.072	0.239	0.406	0.572	0.739	0.906
14	0.078	0.244	0.411	0.578	0.744	0.911
15	0.083	0.250	0.417	0.583	0.750	0.917
16	0.089	0.256	0.422	0.589	0.756	0.922
17	0.094	0.261	0.428	0.594	0.761	0.928
18	0.100	0.267	0.433	0.600	0.767	0.933
19	0.106	0.272	0.439	0.606	0.772	0.939
20	0.111	0.278	0.444	0.611	0.778	0.944
21	0.117	0.283	0.450	0.617	0.783	0.950
22	0.122	0.289	0.456	0.622	0.789	0.956
23	0.128	0.294	0.461	0.628	0.794	0.961
24	0.133	0.300	0.467	0.633	0.800	0.967
25	0.139	0.306	0.472	0.639	0.806	0.972

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	SEMIANNUAL PRO RATA TABLE					
	Month					
Day	0	1	2	3	4	5
26	0.144	0.311	0.478	0.644	0.811	0.978
27	0.150	0.317	0.483	0.650	0.817	0.983
28	0.156	0.322	0.489	0.656	0.822	0.989
29	0.161	0.328	0.494	0.661	0.828	0.994
30	0.167	0.333	0.500	0.667	0.833	1.000

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108. REINSTATEMENTS

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

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110. FINANCIAL RESPONSIBILITY CERTIFICATION

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

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

OWNERS

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

NON-OWNERS

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

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

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111. MANUFACTURER'S SUGGESTED RETAIL PRICE (MSRP)

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

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112. AGE GROUP SYMBOLS

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

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

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116. FARM VEHICLE LIMITED USAGE

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

Factor
0.50

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

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

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200 PRIVATE PASSENGER AUTOMOBILE RULES

201. PRIVATE PASSENGER AUTOMOBILE DEFINED

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

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

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

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

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

Exceptions: The following are not included in this definition:

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

B. an automobile used for driver training; or

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

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

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

F. utility vehicle:

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

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

3. that is used for wholesale or retail delivery.

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

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207. AUTOMOBILES 1970 AND PRIOR MODEL YEARS

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

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

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

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

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

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

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

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

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

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

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208. CUSTOMIZED PANEL AND VAN TYPE VEHICLES

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

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

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

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209. MODEL YEAR RATING

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

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

For newer model years:

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

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

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

Round to the nearest hundredth.

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

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

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211. PRIVATE PASSENGER DRIVER DEFINITIONS

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

Exceptions:

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

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

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

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

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

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

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

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

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

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

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

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

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

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212. AGE, GENDER and MARITAL STATUS

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

1. **Age**

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

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

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

   d. If the driver's **age** at the beginning of the policy term is less than 25, the **age** will be recalculated on the driver's birthday. The pro rata premium will be recalculated for the remainder of the policy term using this **age**.

2. **Marital Status**

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

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

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

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

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

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

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

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213. PRIVATE PASSENGER AUTOMOBILE USE

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

A. **Business Use**

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

Exceptions:

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

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

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

B. **Farm Automobile**

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

1. Principally garaged on a farm or ranch, and

2. Not ordinarily used

    a. In driving to and from school, or

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

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

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

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

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

1. Personal pleasure,

2. Driving to and from work,

3. Driving to and from school, and

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

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

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

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214. ESTIMATED AVERAGE TOTAL ANNUAL MILEAGE

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

Notes:

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

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

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

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

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

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

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

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

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

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

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

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300 COMMERCIAL AUTOMOBILE RULES

311. COMMERCIAL AUTOMOBILE DEFINED

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

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

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312. BODY TYPE CATEGORIES

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

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

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

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

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

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

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

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

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

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

1. **Ambulance** (35)

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

2. **Armored vehicle** (21)

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

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

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

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

5. **Concrete mixer** (23)

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

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

   See Also - Dump truck (Belly)

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

8. **Fire truck** (27)

   Note: For rescue vehicles, see Ambulance.

9. **Garbage truck** (28)

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

10. **Mobile equipment** (29)

    Note: Refer to Company for eligible types of equipment.

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

12. **Tank truck** (30)

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

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

See Also - Rollback tow truck

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

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

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313. BUSINESS DESCRIPTION

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

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

Apartment/Condo/Motel

Artisan/Contractor

Clubs, Associations, and Non-Profit or Civic Organizations

Emergency

Farming or Agriculture

Food Services or Restaurants

Funeral and Related Services

General Business Operations

Governmental Subdivision

Installation, Repair, and Service

Junk, Refuse, Recycle, or Hazardous Materials

Manufacturing and Distributors

Media Related Services

Office/Professional

Recreational, Fairgrounds, and Amusements

Retail Stores and Shops

Schools, Day Care, Health Care, and Religious Organizations

Truckers

Not Otherwise Classified

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Apartment/Condo/Motel Business Descriptions

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

Artisan/Contractor Business Descriptions

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

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

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

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

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

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

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

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

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

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

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

Emergency Business Descriptions

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

Farming or Agriculture Business Descriptions

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

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

Food Services or Restaurants Business Descriptions

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

Funeral and Related Services Business Descriptions

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

General Business Operations Business Descriptions

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

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

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

Governmental Subdivision Business Descriptions

Business Description	Code	Notes
Governmental Subdivisions	201	

Installation, Repair, and Service Business Descriptions

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

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

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

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

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

Business Description	Code	Notes

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

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

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

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

Junk, Refuse, Recycle, or Hazardous Materials Business Descriptions

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

Manufacturing and Distributors Business Descriptions

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

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

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

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

Media Related Services Business Descriptions

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

Office/Professional Business Descriptions

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

Recreational, Fairgrounds, and Amusements Business Descriptions

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

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

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

Retail Stores and Shops Business Descriptions

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

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

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

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

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

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

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

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Truckers Business Descriptions

Business Description	Code	Notes
Truckers	148	

Not Otherwise Classified Business Descriptions

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

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314. COMMERCIAL AUTOMOBILE VEHICLE USE

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

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

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

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

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

Exceptions:

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

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

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

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

C. **Livery**

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

Apartment House/Hotel/Motel Shuttle Service (including condos or resorts)	

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1. Restricted to Transportation Hubs	9F
2. Unrestricted	9G
Child Care, Senior Citizens	9A
Clubs	9C
Hospitals	9D
Retirement Communities	9E
Social Services	9B
Other Shuttle Exposures	9H

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

E. **Specialized or Single purpose vehicles**

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

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

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

3. Emergency

   a. Ambulance Services (AC) - Ineligible.

   b. Fire (AA)

   c. Law Enforcement (AB)

4. Funeral Home

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

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

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

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

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

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

1. Specialized Delivery

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

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

c. Mail and Parcel Post (6C)

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

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

f. Towing (6J)

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

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

2. Transportation of non-owned goods or materials

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

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

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Definitions:

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

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

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

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

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

G. **Commercial All Other**

1. Business

   a. Errands (7C)

   b. Realtors/Property Managers (7D)

   c. Sales Calls (7A)

   d. Not Otherwise Classified (7E)

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

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

   b. Property/Land Maintenance (7F)

   c. Recreational Use (7G)

   d. Not Otherwise Classified (7J)

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315. RADIUS OF OPERATION

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

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316. COMMERCIAL MODEL YEAR RATING

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

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

For newer model years:

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

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

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

Round to the nearest hundredth.

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

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

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317. VEHICLE WEIGHT

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

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

A. **Automobile convertible** (07)

B. **Automobile coupe** (02)

C. **Automobile sedan** (03)

D. **Hearse** (09)

E. **Limousine** (10)

F. **Mini van** (04)

G. **Sport wagon** (05)

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

I. **Station wagon** (06)

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318. COMMERCIAL INSURANCE RATING GROUP DETERMINATION

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

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

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

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

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

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

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319. TRAILERS AND SEMI-TRAILERS

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

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

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

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

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

B. **Physical Damage Coverages**

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

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

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

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

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

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

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400 MISCELLANEOUS VEHICLE RULES

401. MOTOR HOMES, TRUCK OR VAN CAMPERS

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

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

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

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

1. **Classification**

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

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

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

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

iv. If the driver's **age** at the beginning of the policy term is less than 25, the **age** will be recalculated on the driver's birthday. The pro rata premium will be recalculated for the remainder of the policy term using this **age**.

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

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

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2. **Model Year Rating**

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

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

   For newer model years:

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

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

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

   Round to the nearest hundredth.

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

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

B. **Other**

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

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

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

   The policy term shall be six months.

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

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C. **Rental Provisions**

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

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

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

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402. TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOMOBILES

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

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

   1. a passenger trailer,

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

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

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

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

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

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

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

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404. MOTORCYCLES, MOTORSCOOTERS, AND MOTORIZED BICYCLES

A. The following are insurable under this rule:

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

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

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

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

B. **Classification**

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

2. For classification purposes, the following definitions apply:

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

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

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

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

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

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

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

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

E. **Model Year Rating**

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

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

For newer model years:

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

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

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

   Round to the nearest hundredth.

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

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406. ANTIQUE AND CLASSIC AUTOMOBILES AND REPLICAS - LIMITED USE

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

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

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

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

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

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

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

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408. SCHOOL BUSSES

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

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

A. school attendance, and

B. school activities.

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

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

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

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

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

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

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

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

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

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

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409. CHURCH BUSSES

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

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

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

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

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413. KIT CARS AND REPLICA AUTOMOBILES - REGULAR USE

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

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

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

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

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500 NON-OWNED VEHICLE RULES

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

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

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

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

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

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

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

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

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

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

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

1. the named insured,

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

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

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

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

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

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

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

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503. EMPLOYERS' NON-OWNED CAR LIABILITY

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

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

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

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

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

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

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

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

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

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

No automobile is described in the policy.

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504. HIRED CARS

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

B. emergency road service coverage, and

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

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

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

Refer to the Rate Section for rates and minimum premiums.

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

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

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

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

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

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

See Rate Section for the premiums for these endorsements.

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600 ADDITIONAL COVERAGE RULES

601. MEDICAL PAYMENTS COVERAGE

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

When medical payments coverage is written on a policy insuring

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

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

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

Additional Persons - Private Passenger and Commercial Farm Use Automobiles Only

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

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

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

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

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

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

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602. UNINSURED MOTOR VEHICLE COVERAGE AND UNDERINSURED MOTOR VEHICLE COVERAGE

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

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

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

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

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

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

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603. CAR RENTAL AND TRAVEL EXPENSES - Coverage R1

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

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

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

   See the Rate Section for the per day/maximum per occurrence limits available.

B. Any deductible amount for which the insured is legally liable that applies to the comprehensive and collision coverages in effect on a rented car, subject to a $500 limit of liability per occurrence.

C. If the loss occurs more than 50 miles from the named insured's residence, commercial transportation, meals, and lodging expenses as specified in the coverage, subject to a $500 limit of liability per occurrence.

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604. EMERGENCY ROAD SERVICE COVERAGE

Emergency road service coverage may be included in a policy which affords bodily injury and property damage liability or physical damage coverages on:

A. an automobile which is within the manual definition of a private passenger automobile as defined in Rule 201 - Private Passenger Automobile Defined, or

B. an automobile designed as an auto home as defined in Rule 401(A) - Motor Homes, Truck or Van Campers, or

C. a commercial automobile with farming vehicle use 2A, as defined in Rule 314 - Commercial Automobile Vehicle Use.

Exception: Emergency road service coverage is not available to a commercial vehicle with body type 34 as defined in Rule 312 - Body Type Categories, regardless of vehicle use.

A trailer designed for use with a private passenger automobile may be insured for emergency road service provided the policy describing the trailer also affords either comprehensive or collision coverage on such trailer.

The emergency road service premiums for private passenger vehicles in the Rate Section shall apply to an automobile designed as an auto home and to a trailer designed for use with a private passenger automobile.

Note: See policy for the extension of emergency road service coverage written on private passenger automobiles to non-owned trailers.

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651. NO-FAULT COVERAGE

All automobile liability insurance policies written on a private passenger motor vehicle, as defined below, issued or renewed on or after July 1, 1974,* must provide the following minimum coverages:

A. Medical payments coverage $5,000 minimum per person.

B. No-fault total disability coverage - Up to $140 per week.

C. No-fault death indemnity, dismemberment, and loss of sight coverage - $5,000 per person.

Any or all of these coverages may be rejected at the option of the named insured. Premiums for the no-fault coverages are shown in the Rate Section.

This rule applies when an automobile liability insurance policy is written on:

A. Motor vehicles of the private passenger type licensed for use on public highways including utility, amphibious, dune buggy, jeep types and antique or classic automobiles used as private passenger automobiles.

B. A motor home and, if subject to motor home or private passenger classification, a truck/van camper.

C. Motorcycles and motorscooters rated as private passenger vehicles when licensed for use on public highways.

D. Commercially rated motor vehicles of the private passenger or utility type as defined in Section A. of Rule 312 - Body Type Categories.

*Required Medical Payments limit changed from $2,000 to $5,000 June 17, 1981.

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700 MISCELLANEOUS RATING RULES

703. OVERSIZE OR OVERWEIGHT VEHICLES - Bodily Injury and Property Damage Liability

As respects a vehicle which exceeds the limitations on width, length, height or weight specified by law and as a result of which the owner or operator must secure a special permit and possibly file a certificate of insurance, the applicable bodily injury and property damage liability premium shall be increased in accordance with the following:

A. **Single Trip Permit:**

If the permit is issued for and limited to a single trip a separate charge applies for each trip. The required premium together with a notice of intent to make such trip must be received by the Company prior to the date it is actually made. Such notice shall specify the date of the trip and describe the kind of load, dimensions and weight which make the permit mandatory. Refer to the Company for the additional charge.

B. **Permits not Limited to Single Trips:**

If the permit does not limit operations to a single trip, the required additional semiannual charge together with a general description of the kind of loads, dimensions and weight which make the permit mandatory must be received by the Company. Refer to the Company for the additional charge.

Note: Coverage will be afforded on a "per occurrence" basis when the statute governing overweight and oversize vehicles so requires. Vehicles insured hereunder shall not be subject to a charge for "per occurrence" coverage specified by any other manual rule.

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704. MOTOR CARRIER CERTIFICATE FILING

Risks which require the filing of (1) a Federal Highway Administration (formerly Interstate Commerce Commission) certificate, or (2) a public utility commission or state commerce commission certificate which binds the Company on all vehicles owned, operated, or hired by the insured and used under the insured's permit, shall be subject to the following provisions:

A. All owned, rented or leased vehicles must be insured for bodily injury and property damage liability by this Company. A policy on which a prescribed certificate is filed cannot be cancelled prior to the effective date of the cancellation of the certificate.

B. **Employers' Non-Owned Car Liability and Hired Car Coverage:** The policy shall be endorsed to provide employer's non-owned car liability and hired car coverages, subject to the following rating provisions:

   1. If the insured expects to hire vehicles or to have employees use non-owned vehicles in the operation of the insured's business, the premium charge shall be determined in accordance with Rule 503 - Employers' Non-Owned Car Liability and Rule 504 - Hired Cars.

   2. If the insured does not anticipate hiring vehicles or having employees use non-owned vehicles in the operation of the insured's business, the bodily injury and property damage liability premium charge is $20.00.

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705. TRANSPORTATION OF SCHOOL CHILDREN, CHURCH GROUPS, FRIENDS, NEIGHBORS OR FELLOW EMPLOYEES - Private Passenger Automobiles

A private passenger type automobile used to transport

A. school children, or

B. persons to and from church services or other activities incidental to church functions, or

C. friends, neighbors or fellow employees

for a consideration, in addition to use for personal pleasure, family and business shall be classified as a private passenger automobile as defined in Rule 201 - Private Passenger Automobile Defined. The otherwise applicable private passenger premium determination procedures shall apply for all coverages except the base premiums for the bodily injury and property damage liability and medical payments coverages shall be multiplied by:

Number of Passengers Transported, excluding the driver	Factor
8 or less	1.20
Greater than 8	1.75

Note: Coverage for such use on a share-expense basis in a private passenger or station wagon type vehicle is provided under the policy contract at no additional charge.

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706. TRANSPORTATION OF PERSONS INCIDENTAL TO OCCUPATIONAL DUTIES

A private passenger type automobile used to transport persons as an incidental part of the occupational duties of an insured shall be classified as a private passenger automobile. The otherwise applicable private passenger premium determination procedures shall apply to all coverages except where the insured's compensation for transporting persons exceeds the local area standard for non-profit reimbursement for automobile operational costs, in which event the otherwise applicable base premium for bodily injury and property damage liability and medical payments coverages shall be multiplied by:

Number of Passengers Transported, excluding the driver	Factor
8 or less	1.20
Greater than 8	1.75

If the compensation for transporting persons exceeds the local area standards for non-profit reimbursement for automobile operational costs, the application must be accompanied by a statement of the complete facts relative to the transportation of passengers and the form, basis and rate of compensation.

Under no circumstance does this rule extend to the insuring of any automobile which is used for public livery or private livery purposes.

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708. FEDERAL GOVERNMENT EMPLOYEE - Use of Private Passenger Automobile

A private passenger automobile as defined in Rule 201 - Private Passenger Automobile Defined used by an insured in performance of duties as a federal government employee shall be classified as **business use** (see Rule 213 - Private Passenger Automobile Use) **long annual mileage** (see Rule 214 - Estimated Average Total Annual Mileage). The otherwise applicable private passenger premium determination procedures shall apply to all coverages except that the otherwise applicable bodily injury and property damage liability base premium shall be multiplied by:

Factor
0.70

when a certificate of financial responsibility filing is not required; otherwise, the full bodily injury and property damage liability base premium is applicable.

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800 FLEET AND EXPERIENCE RATING PLAN

801. FLEET RATING PLAN

Note: Vehicles rated under the provisions of this rule shall be insured in the State Farm Mutual Automobile Insurance Company.

A. **Fleet Defined**

A fleet is defined as five or more self-propelled vehicles owned by or under the direct control of one insured or management and covered under one policy with a single expiration date applying to all vehicles.

Notes:

1. Vehicles of any type rented or leased by the insured and operated as though owned by the insured shall be considered as owned vehicles for the purpose of this rule.

2. Motorcycles, motorscooters, motorized bicycles, golfmobiles, snowmobiles, trailers and semitrailers, and limited use antique and classic automobiles may be included in a fleet policy but shall not be counted as self-propelled vehicles for the purpose of determining fleet eligibility.

3. If a company is solely owned by an individual and part of the vehicles are titled in the name of the company and the balance in the name of the sole owner, all may be insured on the same fleet policy.

4. Vehicles owned by employees of the insured (including salespeople), by partners, or by officers of the corporation, whether or not used in the insured's business, shall not be included in a fleet policy.

5. For non-farm business use private passenger automobiles insured under the provisions of this rule, the factors in the table below shall apply to the private passenger rates regardless of the actual ages of the operators or the total annual miles driven.

Coverage	Factor
BIPD	1.30
COLL	1.21
COMP	1.27
MPC	1.09

For all other vehicles, regular rating classifications pertaining to such vehicles apply.

6. A fleet insured under the provisions of this rule is subject to Rule 851 - Experience Rating Plan.

B. **Application of Manual Rules and Rates**

A fleet is subject to other manual rules and rates to the extent such rules and rates are not precluded from applying to fleets.

Notes:

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1. A multiple vehicle risk already insured with the Company on separate policies may, at the election of the insured and with the consent of the Company, be insured as a fleet under this rule at a subsequent renewal date.

2. A fleet insured under the provisions of this rule may not be moved from under the rating provisions of this rule except with the approval of the Company.

C. **Policy Term**

A fleet must be insured on an annual term policy.

Note: Premiums for a twelve month policy term shall be twice the premiums applying for a six month policy term when twelve month policy term premiums for vehicles being insured with a policy term of twelve months are not designated in the manual.

D. **Uniform Limits**

Limits applying to bodily injury and property damage liability, uninsured motor vehicle and underinsured motor vehicle (where available) coverages shall be the same for each vehicle insured for such coverage. Limits for medical payments or personal injury protection coverages (where available) shall be the same for each vehicle insured for such coverage unless a variation, for reasons submitted, is approved by the Company.

Exception: If certain vehicles because of governmental authority require higher limits than are desired on other vehicles variation will be permitted.

E. **Accident or Occurrence Basis for Liability Coverage**

The bodily injury and property damage liability coverage provided by the policy is on a "per accident" basis. Bodily injury and property damage liability coverage on a "per occurrence" basis is available by endorsement at a 1% increase in the otherwise applicable bodily injury and property damage liability premium. This adjustment shall be treated as a limits adjustment for purposes of determining the premium.

F. **Automatic Coverage**

1. At the request of the insured, an automatic coverage endorsement may be issued if all owned, rented or leased vehicles are insured by this Company. If all vehicles are not insured by this Company, it may be made applicable if all vehicles of a given class are insured by this Company.

    a. This endorsement supersedes the automatic insurance provision of the policy. It applies to the coverages in force on all private passenger automobiles and all other vehicles separately on the date that a vehicle is purchased, rented or leased by the insured. The most restricted coverage shall apply separately for private passenger automobiles and all other vehicles. The status of the policy in force at the time a vehicle is added shall determine the coverage(s) to which the endorsement applies.

    b. If the automatic coverage endorsement is not issued, the automatic coverage provision of the policy applies.

2. The insured shall maintain for each location a record of vehicles showing:

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a. A description of each vehicle purchased, the date of purchase, the cost and other data necessary for the rating thereof.

b. A description of each vehicle disposed of and date of disposition.

This record shall be available to this Company upon request.

3. Proper notice to this Company is required to add coverages not provided for by the automatic coverage endorsement.

G. **Deposit Premium**

A deposit premium applies if the policy contains the automatic coverage endorsement (see Section F). The premium calculated for the upcoming policy period is the Deposit Premium. Any changes to the covered vehicles under the terms of the Automatic Coverage Endorsement may impact the final premium for the policy term and shall be subject to the audit provisions in Section H.

H. **Audit**

The Company shall have the right to audit the insured's records, at any time during the policy period and within three years after the termination of the policy, with respect to the premium basis or the subject matter of the policy.

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851. EXPERIENCE RATING PLAN

The experience rating provisions of this rule apply to all fleets as defined in Rule 801 - Fleet Rating Plan.

A. This plan provides for the modification of the total policy premium by the application of a premium modification factor.

B. The premium modification factor is determined from experience incurred by the fleet during the past five years ending with the initial effective date of the policy or the three months preceding the renewal of the policy. If five years of experience is not available, such experience as is available shall be used subject to a minimum experience period of one year ending as specified above. If less than one year of experience is available, the premium modification factor shall be 1.00 for the upcoming policy term.

   If the fleet has been insured with a company from which experience is not obtainable, experience may be used that is submitted to the Company in the form of a statement signed by the insured. Experience in such form shall be given credence in accordance with its apparent credibility.

C. The premium modification factor shall be determined and applied as follows:

   1. Determine the number of car years in the experience period represented by the self-propelled vehicles of the fleet.

      Note: A single self-propelled vehicle develops five car years of experience for a five year experience period.

   2. Determine the total fleet incurred losses (paid losses plus reserves on pending claims) for the experience period after:

      a. Multiplying individual coverage incurred losses by the indicated factor below to provide for the inclusion of allocated claim adjustment expense in the loss amount, and

Allocated Adjustment Expense Factors	
Bodily Injury Liability	1.10
Uninsured Motor Vehicle Coverage and Underinsured Motor Vehicle Coverage	1.06
Personal Injury Protection	1.03
Medical Payments	1.01
All Other Coverages	1.00

      b. Limiting the amount of loss resulting from any single accident (after providing for allocated claim adjustment expense in the amount) to the "maximum single loss" amount specified in the table below:

Number of Car Years in Experience Period	Maximum Single Loss*
5-21	135%

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Number of Car Years in Experience Period	Maximum Single Loss*
22-49	67%
50-85	45%
86-132	34%
133-199	27%
200-299	22%
300-466	19%
Over 466	17%
*Percent of adjusted written premium for the experience period.	

3. Determine the total fleet premium collected by the Company for the experience period adjusted to eliminate the effect of any fleet rating modification. If the fleet was insured with another company during any part of the experience period, use the applicable premiums charged by that company. To the extent the applicable premium information for any policy periods is not available from the other company, do not use those policy periods for experience rating.

4. Develop an Actual Limited Loss Ratio by dividing the results of step 2 by the results of step 3.

5. Select the premium modification factor from the table below which corresponds to the developed Actual Limited Loss Ratio from step 4 and the number of car years in the experience period from step 1.

Actual Limited Loss Ratio	Number of Car Years in Experience Period							
	5-21	22-49	50-85	86-132	133-199	200-299	300-466	Over 466
0-.050	0.91	0.83	0.74	0.66	0.57	0.48	0.40	0.31
.051-.100	0.92	0.85	0.77	0.69	0.62	0.54	0.46	0.39
.101-.150	0.93	0.87	0.80	0.73	0.66	0.60	0.53	0.46
.151-.200	0.94	0.88	0.83	0.77	0.71	0.65	0.59	0.53
.201-.250	0.95	0.90	0.85	0.80	0.76	0.71	0.66	0.61
.251-.300	0.96	0.92	0.88	0.84	0.80	0.76	0.72	0.68
.301-.350	0.97	0.94	0.91	0.88	0.85	0.82	0.79	0.76
.351-.400	0.98	0.96	0.94	0.92	0.89	0.87	0.85	0.83
.401-.450	0.99	0.98	0.96	0.95	0.94	0.93	0.92	0.91
.451-.500	1.00	1.00	0.99	0.99	0.99	0.99	0.98	0.98
.501-.550	1.01	1.01	1.02	1.03	1.03	1.04	1.05	1.05
.551-.600	1.02	1.03	1.05	1.06	1.08	1.10	1.11	1.13
.601-.650	1.03	1.05	1.08	1.10	1.13	1.15	1.18	1.20
.651-.700	1.03	1.07	1.10	1.14	1.17	1.21	1.24	1.28
.701-.750	1.04	1.09	1.13	1.18	1.22	1.26	1.31	1.35
.751-.800	1.05	1.11	1.16	1.21	1.27	1.32	1.37	1.43
.801-.850	1.06	1.12	1.19	1.25	1.31	1.37	1.44	1.50
.851-.900	1.07	1.14	1.22	1.29	1.36	1.43	1.50	1.57

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Actual Limited Loss Ratio	Number of Car Years in Experience Period							
	5-21	22-49	50-85	86-132	133-199	200-299	300-466	Over 466
.901-.950	1.08	1.16	1.24	1.32	1.41	1.49	1.57	1.65
.951-1.000	1.09	1.18	1.27	1.36	1.45	1.54	1.63	1.72
1.001-1.050	1.10	1.20	1.30	1.40	1.50	1.60	1.70	1.80
1.051-1.100	1.11	1.22	1.33	1.44	1.54	1.65	1.76	1.87
1.101-1.150	1.12	1.24	1.35	1.47	1.59	1.71	1.83	1.95
1.151-1.200	1.13	1.25	1.38	1.51	1.64	1.76	1.89	2.02
1.201-1.250	1.14	1.27	1.41	1.55	1.68	1.82	1.96	2.09
1.251-1.300	1.15	1.29	1.44	1.58	1.73	1.88	2.02	2.17
1.301-1.350	1.16	1.31	1.47	1.62	1.78	1.93	2.09	2.24
1.351-1.400	1.16	1.33	1.49	1.66	1.82	1.99	2.15	2.32
1.401-1.450	1.17	1.35	1.52	1.70	1.87	2.04	2.22	2.39
1.451-1.500	1.18	1.37	1.55	1.73	1.92	2.10	2.28	2.47
Add for each additional .05 or fraction of	0.01	0.02	0.03	0.04	0.05	0.06	0.06	0.07

6. Adjust the total premium applicable to the fleet for the upcoming policy term by the premium modification factor determined above.

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900 RECREATIONAL VEHICLES

901. RECREATIONAL VEHICLES

Note: Vehicles rated under the provisions of this rule shall be insured in the State Farm Mutual Automobile Insurance Company. Motor homes and truck or van campers are not subject to the provisions of this rule. See Rule 401 - Motor Homes, Truck or Van Campers.

A. **Recreational Vehicles Defined**

1. **Off-Road Vehicles**

a. **All-Terrain Vehicle:** A self-propelled vehicle, equipped with balloon tires or crawler tracks, capable of traveling over rugged terrain (some are also amphibious) and used principally off public roads.

b. **Dune Buggy:** A four-wheeled, self-propelled vehicle used principally off public roads.

c. **Golfmobile:** A self-propelled vehicle used principally to afford transportation on a golf course or private premises.

d. **Minibike:** A small motorcycle, motorscooter, or other small motorized vehicle not otherwise defined in this rule used principally off public roads.

e. **Snowmobile:** A self-propelled vehicle, equipped with crawler tracks and skis, capable of traveling over ice and snow and used principally off public roads.

f. **Trail Bike:** A motorcycle capable of traveling over rugged terrain and used principally off public roads.

Note: Vehicles of the above types which are licensed/registered for use on public roads are not subject to the provisions of this rule. See Rule 403 - Amphibious, Dune Buggy and Related Self-Propelled Vehicles or Rule 404 - Motorcycles, Motorscooters, and Motorized Bicycles.

Refer to Section D of this rule for the rating of Off-Road Vehicles.

2. **Travel and Camping Trailers**

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

b. **Camping Trailer:** A trailer designed for use with a private passenger automobile which expands into temporary living quarters. These differ from travel trailers in their collapsed, low-profile towing position. It also includes a trailer which is not equipped as living quarters, but which is used solely for camping and similar recreational purposes.

Refer to Section E of this rule for the rating of Travel and Camping Trailers.

B. **Coverage and Policy Term**

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Except as indicated below, factory-built recreational vehicles as defined in this rule, which are owned by individuals, may be insured under the Company's recreational vehicle policy for bodily injury and property damage liability, medical payments, and physical damage (comprehensive and collision combined) coverages.

A recreational vehicle policy shall be written for a twelve months' term. It may be renewed for succeeding twelve months' terms provided the premium for each subsequent term is paid on or before the expiration of the current policy term.

C. **Suspension, Changes and Cancellation**

Snowmobiles and Travel or Camping Trailers: Any suspension, change or cancellation of coverage shall be subject to an earned premium calculated in accord with the following table. The earned premium will be based on the sum of the premium earned percentages, or the pro-rata portion thereof, for those months in which coverage was provided.

PREMIUM EARNED PERCENTAGES					
Month	**Snowmobiles***	**Travel/Camping Trailers**	**Month**	**Snowmobiles***	**Travel/Camping Trailers**
Jan.	25%	2%	July	2%	16%
Feb.	20%	2%	Aug.	2%	16%
Mar.	8%	4%	Sept.	2%	12%
Apr.	8%	8%	Oct.	6%	8%
May	2%	12%	Nov.	8%	2%
June	2%	16%	Dec.	15%	2%

*Applicable also to trailers used for transporting snowmobiles.

Other Recreational Vehicles: Pro rata premium credit will be allowed for any suspension, change or cancellation of coverage.

Policy cancellations at the request of the insured are subject to a minimum retained premium of $5.00.

D. **Rating of Off-Road Recreational Vehicles**

1. Off-road vehicles insured under this rule are not subject to the Rate Section Rules, nor shall the rules applicable to private passenger automobiles apply.

2. **Bodily injury and property damage liability, medical payments, and physical damage coverages:** Refer to the Rate Section for the annual premiums.

3. Miscellaneous Provisions:

   a. **Uninsured motor vehicle coverage:** Uninsured motor vehicle coverage for bodily injury may be written with limits up to $250,000/$500,000 or the bodily injury liability limits of the policy, whichever are less. Refer to the "Off-Road Vehicles" Rate Section for the premium determination.

   b. **Towed cutters and sleds:** The physical damage coverage afforded on the insured off-road vehicle may be extended to an owned, factory-built trailer, sled, or cutter designed for towing behind the vehicle. Its MSRP (See Rule 111) will be included with that of the recreational vehicle

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for the purpose of determining the premium for the physical damage coverage on the entire unit. The liability and medical payments coverages afforded on the insured off-road vehicle are included on the towed vehicle without additional charge.

c. **Trailers used for transporting off-road vehicles:** The physical damage coverage afforded on the insured off-road vehicle may be extended to an owned, factory-built trailer designed for use with a private passenger automobile and used for transporting the vehicle. Refer to the Rate Section for the additional premium for the extension of physical damage coverage. This extension includes emergency road service coverage on the trailer. The liability and medical payments coverages afforded on the owned private passenger automobile are included on the trailer without additional charge.

E. **Rating of Travel and Camping Trailers**

1. Except for Materials Discount, Rate Section Rules do not apply to travel and camping trailers insured under this rule, nor shall the rules applicable to private passenger automobiles apply.

2. **Bodily injury and property damage liability and medical payments coverages:** Bodily injury and property damage liability and medical payments coverages afforded on the owned private passenger automobile are extended to the trailer without additional charge.

3. **Physical damage coverage including emergency road service:** Refer to the Rate Section for the annual premiums.

F. **Rental Provisions**

1. Coverage on rented recreational travel and camping trailers used by the insured: See Rule 505 - Use of Non-Owned Recreational Travel and Camping Vehicles and Trailers.

2. Coverage on owned recreational travel and camping trailers rented to others: Physical damage coverage on an insured travel or camping trailer may be extended by endorsement to apply while it is rented to others at the rate of $1.00 for each day of rental coverage desired, subject to a minimum premium of $5.00 for each rental period.

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PRIVATE PASSENGER RATES

This section provides details on rating for private passenger auto policies.

PRIVATE PASSENGER

Semiannual Premiums

Round to the nearest penny after each sequence step

BIPD Sequence	Operation
01. Base Rate	
02. STAR Factor (SFF&C only)	*
03. Limits (BI + PD)	*
04. Model Year	*
05. Financial Responsibility Certification	*
06. ARRP, Good Driving Discount (SFM only)	*
07. Driver Record Charge (SFF&C only)	*
08. Customer Rating Index	*
09. Defensive Driving Course Discount	*
10. Liability Rating Group	*
11. Multiple Line Discount	*
12. Location	*
13. Driver Adjustment	*
14. Federal Government Employee	*
15. Transportation of Friends, Transportation Incidental to Occupation	*
16. Fleet Driver Adjustment	*
17. Fleet Non-Farm Business Use	*
18. Experience Rated Fleet	*
19. Fleet Modification	*
20. Policy Term (Rule 102, Rule 801C)	*

COLL Sequence	Operation
01. Base Rate	
02. STAR Factor (SFF&C only)	*
03. GRG/Deductible	*
04. Model Year	*
05. ARRP, Good Driving Discount (SFM only)	*
06. Driver Record Charge (SFF&C only)	*

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COLL Sequence	Operation
07. Customer Rating Index	*
08. Defensive Driving Course Discount	*
09. Multiple Line Discount	*
10. Location	*
11. Driver Adjustment	*
12. Fleet Driver Adjustment	*
13. Fleet Non-Farm Business Use	*
14. Experience Rated Fleet	*
15. Fleet Modification	*
16. Policy Term (Rule 102, Rule 801C)	*

COMP Sequence	Operation
01. Base Rate	
02. STAR Factor (SFF&C only)	*
03. DRG/Deductible	*
04. Model Year	*
05. Customer Rating Index	*
06. Defensive Driving Course Discount	*
07. Multiple Line Discount	*
08. Materials Discount	*
09. Location	*
10. Driver Adjustment	*
11. Fleet Driver Adjustment	*
12. Fleet Non-Farm Business Use	*
13. Experience Rated Fleet	*
14. Fleet Modification	*
15. Policy Term (Rule 102, Rule 801C)	*

ERS Sequence	Operation
01. Base Rate	
02. STAR Factor (SFF&C only)	*
03. Farm	*
04. Policy Term (Rule 102, Rule 801C)	*
05. Fleet Modification	*

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MPC Sequence	Operation
01. Base Rate	
02. STAR Factor (SFF&C only)	*
03. Limits	*
04. Model Year	*
05. ARRP, Good Driving Discount (SFM only)	*
06. Driver Record Charge (SFF&C only)	*
07. Customer Rating Index	*
08. Defensive Driving Course Discount	*
09. Passive Restraint Discount	*
10. Vehicle Safety Discount	*
11. Multiple Line Discount	*
12. Location	*
13. Driver Adjustment	*
14. Transportation of Friends, Transportation Incidental to Occupation	*
15. Fleet Driver Adjustment	*
16. Fleet Non-Farm Business Use	*
17. Experience Rated Fleet	*
18. Fleet Modification	*
19. Policy Term (Rule 102, Rule 801C)	*

R1 Sequence	Operation
01. Base Rate	
02. STAR Factor (SFF&C only)	*
03. Limits	*
04. Driver Adjustment	*
05. Policy Term (Rule 102, Rule 801C)	*
06. Fleet Modification	*

Note: The driver adjustment factor applies if the driver used in the rating of the automobile in accordance with Rule 212 - Age, Gender and Marital Status is an assigned unmarried male under 25.

S Sequence	Operation
01. Base Rate	
02. STAR Factor (SFF&C only)	*

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S Sequence	Operation
03. Policy Term (Rule 102, Rule 801C)	*
04. Fleet Modification	*

T Sequence	Operation
01. Base Rate	
02. STAR Factor (SFF&C only)	*
03. Policy Term (Rule 102, Rule 801C)	*
04. Fleet Modification	*

UBI Sequence	Operation
01. Base Rate	
02. STAR Factor (SFF&C only)	*
03. Limits	*
04. Multiple Automobiles Discount	*
05. Policy Term (Rule 102, Rule 801C)	*
06. Fleet Modification	*

UPD Sequence	Operation
01. Base Rate	
02. STAR Factor (SFF&C only)	*
03. Limits	*
04. Multiple Automobiles Discount	*
05. Policy Term (Rule 102, Rule 801C)	*
06. Fleet Modification	*

WBI Sequence	Operation
01. Base Rate	
02. STAR Factor (SFF&C only)	*
03. Limits	*
04. Multiple Automobiles Discount	*
05. Policy Term (Rule 102, Rule 801C)	*
06. Fleet Modification	*

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PRIVATE PASSENGER DRIVER ADJUSTMENT SEQUENCE

Driver Adjustment Factor Calculation

See Rule 211, Rule 212

Round to three decimal places after each sequence step

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

Notes:

For policies to which there is at least one assigned driver under the age of 25:

A. If the driver qualifies for the Occasional Driver Adjustment as defined in Rule 211- Private Passenger Driver Definitions:

   1. Calculate the Driver Adjustment Factor for the age, gender and marital status as determined in Rule 212(B.2) - Age, Gender, and Marital Status.

   2. Calculate the corresponding Driver Adjustment Factor for a married driver age 25 with the same gender.

   3. Use the highest Driver Adjustment Factor calculated.

B. If the driver qualifies for the Student Away at School Discount and does not qualify for the Occasional Driver Adjustment:

   1. Calculate the Driver Adjustment Factor for the age, gender and marital status as determined in Rule 212(B.2) - Age, Gender, and Marital Status.

   2. Calculate the corresponding Driver Adjustment Factor for a driver age 25 with the same gender.

   3. Use the highest Driver Adjustment Factor calculated.

C. For all other policies:

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1. Calculate the Driver Adjustment Factor for the age, gender and marital status as determined in Rule 212(B.2) - Age, Gender, and Marital Status.

2. Calculate the corresponding Driver Adjustment Factor for a driver age 25 with the same gender and marital status.

3. Calculate the corresponding Driver Adjustment Factor as if there were no driver assigned.

4. Use the highest Driver Adjustment Factor calculated.

D. Apply an Inexperienced Operator Adjustment to the determined Driver Adjustment Factor if applicable.

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

Notes:

For policies to which there is at least one assigned driver under the age of 25:

A. If the driver qualifies for the Occasional Driver Adjustment as defined in Rule 211- Private Passenger Driver Definitions:

1. Calculate the Driver Adjustment Factor for the age, gender and marital status as determined in Rule 212(B.2) - Age, Gender, and Marital Status.

2. Calculate the corresponding Driver Adjustment Factor for a married driver age 25 with the same gender.

3. Use the highest Driver Adjustment Factor calculated.

B. If the driver qualifies for the Student Away at School Discount and does not qualify for the Occasional Driver Adjustment:

1. Calculate the Driver Adjustment Factor for the age, gender and marital status as determined in Rule 212(B.2) - Age, Gender, and Marital Status.

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2. Calculate the corresponding Driver Adjustment Factor for a driver age 25 with the same gender.

3. Use the highest Driver Adjustment Factor calculated.

C. For all other policies:

1. Calculate the Driver Adjustment Factor for the age, gender and marital status as determined in Rule 212(B.2) - Age, Gender, and Marital Status.

2. Calculate the corresponding Driver Adjustment Factor for a driver age 25 with the same gender and marital status.

3. Calculate the corresponding Driver Adjustment Factor as if there were no driver assigned.

4. Use the highest Driver Adjustment Factor calculated.

D. Apply an Inexperienced Operator Adjustment to the determined Driver Adjustment Factor if applicable.

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

Notes:

For policies to which there is at least one assigned driver under the age of 25:

A. If the driver qualifies for the Occasional Driver Adjustment as defined in Rule 211- Private Passenger Driver Definitions:

1. Calculate the Driver Adjustment Factor for the age, gender and marital status as determined in Rule 212(B.2) - Age, Gender, and Marital Status.

2. Calculate the corresponding Driver Adjustment Factor for a married driver age 25 with the same gender.

3. Use the highest Driver Adjustment Factor calculated.

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B. If the driver qualifies for the Student Away at School Discount and does not qualify for the Occasional Driver Adjustment:

1. Calculate the Driver Adjustment Factor for the age, gender and marital status as determined in Rule 212(B.2) - Age, Gender, and Marital Status.

2. Calculate the corresponding Driver Adjustment Factor for a driver age 25 with the same gender.

3. Use the highest Driver Adjustment Factor calculated.

C. For all other policies:

1. Calculate the Driver Adjustment Factor for the age, gender and marital status as determined in Rule 212(B.2) - Age, Gender, and Marital Status.

2. Calculate the corresponding Driver Adjustment Factor for a driver age 25 with the same gender and marital status.

3. Calculate the corresponding Driver Adjustment Factor as if there were no driver assigned.

4. Use the highest Driver Adjustment Factor calculated.

D. Apply an Inexperienced Operator Adjustment to the determined Driver Adjustment Factor if applicable.

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

Notes:

For policies to which there is at least one assigned driver under the age of 25:

A. If the driver qualifies for the Occasional Driver Adjustment as defined in Rule 211- Private Passenger Driver Definitions:

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1. Calculate the Driver Adjustment Factor for the age, gender and marital status as determined in Rule 212(B.2) - Age, Gender, and Marital Status.

2. Calculate the corresponding Driver Adjustment Factor for a married driver age 25 with the same gender.

3. Use the highest Driver Adjustment Factor calculated.

B. If the driver qualifies for the Student Away at School Discount and does not qualify for the Occasional Driver Adjustment:

1. Calculate the Driver Adjustment Factor for the age, gender and marital status as determined in Rule 212(B.2) - Age, Gender, and Marital Status.

2. Calculate the corresponding Driver Adjustment Factor for a driver age 25 with the same gender.

3. Use the highest Driver Adjustment Factor calculated.

C. For all other policies:

1. Calculate the Driver Adjustment Factor for the age, gender and marital status as determined in Rule 212(B.2) - Age, Gender, and Marital Status.

2. Calculate the corresponding Driver Adjustment Factor for a driver age 25 with the same gender and marital status.

3. Calculate the corresponding Driver Adjustment Factor as if there were no driver assigned.

4. Use the highest Driver Adjustment Factor calculated.

D. Apply an Inexperienced Operator Adjustment to the determined Driver Adjustment Factor if applicable.

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PRIVATE PASSENGER FLEET SEQUENCE

Fleet Adjustment Factor Calculation

See Rule 801

BIPD Sequence	Operation
01. Base Driver	
02. Usage	*
03. Annual Mileage	*
04. Single Automobile	+

COLL Sequence	Operation
01. Base Driver	
02. Usage	*
03. Annual Mileage	*
04. Single Automobile	+

COMP Sequence	Operation
01. Base Driver	
02. Usage	*
03. Annual Mileage	*
04. Single Automobile	+

MPC Sequence	Operation
01. Base Driver	
02. Usage	*
03. Annual Mileage	*
04. Single Automobile	+

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PRIVATE PASSENGER ANNUAL MILEAGE FACTORS

See Rule 214

BIPD Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
16	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.87
17	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.87
18	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.87
19	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.87
20	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.87
21	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.86
22	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.85
23	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.84
24	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.84
16	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
17	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
18	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
19	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
20	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
21	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
22	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00

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BIPD Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
23	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
24	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
16	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.87
17	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.87
18	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.87
19	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.87
20	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.87
21	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.86
22	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.85
23	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.84
24	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.84
16 - 24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	7,501+	1.00

BIPD Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor

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BIPD Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
16	F	M	Yes	Business	0 - 12,000	0.94
17	F	M	Yes	Business	0 - 12,000	0.94
18	F	M	Yes	Business	0 - 12,000	0.94
19	F	M	Yes	Business	0 - 12,000	0.94
20	F	M	Yes	Business	0 - 12,000	0.94
21	F	M	Yes	Business	0 - 12,000	0.93
22	F	M	Yes	Business	0 - 12,000	0.93
23	F	M	Yes	Business	0 - 12,000	0.93
24	F	M	Yes	Business	0 - 12,000	0.92
16	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
17	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
18	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
19	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
20	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
21	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
22	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
23	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
24	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
16	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.94
17	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.94

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BIPD Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
18	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.94
19	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.94
20	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.94
21	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.93
22	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.93
23	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.93
24	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.92
16 - 24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	12,001+	1.00

BIPD Age 25 - 29						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
25	M	S	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.83
26	M	S	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.83
27	M	S	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.83
28	M	S	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.83
29	M	S	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.83

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BIPD Age 25 - 29						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
25	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0 - 7,500	0.83
26	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0 - 7,500	0.83
27	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0 - 7,500	0.83
28	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0 - 7,500	0.82
29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0 - 7,500	0.82
25 - 29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	7,501+	1.00

BIPD Age 25 - 29						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
25	M	S	Yes	Business	0 - 12,000	0.90
26	M	S	Yes	Business	0 - 12,000	0.90
27	M	S	Yes	Business	0 - 12,000	0.90
28	M	S	Yes	Business	0 - 12,000	0.90
29	M	S	Yes	Business	0 - 12,000	0.90
25	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0 - 12,000	0.92
26	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0 - 12,000	0.92
27	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0 - 12,000	0.92
28	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0 - 12,000	0.92

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BIPD Age 25 - 29						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0 - 12,000	0.92
25 - 29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	12,001+	1.00

BIPD Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
30	Pleasure/Work/School, Farm	0 - 7,500	0.81
31	Pleasure/Work/School, Farm	0 - 7,500	0.81
32	Pleasure/Work/School, Farm	0 - 7,500	0.81
33	Pleasure/Work/School, Farm	0 - 7,500	0.81
34	Pleasure/Work/School, Farm	0 - 7,500	0.81
35	Pleasure/Work/School, Farm	0 - 7,500	0.81
36	Pleasure/Work/School, Farm	0 - 7,500	0.81
37	Pleasure/Work/School, Farm	0 - 7,500	0.81
38	Pleasure/Work/School, Farm	0 - 7,500	0.81
39	Pleasure/Work/School, Farm	0 - 7,500	0.81
40	Pleasure/Work/School, Farm	0 - 7,500	0.81
41	Pleasure/Work/School, Farm	0 - 7,500	0.81
42	Pleasure/Work/School, Farm	0 - 7,500	0.81
43	Pleasure/Work/School, Farm	0 - 7,500	0.81
44	Pleasure/Work/School, Farm	0 - 7,500	0.81

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BIPD Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
45	Pleasure/Work/School, Farm	0 - 7,500	0.81
46	Pleasure/Work/School, Farm	0 - 7,500	0.81
47	Pleasure/Work/School, Farm	0 - 7,500	0.81
48	Pleasure/Work/School, Farm	0 - 7,500	0.80
49	Pleasure/Work/School, Farm	0 - 7,500	0.80
50	Pleasure/Work/School, Farm	0 - 7,500	0.80
51	Pleasure/Work/School, Farm	0 - 7,500	0.80
52	Pleasure/Work/School, Farm	0 - 7,500	0.80
53	Pleasure/Work/School, Farm	0 - 7,500	0.80
54	Pleasure/Work/School, Farm	0 - 7,500	0.80
55	Pleasure/Work/School, Farm	0 - 7,500	0.79
56	Pleasure/Work/School, Farm	0 - 7,500	0.79
57	Pleasure/Work/School, Farm	0 - 7,500	0.79
58	Pleasure/Work/School, Farm	0 - 7,500	0.79
59	Pleasure/Work/School, Farm	0 - 7,500	0.78
60	Pleasure/Work/School, Farm	0 - 7,500	0.78
61	Pleasure/Work/School, Farm	0 - 7,500	0.78
62	Pleasure/Work/School, Farm	0 - 7,500	0.78
63	Pleasure/Work/School, Farm	0 - 7,500	0.78
64	Pleasure/Work/School, Farm	0 - 7,500	0.78
65	Pleasure/Work/School, Farm	0 - 7,500	0.78

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BIPD Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
66	Pleasure/Work/School, Farm	0 - 7,500	0.78
67	Pleasure/Work/School, Farm	0 - 7,500	0.79
68	Pleasure/Work/School, Farm	0 - 7,500	0.79
69	Pleasure/Work/School, Farm	0 - 7,500	0.80
70	Pleasure/Work/School, Farm	0 - 7,500	0.80
71	Pleasure/Work/School, Farm	0 - 7,500	0.81
72	Pleasure/Work/School, Farm	0 - 7,500	0.81
73	Pleasure/Work/School, Farm	0 - 7,500	0.82
74	Pleasure/Work/School, Farm	0 - 7,500	0.82
75	Pleasure/Work/School, Farm	0 - 7,500	0.83
76	Pleasure/Work/School, Farm	0 - 7,500	0.83
77	Pleasure/Work/School, Farm	0 - 7,500	0.83
78	Pleasure/Work/School, Farm	0 - 7,500	0.84
79	Pleasure/Work/School, Farm	0 - 7,500	0.84
80	Pleasure/Work/School, Farm	0 - 7,500	0.84
81	Pleasure/Work/School, Farm	0 - 7,500	0.84
82	Pleasure/Work/School, Farm	0 - 7,500	0.83
83	Pleasure/Work/School, Farm	0 - 7,500	0.82
84	Pleasure/Work/School, Farm	0 - 7,500	0.82
85	Pleasure/Work/School, Farm	0 - 7,500	0.82
86	Pleasure/Work/School, Farm	0 - 7,500	0.82

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BIPD Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
87	Pleasure/Work/School, Farm	0 - 7,500	0.82
88	Pleasure/Work/School, Farm	0 - 7,500	0.82
89	Pleasure/Work/School, Farm	0 - 7,500	0.82
90	Pleasure/Work/School, Farm	0 - 7,500	0.82
91	Pleasure/Work/School, Farm	0 - 7,500	0.82
92	Pleasure/Work/School, Farm	0 - 7,500	0.82
93	Pleasure/Work/School, Farm	0 - 7,500	0.82
94	Pleasure/Work/School, Farm	0 - 7,500	0.83
95	Pleasure/Work/School, Farm	0 - 7,500	0.83
96	Pleasure/Work/School, Farm	0 - 7,500	0.83
97	Pleasure/Work/School, Farm	0 - 7,500	0.83
98	Pleasure/Work/School, Farm	0 - 7,500	0.83
99+	Pleasure/Work/School, Farm	0 - 7,500	0.83
30 - 99+	Pleasure/Work/School, Farm	7,501+	1.00

BIPD Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
30	Business	0 - 12,000	0.91
31	Business	0 - 12,000	0.91
32	Business	0 - 12,000	0.91
33	Business	0 - 12,000	0.91
34	Business	0 - 12,000	0.91
35	Business	0 - 12,000	0.91
36	Business	0 - 12,000	0.91
37	Business	0 - 12,000	0.91

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BIPD Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
38	Business	0 - 12,000	0.91
39	Business	0 - 12,000	0.91
40	Business	0 - 12,000	0.91
41	Business	0 - 12,000	0.91
42	Business	0 - 12,000	0.91
43	Business	0 - 12,000	0.91
44	Business	0 - 12,000	0.91
45	Business	0 - 12,000	0.91
46	Business	0 - 12,000	0.91
47	Business	0 - 12,000	0.91
48	Business	0 - 12,000	0.91
49	Business	0 - 12,000	0.91
50	Business	0 - 12,000	0.89
51	Business	0 - 12,000	0.89
52	Business	0 - 12,000	0.89
53	Business	0 - 12,000	0.89
54	Business	0 - 12,000	0.89
55	Business	0 - 12,000	0.89
56	Business	0 - 12,000	0.89
57	Business	0 - 12,000	0.88
58	Business	0 - 12,000	0.88
59	Business	0 - 12,000	0.88
60	Business	0 - 12,000	0.88
61	Business	0 - 12,000	0.88
62	Business	0 - 12,000	0.88
63	Business	0 - 12,000	0.88
64	Business	0 - 12,000	0.88
65	Business	0 - 12,000	0.88
66	Business	0 - 12,000	0.88
67	Business	0 - 12,000	0.88
68	Business	0 - 12,000	0.89
69	Business	0 - 12,000	0.89
70	Business	0 - 12,000	0.89
71	Business	0 - 12,000	0.89
72	Business	0 - 12,000	0.90
73	Business	0 - 12,000	0.90
74	Business	0 - 12,000	0.90
75	Business	0 - 12,000	0.83

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BIPD Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
76	Business	0 - 12,000	0.83
77	Business	0 - 12,000	0.83
78	Business	0 - 12,000	0.84
79	Business	0 - 12,000	0.84
80	Business	0 - 12,000	0.81
81	Business	0 - 12,000	0.82
82	Business	0 - 12,000	0.82
83	Business	0 - 12,000	0.82
84	Business	0 - 12,000	0.82
85	Business	0 - 12,000	0.79
86	Business	0 - 12,000	0.79
87	Business	0 - 12,000	0.79
88	Business	0 - 12,000	0.80
89	Business	0 - 12,000	0.80
90	Business	0 - 12,000	0.82
91	Business	0 - 12,000	0.82
92	Business	0 - 12,000	0.82
93	Business	0 - 12,000	0.82
94	Business	0 - 12,000	0.83
95	Business	0 - 12,000	0.83
96	Business	0 - 12,000	0.83
97	Business	0 - 12,000	0.83
98	Business	0 - 12,000	0.83
99+	Business	0 - 12,000	0.83
30 - 99+	Business	12,001+	1.00

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PRIVATE PASSENGER ANNUAL MILEAGE FACTORS

See Rule 214

COLL Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
16	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.87
17	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.87
18	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.87
19	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.86
20	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.86
21	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.86
22	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.85
23	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.84
24	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.84
16	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
17	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
18	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
19	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
20	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
21	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
22	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00

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COLL Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
23	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
24	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
16	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.87
17	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.87
18	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.87
19	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.86
20	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.86
21	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.86
22	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.85
23	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.84
24	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.84
16 - 24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	7,501+	1.00

COLL Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor

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COLL Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
16	F	M	Yes	Business	0 - 12,000	0.92
17	F	M	Yes	Business	0 - 12,000	0.92
18	F	M	Yes	Business	0 - 12,000	0.92
19	F	M	Yes	Business	0 - 12,000	0.92
20	F	M	Yes	Business	0 - 12,000	0.92
21	F	M	Yes	Business	0 - 12,000	0.92
22	F	M	Yes	Business	0 - 12,000	0.92
23	F	M	Yes	Business	0 - 12,000	0.91
24	F	M	Yes	Business	0 - 12,000	0.91
16	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
17	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
18	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
19	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
20	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
21	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
22	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
23	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
24	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
16	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.92
17	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.92

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COLL Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
18	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.92
19	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.92
20	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.92
21	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.92
22	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.92
23	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.91
24	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.91
16 - 24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	12,001+	1.00

COLL Age 25 - 29						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
25	M	S	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.84
26	M	S	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.84
27	M	S	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.84
28	M	S	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.84
29	M	S	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.84

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COLL Age 25 - 29						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
25	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0 - 7,500	0.83
26	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0 - 7,500	0.83
27	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0 - 7,500	0.83
28	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0 - 7,500	0.82
29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0 - 7,500	0.82
25 - 29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	7,501+	1.00

COLL Age 25 - 29						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
25	M	S	Yes	Business	0 - 12,000	0.94
26	M	S	Yes	Business	0 - 12,000	0.94
27	M	S	Yes	Business	0 - 12,000	0.93
28	M	S	Yes	Business	0 - 12,000	0.93
29	M	S	Yes	Business	0 - 12,000	0.93
25	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0 - 12,000	0.91
26	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0 - 12,000	0.91
27	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0 - 12,000	0.90
28	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0 - 12,000	0.90

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COLL Age 25 - 29						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0 - 12,000	0.90
25 - 29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	12,001+	1.00

COLL Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
30	Pleasure/Work/School, Farm	0 - 7,500	0.82
31	Pleasure/Work/School, Farm	0 - 7,500	0.82
32	Pleasure/Work/School, Farm	0 - 7,500	0.81
33	Pleasure/Work/School, Farm	0 - 7,500	0.81
34	Pleasure/Work/School, Farm	0 - 7,500	0.81
35	Pleasure/Work/School, Farm	0 - 7,500	0.81
36	Pleasure/Work/School, Farm	0 - 7,500	0.81
37	Pleasure/Work/School, Farm	0 - 7,500	0.81
38	Pleasure/Work/School, Farm	0 - 7,500	0.81
39	Pleasure/Work/School, Farm	0 - 7,500	0.81
40	Pleasure/Work/School, Farm	0 - 7,500	0.81
41	Pleasure/Work/School, Farm	0 - 7,500	0.81
42	Pleasure/Work/School, Farm	0 - 7,500	0.81
43	Pleasure/Work/School, Farm	0 - 7,500	0.81
44	Pleasure/Work/School, Farm	0 - 7,500	0.81

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COLL Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
45	Pleasure/Work/School, Farm	0 - 7,500	0.81
46	Pleasure/Work/School, Farm	0 - 7,500	0.81
47	Pleasure/Work/School, Farm	0 - 7,500	0.81
48	Pleasure/Work/School, Farm	0 - 7,500	0.80
49	Pleasure/Work/School, Farm	0 - 7,500	0.80
50	Pleasure/Work/School, Farm	0 - 7,500	0.80
51	Pleasure/Work/School, Farm	0 - 7,500	0.80
52	Pleasure/Work/School, Farm	0 - 7,500	0.80
53	Pleasure/Work/School, Farm	0 - 7,500	0.80
54	Pleasure/Work/School, Farm	0 - 7,500	0.80
55	Pleasure/Work/School, Farm	0 - 7,500	0.79
56	Pleasure/Work/School, Farm	0 - 7,500	0.79
57	Pleasure/Work/School, Farm	0 - 7,500	0.79
58	Pleasure/Work/School, Farm	0 - 7,500	0.79
59	Pleasure/Work/School, Farm	0 - 7,500	0.78
60	Pleasure/Work/School, Farm	0 - 7,500	0.78
61	Pleasure/Work/School, Farm	0 - 7,500	0.78
62	Pleasure/Work/School, Farm	0 - 7,500	0.78
63	Pleasure/Work/School, Farm	0 - 7,500	0.78
64	Pleasure/Work/School, Farm	0 - 7,500	0.78
65	Pleasure/Work/School, Farm	0 - 7,500	0.78

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COLL Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
66	Pleasure/Work/School, Farm	0 - 7,500	0.79
67	Pleasure/Work/School, Farm	0 - 7,500	0.79
68	Pleasure/Work/School, Farm	0 - 7,500	0.79
69	Pleasure/Work/School, Farm	0 - 7,500	0.80
70	Pleasure/Work/School, Farm	0 - 7,500	0.80
71	Pleasure/Work/School, Farm	0 - 7,500	0.80
72	Pleasure/Work/School, Farm	0 - 7,500	0.81
73	Pleasure/Work/School, Farm	0 - 7,500	0.81
74	Pleasure/Work/School, Farm	0 - 7,500	0.82
75	Pleasure/Work/School, Farm	0 - 7,500	0.82
76	Pleasure/Work/School, Farm	0 - 7,500	0.82
77	Pleasure/Work/School, Farm	0 - 7,500	0.83
78	Pleasure/Work/School, Farm	0 - 7,500	0.83
79	Pleasure/Work/School, Farm	0 - 7,500	0.84
80	Pleasure/Work/School, Farm	0 - 7,500	0.84
81	Pleasure/Work/School, Farm	0 - 7,500	0.84
82	Pleasure/Work/School, Farm	0 - 7,500	0.84
83	Pleasure/Work/School, Farm	0 - 7,500	0.84
84	Pleasure/Work/School, Farm	0 - 7,500	0.84
85	Pleasure/Work/School, Farm	0 - 7,500	0.84
86	Pleasure/Work/School, Farm	0 - 7,500	0.84

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COLL Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
87	Pleasure/Work/School, Farm	0 - 7,500	0.84
88	Pleasure/Work/School, Farm	0 - 7,500	0.83
89	Pleasure/Work/School, Farm	0 - 7,500	0.83
90	Pleasure/Work/School, Farm	0 - 7,500	0.85
91	Pleasure/Work/School, Farm	0 - 7,500	0.85
92	Pleasure/Work/School, Farm	0 - 7,500	0.85
93	Pleasure/Work/School, Farm	0 - 7,500	0.85
94	Pleasure/Work/School, Farm	0 - 7,500	0.86
95	Pleasure/Work/School, Farm	0 - 7,500	0.86
96	Pleasure/Work/School, Farm	0 - 7,500	0.86
97	Pleasure/Work/School, Farm	0 - 7,500	0.86
98	Pleasure/Work/School, Farm	0 - 7,500	0.86
99+	Pleasure/Work/School, Farm	0 - 7,500	0.86
30 - 99+	Pleasure/Work/School, Farm	7,501+	1.00

COLL Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
30	Business	0 - 12,000	0.90
31	Business	0 - 12,000	0.90
32	Business	0 - 12,000	0.90
33	Business	0 - 12,000	0.90
34	Business	0 - 12,000	0.90
35	Business	0 - 12,000	0.90
36	Business	0 - 12,000	0.90
37	Business	0 - 12,000	0.90

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COLL Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
38	Business	0 - 12,000	0.90
39	Business	0 - 12,000	0.90
40	Business	0 - 12,000	0.90
41	Business	0 - 12,000	0.90
42	Business	0 - 12,000	0.90
43	Business	0 - 12,000	0.90
44	Business	0 - 12,000	0.89
45	Business	0 - 12,000	0.89
46	Business	0 - 12,000	0.89
47	Business	0 - 12,000	0.89
48	Business	0 - 12,000	0.89
49	Business	0 - 12,000	0.89
50	Business	0 - 12,000	0.88
51	Business	0 - 12,000	0.88
52	Business	0 - 12,000	0.88
53	Business	0 - 12,000	0.88
54	Business	0 - 12,000	0.88
55	Business	0 - 12,000	0.88
56	Business	0 - 12,000	0.88
57	Business	0 - 12,000	0.88
58	Business	0 - 12,000	0.88
59	Business	0 - 12,000	0.87
60	Business	0 - 12,000	0.87
61	Business	0 - 12,000	0.87
62	Business	0 - 12,000	0.87
63	Business	0 - 12,000	0.87
64	Business	0 - 12,000	0.87
65	Business	0 - 12,000	0.87
66	Business	0 - 12,000	0.88
67	Business	0 - 12,000	0.88
68	Business	0 - 12,000	0.88
69	Business	0 - 12,000	0.88
70	Business	0 - 12,000	0.88
71	Business	0 - 12,000	0.88
72	Business	0 - 12,000	0.89
73	Business	0 - 12,000	0.89
74	Business	0 - 12,000	0.89
75	Business	0 - 12,000	0.82

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COLL Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
76	Business	0 - 12,000	0.82
77	Business	0 - 12,000	0.83
78	Business	0 - 12,000	0.83
79	Business	0 - 12,000	0.84
80	Business	0 - 12,000	0.83
81	Business	0 - 12,000	0.83
82	Business	0 - 12,000	0.84
83	Business	0 - 12,000	0.84
84	Business	0 - 12,000	0.84
85	Business	0 - 12,000	0.83
86	Business	0 - 12,000	0.83
87	Business	0 - 12,000	0.83
88	Business	0 - 12,000	0.83
89	Business	0 - 12,000	0.83
90	Business	0 - 12,000	0.85
91	Business	0 - 12,000	0.85
92	Business	0 - 12,000	0.85
93	Business	0 - 12,000	0.85
94	Business	0 - 12,000	0.86
95	Business	0 - 12,000	0.86
96	Business	0 - 12,000	0.86
97	Business	0 - 12,000	0.86
98	Business	0 - 12,000	0.86
99+	Business	0 - 12,000	0.86
30 - 99+	Business	12,001+	1.00

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PRIVATE PASSENGER ANNUAL MILEAGE FACTORS

See Rule 214

COMP Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
16	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.86
17	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.85
18	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.85
19	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.85
20	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.84
21	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.84
22	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.84
23	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.84
24	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.84
16	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
17	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
18	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
19	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
20	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
21	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
22	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00

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COMP Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
23	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
24	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
16	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.86
17	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.85
18	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.85
19	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.85
20	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.84
21	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.84
22	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.84
23	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.84
24	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.84
16 - 24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	7,501+	1.00

COMP Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor

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COMP Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
16	F	M	Yes	Business	0 - 12,000	0.93
17	F	M	Yes	Business	0 - 12,000	0.92
18	F	M	Yes	Business	0 - 12,000	0.92
19	F	M	Yes	Business	0 - 12,000	0.92
20	F	M	Yes	Business	0 - 12,000	0.92
21	F	M	Yes	Business	0 - 12,000	0.92
22	F	M	Yes	Business	0 - 12,000	0.91
23	F	M	Yes	Business	0 - 12,000	0.91
24	F	M	Yes	Business	0 - 12,000	0.91
16	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
17	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
18	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
19	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
20	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
21	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
22	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
23	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
24	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
16	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.93
17	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.92

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COMP Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
18	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.92
19	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.92
20	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.92
21	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.92
22	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.91
23	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.91
24	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.91
16 - 24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	12,001+	1.00

COMP Age 25 - 29						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
25	M	S	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.88
26	M	S	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.88
27	M	S	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.88
28	M	S	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.87
29	M	S	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.87

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COMP Age 25 - 29						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
25	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0 - 7,500	0.84
26	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0 - 7,500	0.84
27	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0 - 7,500	0.83
28	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0 - 7,500	0.83
29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0 - 7,500	0.83
25 - 29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	7,501+	1.00

COMP Age 25 - 29						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
25	M	S	Yes	Business	0 - 12,000	0.94
26	M	S	Yes	Business	0 - 12,000	0.93
27	M	S	Yes	Business	0 - 12,000	0.93
28	M	S	Yes	Business	0 - 12,000	0.93
29	M	S	Yes	Business	0 - 12,000	0.93
25	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0 - 12,000	0.91
26	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0 - 12,000	0.91
27	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0 - 12,000	0.91
28	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0 - 12,000	0.91

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COMP Age 25 - 29						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0 - 12,000	0.91
25 - 29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	12,001+	1.00

COMP Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
30	Pleasure/Work/School, Farm	0 - 7,500	0.83
31	Pleasure/Work/School, Farm	0 - 7,500	0.83
32	Pleasure/Work/School, Farm	0 - 7,500	0.83
33	Pleasure/Work/School, Farm	0 - 7,500	0.83
34	Pleasure/Work/School, Farm	0 - 7,500	0.83
35	Pleasure/Work/School, Farm	0 - 7,500	0.83
36	Pleasure/Work/School, Farm	0 - 7,500	0.83
37	Pleasure/Work/School, Farm	0 - 7,500	0.83
38	Pleasure/Work/School, Farm	0 - 7,500	0.82
39	Pleasure/Work/School, Farm	0 - 7,500	0.82
40	Pleasure/Work/School, Farm	0 - 7,500	0.82
41	Pleasure/Work/School, Farm	0 - 7,500	0.82
42	Pleasure/Work/School, Farm	0 - 7,500	0.82
43	Pleasure/Work/School, Farm	0 - 7,500	0.81
44	Pleasure/Work/School, Farm	0 - 7,500	0.81

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COMP Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
45	Pleasure/Work/School, Farm	0 - 7,500	0.81
46	Pleasure/Work/School, Farm	0 - 7,500	0.81
47	Pleasure/Work/School, Farm	0 - 7,500	0.81
48	Pleasure/Work/School, Farm	0 - 7,500	0.80
49	Pleasure/Work/School, Farm	0 - 7,500	0.80
50	Pleasure/Work/School, Farm	0 - 7,500	0.80
51	Pleasure/Work/School, Farm	0 - 7,500	0.80
52	Pleasure/Work/School, Farm	0 - 7,500	0.80
53	Pleasure/Work/School, Farm	0 - 7,500	0.80
54	Pleasure/Work/School, Farm	0 - 7,500	0.80
55	Pleasure/Work/School, Farm	0 - 7,500	0.80
56	Pleasure/Work/School, Farm	0 - 7,500	0.80
57	Pleasure/Work/School, Farm	0 - 7,500	0.80
58	Pleasure/Work/School, Farm	0 - 7,500	0.79
59	Pleasure/Work/School, Farm	0 - 7,500	0.79
60	Pleasure/Work/School, Farm	0 - 7,500	0.79
61	Pleasure/Work/School, Farm	0 - 7,500	0.79
62	Pleasure/Work/School, Farm	0 - 7,500	0.78
63	Pleasure/Work/School, Farm	0 - 7,500	0.78
64	Pleasure/Work/School, Farm	0 - 7,500	0.78
65	Pleasure/Work/School, Farm	0 - 7,500	0.78

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COMP Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
66	Pleasure/Work/School, Farm	0 - 7,500	0.78
67	Pleasure/Work/School, Farm	0 - 7,500	0.78
68	Pleasure/Work/School, Farm	0 - 7,500	0.78
69	Pleasure/Work/School, Farm	0 - 7,500	0.78
70	Pleasure/Work/School, Farm	0 - 7,500	0.79
71	Pleasure/Work/School, Farm	0 - 7,500	0.79
72	Pleasure/Work/School, Farm	0 - 7,500	0.80
73	Pleasure/Work/School, Farm	0 - 7,500	0.80
74	Pleasure/Work/School, Farm	0 - 7,500	0.80
75	Pleasure/Work/School, Farm	0 - 7,500	0.83
76	Pleasure/Work/School, Farm	0 - 7,500	0.83
77	Pleasure/Work/School, Farm	0 - 7,500	0.83
78	Pleasure/Work/School, Farm	0 - 7,500	0.83
79	Pleasure/Work/School, Farm	0 - 7,500	0.83
80	Pleasure/Work/School, Farm	0 - 7,500	0.83
81	Pleasure/Work/School, Farm	0 - 7,500	0.84
82	Pleasure/Work/School, Farm	0 - 7,500	0.84
83	Pleasure/Work/School, Farm	0 - 7,500	0.84
84	Pleasure/Work/School, Farm	0 - 7,500	0.84
85	Pleasure/Work/School, Farm	0 - 7,500	0.83
86	Pleasure/Work/School, Farm	0 - 7,500	0.83

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COMP Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
87	Pleasure/Work/School, Farm	0 - 7,500	0.83
88	Pleasure/Work/School, Farm	0 - 7,500	0.83
89	Pleasure/Work/School, Farm	0 - 7,500	0.83
90	Pleasure/Work/School, Farm	0 - 7,500	0.83
91	Pleasure/Work/School, Farm	0 - 7,500	0.83
92	Pleasure/Work/School, Farm	0 - 7,500	0.83
93	Pleasure/Work/School, Farm	0 - 7,500	0.83
94	Pleasure/Work/School, Farm	0 - 7,500	0.83
95	Pleasure/Work/School, Farm	0 - 7,500	0.83
96	Pleasure/Work/School, Farm	0 - 7,500	0.83
97	Pleasure/Work/School, Farm	0 - 7,500	0.83
98	Pleasure/Work/School, Farm	0 - 7,500	0.83
99+	Pleasure/Work/School, Farm	0 - 7,500	0.83
30 - 99+	Pleasure/Work/School, Farm	7,501+	1.00

COMP Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
30	Business	0 - 12,000	0.91
31	Business	0 - 12,000	0.91
32	Business	0 - 12,000	0.91
33	Business	0 - 12,000	0.91
34	Business	0 - 12,000	0.91
35	Business	0 - 12,000	0.91
36	Business	0 - 12,000	0.91
37	Business	0 - 12,000	0.91

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COMP Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
38	Business	0 - 12,000	0.91
39	Business	0 - 12,000	0.91
40	Business	0 - 12,000	0.91
41	Business	0 - 12,000	0.91
42	Business	0 - 12,000	0.90
43	Business	0 - 12,000	0.90
44	Business	0 - 12,000	0.90
45	Business	0 - 12,000	0.90
46	Business	0 - 12,000	0.90
47	Business	0 - 12,000	0.90
48	Business	0 - 12,000	0.90
49	Business	0 - 12,000	0.90
50	Business	0 - 12,000	0.90
51	Business	0 - 12,000	0.90
52	Business	0 - 12,000	0.90
53	Business	0 - 12,000	0.90
54	Business	0 - 12,000	0.90
55	Business	0 - 12,000	0.90
56	Business	0 - 12,000	0.90
57	Business	0 - 12,000	0.90
58	Business	0 - 12,000	0.89
59	Business	0 - 12,000	0.89
60	Business	0 - 12,000	0.89
61	Business	0 - 12,000	0.89
62	Business	0 - 12,000	0.89
63	Business	0 - 12,000	0.89
64	Business	0 - 12,000	0.89
65	Business	0 - 12,000	0.89
66	Business	0 - 12,000	0.89
67	Business	0 - 12,000	0.89
68	Business	0 - 12,000	0.89
69	Business	0 - 12,000	0.89
70	Business	0 - 12,000	0.89
71	Business	0 - 12,000	0.89
72	Business	0 - 12,000	0.90
73	Business	0 - 12,000	0.90
74	Business	0 - 12,000	0.90
75	Business	0 - 12,000	0.83

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COMP Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
76	Business	0 - 12,000	0.83
77	Business	0 - 12,000	0.83
78	Business	0 - 12,000	0.83
79	Business	0 - 12,000	0.83
80	Business	0 - 12,000	0.83
81	Business	0 - 12,000	0.84
82	Business	0 - 12,000	0.84
83	Business	0 - 12,000	0.84
84	Business	0 - 12,000	0.84
85	Business	0 - 12,000	0.81
86	Business	0 - 12,000	0.81
87	Business	0 - 12,000	0.81
88	Business	0 - 12,000	0.81
89	Business	0 - 12,000	0.81
90	Business	0 - 12,000	0.83
91	Business	0 - 12,000	0.83
92	Business	0 - 12,000	0.83
93	Business	0 - 12,000	0.83
94	Business	0 - 12,000	0.83
95	Business	0 - 12,000	0.83
96	Business	0 - 12,000	0.83
97	Business	0 - 12,000	0.83
98	Business	0 - 12,000	0.83
99+	Business	0 - 12,000	0.83
30 - 99+	Business	12,001+	1.00

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PRIVATE PASSENGER ANNUAL MILEAGE FACTORS

See Rule 214

MPC Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
16	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.84
17	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.84
18	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.83
19	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.83
20	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.83
21	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.83
22	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.82
23	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.82
24	F	M	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.81
16	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
17	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
18	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
19	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
20	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
21	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
22	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00

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MPC Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
23	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
24	All Not Specifically Listed	All Not Specifically Listed	Yes	Pleasure/Work/School, Farm	0 - 7,500	1.00
16	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.84
17	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.84
18	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.83
19	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.83
20	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.83
21	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.83
22	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.82
23	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.82
24	All Not Specifically Listed	All Not Specifically Listed	No	Pleasure/Work/School, Farm	0 - 7,500	0.81
16 - 24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	7,501+	1.00

MPC Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor

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MPC Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
16	F	M	Yes	Business	0 - 12,000	0.95
17	F	M	Yes	Business	0 - 12,000	0.95
18	F	M	Yes	Business	0 - 12,000	0.95
19	F	M	Yes	Business	0 - 12,000	0.95
20	F	M	Yes	Business	0 - 12,000	0.95
21	F	M	Yes	Business	0 - 12,000	0.95
22	F	M	Yes	Business	0 - 12,000	0.94
23	F	M	Yes	Business	0 - 12,000	0.94
24	F	M	Yes	Business	0 - 12,000	0.94
16	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
17	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
18	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
19	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
20	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
21	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
22	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
23	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
24	All Not Specifically Listed	All Not Specifically Listed	Yes	Business	0 - 12,000	1.00
16	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.95
17	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.95

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MPC Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
18	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.95
19	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.95
20	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.95
21	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.95
22	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.94
23	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.94
24	All Not Specifically Listed	All Not Specifically Listed	No	Business	0 - 12,000	0.94
16 - 24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	12,001+	1.00

MPC Age 25 - 29						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
25	M	S	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.88
26	M	S	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.87
27	M	S	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.87
28	M	S	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.87
29	M	S	Yes	Pleasure/Work/School, Farm	0 - 7,500	0.87

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MPC Age 25 - 29						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
25	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0 - 7,500	0.80
26	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0 - 7,500	0.79
27	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0 - 7,500	0.79
28	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0 - 7,500	0.78
29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0 - 7,500	0.78
25 - 29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	7,501+	1.00

MPC Age 25 - 29						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
25	M	S	Yes	Business	0 - 12,000	0.96
26	M	S	Yes	Business	0 - 12,000	0.96
27	M	S	Yes	Business	0 - 12,000	0.96
28	M	S	Yes	Business	0 - 12,000	0.96
29	M	S	Yes	Business	0 - 12,000	0.96
25	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0 - 12,000	0.94
26	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0 - 12,000	0.93
27	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0 - 12,000	0.93
28	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0 - 12,000	0.93

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MPC Age 25 - 29						
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Automobile Annual Mileage	Factor
29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0 - 12,000	0.93
25 - 29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	12,001+	1.00

MPC Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
30	Pleasure/Work/School, Farm	0 - 7,500	0.78
31	Pleasure/Work/School, Farm	0 - 7,500	0.78
32	Pleasure/Work/School, Farm	0 - 7,500	0.78
33	Pleasure/Work/School, Farm	0 - 7,500	0.78
34	Pleasure/Work/School, Farm	0 - 7,500	0.78
35	Pleasure/Work/School, Farm	0 - 7,500	0.78
36	Pleasure/Work/School, Farm	0 - 7,500	0.78
37	Pleasure/Work/School, Farm	0 - 7,500	0.78
38	Pleasure/Work/School, Farm	0 - 7,500	0.78
39	Pleasure/Work/School, Farm	0 - 7,500	0.78
40	Pleasure/Work/School, Farm	0 - 7,500	0.78
41	Pleasure/Work/School, Farm	0 - 7,500	0.78
42	Pleasure/Work/School, Farm	0 - 7,500	0.77
43	Pleasure/Work/School, Farm	0 - 7,500	0.77
44	Pleasure/Work/School, Farm	0 - 7,500	0.77

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MPC Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
45	Pleasure/Work/School, Farm	0 - 7,500	0.77
46	Pleasure/Work/School, Farm	0 - 7,500	0.77
47	Pleasure/Work/School, Farm	0 - 7,500	0.77
48	Pleasure/Work/School, Farm	0 - 7,500	0.77
49	Pleasure/Work/School, Farm	0 - 7,500	0.76
50	Pleasure/Work/School, Farm	0 - 7,500	0.76
51	Pleasure/Work/School, Farm	0 - 7,500	0.76
52	Pleasure/Work/School, Farm	0 - 7,500	0.76
53	Pleasure/Work/School, Farm	0 - 7,500	0.75
54	Pleasure/Work/School, Farm	0 - 7,500	0.75
55	Pleasure/Work/School, Farm	0 - 7,500	0.75
56	Pleasure/Work/School, Farm	0 - 7,500	0.74
57	Pleasure/Work/School, Farm	0 - 7,500	0.74
58	Pleasure/Work/School, Farm	0 - 7,500	0.74
59	Pleasure/Work/School, Farm	0 - 7,500	0.74
60	Pleasure/Work/School, Farm	0 - 7,500	0.74
61	Pleasure/Work/School, Farm	0 - 7,500	0.74
62	Pleasure/Work/School, Farm	0 - 7,500	0.74
63	Pleasure/Work/School, Farm	0 - 7,500	0.74
64	Pleasure/Work/School, Farm	0 - 7,500	0.74
65	Pleasure/Work/School, Farm	0 - 7,500	0.74

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MPC Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
66	Pleasure/Work/School, Farm	0 - 7,500	0.74
67	Pleasure/Work/School, Farm	0 - 7,500	0.74
68	Pleasure/Work/School, Farm	0 - 7,500	0.74
69	Pleasure/Work/School, Farm	0 - 7,500	0.74
70	Pleasure/Work/School, Farm	0 - 7,500	0.75
71	Pleasure/Work/School, Farm	0 - 7,500	0.75
72	Pleasure/Work/School, Farm	0 - 7,500	0.76
73	Pleasure/Work/School, Farm	0 - 7,500	0.76
74	Pleasure/Work/School, Farm	0 - 7,500	0.76
75	Pleasure/Work/School, Farm	0 - 7,500	0.77
76	Pleasure/Work/School, Farm	0 - 7,500	0.77
77	Pleasure/Work/School, Farm	0 - 7,500	0.78
78	Pleasure/Work/School, Farm	0 - 7,500	0.78
79	Pleasure/Work/School, Farm	0 - 7,500	0.79
80	Pleasure/Work/School, Farm	0 - 7,500	0.79
81	Pleasure/Work/School, Farm	0 - 7,500	0.80
82	Pleasure/Work/School, Farm	0 - 7,500	0.80
83	Pleasure/Work/School, Farm	0 - 7,500	0.81
84	Pleasure/Work/School, Farm	0 - 7,500	0.81
85	Pleasure/Work/School, Farm	0 - 7,500	0.82
86	Pleasure/Work/School, Farm	0 - 7,500	0.82

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MPC Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
87	Pleasure/Work/School, Farm	0 - 7,500	0.82
88	Pleasure/Work/School, Farm	0 - 7,500	0.83
89	Pleasure/Work/School, Farm	0 - 7,500	0.83
90	Pleasure/Work/School, Farm	0 - 7,500	0.83
91	Pleasure/Work/School, Farm	0 - 7,500	0.83
92	Pleasure/Work/School, Farm	0 - 7,500	0.83
93	Pleasure/Work/School, Farm	0 - 7,500	0.83
94	Pleasure/Work/School, Farm	0 - 7,500	0.83
95	Pleasure/Work/School, Farm	0 - 7,500	0.84
96	Pleasure/Work/School, Farm	0 - 7,500	0.84
97	Pleasure/Work/School, Farm	0 - 7,500	0.84
98	Pleasure/Work/School, Farm	0 - 7,500	0.84
99+	Pleasure/Work/School, Farm	0 - 7,500	0.84
30 - 99+	Pleasure/Work/School, Farm	7,501+	1.00

MPC Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
30	Business	0 - 12,000	0.93
31	Business	0 - 12,000	0.93
32	Business	0 - 12,000	0.93
33	Business	0 - 12,000	0.93
34	Business	0 - 12,000	0.93
35	Business	0 - 12,000	0.93
36	Business	0 - 12,000	0.93
37	Business	0 - 12,000	0.93

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MPC Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
38	Business	0 - 12,000	0.93
39	Business	0 - 12,000	0.93
40	Business	0 - 12,000	0.93
41	Business	0 - 12,000	0.93
42	Business	0 - 12,000	0.93
43	Business	0 - 12,000	0.93
44	Business	0 - 12,000	0.93
45	Business	0 - 12,000	0.93
46	Business	0 - 12,000	0.93
47	Business	0 - 12,000	0.93
48	Business	0 - 12,000	0.92
49	Business	0 - 12,000	0.92
50	Business	0 - 12,000	0.90
51	Business	0 - 12,000	0.90
52	Business	0 - 12,000	0.90
53	Business	0 - 12,000	0.90
54	Business	0 - 12,000	0.90
55	Business	0 - 12,000	0.90
56	Business	0 - 12,000	0.90
57	Business	0 - 12,000	0.89
58	Business	0 - 12,000	0.89
59	Business	0 - 12,000	0.89
60	Business	0 - 12,000	0.89
61	Business	0 - 12,000	0.89
62	Business	0 - 12,000	0.89
63	Business	0 - 12,000	0.89
64	Business	0 - 12,000	0.89
65	Business	0 - 12,000	0.89
66	Business	0 - 12,000	0.89
67	Business	0 - 12,000	0.89
68	Business	0 - 12,000	0.89
69	Business	0 - 12,000	0.90
70	Business	0 - 12,000	0.90
71	Business	0 - 12,000	0.90
72	Business	0 - 12,000	0.90
73	Business	0 - 12,000	0.90
74	Business	0 - 12,000	0.90
75	Business	0 - 12,000	0.77

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MPC Age 30 and Older			
Age	Automobile Use	Automobile Annual Mileage	Factor
76	Business	0 - 12,000	0.77
77	Business	0 - 12,000	0.78
78	Business	0 - 12,000	0.78
79	Business	0 - 12,000	0.79
80	Business	0 - 12,000	0.79
81	Business	0 - 12,000	0.80
82	Business	0 - 12,000	0.80
83	Business	0 - 12,000	0.81
84	Business	0 - 12,000	0.81
85	Business	0 - 12,000	0.82
86	Business	0 - 12,000	0.82
87	Business	0 - 12,000	0.82
88	Business	0 - 12,000	0.83
89	Business	0 - 12,000	0.83
90	Business	0 - 12,000	0.83
91	Business	0 - 12,000	0.83
92	Business	0 - 12,000	0.83
93	Business	0 - 12,000	0.83
94	Business	0 - 12,000	0.83
95	Business	0 - 12,000	0.84
96	Business	0 - 12,000	0.84
97	Business	0 - 12,000	0.84
98	Business	0 - 12,000	0.84
99+	Business	0 - 12,000	0.84
30 - 99+	Business	12,001+	1.00

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PRIVATE PASSENGER DRIVE SAFE & SAVE ANNUAL MILEAGE FACTORS

See Drive Safe & Save Rule

BIPD		
Calculated Annual Mileage	Age	
	16 - 74	75 and Older
0 - 500	-0.45	-0.40
501 - 1,000	-0.42	-0.37
1,001 - 1,500	-0.39	-0.34
1,501 - 2,000	-0.36	-0.32
2,001 - 2,500	-0.33	-0.30
2,501 - 3,000	-0.30	-0.28
3,001 - 3,500	-0.28	-0.26
3,501 - 4,000	-0.26	-0.24
4,001 - 4,500	-0.24	-0.22
4,501 - 5,000	-0.23	-0.21
5,001 - 5,500	-0.21	-0.20
5,501 - 6,000	-0.20	-0.19
6,001 - 6,500	-0.19	-0.18
6,501 - 7,000	-0.18	-0.18
7,001 - 7,500	-0.17	-0.17
7,501 - 8,000	-0.17	-0.17
8,001 - 8,500	-0.16	-0.16
8,501 - 9,000	-0.15	-0.15
9,001 - 9,500	-0.14	-0.14
9,501 - 10,000	-0.13	-0.13
10,001 - 10,500	-0.12	-0.12
10,501 - 11,000	-0.11	-0.11
11,001 - 11,500	-0.10	-0.10
11,501 - 12,000	-0.09	-0.09
12,001 - 12,500	-0.08	-0.08
12,501 - 13,000	-0.07	-0.07
13,001 - 13,500	-0.06	-0.06
13,501 - 14,000	-0.05	-0.05
14,001 - 14,500	-0.04	-0.04
14,501 - 15,000	-0.03	-0.03
15,001 - 15,500	-0.02	-0.02
15,501 - 16,000	-0.01	-0.01
16,001 - 16,500	0.00	0.00
16,501 - 17,000	0.01	0.01

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BIPD		
Calculated Annual Mileage	Age	
	16 - 74	75 and Older
17,001 - 17,500	0.01	0.01
17,501 - 18,000	0.02	0.02
18,001 - 18,500	0.02	0.02
18,501 - 19,000	0.03	0.03
19,001 - 19,500	0.03	0.03
19,501 - 20,000	0.04	0.04
20,001 - 20,500	0.04	0.04
20,501 - 21,000	0.05	0.05
21,001 - 21,500	0.06	0.06
21,501 - 22,000	0.06	0.06
22,001 - 22,500	0.07	0.07
22,501 - 23,000	0.07	0.07
23,001 - 23,500	0.08	0.08
23,501 - 24,000	0.08	0.08
24,001 - 24,500	0.09	0.09
24,501 - 25,000	0.09	0.09
25,001 and Above	0.10	0.10

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PRIVATE PASSENGER DRIVE SAFE & SAVE ANNUAL MILEAGE FACTORS

See Drive Safe & Save Rule

Collision		
Calculated Annual Mileage	Age	
	16 - 74	75 and Older
0 - 500	-0.25	-0.20
501 - 1,000	-0.23	-0.19
1,001 - 1,500	-0.22	-0.18
1,501 - 2,000	-0.21	-0.17
2,001 - 2,500	-0.20	-0.16
2,501 - 3,000	-0.19	-0.15
3,001 - 3,500	-0.18	-0.15
3,501 - 4,000	-0.17	-0.14
4,001 - 4,500	-0.16	-0.14
4,501 - 5,000	-0.15	-0.13
5,001 - 5,500	-0.15	-0.13
5,501 - 6,000	-0.14	-0.13
6,001 - 6,500	-0.14	-0.13
6,501 - 7,000	-0.13	-0.13
7,001 - 7,500	-0.13	-0.13
7,501 - 8,000	-0.13	-0.13
8,001 - 8,500	-0.12	-0.12
8,501 - 9,000	-0.11	-0.11
9,001 - 9,500	-0.11	-0.11
9,501 - 10,000	-0.10	-0.10
10,001 - 10,500	-0.09	-0.09
10,501 - 11,000	-0.08	-0.08
11,001 - 11,500	-0.08	-0.08
11,501 - 12,000	-0.07	-0.07
12,001 - 12,500	-0.06	-0.06
12,501 - 13,000	-0.05	-0.05
13,001 - 13,500	-0.05	-0.05
13,501 - 14,000	-0.04	-0.04
14,001 - 14,500	-0.03	-0.03
14,501 - 15,000	-0.02	-0.02
15,001 - 15,500	-0.02	-0.02
15,501 - 16,000	-0.01	-0.01
16,001 - 16,500	0.00	0.00
16,501 - 17,000	0.00	0.00

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Collision		
Calculated Annual Mileage	Age	
	16 - 74	75 and Older
17,001 - 17,500	0.00	0.00
17,501 - 18,000	0.00	0.00
18,001 - 18,500	0.00	0.00
18,501 - 19,000	0.00	0.00
19,001 - 19,500	0.00	0.00
19,501 - 20,000	0.00	0.00
20,001 - 20,500	0.00	0.00
20,501 - 21,000	0.00	0.00
21,001 - 21,500	0.00	0.00
21,501 - 22,000	0.00	0.00
22,001 - 22,500	0.00	0.00
22,501 - 23,000	0.00	0.00
23,001 - 23,500	0.00	0.00
23,501 - 24,000	0.00	0.00
24,001 - 24,500	0.00	0.00
24,501 - 25,000	0.00	0.00
25,001 and Above	0.00	0.00

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PRIVATE PASSENGER DRIVE SAFE & SAVE ANNUAL MILEAGE FACTORS

See Drive Safe & Save Rule

Comprehensive		
Calculated Annual Mileage	Age	
	16 - 74	75 and Older
0 - 500	-0.25	-0.20
501 - 1,000	-0.23	-0.19
1,001 - 1,500	-0.22	-0.18
1,501 - 2,000	-0.21	-0.17
2,001 - 2,500	-0.20	-0.16
2,501 - 3,000	-0.19	-0.15
3,001 - 3,500	-0.18	-0.14
3,501 - 4,000	-0.17	-0.14
4,001 - 4,500	-0.16	-0.13
4,501 - 5,000	-0.15	-0.13
5,001 - 5,500	-0.14	-0.13
5,501 - 6,000	-0.14	-0.12
6,001 - 6,500	-0.13	-0.12
6,501 - 7,000	-0.13	-0.12
7,001 - 7,500	-0.12	-0.12
7,501 - 8,000	-0.12	-0.12
8,001 - 8,500	-0.11	-0.11
8,501 - 9,000	-0.11	-0.11
9,001 - 9,500	-0.10	-0.10
9,501 - 10,000	-0.09	-0.09
10,001 - 10,500	-0.08	-0.08
10,501 - 11,000	-0.08	-0.08
11,001 - 11,500	-0.07	-0.07
11,501 - 12,000	-0.06	-0.06
12,001 - 12,500	-0.06	-0.06
12,501 - 13,000	-0.05	-0.05
13,001 - 13,500	-0.04	-0.04
13,501 - 14,000	-0.04	-0.04
14,001 - 14,500	-0.03	-0.03
14,501 - 15,000	-0.02	-0.02
15,001 - 15,500	-0.01	-0.01
15,501 - 16,000	-0.01	-0.01
16,001 - 16,500	0.00	0.00
16,501 - 17,000	0.00	0.00

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Comprehensive		
Calculated Annual Mileage	Age	
	16 - 74	75 and Older
17,001 - 17,500	0.01	0.01
17,501 - 18,000	0.01	0.01
18,001 - 18,500	0.02	0.02
18,501 - 19,000	0.02	0.02
19,001 - 19,500	0.02	0.02
19,501 - 20,000	0.03	0.03
20,001 - 20,500	0.03	0.03
20,501 - 21,000	0.03	0.03
21,001 - 21,500	0.04	0.04
21,501 - 22,000	0.04	0.04
22,001 - 22,500	0.04	0.04
22,501 - 23,000	0.05	0.05
23,001 - 23,500	0.05	0.05
23,501 - 24,000	0.05	0.05
24,001 - 24,500	0.06	0.06
24,501 - 25,000	0.06	0.06
25,001 and Above	0.06	0.06

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PRIVATE PASSENGER DRIVE SAFE & SAVE ANNUAL MILEAGE FACTORS

See Drive Safe & Save Rule

MPC		
Calculated Annual Mileage	Age	
	16 - 74	75 and Older
0 - 500	-0.45	-0.40
501 - 1,000	-0.42	-0.37
1,001 - 1,500	-0.39	-0.35
1,501 - 2,000	-0.37	-0.33
2,001 - 2,500	-0.35	-0.31
2,501 - 3,000	-0.33	-0.29
3,001 - 3,500	-0.31	-0.28
3,501 - 4,000	-0.29	-0.27
4,001 - 4,500	-0.27	-0.26
4,501 - 5,000	-0.26	-0.25
5,001 - 5,500	-0.25	-0.24
5,501 - 6,000	-0.24	-0.23
6,001 - 6,500	-0.23	-0.22
6,501 - 7,000	-0.23	-0.22
7,001 - 7,500	-0.22	-0.22
7,501 - 8,000	-0.22	-0.22
8,001 - 8,500	-0.21	-0.21
8,501 - 9,000	-0.19	-0.19
9,001 - 9,500	-0.18	-0.18
9,501 - 10,000	-0.17	-0.17
10,001 - 10,500	-0.16	-0.16
10,501 - 11,000	-0.14	-0.14
11,001 - 11,500	-0.13	-0.13
11,501 - 12,000	-0.12	-0.12
12,001 - 12,500	-0.10	-0.10
12,501 - 13,000	-0.09	-0.09
13,001 - 13,500	-0.08	-0.08
13,501 - 14,000	-0.06	-0.06
14,001 - 14,500	-0.05	-0.05
14,501 - 15,000	-0.04	-0.04
15,001 - 15,500	-0.03	-0.03
15,501 - 16,000	-0.01	-0.01
16,001 - 16,500	0.00	0.00
16,501 - 17,000	0.00	0.00

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MPC		
Calculated Annual Mileage	Age	
	16 - 74	75 and Older
17,001 - 17,500	0.00	0.00
17,501 - 18,000	0.00	0.00
18,001 - 18,500	0.00	0.00
18,501 - 19,000	0.00	0.00
19,001 - 19,500	0.00	0.00
19,501 - 20,000	0.00	0.00
20,001 - 20,500	0.00	0.00
20,501 - 21,000	0.00	0.00
21,001 - 21,500	0.00	0.00
21,501 - 22,000	0.00	0.00
22,001 - 22,500	0.00	0.00
22,501 - 23,000	0.00	0.00
23,001 - 23,500	0.00	0.00
23,501 - 24,000	0.00	0.00
24,001 - 24,500	0.00	0.00
24,501 - 25,000	0.00	0.00
25,001 and Above	0.00	0.00

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PRIVATE PASSENGER BASE DRIVER FACTORS

See Rule 211, Rule 212

BIPD					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
16	F	M	Yes	All Not Specifically Listed	1.46
16	F	S	Yes	No	3.60
16	M	M	Yes	All Not Specifically Listed	2.93
16	M	S	Yes	No	5.02
16	F	S	Yes	Yes	2.88
16	M	S	Yes	Yes	3.82
16	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.37

BIPD					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
17	F	M	Yes	All Not Specifically Listed	1.46
17	F	S	Yes	No	3.20
17	M	M	Yes	All Not Specifically Listed	2.70
17	M	S	Yes	No	4.29
17	F	S	Yes	Yes	2.62
17	M	S	Yes	Yes	3.45
17	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.37

BIPD					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
18	F	M	Yes	All Not Specifically Listed	1.46
18	F	S	Yes	No	2.80

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BIPD					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
18	M	M	Yes	All Not Specifically Listed	2.40
18	M	S	Yes	No	3.80
18	F	S	Yes	Yes	2.41
18	M	S	Yes	Yes	3.19
18	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.37

BIPD					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
19	F	M	Yes	All Not Specifically Listed	1.46
19	F	S	Yes	No	2.40
19	M	M	Yes	All Not Specifically Listed	2.15
19	M	S	Yes	No	3.25
19	F	S	Yes	Yes	2.21
19	M	S	Yes	Yes	2.89
19	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.37

BIPD					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
20	F	M	Yes	All Not Specifically Listed	1.43
20	F	S	Yes	No	2.05
20	M	M	Yes	All Not Specifically Listed	1.90
20	M	S	Yes	No	2.75
20	F	S	Yes	Yes	2.01
20	M	S	Yes	Yes	2.59

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BIPD					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
20	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.35

BIPD					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
21	F	M	Yes	All Not Specifically Listed	1.35
21	F	S	Yes	No	1.75
21	M	M	Yes	All Not Specifically Listed	1.67
21	M	S	Yes	No	2.30
21	F	S	Yes	Yes	1.75
21	M	S	Yes	Yes	2.30
21	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.28

BIPD					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
22	F	M	Yes	All Not Specifically Listed	1.26
22	F	S	Yes	No	1.55
22	M	M	Yes	All Not Specifically Listed	1.50
22	M	S	Yes	No	1.90
22	F	S	Yes	Yes	1.55
22	M	S	Yes	Yes	1.90
22	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.20

BIPD

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Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
23	F	M	Yes	All Not Specifically Listed	1.19
23	F	S	Yes	No	1.35
23	M	M	Yes	All Not Specifically Listed	1.30
23	M	S	Yes	No	1.70
23	F	S	Yes	Yes	1.35
23	M	S	Yes	Yes	1.70
23	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.15

BIPD					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
24	F	M	Yes	All Not Specifically Listed	1.13
24	F	S	Yes	No	1.30
24	M	M	Yes	All Not Specifically Listed	1.15
24	M	S	Yes	No	1.50
24	F	S	Yes	Yes	1.30
24	M	S	Yes	Yes	1.50
24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.10

BIPD				
Age	Gender	Marital Status	Assigned Driver	Factor
25	M	S	Yes	1.19
25	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.07
26	M	S	Yes	1.19
26	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.05

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BIPD				
Age	Gender	Marital Status	Assigned Driver	Factor
27	M	S	Yes	1.18
27	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.03
28	M	S	Yes	1.18
28	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.01
29	M	S	Yes	1.17
29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	0.99

BIPD	
Age	Factor
30	0.97
31	0.96
32	0.96
33	0.96
34	0.96
35	0.95
36	0.95
37	0.95
38	0.95
39	0.95
40	0.95
41	0.94
42	0.94
43	0.94
44	0.93
45	0.93
46	0.93
47	0.93
48	0.92
49	0.92
50	0.91
51	0.91
52	0.90

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BIPD	
Age	Factor
53	0.89
54	0.88
55	0.87
56	0.85
57	0.84
58	0.84
59	0.83
60	0.83
61	0.83
62	0.83
63	0.83
64	0.83
65	0.83
66	0.83
67	0.84
68	0.86
69	0.89
70	0.92
71	0.94
72	0.97
73	0.99
74	1.02
75	1.09
76	1.12
77	1.15
78	1.17
79	1.20
80	1.24
81	1.25
82	1.26
83	1.29
84	1.29
85	1.35
86	1.35
87	1.36
88	1.38
89	1.38
90	1.38
91	1.38

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BIPD	
Age	Factor
92	1.39
93	1.41
94	1.44
95	1.44
96	1.44
97	1.44
98	1.44
99+	1.44

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PRIVATE PASSENGER BASE DRIVER FACTORS

See Rule 211, Rule 212

COLL					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
16	F	M	Yes	All Not Specifically Listed	1.42
16	F	S	Yes	No	3.66
16	M	M	Yes	All Not Specifically Listed	2.93
16	M	S	Yes	No	5.02
16	F	S	Yes	Yes	2.85
16	M	S	Yes	Yes	3.61
16	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.34

COLL					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
17	F	M	Yes	All Not Specifically Listed	1.42
17	F	S	Yes	No	3.24
17	M	M	Yes	All Not Specifically Listed	2.69
17	M	S	Yes	No	4.29
17	F	S	Yes	Yes	2.72
17	M	S	Yes	Yes	3.35
17	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.34

COLL					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
18	F	M	Yes	All Not Specifically Listed	1.42
18	F	S	Yes	No	3.00

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COLL					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
18	M	M	Yes	All Not Specifically Listed	2.39
18	M	S	Yes	No	4.07
18	F	S	Yes	Yes	2.46
18	M	S	Yes	Yes	3.07
18	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.34

COLL					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
19	F	M	Yes	All Not Specifically Listed	1.41
19	F	S	Yes	No	2.65
19	M	M	Yes	All Not Specifically Listed	2.14
19	M	S	Yes	No	3.52
19	F	S	Yes	Yes	2.23
19	M	S	Yes	Yes	2.92
19	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.33

COLL					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
20	F	M	Yes	All Not Specifically Listed	1.39
20	F	S	Yes	No	2.30
20	M	M	Yes	All Not Specifically Listed	1.94
20	M	S	Yes	No	3.20
20	F	S	Yes	Yes	1.98
20	M	S	Yes	Yes	2.75

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COLL					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
20	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.31

COLL					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
21	F	M	Yes	All Not Specifically Listed	1.34
21	F	S	Yes	No	1.76
21	M	M	Yes	All Not Specifically Listed	1.67
21	M	S	Yes	No	2.31
21	F	S	Yes	Yes	1.76
21	M	S	Yes	Yes	2.31
21	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.27

COLL					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
22	F	M	Yes	All Not Specifically Listed	1.26
22	F	S	Yes	No	1.67
22	M	M	Yes	All Not Specifically Listed	1.54
22	M	S	Yes	No	2.19
22	F	S	Yes	Yes	1.67
22	M	S	Yes	Yes	2.19
22	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.20

COLL

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Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
23	F	M	Yes	All Not Specifically Listed	1.20
23	F	S	Yes	No	1.55
23	M	M	Yes	All Not Specifically Listed	1.34
23	M	S	Yes	No	2.05
23	F	S	Yes	Yes	1.55
23	M	S	Yes	Yes	2.05
23	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.15

COLL					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
24	F	M	Yes	All Not Specifically Listed	1.14
24	F	S	Yes	No	1.40
24	M	M	Yes	All Not Specifically Listed	1.22
24	M	S	Yes	No	1.85
24	F	S	Yes	Yes	1.40
24	M	S	Yes	Yes	1.85
24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.10

COLL				
Age	Gender	Marital Status	Assigned Driver	Factor
25	M	S	Yes	1.29
25	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.07
26	M	S	Yes	1.29
26	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.05

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COLL				
Age	Gender	Marital Status	Assigned Driver	Factor
27	M	S	Yes	1.28
27	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.03
28	M	S	Yes	1.28
28	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.01
29	M	S	Yes	1.27
29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.00

COLL	
Age	Factor
30	0.99
31	0.98
32	0.97
33	0.96
34	0.96
35	0.95
36	0.95
37	0.95
38	0.95
39	0.95
40	0.95
41	0.95
42	0.94
43	0.94
44	0.93
45	0.93
46	0.93
47	0.93
48	0.92
49	0.92
50	0.91
51	0.91
52	0.90

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COLL	
Age	Factor
53	0.89
54	0.88
55	0.87
56	0.85
57	0.84
58	0.84
59	0.83
60	0.83
61	0.83
62	0.83
63	0.83
64	0.83
65	0.83
66	0.84
67	0.85
68	0.87
69	0.89
70	0.90
71	0.92
72	0.94
73	0.96
74	0.98
75	1.05
76	1.08
77	1.11
78	1.14
79	1.17
80	1.19
81	1.21
82	1.24
83	1.27
84	1.27
85	1.30
86	1.30
87	1.30
88	1.32
89	1.32
90	1.34
91	1.34

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COLL	
Age	Factor
92	1.35
93	1.37
94	1.40
95	1.40
96	1.40
97	1.40
98	1.40
99+	1.40

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PRIVATE PASSENGER BASE DRIVER FACTORS

See Rule 211, Rule 212

COMP					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
16	F	M	Yes	All Not Specifically Listed	1.38
16	F	S	Yes	No	2.22
16	M	M	Yes	All Not Specifically Listed	2.20
16	M	S	Yes	No	3.04
16	F	S	Yes	Yes	1.77
16	M	S	Yes	Yes	2.31
16	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.30

COMP					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
17	F	M	Yes	All Not Specifically Listed	1.32
17	F	S	Yes	No	1.97
17	M	M	Yes	All Not Specifically Listed	1.75
17	M	S	Yes	No	3.00
17	F	S	Yes	Yes	1.66
17	M	S	Yes	Yes	2.10
17	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.24

COMP					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
18	F	M	Yes	All Not Specifically Listed	1.28
18	F	S	Yes	No	1.84

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COMP					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
18	M	M	Yes	All Not Specifically Listed	1.61
18	M	S	Yes	No	2.47
18	F	S	Yes	Yes	1.52
18	M	S	Yes	Yes	2.00
18	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.20

COMP					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
19	F	M	Yes	All Not Specifically Listed	1.23
19	F	S	Yes	No	1.57
19	M	M	Yes	All Not Specifically Listed	1.53
19	M	S	Yes	No	2.23
19	F	S	Yes	Yes	1.43
19	M	S	Yes	Yes	1.81
19	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.17

COMP					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
20	F	M	Yes	All Not Specifically Listed	1.19
20	F	S	Yes	No	1.44
20	M	M	Yes	All Not Specifically Listed	1.47
20	M	S	Yes	No	2.10
20	F	S	Yes	Yes	1.36
20	M	S	Yes	Yes	1.80

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COMP					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
20	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.14

COMP					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
21	F	M	Yes	All Not Specifically Listed	1.14
21	F	S	Yes	No	1.36
21	M	M	Yes	All Not Specifically Listed	1.41
21	M	S	Yes	No	1.78
21	F	S	Yes	Yes	1.36
21	M	S	Yes	Yes	1.78
21	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.13

COMP					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
22	F	M	Yes	All Not Specifically Listed	1.12
22	F	S	Yes	No	1.30
22	M	M	Yes	All Not Specifically Listed	1.36
22	M	S	Yes	No	1.75
22	F	S	Yes	Yes	1.30
22	M	S	Yes	Yes	1.75
22	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.12

COMP

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Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
23	F	M	Yes	All Not Specifically Listed	1.11
23	F	S	Yes	No	1.15
23	M	M	Yes	All Not Specifically Listed	1.33
23	M	S	Yes	No	1.45
23	F	S	Yes	Yes	1.15
23	M	S	Yes	Yes	1.45
23	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.11

COMP					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
24	F	M	Yes	All Not Specifically Listed	1.11
24	F	S	Yes	No	1.15
24	M	M	Yes	All Not Specifically Listed	1.30
24	M	S	Yes	No	1.40
24	F	S	Yes	Yes	1.15
24	M	S	Yes	Yes	1.40
24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.11

COMP				
Age	Gender	Marital Status	Assigned Driver	Factor
25	M	S	Yes	1.24
25	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.10
26	M	S	Yes	1.22
26	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.10

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COMP				
Age	Gender	Marital Status	Assigned Driver	Factor
27	M	S	Yes	1.20
27	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.09
28	M	S	Yes	1.18
28	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.09
29	M	S	Yes	1.16
29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.08

COMP	
Age	Factor
30	1.06
31	1.06
32	1.06
33	1.06
34	1.06
35	1.05
36	1.04
37	1.03
38	1.02
39	1.01
40	1.00
41	0.99
42	0.98
43	0.97
44	0.96
45	0.95
46	0.94
47	0.93
48	0.92
49	0.91
50	0.91
51	0.91
52	0.90

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COMP	
Age	Factor
53	0.90
54	0.89
55	0.89
56	0.88
57	0.88
58	0.87
59	0.86
60	0.85
61	0.84
62	0.83
63	0.82
64	0.82
65	0.82
66	0.82
67	0.82
68	0.82
69	0.83
70	0.84
71	0.86
72	0.88
73	0.88
74	0.88
75	0.88
76	0.90
77	0.90
78	0.90
79	0.90
80	0.96
81	0.97
82	0.97
83	0.98
84	0.98
85	1.04
86	1.04
87	1.04
88	1.04
89	1.04
90	1.08
91	1.08

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COMP	
Age	Factor
92	1.08
93	1.08
94	1.09
95	1.09
96	1.09
97	1.09
98	1.09
99+	1.09

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PRIVATE PASSENGER BASE DRIVER FACTORS

See Rule 211, Rule 212

MPC					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
16	F	M	Yes	All Not Specifically Listed	1.45
16	F	S	Yes	No	2.65
16	M	M	Yes	All Not Specifically Listed	2.20
16	M	S	Yes	No	3.04
16	F	S	Yes	Yes	2.65
16	M	S	Yes	Yes	2.60
16	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.36

MPC					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
17	F	M	Yes	All Not Specifically Listed	1.45
17	F	S	Yes	No	2.25
17	M	M	Yes	All Not Specifically Listed	1.62
17	M	S	Yes	No	3.00
17	F	S	Yes	Yes	2.25
17	M	S	Yes	Yes	2.15
17	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.36

MPC					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
18	F	M	Yes	All Not Specifically Listed	1.41
18	F	S	Yes	No	1.95

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MPC					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
18	M	M	Yes	All Not Specifically Listed	1.56
18	M	S	Yes	No	2.47
18	F	S	Yes	Yes	1.95
18	M	S	Yes	Yes	2.00
18	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.33

MPC					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
19	F	M	Yes	All Not Specifically Listed	1.39
19	F	S	Yes	No	1.75
19	M	M	Yes	All Not Specifically Listed	1.40
19	M	S	Yes	No	2.24
19	F	S	Yes	Yes	1.75
19	M	S	Yes	Yes	1.81
19	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.31

MPC					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
20	F	M	Yes	All Not Specifically Listed	1.38
20	F	S	Yes	No	1.55
20	M	M	Yes	All Not Specifically Listed	1.33
20	M	S	Yes	No	1.94
20	F	S	Yes	Yes	1.55
20	M	S	Yes	Yes	1.80

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MPC					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
20	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.30

MPC					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
21	F	M	Yes	All Not Specifically Listed	1.33
21	F	S	Yes	No	1.50
21	M	M	Yes	All Not Specifically Listed	1.29
21	M	S	Yes	No	1.78
21	F	S	Yes	Yes	1.50
21	M	S	Yes	Yes	1.78
21	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.29

MPC					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
22	F	M	Yes	All Not Specifically Listed	1.27
22	F	S	Yes	No	1.31
22	M	M	Yes	All Not Specifically Listed	1.25
22	M	S	Yes	No	1.75
22	F	S	Yes	Yes	1.31
22	M	S	Yes	Yes	1.75
22	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.25

MPC

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Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
23	F	M	Yes	All Not Specifically Listed	1.21
23	F	S	Yes	No	1.25
23	M	M	Yes	All Not Specifically Listed	1.20
23	M	S	Yes	No	1.30
23	F	S	Yes	Yes	1.25
23	M	S	Yes	Yes	1.30
23	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.20

MPC					
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Factor
24	F	M	Yes	All Not Specifically Listed	1.15
24	F	S	Yes	No	1.20
24	M	M	Yes	All Not Specifically Listed	1.15
24	M	S	Yes	No	1.29
24	F	S	Yes	Yes	1.20
24	M	S	Yes	Yes	1.29
24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.15

MPC				
Age	Gender	Marital Status	Assigned Driver	Factor
25	M	S	Yes	1.14
25	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.10
26	M	S	Yes	1.11
26	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.06

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MPC				
Age	Gender	Marital Status	Assigned Driver	Factor
27	M	S	Yes	1.09
27	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.03
28	M	S	Yes	1.07
28	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.01
29	M	S	Yes	1.06
29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	1.00

MPC	
Age	Factor
30	1.00
31	1.00
32	1.00
33	1.00
34	0.99
35	0.99
36	0.99
37	0.99
38	0.99
39	0.99
40	0.99
41	0.98
42	0.97
43	0.97
44	0.96
45	0.96
46	0.96
47	0.95
48	0.94
49	0.93
50	0.92
51	0.91
52	0.90

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MPC	
Age	Factor
53	0.89
54	0.88
55	0.87
56	0.86
57	0.85
58	0.85
59	0.85
60	0.85
61	0.85
62	0.85
63	0.85
64	0.85
65	0.85
66	0.85
67	0.85
68	0.85
69	0.86
70	0.87
71	0.88
72	0.90
73	0.92
74	0.92
75	0.94
76	0.96
77	0.98
78	1.00
79	1.03
80	1.06
81	1.09
82	1.12
83	1.15
84	1.18
85	1.21
86	1.24
87	1.25
88	1.27
89	1.28
90	1.34
91	1.34

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MPC	
Age	Factor
92	1.34
93	1.36
94	1.38
95	1.41
96	1.41
97	1.41
98	1.41
99+	1.41

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PRIVATE PASSENGER BASE RATES

Coverage	Base Rate
BIPD	174.50
COLL	218.60
COMP	125.80
MPC	41.90
R1	9.00
S (5,000)	2.20
S (10,000)	4.40

ERS
Base Rate
2.40

No-Fault Total Disability - Coverage T Rate Per Automobile		
Maximum Weekly Indemnity	First Auto	Each Add.
$140	3.00	0.40
$250	6.00	0.60
$500	15.00	1.60

UBI
Base Rate
9.80

UPD	
Without Collision	With Collision
9.60	3.80

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WBI
Base Rate
10.20

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PRIVATE PASSENGER DRIVE SAFE & SAVE ADJUSTMENT FACTORS

See Drive Safe & Save Rule

Participation Adjustment Factor	
Coverage	**Factor**
BIPD	0.95
COLL	0.95
COMP	0.95
MPC	0.95

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PRIVATE PASSENGER DRIVER DISCOUNTS

Driver Training Discount				
Coverage	Age	Gender	Marital Status	Factor
BIPD	16	F	S	0.900
BIPD	16	F	M	0.990
BIPD	16	M	S	0.900
BIPD	16	M	M	0.900
BIPD	17	F	S	0.900
BIPD	17	F	M	0.990
BIPD	17	M	S	0.900
BIPD	17	M	M	0.900
BIPD	18	F	S	0.900
BIPD	18	F	M	0.990
BIPD	18	M	S	0.900
BIPD	18	M	M	0.900
BIPD	19	F	S	0.900
BIPD	19	F	M	0.990
BIPD	19	M	S	0.900
BIPD	19	M	M	0.900
BIPD	20	F	S	0.900
BIPD	20	F	M	0.990
BIPD	20	M	S	0.900
BIPD	20	M	M	0.900

Driver Training Discount				
Coverage	Age	Gender	Marital Status	Factor
COLL	16	F	S	0.900
COLL	16	F	M	0.990
COLL	16	M	S	0.900
COLL	16	M	M	0.900
COLL	17	F	S	0.900
COLL	17	F	M	0.990
COLL	17	M	S	0.900
COLL	17	M	M	0.900
COLL	18	F	S	0.900
COLL	18	F	M	0.990
COLL	18	M	S	0.900
COLL	18	M	M	0.900

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Driver Training Discount				
Coverage	Age	Gender	Marital Status	Factor
COLL	19	F	S	0.900
COLL	19	F	M	0.990
COLL	19	M	S	0.900
COLL	19	M	M	0.900
COLL	20	F	S	0.900
COLL	20	F	M	0.990
COLL	20	M	S	0.900
COLL	20	M	M	0.900

Driver Training Discount				
Coverage	Age	Gender	Marital Status	Factor
COMP	16	F	S	0.900
COMP	16	F	M	0.990
COMP	16	M	S	0.900
COMP	16	M	M	0.900
COMP	17	F	S	0.900
COMP	17	F	M	0.990
COMP	17	M	S	0.900
COMP	17	M	M	0.900
COMP	18	F	S	0.900
COMP	18	F	M	0.990
COMP	18	M	S	0.900
COMP	18	M	M	0.900
COMP	19	F	S	0.950
COMP	19	F	M	0.990
COMP	19	M	S	0.990
COMP	19	M	M	0.920
COMP	20	F	S	1.000
COMP	20	F	M	0.990
COMP	20	M	S	0.990
COMP	20	M	M	0.960

Driver Training Discount				
Coverage	Age	Gender	Marital Status	Factor
MPC	16	F	S	0.900

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Driver Training Discount				
Coverage	Age	Gender	Marital Status	Factor
MPC	16	F	M	0.990
MPC	16	M	S	0.900
MPC	16	M	M	0.900
MPC	17	F	S	0.900
MPC	17	F	M	0.990
MPC	17	M	S	0.900
MPC	17	M	M	0.900
MPC	18	F	S	0.900
MPC	18	F	M	0.990
MPC	18	M	S	0.900
MPC	18	M	M	0.900
MPC	19	F	S	0.900
MPC	19	F	M	0.990
MPC	19	M	S	0.990
MPC	19	M	M	0.940
MPC	20	F	S	0.970
MPC	20	F	M	0.990
MPC	20	M	S	0.990
MPC	20	M	M	0.980

Good Student Discount				
Coverage	Age	Gender	Marital Status	Factor
BIPD	All Not Specifically Listed	F	S	0.850
BIPD	16	F	M	0.980
BIPD	17	F	M	0.980
BIPD	18	F	M	0.980
BIPD	19	F	M	0.980
BIPD	20	F	M	0.980
BIPD	21	F	M	0.980
BIPD	22	F	M	0.980
BIPD	23	F	M	0.990
BIPD	24	F	M	0.990
BIPD	All Not Specifically Listed	M	S	0.750

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Good Student Discount				
Coverage	Age	Gender	Marital Status	Factor
BIPD	All Not Specifically Listed	M	M	0.900

Good Student Discount				
Coverage	Age	Gender	Marital Status	Factor
COLL	All Not Specifically Listed	F	S	0.850
COLL	16	F	M	0.980
COLL	17	F	M	0.980
COLL	18	F	M	0.980
COLL	19	F	M	0.980
COLL	20	F	M	0.980
COLL	21	F	M	0.980
COLL	22	F	M	0.980
COLL	23	F	M	0.980
COLL	24	F	M	0.990
COLL	All Not Specifically Listed	M	S	0.750
COLL	All Not Specifically Listed	M	M	0.900

Good Student Discount				
Coverage	Age	Gender	Marital Status	Factor
COMP	All Not Specifically Listed	F	S	0.850
COMP	16	F	M	0.980
COMP	17	F	M	0.980
COMP	18	F	M	0.980
COMP	19	F	M	0.980
COMP	20	F	M	0.990
COMP	21	F	M	1.000
COMP	22	F	M	1.000

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Good Student Discount				
Coverage	Age	Gender	Marital Status	Factor
COMP	23	F	M	1.000
COMP	24	F	M	1.000
COMP	All Not Specifically Listed	M	S	0.750
COMP	All Not Specifically Listed	M	M	0.900

Good Student Discount				
Coverage	Age	Gender	Marital Status	Factor
MPC	All Not Specifically Listed	F	S	0.850
MPC	16	F	M	0.980
MPC	17	F	M	0.980
MPC	18	F	M	0.980
MPC	19	F	M	0.980
MPC	20	F	M	0.980
MPC	21	F	M	0.990
MPC	22	F	M	1.000
MPC	23	F	M	1.000
MPC	24	F	M	1.000
MPC	All Not Specifically Listed	M	S	0.750
MPC	All Not Specifically Listed	M	M	0.900

Good Student Discount For Drivers* With Student Away at School Discount
0.900

*Does not apply for married female drivers. Use regular Good Student Discount Factors.

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Steer Clear Discount				
Coverage	Age	Gender	Marital Status	Factor
BIPD	All Not Specifically Listed	F	S	0.850
BIPD	16	F	M	0.980
BIPD	17	F	M	0.980
BIPD	18	F	M	0.980
BIPD	19	F	M	0.980
BIPD	20	F	M	0.980
BIPD	21	F	M	0.980
BIPD	22	F	M	0.980
BIPD	23	F	M	0.980
BIPD	24	F	M	0.990
BIPD	All Not Specifically Listed	M	S	0.850
BIPD	All Not Specifically Listed	M	M	0.850

Steer Clear Discount				
Coverage	Age	Gender	Marital Status	Factor
COLL	All Not Specifically Listed	F	S	0.850
COLL	16	F	M	0.980
COLL	17	F	M	0.980
COLL	18	F	M	0.980
COLL	19	F	M	0.980
COLL	20	F	M	0.980
COLL	21	F	M	0.980
COLL	22	F	M	0.980
COLL	23	F	M	0.980
COLL	24	F	M	0.980
COLL	All Not Specifically Listed	M	S	0.850
COLL	All Not Specifically Listed	M	M	0.850

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Steer Clear Discount				
Coverage	Age	Gender	Marital Status	Factor
COMP	All Not Specifically Listed	F	S	0.850
COMP	16	F	M	0.980
COMP	17	F	M	0.980
COMP	18	F	M	0.980
COMP	19	F	M	0.980
COMP	20	F	M	0.990
COMP	21	F	M	1.000
COMP	22	F	M	1.000
COMP	23	F	M	1.000
COMP	24	F	M	1.000
COMP	All Not Specifically Listed	M	S	0.850
COMP	All Not Specifically Listed	M	M	0.850

Steer Clear Discount				
Coverage	Age	Gender	Marital Status	Factor
MPC	All Not Specifically Listed	F	S	0.850
MPC	16	F	M	0.980
MPC	17	F	M	0.980
MPC	18	F	M	0.980
MPC	19	F	M	0.980
MPC	20	F	M	0.980
MPC	21	F	M	0.990
MPC	22	F	M	0.990
MPC	23	F	M	1.000
MPC	24	F	M	1.000
MPC	All Not Specifically Listed	M	S	0.850

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Steer Clear Discount				
Coverage	Age	Gender	Marital Status	Factor
MPC	All Not Specifically Listed	M	M	0.850

Student Away at School Discount					
Coverage	Age	Gender	Marital Status	Occasional Driver	Factor
BIPD	16	F	M	All Not Specifically Listed	0.914
BIPD	16	F	S	Yes	0.462
BIPD	16	F	S	No	0.369
BIPD	16	M	M	All Not Specifically Listed	0.485
BIPD	16	M	S	Yes	0.372
BIPD	16	M	S	No	0.283
BIPD	17	F	M	All Not Specifically Listed	0.914
BIPD	17	F	S	Yes	0.508
BIPD	17	F	S	No	0.416
BIPD	17	M	M	All Not Specifically Listed	0.526
BIPD	17	M	S	Yes	0.412
BIPD	17	M	S	No	0.331
BIPD	18	F	M	All Not Specifically Listed	0.914
BIPD	18	F	S	Yes	0.552
BIPD	18	F	S	No	0.475
BIPD	18	M	M	All Not Specifically Listed	0.592
BIPD	18	M	S	Yes	0.445
BIPD	18	M	S	No	0.374
BIPD	19	F	M	All Not Specifically Listed	0.914
BIPD	19	F	S	Yes	0.602

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Student Away at School Discount					
Coverage	Age	Gender	Marital Status	Occasional Driver	Factor
BIPD	19	F	S	No	0.554
BIPD	19	M	M	All Not Specifically Listed	0.660
BIPD	19	M	S	Yes	0.491
BIPD	19	M	S	No	0.437
BIPD	20	F	M	All Not Specifically Listed	0.927
BIPD	20	F	S	Yes	0.662
BIPD	20	F	S	No	0.649
BIPD	20	M	M	All Not Specifically Listed	0.747
BIPD	20	M	S	Yes	0.548
BIPD	20	M	S	No	0.516
BIPD	21	F	M	All Not Specifically Listed	0.795
BIPD	21	F	S	All Not Specifically Listed	0.621
BIPD	21	M	M	All Not Specifically Listed	0.651
BIPD	21	M	S	All Not Specifically Listed	0.475
BIPD	22	F	M	All Not Specifically Listed	0.848
BIPD	22	F	S	All Not Specifically Listed	0.690
BIPD	22	M	M	All Not Specifically Listed	0.713
BIPD	22	M	S	All Not Specifically Listed	0.563
BIPD	23	F	M	All Not Specifically Listed	0.888

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Student Away at School Discount					
Coverage	Age	Gender	Marital Status	Occasional Driver	Factor
BIPD	23	F	S	All Not Specifically Listed	0.793
BIPD	23	M	M	All Not Specifically Listed	0.823
BIPD	23	M	S	All Not Specifically Listed	0.629
BIPD	24	F	M	All Not Specifically Listed	0.918
BIPD	24	F	S	All Not Specifically Listed	0.813
BIPD	24	M	M	All Not Specifically Listed	0.920
BIPD	24	M	S	All Not Specifically Listed	0.703

Student Away at School Discount					
Coverage	Age	Gender	Marital Status	Occasional Driver	Factor
COLL	16	F	M	All Not Specifically Listed	1.000
COLL	16	F	S	Yes	0.512
COLL	16	F	S	No	0.399
COLL	16	M	M	All Not Specifically Listed	0.570
COLL	16	M	S	Yes	0.463
COLL	16	M	S	No	0.333
COLL	17	F	M	All Not Specifically Listed	1.000
COLL	17	F	S	Yes	0.537
COLL	17	F	S	No	0.451

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Student Away at School Discount					
Coverage	Age	Gender	Marital Status	Occasional Driver	Factor
COLL	17	M	M	All Not Specifically Listed	0.621
COLL	17	M	S	Yes	0.499
COLL	17	M	S	No	0.389
COLL	18	F	M	All Not Specifically Listed	1.000
COLL	18	F	S	Yes	0.593
COLL	18	F	S	No	0.487
COLL	18	M	M	All Not Specifically Listed	0.699
COLL	18	M	S	Yes	0.544
COLL	18	M	S	No	0.410
COLL	19	F	M	All Not Specifically Listed	1.000
COLL	19	F	S	Yes	0.655
COLL	19	F	S	No	0.551
COLL	19	M	M	All Not Specifically Listed	0.780
COLL	19	M	S	Yes	0.572
COLL	19	M	S	No	0.474
COLL	20	F	M	All Not Specifically Listed	1.000
COLL	20	F	S	Yes	0.737
COLL	20	F	S	No	0.635
COLL	20	M	M	All Not Specifically Listed	0.861
COLL	20	M	S	Yes	0.607
COLL	20	M	S	No	0.522
COLL	21	F	M	All Not Specifically Listed	0.831
COLL	21	F	S	All Not Specifically Listed	0.631

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Student Away at School Discount					
Coverage	Age	Gender	Marital Status	Occasional Driver	Factor
COLL	21	M	M	All Not Specifically Listed	0.888
COLL	21	M	S	All Not Specifically Listed	0.644
COLL	22	F	M	All Not Specifically Listed	0.879
COLL	22	F	S	All Not Specifically Listed	0.665
COLL	22	M	M	All Not Specifically Listed	0.963
COLL	22	M	S	All Not Specifically Listed	0.679
COLL	23	F	M	All Not Specifically Listed	0.922
COLL	23	F	S	All Not Specifically Listed	0.716
COLL	23	M	M	All Not Specifically Listed	1.000
COLL	23	M	S	All Not Specifically Listed	0.725
COLL	24	F	M	All Not Specifically Listed	0.960
COLL	24	F	S	All Not Specifically Listed	0.793
COLL	24	M	M	All Not Specifically Listed	1.000
COLL	24	M	S	All Not Specifically Listed	0.804

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Student Away at School Discount					
Coverage	Age	Gender	Marital Status	Occasional Driver	Factor
COMP	16	F	M	All Not Specifically Listed	0.898
COMP	16	F	S	Yes	0.701
COMP	16	F	S	No	0.559
COMP	16	M	M	All Not Specifically Listed	0.645
COMP	16	M	S	Yes	0.615
COMP	16	M	S	No	0.467
COMP	17	F	M	All Not Specifically Listed	0.941
COMP	17	F	S	Yes	0.747
COMP	17	F	S	No	0.629
COMP	17	M	M	All Not Specifically Listed	0.811
COMP	17	M	S	Yes	0.676
COMP	17	M	S	No	0.473
COMP	18	F	M	All Not Specifically Listed	0.972
COMP	18	F	S	Yes	0.816
COMP	18	F	S	No	0.674
COMP	18	M	M	All Not Specifically Listed	0.882
COMP	18	M	S	Yes	0.710
COMP	18	M	S	No	0.575
COMP	19	F	M	All Not Specifically Listed	1.000
COMP	19	F	S	Yes	0.820
COMP	19	F	S	No	0.747
COMP	19	M	M	All Not Specifically Listed	0.905
COMP	19	M	S	Yes	0.710
COMP	19	M	S	No	0.580

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Student Away at School Discount					
Coverage	Age	Gender	Marital Status	Occasional Driver	Factor
COMP	20	F	M	All Not Specifically Listed	1.000
COMP	20	F	S	Yes	0.820
COMP	20	F	S	No	0.773
COMP	20	M	M	All Not Specifically Listed	0.905
COMP	20	M	S	Yes	0.710
COMP	20	M	S	No	0.610
COMP	21	F	M	All Not Specifically Listed	0.964
COMP	21	F	S	All Not Specifically Listed	0.809
COMP	21	M	M	All Not Specifically Listed	0.816
COMP	21	M	S	All Not Specifically Listed	0.639
COMP	22	F	M	All Not Specifically Listed	0.982
COMP	22	F	S	All Not Specifically Listed	0.846
COMP	22	M	M	All Not Specifically Listed	0.846
COMP	22	M	S	All Not Specifically Listed	0.647
COMP	23	F	M	All Not Specifically Listed	0.991
COMP	23	F	S	All Not Specifically Listed	0.957
COMP	23	M	M	All Not Specifically Listed	0.865

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Student Away at School Discount					
Coverage	Age	Gender	Marital Status	Occasional Driver	Factor
COMP	23	M	S	All Not Specifically Listed	0.780
COMP	24	F	M	All Not Specifically Listed	0.991
COMP	24	F	S	All Not Specifically Listed	0.957
COMP	24	M	M	All Not Specifically Listed	0.885
COMP	24	M	S	All Not Specifically Listed	0.808

Student Away at School Discount					
Coverage	Age	Gender	Marital Status	Occasional Driver	Factor
MPC	16	F	M	All Not Specifically Listed	0.858
MPC	16	F	S	Yes	0.468
MPC	16	F	S	No	0.468
MPC	16	M	M	All Not Specifically Listed	0.645
MPC	16	M	S	Yes	0.546
MPC	16	M	S	No	0.467
MPC	17	F	M	All Not Specifically Listed	0.858
MPC	17	F	S	Yes	0.551
MPC	17	F	S	No	0.551
MPC	17	M	M	All Not Specifically Listed	0.877
MPC	17	M	S	Yes	0.660
MPC	17	M	S	No	0.473

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Student Away at School Discount					
Coverage	Age	Gender	Marital Status	Occasional Driver	Factor
MPC	18	F	M	All Not Specifically Listed	0.877
MPC	18	F	S	Yes	0.636
MPC	18	F	S	No	0.636
MPC	18	M	M	All Not Specifically Listed	0.910
MPC	18	M	S	Yes	0.710
MPC	18	M	S	No	0.575
MPC	19	F	M	All Not Specifically Listed	0.891
MPC	19	F	S	Yes	0.709
MPC	19	F	S	No	0.709
MPC	19	M	M	All Not Specifically Listed	0.970
MPC	19	M	S	Yes	0.713
MPC	19	M	S	No	0.575
MPC	20	F	M	All Not Specifically Listed	0.898
MPC	20	F	S	Yes	0.740
MPC	20	F	S	No	0.740
MPC	20	M	M	All Not Specifically Listed	0.975
MPC	20	M	S	Yes	0.715
MPC	20	M	S	No	0.665
MPC	21	F	M	All Not Specifically Listed	0.827
MPC	21	F	S	All Not Specifically Listed	0.733
MPC	21	M	M	All Not Specifically Listed	0.853
MPC	21	M	S	All Not Specifically Listed	0.611

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Student Away at School Discount					
Coverage	Age	Gender	Marital Status	Occasional Driver	Factor
MPC	22	F	M	All Not Specifically Listed	0.857
MPC	22	F	S	All Not Specifically Listed	0.840
MPC	22	M	M	All Not Specifically Listed	0.880
MPC	22	M	S	All Not Specifically Listed	0.620
MPC	23	F	M	All Not Specifically Listed	0.889
MPC	23	F	S	All Not Specifically Listed	0.880
MPC	23	M	M	All Not Specifically Listed	0.917
MPC	23	M	S	All Not Specifically Listed	0.833
MPC	24	F	M	All Not Specifically Listed	0.934
MPC	24	F	S	All Not Specifically Listed	0.917
MPC	24	M	M	All Not Specifically Listed	0.957
MPC	24	M	S	All Not Specifically Listed	0.838

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PRIVATE PASSENGER INSURANCE RATING GROUP FOR COLLISION COVERAGE (GRG) AND INSURANCE RATING GROUP FOR COMPREHENSIVE COVERAGE (DRG)/DEDUCTIBLE FACTORS

Collision							
GRG	Deductible						
	50^	100^	200#	250	500	1000	2000
1	0.470	0.440	0.430	0.420	0.370	0.230	0.130
2	0.500	0.480	0.450	0.440	0.390	0.250	0.140
3	0.520	0.500	0.470	0.460	0.420	0.270	0.150
4	0.560	0.540	0.520	0.500	0.440	0.300	0.170
5	0.590	0.560	0.550	0.530	0.470	0.360	0.210
6	0.630	0.600	0.570	0.560	0.500	0.390	0.240
7	0.660	0.630	0.600	0.590	0.530	0.410	0.270
8	0.680	0.670	0.640	0.630	0.560	0.440	0.290
9	0.730	0.710	0.680	0.670	0.600	0.480	0.320
10	0.790	0.760	0.740	0.710	0.650	0.520	0.360
11	0.840	0.810	0.780	0.770	0.700	0.570	0.390
12	0.920	0.880	0.860	0.840	0.770	0.630	0.450
13	1.010	0.980	0.960	0.940	0.860	0.710	0.520
14	1.090	1.050	1.020	1.000	0.930	0.770	0.570
15	1.160	1.130	1.100	1.080	1.000	0.840	0.630
16	1.230	1.200	1.170	1.140	1.060	0.890	0.670
17	1.290	1.250	1.220	1.210	1.120	0.950	0.720
18	1.360	1.320	1.290	1.260	1.180	1.000	0.770
19	1.420	1.380	1.350	1.330	1.240	1.060	0.810
20	1.480	1.450	1.420	1.390	1.300	1.110	0.860
21	1.570	1.540	1.500	1.470	1.380	1.180	0.920
22	1.660	1.630	1.600	1.570	1.470	1.270	0.990
23	1.800	1.750	1.720	1.700	1.590	1.380	1.080
24	1.950	1.900	1.860	1.840	1.730	1.500	1.190
25	2.060	2.020	1.980	1.950	1.840	1.600	1.280
26	2.160	2.110	2.070	2.040	1.930	1.690	1.350
27	2.250	2.200	2.170	2.140	2.020	1.760	1.420
28	2.370	2.320	2.280	2.240	2.120	1.860	1.490
29	2.460	2.410	2.360	2.330	2.210	1.940	1.560
30	2.550	2.510	2.460	2.430	2.300	2.020	1.630
31	2.660	2.600	2.550	2.520	2.390	2.100	1.700
32	2.750	2.690	2.650	2.610	2.480	2.180	1.770
33	2.850	2.800	2.750	2.710	2.580	2.280	1.850
34	2.960	2.890	2.850	2.810	2.670	2.360	1.920

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Collision							
GRG	Deductible						
	50^	100^	200#	250	500	1000	2000
35	3.050	2.990	2.940	2.910	2.760	2.440	1.980

Collision	
For each additional GRG greater than shown above, add the following factor	
Deductible	Factor
50^	0.120
100^	0.120
200#	0.120
250	0.120
500	0.110
1000	0.100
2000	0.080

Example: The GRG 45 factor is computed as 10 (the difference between 45 and 35) multiplied by the factor above, and added to the GRG 35 factor.

Comprehensive								
DRG	Deductible							
	FULL	50	100	200#	250	500	1000	2000
1	0.250	0.170	0.150	0.130	0.120	0.090	0.060	0.040
2	0.290	0.230	0.190	0.150	0.140	0.100	0.070	0.050
3	0.330	0.290	0.270	0.210	0.180	0.120	0.090	0.050
4	0.330	0.290	0.270	0.210	0.180	0.140	0.100	0.060
5	0.380	0.340	0.320	0.250	0.230	0.160	0.110	0.070
6	0.430	0.400	0.360	0.300	0.270	0.170	0.120	0.080
7	0.490	0.460	0.410	0.360	0.320	0.210	0.140	0.090
8	0.540	0.500	0.470	0.400	0.370	0.250	0.160	0.100
9	0.600	0.560	0.520	0.450	0.420	0.290	0.190	0.110
10	0.650	0.610	0.570	0.500	0.470	0.330	0.220	0.120
11	0.700	0.660	0.620	0.540	0.510	0.370	0.250	0.140
12	0.770	0.720	0.680	0.610	0.570	0.430	0.280	0.160
13	0.860	0.820	0.760	0.690	0.650	0.490	0.340	0.210
14	0.930	0.880	0.840	0.750	0.710	0.550	0.380	0.240
15	1.000	0.950	0.900	0.810	0.770	0.600	0.430	0.270
16	1.070	1.020	0.960	0.870	0.830	0.660	0.470	0.300

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Comprehensive								
DRG	Deductible							
	FULL	50	100	200#	250	500	1000	2000
17	1.130	1.070	1.030	0.920	0.890	0.700	0.510	0.320
18	1.200	1.150	1.090	0.990	0.950	0.750	0.550	0.350
19	1.260	1.210	1.140	1.040	0.990	0.800	0.580	0.370
20	1.320	1.260	1.210	1.090	1.050	0.850	0.630	0.400
21	1.390	1.330	1.270	1.160	1.110	0.900	0.670	0.440
22	1.470	1.410	1.340	1.230	1.180	0.960	0.710	0.470
23	1.580	1.510	1.450	1.330	1.270	1.040	0.780	0.510
24	1.690	1.620	1.550	1.430	1.370	1.110	0.850	0.560
25	1.790	1.720	1.650	1.510	1.460	1.170	0.910	0.600
26	1.890	1.810	1.740	1.600	1.540	1.230	0.970	0.650
27	1.980	1.910	1.830	1.680	1.620	1.290	1.020	0.680
28	2.070	2.000	1.910	1.770	1.690	1.340	1.080	0.720
29	2.160	2.080	2.000	1.850	1.780	1.390	1.120	0.760
30	2.250	2.170	2.080	1.920	1.860	1.450	1.160	0.790
31	2.330	2.240	2.160	1.990	1.920	1.510	1.200	0.840
32	2.430	2.350	2.250	2.080	2.010	1.560	1.260	0.870
33	2.510	2.420	2.330	2.150	2.080	1.610	1.300	0.900
34	2.600	2.510	2.410	2.240	2.160	1.680	1.340	0.930
35	2.690	2.590	2.490	2.320	2.230	1.730	1.380	0.960

Comprehensive	
For each additional DRG greater than shown above, add the following factor	
Deductible	Factor
FULL	0.080
50	0.080
100	0.070
200#	0.070
250	0.070
500	0.050
1000	0.040
2000	0.030

Example: The DRG 45 factor is computed as 10 (the difference between 45 and 35) multiplied by the factor above, and added to the DRG 35 factor.

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Renewal or Transfer of Coverage Only

^ SFF&C Renewal or Transfer of Coverage Only

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PRIVATE PASSENGER LIMIT FACTORS

Bodily Injury Liability Limits (Per Person/Per Accident)	
Limits (000)	**Factor**
25/50	1.00
25/100#	1.04
30/70#	1.03
30/100#	1.06
50/50#	1.05
50/100	1.08
50/200#	1.11
50/500#	1.16
100/100#	1.12
100/200	1.15
100/300	1.17
100/500#	1.20
150/250#	1.19
150/300#	1.20
150/400#	1.22
200/200#	1.22
200/300#	1.24
200/400#	1.26
200/500#	1.27
250/250#	1.26
250/300#	1.27
250/400#	1.29
250/500	1.30
300/300	1.29
300/500#	1.33
300/750#	1.37
400/400#	1.35
500/500	1.43
500/1000	1.48
750/750#	1.51
750/1000	1.53
1000/1000	1.57

Renewal or Transfer of Coverage Only

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Property Damage Liability Limit (Add Factor to BI Limit Factor)	
Limit (000)	Factor
25	0.00
50	0.04
100	0.06
150	0.08
200	0.10
250	0.11
300	0.13
500	0.17
750	0.21
1000	0.24

Medical Payments Coverage Limits	
Limit	Factor
5,000	1.00
10,000	1.40
25,000	2.20
50,000	3.15
100,000	4.05

Car Rental and Travel Expense - Coverage R1	
Limits (Per Day / Max Per Occurrence)	Factor
$16/$400#	0.84
80%/$500	1.00
80%/$1000	1.26
80%/$1500	1.48

Renewal or Transfer of Coverage Only

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UBI	
Limits (000)	Factor
25/50	1.00
50/100	1.31
100/200	1.41
100/300	1.53
300/300	1.60
250/500	1.74
500/500	1.87
500/1000	2.85
1000/1000	3.18

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

UPD		
Limits (000)	Without Collision	With Collision
25	1.00	1.00
50	1.58	1.00
100	2.80	1.00
150	4.00	1.00
200	5.21	1.00
250	6.41	1.00
300	7.59	1.00
500	12.41	1.00
750	18.43	1.00
1000	24.40	1.00

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

WBI	
Limits (000)	Factor
25/50	1.00
50/100	1.52
100/200	2.44

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WBI	
Limits (000)	**Factor**
100/300	2.80
300/300	4.33
250/500	5.26
500/500	6.07
500/1000	6.92
1000/1000	8.66

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

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PRIVATE PASSENGER MODEL YEAR FACTORS

See Rule 209

Model Year	BIPD	COLL	COMP	MPC
2017	1.00	1.22	1.12	1.00
2016	1.00	1.16	1.09	1.00
2015	1.00	1.10	1.06	1.00
2014	1.00	1.05	1.03	1.00
2013	1.00	1.00	1.00	1.00
2012	1.02	0.96	0.97	1.03
2011	1.03	0.92	0.95	1.03
2010	1.05	0.88	0.93	1.05
2009	1.05	0.84	0.91	1.05
2008	1.05	0.80	0.89	1.05
2007	1.05	0.76	0.87	1.03
2006	1.04	0.72	0.85	1.02
2005	1.02	0.68	0.83	1.00
2004	1.01	0.64	0.81	0.97
2003	0.99	0.61	0.79	0.96
2002	0.97	0.57	0.77	0.94
2001	0.96	0.54	0.75	0.91
2000	0.94	0.50	0.73	0.88
1999	0.92	0.48	0.71	0.85
1998	0.89	0.47	0.69	0.84
1997	0.86	0.45	0.68	0.84
1996	0.84	0.44	0.66	0.84
1995	0.84	0.43	0.65	0.84
Prior	0.84	0.43	0.65	0.84

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PRIVATE PASSENGER

SFF&C STAR Factors				
Coverage	Ineligible for STAR Plan	1-STAR	2-STAR	3-STAR
BIPD	1.750	1.660	1.350	1.130
COLL	1.750	1.660	1.350	1.130
COMP	1.750	1.750	1.420	1.190
ERS	1.750	1.750	1.750	1.250
MPC	1.750	1.660	1.350	1.130
R1	1.750	1.750	1.750	1.250
S (5,000)	1.750	1.750	1.750	1.250
S (10,000)	1.750	1.750	1.750	1.250
T	1.750	1.750	1.750	1.250
UBI	1.750	2.040	2.040	1.600
UPD	1.750	2.040	2.040	1.600
WBI	1.750	2.040	2.040	1.600

Experience Rated Fleet Factor
0.80

ERS Farm Factor
0.90

UBI, WBI and UPD Multiple Automobiles Discount Factor
0.90

Car Rental and Travel Expense - Coverage R1 Driver Adjustment
1.58

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PRIVATE PASSENGER SINGLE AUTOMOBILE FACTORS

See Multiple Automobiles Discount

BIPD Age 16 - 24					
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
16 - 24	M	M	Yes	Pleasure/Work/School, Farm	0.20
16 - 20	F	S	Yes	Pleasure/Work/School, Farm	0.20
21	F	S	Yes	Pleasure/Work/School, Farm	0.20
22	F	S	Yes	Pleasure/Work/School, Farm	0.20
23	F	S	Yes	Pleasure/Work/School, Farm	0.20
24	F	S	Yes	Pleasure/Work/School, Farm	0.20
16 - 20	M	S	Yes	Pleasure/Work/School, Farm	0.20
21	M	S	Yes	Pleasure/Work/School, Farm	0.15
22	M	S	Yes	Pleasure/Work/School, Farm	0.15
23	M	S	Yes	Pleasure/Work/School, Farm	0.15
24	M	S	Yes	Pleasure/Work/School, Farm	0.15
16 - 24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0.20

BIPD Age 16 - 24					
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
16 - 24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0.10

BIPD Age 25 - 29

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Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
25 - 29	M	S	Yes	Pleasure/Work/School, Farm	0.05
25 - 29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0.20

BIPD Age 25 - 29					
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
25 - 29	M	S	Yes	Business	0.10
25 - 29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0.10

BIPD Age 30 and Older		
Age	Automobile Use	Factor
30 - 99+	Pleasure/Work/School, Farm	0.20

BIPD Age 30 and Older		
Age	Automobile Use	Factor
30 - 49	Business	0.10
50 - 74	Business	0.10
75 and Older	Business	0.20

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PRIVATE PASSENGER SINGLE AUTOMOBILE FACTORS

See Multiple Automobiles Discount

COLL Age 16 - 24					
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
16 - 24	M	M	Yes	Pleasure/Work/School, Farm	0.20
16 - 20	F	S	Yes	Pleasure/Work/School, Farm	0.20
21	F	S	Yes	Pleasure/Work/School, Farm	0.17
22	F	S	Yes	Pleasure/Work/School, Farm	0.17
23	F	S	Yes	Pleasure/Work/School, Farm	0.17
24	F	S	Yes	Pleasure/Work/School, Farm	0.17
16 - 20	M	S	Yes	Pleasure/Work/School, Farm	0.20
21	M	S	Yes	Pleasure/Work/School, Farm	0.15
22	M	S	Yes	Pleasure/Work/School, Farm	0.15
23	M	S	Yes	Pleasure/Work/School, Farm	0.15
24	M	S	Yes	Pleasure/Work/School, Farm	0.15
16 - 24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0.20

COLL Age 16 - 24					
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
16 - 24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0.10

COLL Age 25 - 29

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Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
25 - 29	M	S	Yes	Pleasure/Work/School, Farm	0.05
25 - 29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0.20

COLL Age 25 - 29					
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
25 - 29	M	S	Yes	Business	0.10
25 - 29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0.10

COLL Age 30 and Older		
Age	Automobile Use	Factor
30 - 99+	Pleasure/Work/School, Farm	0.20

COLL Age 30 and Older		
Age	Automobile Use	Factor
30 - 49	Business	0.10
50 - 74	Business	0.10
75 and Older	Business	0.20

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PRIVATE PASSENGER SINGLE AUTOMOBILE FACTORS

See Multiple Automobiles Discount

COMP Age 16 - 24					
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
16 - 24	M	M	Yes	Pleasure/Work/School, Farm	0.20
16 - 20	F	S	Yes	Pleasure/Work/School, Farm	0.20
21	F	S	Yes	Pleasure/Work/School, Farm	0.19
22	F	S	Yes	Pleasure/Work/School, Farm	0.19
23	F	S	Yes	Pleasure/Work/School, Farm	0.19
24	F	S	Yes	Pleasure/Work/School, Farm	0.19
16 - 20	M	S	Yes	Pleasure/Work/School, Farm	0.20
21	M	S	Yes	Pleasure/Work/School, Farm	0.15
22	M	S	Yes	Pleasure/Work/School, Farm	0.15
23	M	S	Yes	Pleasure/Work/School, Farm	0.15
24	M	S	Yes	Pleasure/Work/School, Farm	0.15
16 - 24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0.20

COMP Age 16 - 24					
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
16 - 24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0.10

COMP Age 25 - 29

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Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
25 - 29	M	S	Yes	Pleasure/Work/School, Farm	0.12
25 - 29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0.20

COMP Age 25 - 29					
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
25 - 29	M	S	Yes	Business	0.10
25 - 29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0.10

COMP Age 30 and Older		
Age	Automobile Use	Factor
30 - 99+	Pleasure/Work/School, Farm	0.20

COMP Age 30 and Older		
Age	Automobile Use	Factor
30 - 49	Business	0.10
50 - 74	Business	0.10
75 and Older	Business	0.20

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PRIVATE PASSENGER SINGLE AUTOMOBILE FACTORS

See Multiple Automobiles Discount

MPC Age 16 - 24					
Age	**Gender**	**Marital Status**	**Assigned Driver**	**Automobile Use**	**Factor**
16 - 24	M	M	Yes	Pleasure/Work/School, Farm	0.20
16 - 20	F	S	Yes	Pleasure/Work/School, Farm	0.20
21	F	S	Yes	Pleasure/Work/School, Farm	0.20
22	F	S	Yes	Pleasure/Work/School, Farm	0.20
23	F	S	Yes	Pleasure/Work/School, Farm	0.20
24	F	S	Yes	Pleasure/Work/School, Farm	0.20
16 - 20	M	S	Yes	Pleasure/Work/School, Farm	0.20
21	M	S	Yes	Pleasure/Work/School, Farm	0.20
22	M	S	Yes	Pleasure/Work/School, Farm	0.20
23	M	S	Yes	Pleasure/Work/School, Farm	0.20
24	M	S	Yes	Pleasure/Work/School, Farm	0.20
16 - 24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0.20

MPC Age 16 - 24					
Age	**Gender**	**Marital Status**	**Assigned Driver**	**Automobile Use**	**Factor**
16 - 24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0.10

MPC Age 25 - 29

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Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
25 - 29	M	S	Yes	Pleasure/Work/School, Farm	0.16
25 - 29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School, Farm	0.20

MPC Age 25 - 29					
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
25 - 29	M	S	Yes	Business	0.10
25 - 29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0.10

MPC Age 30 and Older		
Age	Automobile Use	Factor
30 - 99+	Pleasure/Work/School, Farm	0.20

MPC Age 30 and Older		
Age	Automobile Use	Factor
30 - 49	Business	0.10
50 - 74	Business	0.10
75 and Older	Business	0.20

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PRIVATE PASSENGER TERRITORY RATING FACTORS

See Territory Definitions

Territory	BIPD	COLL	COMP	MPC
001	1.415	1.283	0.861	1.415
002	1.174	1.070	0.695	0.987
003	1.009	0.870	0.647	0.808
004	0.950	0.927	1.046	1.007
005	1.018	1.007	0.876	0.867
006	1.112	1.044	1.218	1.237
008	0.961	0.903	0.689	0.955
009	1.173	1.117	0.893	1.084
011	1.045	0.996	1.085	0.958
012	1.204	1.057	1.098	1.290
013	1.171	1.082	1.792	1.516
014	0.971	1.050	1.447	1.106
015	0.774	0.910	1.040	0.834
016	0.874	1.018	1.564	1.011
017	0.810	1.058	1.355	1.054
018	1.122	1.048	0.942	0.969
019	1.155	1.073	1.037	1.267
020	1.068	1.029	0.844	1.012
051	1.047	0.996	1.085	0.958
056	0.927	1.018	1.149	1.017
076	0.874	1.018	1.564	1.038
113	1.171	1.082	1.462	1.145
123	1.014	1.082	1.791	1.213
136	0.874	1.018	1.564	1.038
141	1.045	0.996	1.085	0.958
154	0.902	1.050	1.203	1.036
155	0.996	1.007	0.876	0.867
157	0.810	1.058	1.203	1.036
166	1.014	1.044	1.252	1.099

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PRIVATE PASSENGER USAGE FACTORS

See Rule 213

BIPD Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Automobile Use	Factor
16 - 24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School	1.00

BIPD Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Automobile Use	Factor
16	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.15
17	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.15
18	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.15
19	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.15
20	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.15
21	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.16
22	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.17
23	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.17
24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.18

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BIPD Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Automobile Use	Factor
16	F	M	Yes	All Not Specifically Listed	Farm	0.89
17	F	M	Yes	All Not Specifically Listed	Farm	0.89
18	F	M	Yes	All Not Specifically Listed	Farm	0.89
19	F	M	Yes	All Not Specifically Listed	Farm	0.89
20	F	M	Yes	All Not Specifically Listed	Farm	0.89
21	F	M	Yes	All Not Specifically Listed	Farm	0.88
22	F	M	Yes	All Not Specifically Listed	Farm	0.88
23	F	M	Yes	All Not Specifically Listed	Farm	0.87
24	F	M	Yes	All Not Specifically Listed	Farm	0.86
16	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
17	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
18	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
19	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
20	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00

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BIPD Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Automobile Use	Factor
21	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
22	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
23	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
24	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
16	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.89
17	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.89
18	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.89
19	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.89
20	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.89
21	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.88
22	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.88
23	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.87
24	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.86

BIPD Age 25 - 29

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Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
25 - 29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School	1.00

BIPD Age 25 - 29					
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
25	M	S	Yes	Business	1.29
26	M	S	Yes	Business	1.29
27	M	S	Yes	Business	1.30
28	M	S	Yes	Business	1.30
29	M	S	Yes	Business	1.30
25	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.19
26	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.19
27	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.19
28	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.20
29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.20

BIPD Age 25 - 29					
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
25	M	S	Yes	Farm	0.86
26	M	S	Yes	Farm	0.86
27	M	S	Yes	Farm	0.86
28	M	S	Yes	Farm	0.86
29	M	S	Yes	Farm	0.85
25	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Farm	0.86

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BIPD Age 25 - 29					
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
26	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Farm	0.86
27	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Farm	0.85
28	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Farm	0.85
29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Farm	0.85

BIPD Age 30 and Older		
Age	Automobile Use	Factor
30 - 99+	Pleasure/Work/School	1.00

BIPD Age 30 and Older		
Age	Automobile Use	Factor
30	Business	1.21
31	Business	1.21
32	Business	1.21
33	Business	1.21
34	Business	1.21
35	Business	1.21
36	Business	1.21
37	Business	1.21
38	Business	1.21
39	Business	1.21
40	Business	1.21
41	Business	1.21
42	Business	1.21
43	Business	1.21
44	Business	1.22
45	Business	1.22
46	Business	1.22

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BIPD Age 30 and Older		
Age	Automobile Use	Factor
47	Business	1.22
48	Business	1.22
49	Business	1.22
50	Business	1.22
51	Business	1.22
52	Business	1.22
53	Business	1.22
54	Business	1.23
55	Business	1.23
56	Business	1.24
57	Business	1.24
58	Business	1.24
59	Business	1.24
60	Business	1.24
61	Business	1.24
62	Business	1.24
63	Business	1.24
64	Business	1.24
65	Business	1.24
66	Business	1.24
67	Business	1.24
68	Business	1.23
69	Business	1.22
70	Business	1.22
71	Business	1.21
72	Business	1.21
73	Business	1.20
74	Business	1.20
75	Business	1.00
76	Business	1.00
77	Business	1.00
78	Business	1.00
79	Business	1.00
80	Business	1.00
81	Business	1.00
82	Business	1.00
83	Business	1.00
84	Business	1.00
85	Business	1.00

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BIPD Age 30 and Older		
Age	Automobile Use	Factor
86	Business	1.00
87	Business	1.00
88	Business	1.00
89	Business	1.00
90	Business	1.00
91	Business	1.00
92	Business	1.00
93	Business	1.00
94	Business	1.00
95	Business	1.00
96	Business	1.00
97	Business	1.00
98	Business	1.00
99+	Business	1.00

BIPD Age 30 and Older		
Age	Automobile Use	Factor
30	Farm	0.85
31	Farm	0.84
32	Farm	0.84
33	Farm	0.84
34	Farm	0.84
35	Farm	0.84
36	Farm	0.84
37	Farm	0.84
38	Farm	0.84
39	Farm	0.84
40	Farm	0.84
41	Farm	0.84
42	Farm	0.84
43	Farm	0.84
44	Farm	0.84
45	Farm	0.84
46	Farm	0.84
47	Farm	0.84
48	Farm	0.84
49	Farm	0.84

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BIPD Age 30 and Older		
Age	Automobile Use	Factor
50	Farm	0.85
51	Farm	0.85
52	Farm	0.84
53	Farm	0.84
54	Farm	0.84
55	Farm	0.84
56	Farm	0.84
57	Farm	0.83
58	Farm	0.83
59	Farm	0.83
60	Farm	0.83
61	Farm	0.83
62	Farm	0.83
63	Farm	0.83
64	Farm	0.83
65	Farm	0.83
66	Farm	0.83
67	Farm	0.83
68	Farm	0.84
69	Farm	0.84
70	Farm	0.85
71	Farm	0.85
72	Farm	0.86
73	Farm	0.86
74	Farm	0.86
75	Farm	0.83
76	Farm	0.84
77	Farm	0.84
78	Farm	0.85
79	Farm	0.85
80	Farm	0.82
81	Farm	0.82
82	Farm	0.83
83	Farm	0.83
84	Farm	0.83
85	Farm	0.79
86	Farm	0.79
87	Farm	0.79
88	Farm	0.80

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BIPD Age 30 and Older		
Age	Automobile Use	Factor
89	Farm	0.80
90	Farm	0.80
91	Farm	0.80
92	Farm	0.81
93	Farm	0.81
94	Farm	0.81
95	Farm	0.81
96	Farm	0.81
97	Farm	0.81
98	Farm	0.81
99+	Farm	0.81

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PRIVATE PASSENGER USAGE FACTORS

See Rule 213

COLL Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Automobile Use	Factor
16 - 24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School	1.00

COLL Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Automobile Use	Factor
16	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.01
17	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.01
18	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.01
19	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.01
20	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.01
21	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.02
22	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.02
23	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.02
24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.02

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COLL Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Automobile Use	Factor
16	F	M	Yes	All Not Specifically Listed	Farm	0.93
17	F	M	Yes	All Not Specifically Listed	Farm	0.93
18	F	M	Yes	All Not Specifically Listed	Farm	0.93
19	F	M	Yes	All Not Specifically Listed	Farm	0.92
20	F	M	Yes	All Not Specifically Listed	Farm	0.92
21	F	M	Yes	All Not Specifically Listed	Farm	0.92
22	F	M	Yes	All Not Specifically Listed	Farm	0.92
23	F	M	Yes	All Not Specifically Listed	Farm	0.91
24	F	M	Yes	All Not Specifically Listed	Farm	0.91
16	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
17	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
18	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
19	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
20	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00

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COLL Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Automobile Use	Factor
21	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
22	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
23	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
24	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
16	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.93
17	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.93
18	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.93
19	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.92
20	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.92
21	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.92
22	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.92
23	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.91
24	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.91

COLL Age 25 - 29

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Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
25 - 29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School	1.00

COLL Age 25 - 29					
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
25	M	S	Yes	Business	1.12
26	M	S	Yes	Business	1.12
27	M	S	Yes	Business	1.13
28	M	S	Yes	Business	1.13
29	M	S	Yes	Business	1.13
25	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.02
26	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.02
27	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.02
28	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.02
29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.02

COLL Age 25 - 29					
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
25	M	S	Yes	Farm	0.90
26	M	S	Yes	Farm	0.90
27	M	S	Yes	Farm	0.90
28	M	S	Yes	Farm	0.90
29	M	S	Yes	Farm	0.90
25	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Farm	0.91

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COLL Age 25 - 29					
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
26	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Farm	0.90
27	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Farm	0.90
28	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Farm	0.90
29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Farm	0.90

COLL Age 30 and Older		
Age	Automobile Use	Factor
30 - 99+	Pleasure/Work/School	1.00

COLL Age 30 and Older		
Age	Automobile Use	Factor
30	Business	1.02
31	Business	1.02
32	Business	1.02
33	Business	1.02
34	Business	1.02
35	Business	1.02
36	Business	1.02
37	Business	1.02
38	Business	1.02
39	Business	1.02
40	Business	1.02
41	Business	1.02
42	Business	1.02
43	Business	1.02
44	Business	1.02
45	Business	1.02
46	Business	1.02

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COLL Age 30 and Older		
Age	Automobile Use	Factor
47	Business	1.02
48	Business	1.02
49	Business	1.02
50	Business	1.03
51	Business	1.03
52	Business	1.03
53	Business	1.03
54	Business	1.03
55	Business	1.03
56	Business	1.04
57	Business	1.04
58	Business	1.04
59	Business	1.04
60	Business	1.04
61	Business	1.04
62	Business	1.04
63	Business	1.04
64	Business	1.04
65	Business	1.04
66	Business	1.04
67	Business	1.04
68	Business	1.03
69	Business	1.03
70	Business	1.03
71	Business	1.03
72	Business	1.03
73	Business	1.03
74	Business	1.03
75	Business	1.00
76	Business	1.00
77	Business	1.00
78	Business	1.00
79	Business	1.00
80	Business	1.00
81	Business	1.00
82	Business	1.00
83	Business	1.00
84	Business	1.00
85	Business	1.00

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COLL Age 30 and Older		
Age	Automobile Use	Factor
86	Business	1.00
87	Business	1.00
88	Business	1.00
89	Business	1.00
90	Business	1.00
91	Business	1.00
92	Business	1.00
93	Business	1.00
94	Business	1.00
95	Business	1.00
96	Business	1.00
97	Business	1.00
98	Business	1.00
99+	Business	1.00

COLL Age 30 and Older		
Age	Automobile Use	Factor
30	Farm	0.90
31	Farm	0.90
32	Farm	0.90
33	Farm	0.90
34	Farm	0.90
35	Farm	0.89
36	Farm	0.89
37	Farm	0.89
38	Farm	0.89
39	Farm	0.89
40	Farm	0.89
41	Farm	0.89
42	Farm	0.89
43	Farm	0.89
44	Farm	0.89
45	Farm	0.89
46	Farm	0.89
47	Farm	0.89
48	Farm	0.89
49	Farm	0.89

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COLL Age 30 and Older		
Age	Automobile Use	Factor
50	Farm	0.90
51	Farm	0.90
52	Farm	0.90
53	Farm	0.90
54	Farm	0.90
55	Farm	0.90
56	Farm	0.89
57	Farm	0.89
58	Farm	0.89
59	Farm	0.89
60	Farm	0.89
61	Farm	0.89
62	Farm	0.89
63	Farm	0.89
64	Farm	0.89
65	Farm	0.89
66	Farm	0.89
67	Farm	0.89
68	Farm	0.90
69	Farm	0.90
70	Farm	0.90
71	Farm	0.90
72	Farm	0.90
73	Farm	0.91
74	Farm	0.91
75	Farm	0.87
76	Farm	0.87
77	Farm	0.87
78	Farm	0.88
79	Farm	0.88
80	Farm	0.87
81	Farm	0.87
82	Farm	0.87
83	Farm	0.87
84	Farm	0.87
85	Farm	0.85
86	Farm	0.85
87	Farm	0.85
88	Farm	0.86

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COLL Age 30 and Older		
Age	Automobile Use	Factor
89	Farm	0.86
90	Farm	0.87
91	Farm	0.87
92	Farm	0.87
93	Farm	0.87
94	Farm	0.87
95	Farm	0.87
96	Farm	0.87
97	Farm	0.87
98	Farm	0.87
99+	Farm	0.87

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PRIVATE PASSENGER USAGE FACTORS

See Rule 213

COMP Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Automobile Use	Factor
16 - 24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School	1.00

COMP Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Automobile Use	Factor
16	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.06
17	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.06
18	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.06
19	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.06
20	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.06
21	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.06
22	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.06
23	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.06
24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.06

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COMP Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Automobile Use	Factor
16	F	M	Yes	All Not Specifically Listed	Farm	0.92
17	F	M	Yes	All Not Specifically Listed	Farm	0.92
18	F	M	Yes	All Not Specifically Listed	Farm	0.92
19	F	M	Yes	All Not Specifically Listed	Farm	0.91
20	F	M	Yes	All Not Specifically Listed	Farm	0.91
21	F	M	Yes	All Not Specifically Listed	Farm	0.91
22	F	M	Yes	All Not Specifically Listed	Farm	0.91
23	F	M	Yes	All Not Specifically Listed	Farm	0.91
24	F	M	Yes	All Not Specifically Listed	Farm	0.91
16	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
17	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
18	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
19	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
20	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00

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COMP Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Automobile Use	Factor
21	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
22	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
23	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
24	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
16	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.92
17	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.92
18	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.92
19	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.91
20	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.91
21	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.91
22	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.91
23	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.91
24	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.91

COMP Age 25 - 29

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Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
25 - 29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School	1.00

COMP Age 25 - 29					
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
25	M	S	Yes	Business	1.17
26	M	S	Yes	Business	1.17
27	M	S	Yes	Business	1.18
28	M	S	Yes	Business	1.18
29	M	S	Yes	Business	1.18
25	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.07
26	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.07
27	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.07
28	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.07
29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	1.07

COMP Age 25 - 29					
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
25	M	S	Yes	Farm	0.90
26	M	S	Yes	Farm	0.90
27	M	S	Yes	Farm	0.90
28	M	S	Yes	Farm	0.90
29	M	S	Yes	Farm	0.90
25	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Farm	0.91

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COMP Age 25 - 29					
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
26	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Farm	0.91
27	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Farm	0.91
28	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Farm	0.91
29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Farm	0.91

COMP Age 30 and Older		
Age	Automobile Use	Factor
30 - 99+	Pleasure/Work/School	1.00

COMP Age 30 and Older		
Age	Automobile Use	Factor
30	Business	1.08
31	Business	1.08
32	Business	1.08
33	Business	1.08
34	Business	1.08
35	Business	1.08
36	Business	1.08
37	Business	1.08
38	Business	1.08
39	Business	1.08
40	Business	1.08
41	Business	1.08
42	Business	1.08
43	Business	1.08
44	Business	1.08
45	Business	1.08
46	Business	1.09

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COMP Age 30 and Older		
Age	Automobile Use	Factor
47	Business	1.09
48	Business	1.09
49	Business	1.09
50	Business	1.09
51	Business	1.09
52	Business	1.09
53	Business	1.09
54	Business	1.09
55	Business	1.09
56	Business	1.09
57	Business	1.09
58	Business	1.09
59	Business	1.09
60	Business	1.09
61	Business	1.10
62	Business	1.10
63	Business	1.10
64	Business	1.10
65	Business	1.10
66	Business	1.10
67	Business	1.10
68	Business	1.10
69	Business	1.10
70	Business	1.10
71	Business	1.09
72	Business	1.09
73	Business	1.09
74	Business	1.09
75	Business	1.00
76	Business	1.00
77	Business	1.00
78	Business	1.00
79	Business	1.00
80	Business	1.00
81	Business	1.00
82	Business	1.00
83	Business	1.00
84	Business	1.00
85	Business	1.00

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COMP Age 30 and Older		
Age	Automobile Use	Factor
86	Business	1.00
87	Business	1.00
88	Business	1.00
89	Business	1.00
90	Business	1.00
91	Business	1.00
92	Business	1.00
93	Business	1.00
94	Business	1.00
95	Business	1.00
96	Business	1.00
97	Business	1.00
98	Business	1.00
99+	Business	1.00

COMP Age 30 and Older		
Age	Automobile Use	Factor
30	Farm	0.91
31	Farm	0.91
32	Farm	0.91
33	Farm	0.91
34	Farm	0.91
35	Farm	0.90
36	Farm	0.90
37	Farm	0.90
38	Farm	0.90
39	Farm	0.90
40	Farm	0.90
41	Farm	0.90
42	Farm	0.90
43	Farm	0.90
44	Farm	0.90
45	Farm	0.89
46	Farm	0.89
47	Farm	0.89
48	Farm	0.89
49	Farm	0.89

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COMP Age 30 and Older		
Age	Automobile Use	Factor
50	Farm	0.89
51	Farm	0.89
52	Farm	0.89
53	Farm	0.89
54	Farm	0.89
55	Farm	0.89
56	Farm	0.89
57	Farm	0.89
58	Farm	0.89
59	Farm	0.88
60	Farm	0.88
61	Farm	0.88
62	Farm	0.88
63	Farm	0.88
64	Farm	0.88
65	Farm	0.88
66	Farm	0.88
67	Farm	0.88
68	Farm	0.88
69	Farm	0.88
70	Farm	0.88
71	Farm	0.88
72	Farm	0.89
73	Farm	0.89
74	Farm	0.89
75	Farm	0.91
76	Farm	0.91
77	Farm	0.91
78	Farm	0.91
79	Farm	0.91
80	Farm	0.86
81	Farm	0.87
82	Farm	0.87
83	Farm	0.87
84	Farm	0.87
85	Farm	0.83
86	Farm	0.83
87	Farm	0.83
88	Farm	0.83

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COMP Age 30 and Older		
Age	Automobile Use	Factor
89	Farm	0.83
90	Farm	0.83
91	Farm	0.83
92	Farm	0.83
93	Farm	0.83
94	Farm	0.83
95	Farm	0.83
96	Farm	0.83
97	Farm	0.83
98	Farm	0.83
99+	Farm	0.83

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PRIVATE PASSENGER USAGE FACTORS

See Rule 213

MPC Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Automobile Use	Factor
16 - 24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School	1.00

MPC Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Automobile Use	Factor
16	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0.93
17	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0.93
18	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0.92
19	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0.92
20	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0.92
21	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0.92
22	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0.92
23	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0.92
24	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0.91

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MPC Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Automobile Use	Factor
16	F	M	Yes	All Not Specifically Listed	Farm	0.74
17	F	M	Yes	All Not Specifically Listed	Farm	0.74
18	F	M	Yes	All Not Specifically Listed	Farm	0.74
19	F	M	Yes	All Not Specifically Listed	Farm	0.73
20	F	M	Yes	All Not Specifically Listed	Farm	0.73
21	F	M	Yes	All Not Specifically Listed	Farm	0.73
22	F	M	Yes	All Not Specifically Listed	Farm	0.72
23	F	M	Yes	All Not Specifically Listed	Farm	0.71
24	F	M	Yes	All Not Specifically Listed	Farm	0.70
16	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
17	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
18	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
19	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
20	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00

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MPC Age 16 - 24						
Age	Gender	Marital Status	Assigned Driver	Occasional Driver	Automobile Use	Factor
21	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
22	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
23	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
24	All Not Specifically Listed	All Not Specifically Listed	Yes	All Not Specifically Listed	Farm	1.00
16	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.74
17	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.74
18	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.74
19	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.73
20	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.73
21	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.73
22	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.72
23	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.71
24	All Not Specifically Listed	All Not Specifically Listed	No	All Not Specifically Listed	Farm	0.70

MPC Age 25 - 29

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Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
25 - 29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Pleasure/Work/School	1.00

MPC Age 25 - 29					
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
25	M	S	Yes	Business	1.24
26	M	S	Yes	Business	1.24
27	M	S	Yes	Business	1.25
28	M	S	Yes	Business	1.25
29	M	S	Yes	Business	1.25
25	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0.91
26	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0.91
27	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0.90
28	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0.90
29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Business	0.90

MPC Age 25 - 29					
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
25	M	S	Yes	Farm	0.68
26	M	S	Yes	Farm	0.67
27	M	S	Yes	Farm	0.66
28	M	S	Yes	Farm	0.65
29	M	S	Yes	Farm	0.65
25	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Farm	0.68

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MPC Age 25 - 29					
Age	Gender	Marital Status	Assigned Driver	Automobile Use	Factor
26	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Farm	0.67
27	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Farm	0.66
28	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Farm	0.65
29	All Not Specifically Listed	All Not Specifically Listed	All Not Specifically Listed	Farm	0.65

MPC Age 30 and Older		
Age	Automobile Use	Factor
30 - 99+	Pleasure/Work/School	1.00

MPC Age 30 and Older		
Age	Automobile Use	Factor
30	Business	0.90
31	Business	0.90
32	Business	0.90
33	Business	0.90
34	Business	0.90
35	Business	0.90
36	Business	0.90
37	Business	0.90
38	Business	0.90
39	Business	0.90
40	Business	0.90
41	Business	0.90
42	Business	0.90
43	Business	0.90
44	Business	0.90
45	Business	0.90
46	Business	0.90

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MPC Age 30 and Older		
Age	Automobile Use	Factor
47	Business	0.89
48	Business	0.89
49	Business	0.89
50	Business	0.90
51	Business	0.90
52	Business	0.90
53	Business	0.90
54	Business	0.90
55	Business	0.90
56	Business	0.90
57	Business	0.89
58	Business	0.89
59	Business	0.89
60	Business	0.89
61	Business	0.89
62	Business	0.89
63	Business	0.89
64	Business	0.89
65	Business	0.89
66	Business	0.89
67	Business	0.89
68	Business	0.89
69	Business	0.90
70	Business	0.90
71	Business	0.90
72	Business	0.90
73	Business	0.90
74	Business	0.90
75	Business	1.00
76	Business	1.00
77	Business	1.00
78	Business	1.00
79	Business	1.00
80	Business	1.00
81	Business	1.00
82	Business	1.00
83	Business	1.00
84	Business	1.00
85	Business	1.00

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MPC Age 30 and Older		
Age	Automobile Use	Factor
86	Business	1.00
87	Business	1.00
88	Business	1.00
89	Business	1.00
90	Business	1.00
91	Business	1.00
92	Business	1.00
93	Business	1.00
94	Business	1.00
95	Business	1.00
96	Business	1.00
97	Business	1.00
98	Business	1.00
99+	Business	1.00

MPC Age 30 and Older		
Age	Automobile Use	Factor
30	Farm	0.65
31	Farm	0.65
32	Farm	0.65
33	Farm	0.65
34	Farm	0.65
35	Farm	0.65
36	Farm	0.65
37	Farm	0.65
38	Farm	0.65
39	Farm	0.65
40	Farm	0.65
41	Farm	0.64
42	Farm	0.64
43	Farm	0.64
44	Farm	0.64
45	Farm	0.64
46	Farm	0.64
47	Farm	0.63
48	Farm	0.63
49	Farm	0.62

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MPC Age 30 and Older		
Age	Automobile Use	Factor
50	Farm	0.62
51	Farm	0.62
52	Farm	0.61
53	Farm	0.61
54	Farm	0.60
55	Farm	0.60
56	Farm	0.59
57	Farm	0.59
58	Farm	0.59
59	Farm	0.59
60	Farm	0.59
61	Farm	0.59
62	Farm	0.59
63	Farm	0.59
64	Farm	0.59
65	Farm	0.59
66	Farm	0.59
67	Farm	0.59
68	Farm	0.59
69	Farm	0.59
70	Farm	0.60
71	Farm	0.60
72	Farm	0.61
73	Farm	0.62
74	Farm	0.62
75	Farm	0.62
76	Farm	0.63
77	Farm	0.63
78	Farm	0.64
79	Farm	0.65
80	Farm	0.66
81	Farm	0.67
82	Farm	0.68
83	Farm	0.69
84	Farm	0.69
85	Farm	0.69
86	Farm	0.69
87	Farm	0.70
88	Farm	0.70

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MPC Age 30 and Older		
Age	Automobile Use	Factor
89	Farm	0.70
90	Farm	0.68
91	Farm	0.68
92	Farm	0.68
93	Farm	0.68
94	Farm	0.69
95	Farm	0.70
96	Farm	0.70
97	Farm	0.70
98	Farm	0.70
99+	Farm	0.70

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COMMERCIAL RATES

This section provides details on rating for commercial auto policies.

COMMERCIAL

Semiannual Premiums

Round to the nearest penny after each sequence step

BIPD Sequence	Operation
01. Base Rate	
02. Territory	*
03. Business Description	*
04. Vehicle Use	*
05. Radius	*
06. Body Type	*
07. Vehicle Weight	*
08. Model Year	*
09. Limits (BI + PD)	*
10. Financial Responsibility Certification	*
11. Farm Vehicle Limited Usage	*
12. Extension of Coverage to Trailer or Semitrailer	*
13. Policy Term (Rule 102, Rule 801C)	*
14. Fleet Modification	*

COLL Sequence	Operation
01. Base Rate	
02. Territory	*
03. Business Description	*
04. Vehicle Use	*
05. Radius	*
06. Body Type	*
07. Vehicle Weight	*
08. Model Year	*
09. GRG/Deductible	*
10. Farm Vehicle Limited Usage	*
11. Policy Term (Rule 102, Rule 801C)	*
12. Fleet Modification	*

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COMP Sequence	Operation
01. Base Rate	
02. Territory	*
03. Business Description	*
04. Vehicle Use	*
05. Radius	*
06. Body Type	*
07. Vehicle Weight	*
08. Model Year	*
09. DRG/Deductible	*
10. Policy Term (Rule 102, Rule 801C)	*
11. Fleet Modification	*

ERS Sequence	Operation
01. Base Rate	
02. Policy Term (Rule 102, Rule 801C)	*
03. Fleet Modification	*

MPC Sequence	Operation
01. Base Rate	
02. Territory	*
03. Business Description	*
04. Vehicle Use	*
05. Radius	*
06. Body Type	*
07. Vehicle Weight	*
08. Model Year	*
09. Limits	*
10. Farm Vehicle Limited Usage	*
11. Extension of Coverage to Trailer or Semitrailer	*
12. Policy Term (Rule 102, Rule 801C)	*
13. Fleet Modification	*

S Sequence	Operation

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S Sequence	Operation
01. Base Rate	
02. Policy Term (Rule 102, Rule 801C)	*
03. Fleet Modification	*

T Sequence	Operation
01. Base Rate	
02. Policy Term (Rule 102, Rule 801C)	*
03. Fleet Modification	*

UBI Sequence	Operation
01. Base Rate	
02. Vehicle Use	*
03. Limits	*
04. Policy Term (Rule 102, Rule 801C)	*
05. Fleet Modification	*

UPD Sequence	Operation
01. Base Rate	
02. Vehicle Use	*
03. Limits	*
04. Policy Term (Rule 102, Rule 801C)	*
05. Fleet Modification	*

WBI Sequence	Operation
01. Base Rate	
02. Vehicle Use	*
03. Limits	*
04. Policy Term (Rule 102, Rule 801C)	*
05. Fleet Modification	*

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COMMERCIAL BASE RATES

Company	BIPD	COLL	COMP	MPC	S5	S10
SFM	101.90	118.10	77.60	9.40	2.20	4.40
SFF&C	178.30	206.70	135.80	16.50	3.90	7.70

ERS	
Company	Base Rate
SFM	2.40
SFF&C	4.20

No-Fault Total Disability - Coverage T Rate Per Automobile		
Maximum Weekly Indemnity	First Auto	Each Add.
$140	3.00	0.40
$250	6.00	0.60
$500	15.00	1.60

UBI	
Company	Base Rate
SFM	6.70
SFF&C	11.70

UPD		
Collision Coverage	SFM	SFF&C
Without Collision	6.50	11.40
With Collision	2.60	4.60

WBI	
Company	Base Rate

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WBI	
Company	**Base Rate**
SFM	11.40
SFF&C	20.00

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COMMERCIAL BODY TYPE

Body Type	BIPD	COLL	COMP	MPC
01	0.90	1.00	1.00	1.00
02	0.90	1.00	1.00	1.00
03	0.90	1.00	1.00	1.00
04	0.90	1.00	1.00	1.00
05	0.90	1.00	1.00	1.00
06	0.90	1.00	1.00	1.00
07	0.90	1.00	1.00	1.00
08	0.90	1.00	1.00	1.00
09	0.90	1.00	1.00	1.00
10	0.90	1.00	1.00	1.00
11	1.00	1.00	1.00	0.95
12	1.00	1.00	1.00	0.95
13	1.00	1.00	1.00	1.00
14	1.00	1.00	1.00	1.00
15	1.00	1.00	1.00	0.95
16	1.00	1.00	1.00	0.95
18	1.00	1.05	1.05	0.95
19	1.00	1.05	1.05	1.00
20	1.05	1.00	1.00	1.00
21	1.00	1.05	1.05	1.00
22	1.00	1.05	1.05	0.95
23	1.15	1.05	1.05	0.95
24	1.15	1.05	1.05	0.95
25	1.15	1.05	1.05	0.95
26	1.15	1.05	1.05	0.95
27	1.00	1.05	1.05	1.00
28	1.15	1.05	1.05	0.95
29	1.00	1.05	1.05	1.00
30	1.15	1.05	1.05	0.95
31	1.26	1.05	1.05	0.95
32	1.26	1.05	1.05	0.95
33	1.26	1.05	1.05	0.95
34	1.15	1.05	1.05	1.05
35	1.00	1.05	1.05	1.00
36	1.00	1.05	1.05	1.05
37	1.15	1.05	1.05	1.05
38	1.15	1.05	1.05	1.05
49	N/A	1.00	1.00	N/A

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Body Type	BIPD	COLL	COMP	MPC
50	N/A	0.95	0.90	N/A
51	N/A	0.95	0.90	N/A
52	N/A	1.00	1.00	N/A
53	N/A	0.95	0.90	N/A
56	N/A	0.95	0.90	N/A
57	N/A	1.00	1.00	N/A
58	N/A	0.95	0.90	N/A
59	N/A	0.95	0.90	N/A
60	N/A	1.00	1.00	N/A
61	N/A	1.00	1.00	N/A
63	N/A	1.00	1.00	N/A
65	N/A	0.95	0.90	N/A
66	N/A	0.95	0.90	N/A
67	N/A	0.95	0.90	N/A

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COMMERCIAL BUSINESS DESCRIPTION

Business Description	Factor
100	1.00
101	0.95
106	0.95
111	1.00
119	0.95
128	1.00
130	1.05
131	1.00
138	1.00
142	1.00
143	1.00
148	1.05
149	1.00
154	1.00
156	1.00
158	1.00
173	1.00
174	1.00
177	0.95
185	0.95
187	1.00
191	0.96
192	1.00
195	1.05
197	1.00
200	1.04
201	1.00
202	1.05
204	1.05
208	1.05
212	1.00
215	1.00
221	0.95
223	1.00
225	1.00
228	1.00
230	1.02

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Business Description	Factor
232	0.95
234	1.00
236	1.05
238	1.04
239	1.05
240	1.04
241	1.05
242	1.05
244	1.00
245	1.00
248	1.00
252	1.00
253	1.05
254	1.02
256	1.05
258	1.05
259	0.95
260	1.04
262	1.05
266	0.95
270	1.05
271	1.00
272	1.00
274	1.00
275	0.95
276	0.95
278	1.00
282	1.00
284	1.00
286	1.00
288	1.00
292	1.00
294	1.05
300	1.02
304	1.00
307	1.00
309	1.00
313	1.05
316	1.05

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Business Description	Factor
318	1.02
319	1.00
320	1.02
321	1.00
322	1.00
324	1.04
330	1.02
333	1.00
334	1.00
336	0.95
340	1.05
342	1.05
343	1.00
344	1.00
348	1.00
349	1.00
352	1.00
354	1.00
355	0.96
356	1.00
357	1.00
358	1.00
360	1.00
368	1.00
371	0.96
399	1.05
400	0.97
401	1.00
402	0.97
403	1.00
404	1.00
406	1.00
407	1.00
408	1.00
410	0.95
411	1.00
415	1.00
416	0.95
417	1.05

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Business Description	Factor
420	1.00
421	1.00
423	1.05
425	1.00
428	1.00
430	1.05
431	1.00
435	0.95
438	0.95
439	1.00
445	1.00
446	1.02
450	1.05
454	1.05
456	1.00
457	1.00
460	1.00
464	1.05
465	1.00
466	1.05
468	1.00
472	1.00
474	1.02
475	1.00
479	1.00
487	1.00
490	1.00
493	1.05
496	1.05
499	1.00
516	1.00
517	1.00
519	1.00
525	1.00
527	1.00
533	1.00
535	1.00
543	1.00
547	1.00

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Business Description	Factor
554	1.00
557	1.00
564	1.00
567	1.00
613	0.96
615	0.96
621	1.00
625	1.00
632	1.00
634	0.95
636	0.95
700	0.96
702	0.95
706	1.00
707	1.00
708	0.95
709	1.00
711	1.00
718	1.00
721	1.00
724	1.00
725	1.00
727	0.95
731	1.00
732	1.00
734	1.00
740	1.00
744	0.96
751	1.00
752	1.04
753	0.95
760	1.15
764	0.95
770	1.00
779	1.00
785	1.00
790	0.95
792	1.00
800	0.95

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Business Description	Factor
802	0.95
812	0.95
824	0.95
835	1.00
838	0.95
840	0.95
851	0.95
862	1.00
871	1.00
881	1.00
891	1.00
903	1.00
904	1.00
905	0.95
911	1.00
915	1.05
926	1.00
930	0.96
931	0.96
933	0.96
935	0.96
936	1.00
937	0.95
951	1.00
958	0.96
959	1.00
968	1.00
971	1.00
973	1.00
976	0.97
980	0.96
999	1.10
A01	0.95
A02	1.05
A04	1.00
A05	1.05
A06	1.00
A07	1.00
A08	1.05

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Business Description	Factor
A10	0.96
F01	1.00
F02	1.00
F03	1.00
F04	1.00
F05	1.00
F06	1.00
F07	1.00
F08	1.00
F09	1.05

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COMMERCIAL INSURANCE RATING GROUP FOR COLLISION COVERAGE (GRG) AND INSURANCE RATING GROUP FOR COMPREHENSIVE COVERAGE (DRG)/DEDUCTIBLE FACTORS

Collision								
GRG	MSRP	Deductible						
		50^	100^	200#	250	500	1000	2000
1	0 - 2,200	0.190	0.160	0.140	0.140	0.100	0.060	N/A
2	2,201 - 3,000	0.380	0.320	0.280	0.270	0.210	0.130	0.090
3	3,001 - 4,000	0.380	0.320	0.280	0.270	0.210	0.130	0.090
4	4,001 - 5,000	0.660	0.570	0.520	0.500	0.400	0.270	0.210
5	5,001 - 6,000	0.660	0.570	0.520	0.500	0.400	0.270	0.210
6	6,001 - 7,000	0.790	0.690	0.640	0.610	0.500	0.340	0.270
7	7,001 - 8,000	0.930	0.820	0.760	0.730	0.600	0.420	0.330
8	8,001 - 9,000	0.930	0.820	0.760	0.730	0.600	0.420	0.330
9	9,001 - 10,000	0.930	0.820	0.760	0.730	0.600	0.420	0.330
10	10,001 - 11,000	1.200	1.070	1.000	0.960	0.800	0.560	0.450
11	11,001 - 12,000	1.200	1.070	1.000	0.960	0.800	0.560	0.450
12	12,001 - 14,000	1.200	1.070	1.000	0.960	0.800	0.560	0.450
13	14,001 - 16,000	1.340	1.200	1.120	1.080	0.900	0.630	0.500
14	16,001 - 18,000	1.480	1.330	1.240	1.200	1.000	0.700	0.560
15	18,001 - 20,000	1.480	1.330	1.240	1.200	1.000	0.700	0.560
16	20,001 - 22,000	1.760	1.580	1.480	1.430	1.200	0.850	0.670
17	22,001 - 24,000	1.760	1.580	1.480	1.430	1.200	0.850	0.670
18	24,001 - 26,000	1.880	1.700	1.590	1.540	1.290	0.910	0.730
19	26,001 - 28,000	2.010	1.810	1.700	1.650	1.390	0.980	0.790
20	28,001 - 30,000	2.010	1.810	1.700	1.650	1.390	0.980	0.790
21	30,001 - 33,000	2.270	2.050	1.930	1.860	1.570	1.120	0.900
22	33,001 - 36,000	2.360	2.130	2.000	1.940	1.640	1.160	0.930
23	36,001 - 40,000	2.530	2.290	2.150	2.080	1.760	1.250	1.000
24	40,001 - 45,000	2.780	2.520	2.380	2.300	1.940	1.390	1.100
25	45,001 - 50,000	3.050	2.760	2.600	2.520	2.130	1.520	1.190
26	50,001 - 55,000	3.310	3.000	2.830	2.730	2.320	1.660	1.290
27	55,001 - 60,000	3.560	3.230	3.050	2.950	2.510	1.790	1.380
28	60,001 - 65,000	3.820	3.470	3.270	3.170	2.690	1.930	1.480
29	65,001 - 70,000	4.070	3.710	3.500	3.390	2.880	2.060	1.580
30	70,001 - 75,000	4.330	3.940	3.720	3.600	3.060	2.200	1.670
31	75,001 - 80,000	4.600	4.180	3.940	3.820	3.250	2.330	1.770
32	80,001 - 85,000	4.870	4.430	4.180	4.050	3.450	2.470	1.880
33	85,001 - 90,000	5.150	4.680	4.420	4.280	3.640	2.610	1.980
34	90,001 - 95,000	5.420	4.930	4.650	4.510	3.830	2.750	2.090

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Collision								
GRG	MSRP	Deductible						
		50^	100^	200#	250	500	1000	2000
35	95,001 - 100,000	5.700	5.180	4.890	4.730	4.030	2.890	2.190

Comprehensive									
DRG	MSRP	Deductible							
		FULL	50	100	200#	250	500	1000	2000
1	0 - 2,200	0.330	0.220	0.160	0.150	0.130	0.100	0.080	N/A
2	2,201 - 3,000	0.430	0.340	0.260	0.230	0.210	0.170	0.140	0.110
3	3,001 - 4,000	0.430	0.340	0.260	0.230	0.210	0.170	0.140	0.110
4	4,001 - 5,000	0.640	0.530	0.430	0.380	0.360	0.290	0.250	0.190
5	5,001 - 6,000	0.640	0.530	0.430	0.380	0.360	0.290	0.250	0.190
6	6,001 - 7,000	0.800	0.680	0.550	0.490	0.470	0.380	0.330	0.260
7	7,001 - 8,000	0.960	0.820	0.670	0.600	0.570	0.480	0.410	0.320
8	8,001 - 9,000	0.960	0.820	0.670	0.600	0.570	0.480	0.410	0.320
9	9,001 - 10,000	0.960	0.820	0.670	0.600	0.570	0.480	0.410	0.320
10	10,001 - 11,000	1.280	1.100	0.920	0.830	0.790	0.660	0.560	0.450
11	11,001 - 12,000	1.280	1.100	0.920	0.830	0.790	0.660	0.560	0.450
12	12,001 - 14,000	1.280	1.100	0.920	0.830	0.790	0.660	0.560	0.450
13	14,001 - 16,000	1.440	1.250	1.040	0.940	0.890	0.750	0.650	0.510
14	16,001 - 18,000	1.600	1.390	1.170	1.060	1.000	0.840	0.730	0.580
15	18,001 - 20,000	1.600	1.390	1.170	1.060	1.000	0.840	0.730	0.580
16	20,001 - 22,000	1.890	1.640	1.390	1.260	1.210	1.080	0.920	0.740
17	22,001 - 24,000	1.890	1.640	1.390	1.260	1.210	1.080	0.920	0.740
18	24,001 - 26,000	2.110	1.830	1.550	1.410	1.350	1.210	1.040	0.830
19	26,001 - 28,000	2.330	2.030	1.720	1.560	1.500	1.340	1.150	0.920
20	28,001 - 30,000	2.330	2.030	1.720	1.560	1.500	1.340	1.150	0.920
21	30,001 - 33,000	2.770	2.420	2.060	1.870	1.800	1.610	1.380	1.100
22	33,001 - 36,000	2.910	2.550	2.170	1.970	1.890	1.690	1.450	1.160
23	36,001 - 40,000	3.190	2.790	2.380	2.170	2.070	1.860	1.600	1.280
24	40,001 - 45,000	3.600	3.160	2.690	2.460	2.350	2.110	1.810	1.450
25	45,001 - 50,000	4.020	3.530	3.010	2.750	2.620	2.360	2.030	1.620
26	50,001 - 55,000	4.430	3.900	3.330	3.040	2.900	2.610	2.240	1.800
27	55,001 - 60,000	4.850	4.270	3.650	3.330	3.180	2.860	2.460	1.970
28	60,001 - 65,000	5.260	4.640	3.960	3.620	3.450	3.110	2.670	2.140
29	65,001 - 70,000	5.670	5.000	4.280	3.910	3.730	3.360	2.890	2.310
30	70,001 - 75,000	6.090	5.370	4.600	4.200	4.000	3.610	3.100	2.480
31	75,001 - 80,000	6.510	5.740	4.920	4.490	4.280	3.860	3.320	2.650

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Comprehensive									
DRG	MSRP	Deductible							
		FULL	50	100	200#	250	500	1000	2000
32	80,001 - 85,000	6.770	5.970	5.120	4.670	4.450	4.010	3.450	2.760
33	85,001 - 90,000	7.030	6.200	5.310	4.850	4.620	4.160	3.580	2.870
34	90,001 - 95,000	7.290	6.430	5.510	5.030	4.800	4.320	3.720	2.980
35	95,001 - 100,000	7.550	6.660	5.710	5.210	4.970	4.470	3.850	3.080

Renewal or Transfer of Coverage Only

^ SFF&C Renewal or Transfer of Coverage Only

Notes:

A. Increase the GRG and DRG 35 factor by the percentage shown in the table below for each $5,000, or fraction thereof, by which the MSRP exceeds $100,000. For example, the GRG factor for a GRG 42 vehicle (MSRP between $130,001 and $135,000) is computed as 7 (the difference between 42 and 35) multiplied by the percentage shown in the table below. Add one and multiply by the GRG 35 factor, rounding to the nearest penny.

Coverage	Incremental GRG/DRG %
COLL	5.0%
COMP	3.5%

B. Use the MSRP of the body and the chassis to determine the GRG and DRG.

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COMMERCIAL LIMIT FACTORS

Bodily Injury Liability Limits (Per Person/Per Accident)	
Limits (000)	**Factor**
25/50	1.00
25/100#	1.05
30/70#	1.04
30/100#	1.07
50/50#	1.05
50/100	1.09
50/200#	1.15
50/500#	1.21
100/100#	1.10
100/200	1.16
100/300	1.18
100/500#	1.22
150/250#	1.21
150/300#	1.22
150/400#	1.24
200/200#	1.22
200/300#	1.26
200/400#	1.28
200/500#	1.30
250/250#	1.26
250/300#	1.29
250/400#	1.31
250/500	1.32
300/300	1.31
300/500#	1.34
300/750#	1.40
400/400#	1.38
500/500	1.42
500/1000	1.48
750/750#	1.51
750/1000	1.52
1000/1000	1.56

Renewal or Transfer of Coverage Only

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Property Damage Liability Limit (Add Factor to BI Limit Factor)	
Limit (000)	Factor
25	0.00
50	0.03
100	0.05
150	0.07
200	0.09
250	0.10
300	0.12
500	0.15
750	0.18
1000	0.20

Medical Payments Coverage Limits	
Limit	Factor
5,000	1.00
10,000	1.40
25,000	2.00
50,000	2.80
100,000	3.50

UBI	
Limits (000)	Factor
25/50	1.00
50/100	1.31
100/200	1.41
100/300	1.53
300/300	1.60
250/500	1.74
500/500	1.87
500/1000	2.85
1000/1000	3.18

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Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

UPD		
Limit (000)	Without Collision	With Collision
25	1.00	1.00
50	1.58	1.00
100	2.80	1.00
150	4.00	1.00
200	5.21	1.00
250	6.41	1.00
300	7.59	1.00
500	12.41	1.00
750	18.43	1.00
1000	24.40	1.00

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

WBI	
Limits (000)	Factor
25/50	1.00
50/100	1.52
100/200	2.44
100/300	2.80
300/300	4.33
250/500	5.26
500/500	6.07
500/1000	6.92
1000/1000	8.66

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

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COMMERCIAL MODEL YEAR FACTORS

See Rule 316

Model Year	BIPD	COLL	COMP	MPC
2016	1.00	1.22	1.13	1.00
2015	1.00	1.16	1.09	1.00
2014	1.00	1.10	1.06	1.00
2013	1.00	1.05	1.03	1.00
2012	1.00	1.00	1.00	1.00
2011	1.00	0.95	0.96	1.00
2010	1.00	0.90	0.93	1.00
2009	1.00	0.84	0.88	1.00
2008	1.00	0.78	0.77	1.00
2007	1.00	0.73	0.67	1.00
2006	1.00	0.68	0.67	1.00
2005	1.00	0.63	0.66	1.00
2004	1.00	0.60	0.66	1.00
2003	1.00	0.50	0.61	1.00
2002	1.00	0.50	0.61	1.00
2001	1.00	0.50	0.61	1.00
2000	1.00	0.50	0.61	1.00
1999	1.00	0.50	0.61	1.00
1998	1.00	0.50	0.61	1.00
1997	1.00	0.50	0.61	1.00
1996	1.00	0.50	0.61	1.00
1995	1.00	0.50	0.61	1.00
1994	1.00	0.50	0.61	1.00
Prior	1.00	0.50	0.61	1.00

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COMMERCIAL

Radius	Factor
0 - 24	0.95
25 - 50	1.00
51 - 100	1.05
101 - 150	1.10
151 - 200	1.15
201 - 500	1.25
501+	1.30

Extension of Coverage to Trailers or Semi-trailers Percentage
17%

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COMMERCIAL TERRITORY RATING FACTORS

See Territory Definitions

Territory	BIPD	COLL	COMP	MPC
001	1.597	1.000	1.000	1.149
002	1.306	1.000	1.000	0.946
003	1.021	1.000	1.000	0.824
004	0.986	1.000	1.000	0.959
005	1.180	1.000	1.000	0.986
006	1.282	1.000	1.000	1.095
008	1.050	1.000	1.000	0.932
009	1.417	1.000	1.000	1.176
011	1.087	1.000	1.000	0.959
012	1.388	1.000	1.000	1.324
013	1.155	1.000	1.000	1.243
014	1.048	1.000	1.000	1.095
015	0.694	1.000	1.000	0.838
016	0.882	1.000	1.000	1.135
017	0.771	1.000	1.000	1.054
018	1.139	1.000	1.000	0.973
019	1.139	1.000	1.000	1.095
020	1.227	1.000	1.000	0.905
051	1.180	1.000	1.000	0.959
056	1.180	1.000	1.000	1.095
076	1.156	1.000	1.000	1.135
113	1.137	1.000	1.000	1.149
123	0.942	1.000	1.000	1.297
136	1.128	1.000	1.000	1.135
141	1.087	1.000	1.000	0.959
154	0.847	1.000	1.000	1.027
155	0.847	1.000	1.000	0.986
157	0.713	1.000	1.000	1.027
166	0.942	1.000	1.000	1.297

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COMMERCIAL VEHICLE USE

Vehicle Use Code	BIPD	COLL	COMP	MPC	UBI	UPD	WBI
1A	1.00	1.00	1.00	1.00	1.00	1.00	1.00
2A	0.26	0.52	0.52	0.52	0.95	0.95	0.95
2B	0.95	0.95	0.95	0.95	0.95	0.95	0.95
3A	1.67	1.48	1.10	1.20	1.00	1.00	1.00
3B	1.67	1.48	1.10	1.20	1.00	1.00	1.00
3C	1.67	1.48	1.10	1.20	1.00	1.00	1.00
3D	1.67	1.48	1.10	1.20	1.00	1.00	1.00
3E	1.67	1.48	1.10	1.20	1.00	1.00	1.00
3F	1.67	1.48	1.10	1.20	1.00	1.00	1.00
3G	1.05	1.05	1.05	1.05	1.00	1.00	1.00
3H	1.05	1.05	1.05	1.05	1.00	1.00	1.00
3J	1.05	1.05	1.05	1.05	1.00	1.00	1.00
4A	1.90	2.10	1.15	1.20	1.00	1.00	1.00
4B	1.90	2.10	1.15	1.20	1.00	1.00	1.00
4C	1.90	2.10	1.15	1.20	1.00	1.00	1.00
5A	1.81	2.10	1.15	1.20	1.00	1.00	1.00
5B	1.81	2.10	1.15	1.20	1.00	1.00	1.00
5C	1.81	2.10	1.15	1.20	1.00	1.00	1.00
6C	1.05	1.00	1.00	1.00	1.00	1.00	1.00
6D	1.05	1.00	1.00	1.00	1.00	1.00	1.00
6F	1.81	2.10	1.15	1.20	1.00	1.00	1.00
6G	1.93	2.10	1.15	1.20	1.00	1.00	1.00
6H	1.81	2.10	1.15	1.20	1.00	1.00	1.00
6J	1.05	1.05	1.05	1.00	1.00	1.00	1.00
6K	1.81	2.10	1.15	1.20	1.00	1.00	1.00
7A	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7C	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7D	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7E	1.05	1.05	1.05	1.05	1.00	1.00	1.00
7F	0.90	0.90	0.90	0.90	1.00	1.00	1.00
7G	0.90	0.90	0.90	0.90	1.00	1.00	1.00
7H	1.00	1.00	1.00	1.00	1.00	1.00	1.00
7J	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8B	1.00	1.00	1.00	1.00	1.00	1.00	1.00
8F	0.51	2.10	1.30	3.51	1.00	1.00	1.00
8H	2.27	2.10	1.30	3.51	1.00	1.00	1.00
8J	2.27	2.10	1.30	3.51	1.00	1.00	1.00

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Vehicle Use Code	BIPD	COLL	COMP	MPC	UBI	UPD	WBI
8K	2.27	2.10	1.30	3.51	1.00	1.00	1.00
8M	2.27	2.10	1.30	3.51	1.00	1.00	1.00
8N	1.65	1.50	0.94	2.43	1.00	1.00	1.00
8O	2.27	2.10	1.30	3.51	1.00	1.00	1.00
AA	1.70	1.48	1.10	1.20	1.00	1.00	1.00
AB	1.70	1.48	1.10	1.20	1.00	1.00	1.00

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COMMERCIAL VEHICLE WEIGHT

See Rule 317 - Vehicle Weight

BIPD		
Body Type	**Vehicle Weight**	**Factor**
23, 31, 32, 33, 34, 36, 37, 38	0 - 6,000	1.10
23, 31, 32, 33, 34, 36, 37, 38	6,001 - 10,000	1.10
23, 31, 32, 33, 34, 36, 37, 38	10,001 - 12,000	1.10
23, 31, 32, 33, 34, 36, 37, 38	12,001 - 14,000	1.10
23, 31, 32, 33, 34, 36, 37, 38	14,001 - 16,000	1.10
23, 31, 32, 33, 34, 36, 37, 38	16,001 - 20,000	1.10
23, 31, 32, 33, 34, 36, 37, 38	20,001 - 26,000	1.15
23, 31, 32, 33, 34, 36, 37, 38	26,001 - 33,000	1.20
23, 31, 32, 33, 34, 36, 37, 38	33,001 - 45,000	1.20
23, 31, 32, 33, 34, 36, 37, 38	45,001 - 60,000	1.20
23, 31, 32, 33, 34, 36, 37, 38	60,001 +	1.22

BIPD		
Body Type	**Vehicle Weight**	**Factor**
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35	0 - 6,000	1.00
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35	6,001 - 10,000	1.00
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35	10,001 - 12,000	1.05
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35	12,001 - 14,000	1.05
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35	14,001 - 16,000	1.05
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35	16,001 - 20,000	1.05
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35	20,001 - 26,000	1.15
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35	26,001 - 33,000	1.20
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35	33,001 - 45,000	1.20
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35	45,001 - 60,000	1.20
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35	60,001 +	1.22

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COLL		
Body Type	Vehicle Weight	Factor
23, 31, 32, 33, 34, 36, 37, 38	0 - 6,000	1.00
23, 31, 32, 33, 34, 36, 37, 38	6,001 - 10,000	1.00
23, 31, 32, 33, 34, 36, 37, 38	10,001 - 12,000	0.94
23, 31, 32, 33, 34, 36, 37, 38	12,001 - 14,000	0.94
23, 31, 32, 33, 34, 36, 37, 38	14,001 - 16,000	0.94
23, 31, 32, 33, 34, 36, 37, 38	16,001 - 20,000	0.94
23, 31, 32, 33, 34, 36, 37, 38	20,001 - 26,000	0.90
23, 31, 32, 33, 34, 36, 37, 38	26,001 - 33,000	0.90
23, 31, 32, 33, 34, 36, 37, 38	33,001 - 45,000	0.90
23, 31, 32, 33, 34, 36, 37, 38	45,001 - 60,000	0.90
23, 31, 32, 33, 34, 36, 37, 38	60,001 +	0.90

COLL		
Body Type	Vehicle Weight	Factor
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35, 49, 50, 51, 52, 53, 56, 57, 58, 59, 60, 61, 63, 65, 66, 67	0 - 6,000	1.00
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35, 49, 50, 51, 52, 53, 56, 57, 58, 59, 60, 61, 63, 65, 66, 67	6,001 - 10,000	1.00
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35, 49, 50, 51, 52, 53, 56, 57, 58, 59, 60, 61, 63, 65, 66, 67	10,001 - 12,000	0.94
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35, 49, 50, 51, 52, 53, 56, 57, 58, 59, 60, 61, 63, 65, 66, 67	12,001 - 14,000	0.94
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35, 49, 50, 51, 52, 53, 56, 57, 58, 59, 60, 61, 63, 65, 66, 67	14,001 - 16,000	0.94
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35, 49, 50, 51, 52, 53, 56, 57, 58, 59, 60, 61, 63, 65, 66, 67	16,001 - 20,000	0.94
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35, 49, 50, 51, 52, 53, 56, 57, 58, 59, 60, 61, 63, 65, 66, 67	20,001 - 26,000	0.90
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35, 49, 50, 51, 52, 53, 56, 57, 58, 59, 60, 61, 63, 65, 66, 67	26,001 - 33,000	0.90

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COLL		
Body Type	Vehicle Weight	Factor
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35, 49, 50, 51, 52, 53, 56, 57, 58, 59, 60, 61, 63, 65, 66, 67	33,001 - 45,000	0.90
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35, 49, 50, 51, 52, 53, 56, 57, 58, 59, 60, 61, 63, 65, 66, 67	45,001 - 60,000	0.90
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35, 49, 50, 51, 52, 53, 56, 57, 58, 59, 60, 61, 63, 65, 66, 67	60,001 +	0.90

COMP		
Body Type	Vehicle Weight	Factor
23, 31, 32, 33, 34, 36, 37, 38	0 - 6,000	1.00
23, 31, 32, 33, 34, 36, 37, 38	6,001 - 10,000	1.00
23, 31, 32, 33, 34, 36, 37, 38	10,001 - 12,000	0.95
23, 31, 32, 33, 34, 36, 37, 38	12,001 - 14,000	0.95
23, 31, 32, 33, 34, 36, 37, 38	14,001 - 16,000	0.95
23, 31, 32, 33, 34, 36, 37, 38	16,001 - 20,000	0.91
23, 31, 32, 33, 34, 36, 37, 38	20,001 - 26,000	0.91
23, 31, 32, 33, 34, 36, 37, 38	26,001 - 33,000	0.91
23, 31, 32, 33, 34, 36, 37, 38	33,001 - 45,000	0.91
23, 31, 32, 33, 34, 36, 37, 38	45,001 - 60,000	0.91
23, 31, 32, 33, 34, 36, 37, 38	60,001 +	0.91

COMP		
Body Type	Vehicle Weight	Factor
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35, 49, 50, 51, 52, 53, 56, 57, 58, 59, 60, 61, 63, 65, 66, 67	0 - 6,000	1.00
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35, 49, 50, 51, 52, 53, 56, 57, 58, 59, 60, 61, 63, 65, 66, 67	6,001 - 10,000	1.00
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35, 49, 50, 51, 52, 53, 56, 57, 58, 59, 60, 61, 63, 65, 66, 67	10,001 - 12,000	0.95
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35, 49, 50, 51, 52, 53, 56, 57, 58, 59, 60, 61, 63, 65, 66, 67	12,001 - 14,000	0.95

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COMP		
Body Type	Vehicle Weight	Factor
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35, 49, 50, 51, 52, 53, 56, 57, 58, 59, 60, 61, 63, 65, 66, 67	14,001 - 16,000	0.95
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35, 49, 50, 51, 52, 53, 56, 57, 58, 59, 60, 61, 63, 65, 66, 67	16,001 - 20,000	0.91
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35, 49, 50, 51, 52, 53, 56, 57, 58, 59, 60, 61, 63, 65, 66, 67	20,001 - 26,000	0.91
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35, 49, 50, 51, 52, 53, 56, 57, 58, 59, 60, 61, 63, 65, 66, 67	26,001 - 33,000	0.91
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35, 49, 50, 51, 52, 53, 56, 57, 58, 59, 60, 61, 63, 65, 66, 67	33,001 - 45,000	0.91
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35, 49, 50, 51, 52, 53, 56, 57, 58, 59, 60, 61, 63, 65, 66, 67	45,001 - 60,000	0.91
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35, 49, 50, 51, 52, 53, 56, 57, 58, 59, 60, 61, 63, 65, 66, 67	60,001 +	0.91

MPC		
Body Type	Vehicle Weight	Factor
23, 31, 32, 33, 34, 36, 37, 38	0 - 6,000	1.00
23, 31, 32, 33, 34, 36, 37, 38	6,001 - 10,000	1.00
23, 31, 32, 33, 34, 36, 37, 38	10,001 - 12,000	0.78
23, 31, 32, 33, 34, 36, 37, 38	12,001 - 14,000	0.78
23, 31, 32, 33, 34, 36, 37, 38	14,001 - 16,000	0.78
23, 31, 32, 33, 34, 36, 37, 38	16,001 - 20,000	0.78
23, 31, 32, 33, 34, 36, 37, 38	20,001 - 26,000	0.78
23, 31, 32, 33, 34, 36, 37, 38	26,001 - 33,000	0.78
23, 31, 32, 33, 34, 36, 37, 38	33,001 - 45,000	0.78
23, 31, 32, 33, 34, 36, 37, 38	45,001 - 60,000	0.78
23, 31, 32, 33, 34, 36, 37, 38	60,001 +	0.75

MPC		
Body Type	Vehicle Weight	Factor

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MPC		
Body Type	Vehicle Weight	Factor
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35	0 - 6,000	1.00
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35	6,001 - 10,000	1.00
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35	10,001 - 12,000	0.78
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35	12,001 - 14,000	0.78
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35	14,001 - 16,000	0.78
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35	16,001 - 20,000	0.78
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35	20,001 - 26,000	0.78
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35	26,001 - 33,000	0.78
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35	33,001 - 45,000	0.78
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35	45,001 - 60,000	0.78
01, 11, 12, 13, 14, 15, 16, 18, 19, 20, 21, 22, 24, 25, 26, 27, 28, 29, 30, 35	60,001 +	0.75

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SCHOOL BUS RATES

This section provides details on rating for school bus policies.

SCHOOL BUS

SFM Only

Annual Premiums

Round to the nearest dollar after each sequence step

BIPD Sequence	Operation
01. Base Rate	
02. Commercial Limits (BI + PD)	*
03. Church Bus %	*
04. Spare Bus %	*
05. Approved Other Use (Do not round after this step)	+
06. Policy Term (Rule 102, Rule 801C; Round to the nearest penny)	*
07. Fleet Modification (Round to the nearest penny)	*

COLL Sequence	Operation
01. Base Rate	
02. Church Bus %	*
03. Spare Bus %	*
04. Policy Term (Rule 102, Rule 801C; Round to the nearest penny)	*
05. Fleet Modification (Round to the nearest penny)	*

COMP Sequence	Operation
01. Base Rate	
02. Church Bus %	*
03. Policy Term (Rule 102, Rule 801C; Round to the nearest penny)	*
04. Fleet Modification (Round to the nearest penny)	*

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MPC Sequence	Operation
01. Base Rate	
02. Church Bus %	*
03. Spare Bus %	*
04. Policy Term (Rule 102, Rule 801C; Round to the nearest penny)	*
05. Fleet Modification (Round to the nearest penny)	*

Round to the nearest penny after each sequence step

UBI Sequence	Operation
01. Base Rate	
02. Limits	*
03. School Bus Adjustment Factor	*
04. Church Bus %	*
05. Policy Term (Rule 102, Rule 801C)	*
06. Fleet Modification	*

UPD Sequence	Operation
01. Base Rate	
02. Limits	*
03. School Bus Adjustment Factor	*
04. Church Bus %	*
05. Policy Term (Rule 102, Rule 801C)	*
06. Fleet Modification	*

WBI Sequence	Operation
01. Base Rate	
02. Limits	*
03. School Bus Adjustment Factor	*
04. Church Bus %	*
05. Policy Term (Rule 102, Rule 801C)	*
06. Fleet Modification	*

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SCHOOL BUS ANNUAL PREMIUMS

SFM Collision Base Rates									
Class	MSRP	GRG	Age Group	Deductible					
				50	100	250	500	1000	2000
1	0 - 3,000	1	1	20	18	17	15	8	7
1	0 - 3,000	1	2	16	14	13	12	6	5
1	0 - 3,000	1	3	16	14	13	12	6	5
1	0 - 3,000	1	4	13	12	11	10	5	4
1	0 - 3,000	1	5	13	12	11	10	5	4
1	0 - 3,000	1	6	13	12	11	10	5	4
1	0 - 3,000	1	7	13	12	11	10	5	4
1	0 - 3,000	1	8	13	12	11	10	5	4
1	0 - 3,000	1	9	12	11	10	9	5	4
1	3,001 - 4,000	2	1	27	24	22	20	11	9
1	3,001 - 4,000	2	2	22	19	18	16	9	7
1	3,001 - 4,000	2	3	22	19	18	16	9	7
1	3,001 - 4,000	2	4	17	15	14	13	7	6
1	3,001 - 4,000	2	5	17	15	14	13	7	6
1	3,001 - 4,000	2	6	17	15	14	13	7	6
1	3,001 - 4,000	2	7	17	15	14	13	7	6
1	3,001 - 4,000	2	8	17	15	14	13	7	6
1	3,001 - 4,000	2	9	16	14	13	12	6	5
1	4,001 - 6,500	3	1	39	35	30	27	15	12
1	4,001 - 6,500	3	2	32	28	24	22	12	10
1	4,001 - 6,500	3	3	32	28	24	22	12	10
1	4,001 - 6,500	3	4	25	22	19	18	10	8
1	4,001 - 6,500	3	5	25	22	19	18	10	8
1	4,001 - 6,500	3	6	25	22	19	18	10	8
1	4,001 - 6,500	3	7	25	22	19	18	10	8
1	4,001 - 6,500	3	8	25	22	19	18	10	8
1	4,001 - 6,500	3	9	24	21	18	16	9	7
1	6,501 - 10,000	4	1	54	47	42	38	21	17
1	6,501 - 10,000	4	2	43	37	34	30	16	14
1	6,501 - 10,000	4	3	43	37	34	30	16	14
1	6,501 - 10,000	4	4	34	30	27	24	13	11
1	6,501 - 10,000	4	5	34	30	27	24	13	11
1	6,501 - 10,000	4	6	34	30	27	24	13	11
1	6,501 - 10,000	4	7	34	30	27	24	13	11
1	6,501 - 10,000	4	8	34	30	27	24	13	11
1	6,501 - 10,000	4	9	32	28	25	23	12	10

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SFM Collision Base Rates									
Class	MSRP	GRG	Age Group	Deductible					
				50	100	250	500	1000	2000
1	10,001 - 14,000	5	1	67	60	55	50	27	22
1	10,001 - 14,000	5	2	54	48	44	40	22	18
1	10,001 - 14,000	5	3	54	48	44	40	22	18
1	10,001 - 14,000	5	4	43	38	35	32	17	14
1	10,001 - 14,000	5	5	43	38	35	32	17	14
1	10,001 - 14,000	5	6	43	38	35	32	17	14
1	10,001 - 14,000	5	7	43	38	35	32	17	14
1	10,001 - 14,000	5	8	43	38	35	32	17	14
1	10,001 - 14,000	5	9	40	36	33	30	16	13
1	14,001 - 19,000	6	1	84	75	69	62	34	28
1	14,001 - 19,000	6	2	67	60	55	50	27	22
1	14,001 - 19,000	6	3	67	60	55	50	27	22
1	14,001 - 19,000	6	4	54	48	44	40	22	18
1	14,001 - 19,000	6	5	54	48	44	40	22	18
1	14,001 - 19,000	6	6	54	48	44	40	22	18
1	14,001 - 19,000	6	7	54	48	44	40	22	18
1	14,001 - 19,000	6	8	54	48	44	40	22	18
1	14,001 - 19,000	6	9	50	45	41	37	20	17
1	19,001 - 24,000	7	1	97	90	83	76	43	34
1	19,001 - 24,000	7	2	78	72	67	61	35	28
1	19,001 - 24,000	7	3	78	72	67	61	35	28
1	19,001 - 24,000	7	4	62	58	53	49	28	22
1	19,001 - 24,000	7	5	62	58	53	49	28	22
1	19,001 - 24,000	7	6	62	58	53	49	28	22
1	19,001 - 24,000	7	7	62	58	53	49	28	22
1	19,001 - 24,000	7	8	62	58	53	49	28	22
1	19,001 - 24,000	7	9	58	54	50	46	26	21
1	24,001 - 29,000	8	1	116	104	97	89	52	41
1	24,001 - 29,000	8	2	93	83	78	71	42	33
1	24,001 - 29,000	8	3	93	83	78	71	42	33
1	24,001 - 29,000	8	4	74	67	62	57	33	26
1	24,001 - 29,000	8	5	74	67	62	57	33	26
1	24,001 - 29,000	8	6	74	67	62	57	33	26
1	24,001 - 29,000	8	7	74	67	62	57	33	26
1	24,001 - 29,000	8	8	74	67	62	57	33	26
1	24,001 - 29,000	8	9	70	63	58	53	31	24
1	29,001 - 34,000	9	1	133	119	112	102	61	47
1	29,001 - 34,000	9	2	106	95	89	82	49	38

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SFM Collision Base Rates									
Class	MSRP	GRG	Age Group	Deductible					
				50	100	250	500	1000	2000
1	29,001 - 34,000	9	3	106	95	89	82	49	38
1	29,001 - 34,000	9	4	85	76	72	65	39	30
1	29,001 - 34,000	9	5	85	76	72	65	39	30
1	29,001 - 34,000	9	6	85	76	72	65	39	30
1	29,001 - 34,000	9	7	85	76	72	65	39	30
1	29,001 - 34,000	9	8	85	76	72	65	39	30
1	29,001 - 34,000	9	9	80	72	67	61	37	28

SFM Collision Base Rates									
Class	MSRP	GRG	Age Group	Deductible					
				50	100	250	500	1000	2000
2	0 - 3,000	1	1	22	20	18	16	9	7
2	0 - 3,000	1	2	18	16	15	13	7	6
2	0 - 3,000	1	3	18	16	15	13	7	6
2	0 - 3,000	1	4	14	13	12	11	6	5
2	0 - 3,000	1	5	14	13	12	11	6	5
2	0 - 3,000	1	6	14	13	12	11	6	5
2	0 - 3,000	1	7	14	13	12	11	6	5
2	0 - 3,000	1	8	14	13	12	11	6	5
2	0 - 3,000	1	9	13	12	11	10	5	4
2	3,001 - 4,000	2	1	30	26	24	22	12	10
2	3,001 - 4,000	2	2	24	21	19	18	10	8
2	3,001 - 4,000	2	3	24	21	19	18	10	8
2	3,001 - 4,000	2	4	19	17	16	14	8	6
2	3,001 - 4,000	2	5	19	17	16	14	8	6
2	3,001 - 4,000	2	6	19	17	16	14	8	6
2	3,001 - 4,000	2	7	19	17	16	14	8	6
2	3,001 - 4,000	2	8	19	17	16	14	8	6
2	3,001 - 4,000	2	9	18	16	15	13	7	6
2	4,001 - 6,500	3	1	43	38	33	30	16	13
2	4,001 - 6,500	3	2	35	30	27	24	13	11
2	4,001 - 6,500	3	3	35	30	27	24	13	11
2	4,001 - 6,500	3	4	28	24	21	19	10	9
2	4,001 - 6,500	3	5	28	24	21	19	10	9
2	4,001 - 6,500	3	6	28	24	21	19	10	9
2	4,001 - 6,500	3	7	28	24	21	19	10	9

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SFM Collision Base Rates									
Class	MSRP	GRG	Age Group	Deductible					
				50	100	250	500	1000	2000
2	4,001 - 6,500	3	8	28	24	21	19	10	9
2	4,001 - 6,500	3	9	26	23	20	18	10	8
2	6,501 - 10,000	4	1	59	51	46	42	23	19
2	6,501 - 10,000	4	2	47	41	37	33	18	15
2	6,501 - 10,000	4	3	47	41	37	33	18	15
2	6,501 - 10,000	4	4	38	33	30	27	14	12
2	6,501 - 10,000	4	5	38	33	30	27	14	12
2	6,501 - 10,000	4	6	38	33	30	27	14	12
2	6,501 - 10,000	4	7	38	33	30	27	14	12
2	6,501 - 10,000	4	8	38	33	30	27	14	12
2	6,501 - 10,000	4	9	35	31	28	25	14	11
2	10,001 - 14,000	5	1	74	66	61	55	30	24
2	10,001 - 14,000	5	2	59	53	49	44	24	20
2	10,001 - 14,000	5	3	59	53	49	44	24	20
2	10,001 - 14,000	5	4	47	42	39	35	19	16
2	10,001 - 14,000	5	5	47	42	39	35	19	16
2	10,001 - 14,000	5	6	47	42	39	35	19	16
2	10,001 - 14,000	5	7	47	42	39	35	19	16
2	10,001 - 14,000	5	8	47	42	39	35	19	16
2	10,001 - 14,000	5	9	44	40	36	33	18	15
2	14,001 - 19,000	6	1	92	83	76	68	37	31
2	14,001 - 19,000	6	2	74	66	61	55	30	24
2	14,001 - 19,000	6	3	74	66	61	55	30	24
2	14,001 - 19,000	6	4	59	53	49	44	24	20
2	14,001 - 19,000	6	5	59	53	49	44	24	20
2	14,001 - 19,000	6	6	59	53	49	44	24	20
2	14,001 - 19,000	6	7	59	53	49	44	24	20
2	14,001 - 19,000	6	8	59	53	49	44	24	20
2	14,001 - 19,000	6	9	55	50	46	41	22	18
2	19,001 - 24,000	7	1	107	99	92	84	48	38
2	19,001 - 24,000	7	2	86	79	73	67	38	30
2	19,001 - 24,000	7	3	86	79	73	67	38	30
2	19,001 - 24,000	7	4	69	63	59	53	30	24
2	19,001 - 24,000	7	5	69	63	59	53	30	24
2	19,001 - 24,000	7	6	69	63	59	53	30	24
2	19,001 - 24,000	7	7	69	63	59	53	30	24
2	19,001 - 24,000	7	8	69	63	59	53	30	24
2	19,001 - 24,000	7	9	64	59	55	50	29	23

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SFM Collision Base Rates									
Class	MSRP	GRG	Age Group	Deductible					
				50	100	250	500	1000	2000
2	24,001 - 29,000	8	1	128	115	107	98	57	45
2	24,001 - 29,000	8	2	102	92	86	78	46	36
2	24,001 - 29,000	8	3	102	92	86	78	46	36
2	24,001 - 29,000	8	4	82	73	68	63	37	29
2	24,001 - 29,000	8	5	82	73	68	63	37	29
2	24,001 - 29,000	8	6	82	73	68	63	37	29
2	24,001 - 29,000	8	7	82	73	68	63	37	29
2	24,001 - 29,000	8	8	82	73	68	63	37	29
2	24,001 - 29,000	8	9	77	69	64	59	34	27
2	29,001 - 34,000	9	1	146	131	123	112	67	52
2	29,001 - 34,000	9	2	117	105	98	90	54	42
2	29,001 - 34,000	9	3	117	105	98	90	54	42
2	29,001 - 34,000	9	4	93	84	79	72	43	33
2	29,001 - 34,000	9	5	93	84	79	72	43	33
2	29,001 - 34,000	9	6	93	84	79	72	43	33
2	29,001 - 34,000	9	7	93	84	79	72	43	33
2	29,001 - 34,000	9	8	93	84	79	72	43	33
2	29,001 - 34,000	9	9	88	79	74	67	40	31

Increase the GRG 9 premium by the percentage shown below for each $5,000, or fraction thereof, by which the MSRP exceeds $34,000.
12%

Example: The premium for a GRG 11 bus (MSRP between $39,001 and $44,000) is computed as follows:

A. 2 (the difference between 11 and 9) is multiplied by the percentage shown above.

B. Add one and multiply by the GRG 9 premium, rounding to the nearest dollar.

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SCHOOL BUS ANNUAL PREMIUMS

SFM Comprehensive Base Rates										
Class	MSRP	DRG	Age Group	Deductible						
				FULL	50	100	250	500	1000	2000
1	0 - 3,000	1	1	24	15	14	10	9	7	6
1	0 - 3,000	1	2	19	12	11	8	7	6	5
1	0 - 3,000	1	3	19	12	11	8	7	6	5
1	0 - 3,000	1	4	15	10	9	7	6	5	4
1	0 - 3,000	1	5	15	10	9	7	6	5	4
1	0 - 3,000	1	6	15	10	9	7	6	5	4
1	0 - 3,000	1	7	15	10	9	7	6	5	4
1	0 - 3,000	1	8	15	10	9	7	6	5	4
1	0 - 3,000	1	9	15	10	9	7	6	5	4
1	3,001 - 4,000	2	1	29	22	20	15	12	10	9
1	3,001 - 4,000	2	2	23	18	16	12	10	8	7
1	3,001 - 4,000	2	3	23	18	16	12	10	8	7
1	3,001 - 4,000	2	4	18	14	13	9	8	7	6
1	3,001 - 4,000	2	5	18	14	13	9	8	7	6
1	3,001 - 4,000	2	6	18	14	13	9	8	7	6
1	3,001 - 4,000	2	7	18	14	13	9	8	7	6
1	3,001 - 4,000	2	8	18	14	13	9	8	7	6
1	3,001 - 4,000	2	9	18	14	13	9	8	6	6
1	4,001 - 6,500	3	1	41	33	30	22	19	15	14
1	4,001 - 6,500	3	2	33	26	24	18	15	12	11
1	4,001 - 6,500	3	3	33	26	24	18	15	12	11
1	4,001 - 6,500	3	4	26	21	19	14	12	10	9
1	4,001 - 6,500	3	5	26	21	19	14	12	10	9
1	4,001 - 6,500	3	6	26	21	19	14	12	10	9
1	4,001 - 6,500	3	7	26	21	19	14	12	10	9
1	4,001 - 6,500	3	8	26	21	19	14	12	10	9
1	4,001 - 6,500	3	9	26	21	19	14	12	10	9
1	6,501 - 10,000	4	1	59	49	45	33	29	23	21
1	6,501 - 10,000	4	2	48	39	36	27	23	19	17
1	6,501 - 10,000	4	3	48	39	36	27	23	19	17
1	6,501 - 10,000	4	4	38	32	29	21	18	15	13
1	6,501 - 10,000	4	5	38	32	29	21	18	15	13
1	6,501 - 10,000	4	6	38	32	29	21	18	15	13
1	6,501 - 10,000	4	7	38	32	29	21	18	15	13
1	6,501 - 10,000	4	8	38	32	29	21	18	15	13
1	6,501 - 10,000	4	9	37	31	28	21	18	15	13

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SFM Comprehensive Base Rates										
Class	MSRP	DRG	Age Group	Deductible						
				FULL	50	100	250	500	1000	2000
1	10,001 - 14,000	5	1	81	72	65	51	44	36	32
1	10,001 - 14,000	5	2	65	57	52	41	35	29	26
1	10,001 - 14,000	5	3	65	57	52	41	35	29	26
1	10,001 - 14,000	5	4	52	46	42	33	28	23	21
1	10,001 - 14,000	5	5	52	46	42	33	28	23	21
1	10,001 - 14,000	5	6	52	46	42	33	28	23	21
1	10,001 - 14,000	5	7	52	46	42	33	28	23	21
1	10,001 - 14,000	5	8	52	46	42	33	28	23	21
1	10,001 - 14,000	5	9	51	45	41	32	28	23	20
1	14,001 - 19,000	6	1	110	97	88	69	59	48	44
1	14,001 - 19,000	6	2	88	77	70	55	48	39	35
1	14,001 - 19,000	6	3	88	77	70	55	48	39	35
1	14,001 - 19,000	6	4	70	62	56	44	38	31	28
1	14,001 - 19,000	6	5	70	62	56	44	38	31	28
1	14,001 - 19,000	6	6	70	62	56	44	38	31	28
1	14,001 - 19,000	6	7	70	62	56	44	38	31	28
1	14,001 - 19,000	6	8	70	62	56	44	38	31	28
1	14,001 - 19,000	6	9	69	61	55	44	37	30	28
1	19,001 - 24,000	7	1	139	125	114	94	80	66	59
1	19,001 - 24,000	7	2	111	100	91	75	64	53	47
1	19,001 - 24,000	7	3	111	100	91	75	64	53	47
1	19,001 - 24,000	7	4	89	80	73	60	51	42	38
1	19,001 - 24,000	7	5	89	80	73	60	51	42	38
1	19,001 - 24,000	7	6	89	80	73	60	51	42	38
1	19,001 - 24,000	7	7	89	80	73	60	51	42	38
1	19,001 - 24,000	7	8	89	80	73	60	51	42	38
1	19,001 - 24,000	7	9	87	79	72	59	50	41	37
1	24,001 - 29,000	8	1	177	163	148	124	101	84	76
1	24,001 - 29,000	8	2	142	130	118	99	81	67	61
1	24,001 - 29,000	8	3	142	130	118	99	81	67	61
1	24,001 - 29,000	8	4	113	104	95	79	65	54	49
1	24,001 - 29,000	8	5	113	104	95	79	65	54	49
1	24,001 - 29,000	8	6	113	104	95	79	65	54	49
1	24,001 - 29,000	8	7	113	104	95	79	65	54	49
1	24,001 - 29,000	8	8	113	104	95	79	65	54	49
1	24,001 - 29,000	8	9	112	102	93	78	64	53	48
1	29,001 - 34,000	9	1	218	202	184	152	125	104	94
1	29,001 - 34,000	9	2	174	162	147	122	100	83	75

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SFM Comprehensive Base Rates										
Class	MSRP	DRG	Age Group	Deductible						
				FULL	50	100	250	500	1000	2000
1	29,001 - 34,000	9	3	174	162	147	122	100	83	75
1	29,001 - 34,000	9	4	139	129	118	98	80	66	60
1	29,001 - 34,000	9	5	139	129	118	98	80	66	60
1	29,001 - 34,000	9	6	139	129	118	98	80	66	60
1	29,001 - 34,000	9	7	139	129	118	98	80	66	60
1	29,001 - 34,000	9	8	139	129	118	98	80	66	60
1	29,001 - 34,000	9	9	137	127	116	96	79	65	59

SFM Comprehensive Base Rates										
Class	MSRP	DRG	Age Group	Deductible						
				FULL	50	100	250	500	1000	2000
2	0 - 3,000	1	1	27	17	15	11	10	8	7
2	0 - 3,000	1	2	21	14	12	9	8	6	6
2	0 - 3,000	1	3	21	14	12	9	8	6	6
2	0 - 3,000	1	4	17	11	10	7	6	5	5
2	0 - 3,000	1	5	17	11	10	7	6	5	5
2	0 - 3,000	1	6	17	11	10	7	6	5	5
2	0 - 3,000	1	7	17	11	10	7	6	5	5
2	0 - 3,000	1	8	17	11	10	7	6	5	5
2	0 - 3,000	1	9	17	11	10	7	6	5	4
2	3,001 - 4,000	2	1	31	24	22	16	14	11	10
2	3,001 - 4,000	2	2	25	20	18	13	11	9	8
2	3,001 - 4,000	2	3	25	20	18	13	11	9	8
2	3,001 - 4,000	2	4	20	16	14	10	9	7	6
2	3,001 - 4,000	2	5	20	16	14	10	9	7	6
2	3,001 - 4,000	2	6	20	16	14	10	9	7	6
2	3,001 - 4,000	2	7	20	16	14	10	9	7	6
2	3,001 - 4,000	2	8	20	16	14	10	9	7	6
2	3,001 - 4,000	2	9	20	15	14	10	9	7	6
2	4,001 - 6,500	3	1	45	36	33	24	21	17	15
2	4,001 - 6,500	3	2	36	29	26	20	17	14	12
2	4,001 - 6,500	3	3	36	29	26	20	17	14	12
2	4,001 - 6,500	3	4	29	23	21	16	13	11	10
2	4,001 - 6,500	3	5	29	23	21	16	13	11	10
2	4,001 - 6,500	3	6	29	23	21	16	13	11	10
2	4,001 - 6,500	3	7	29	23	21	16	13	11	10

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SFM Comprehensive Base Rates										
Class	MSRP	DRG	Age Group	Deductible						
				FULL	50	100	250	500	1000	2000
2	4,001 - 6,500	3	8	29	23	21	16	13	11	10
2	4,001 - 6,500	3	9	28	23	21	15	13	11	10
2	6,501 - 10,000	4	1	65	54	49	37	31	26	23
2	6,501 - 10,000	4	2	52	43	39	29	25	20	18
2	6,501 - 10,000	4	3	52	43	39	29	25	20	18
2	6,501 - 10,000	4	4	42	35	32	23	20	16	15
2	6,501 - 10,000	4	5	42	35	32	23	20	16	15
2	6,501 - 10,000	4	6	42	35	32	23	20	16	15
2	6,501 - 10,000	4	7	42	35	32	23	20	16	15
2	6,501 - 10,000	4	8	42	35	32	23	20	16	15
2	6,501 - 10,000	4	9	41	34	31	23	20	16	15
2	10,001 - 14,000	5	1	90	79	72	56	48	39	35
2	10,001 - 14,000	5	2	72	63	57	45	39	32	28
2	10,001 - 14,000	5	3	72	63	57	45	39	32	28
2	10,001 - 14,000	5	4	57	50	46	36	31	25	23
2	10,001 - 14,000	5	5	57	50	46	36	31	25	23
2	10,001 - 14,000	5	6	57	50	46	36	31	25	23
2	10,001 - 14,000	5	7	57	50	46	36	31	25	23
2	10,001 - 14,000	5	8	57	50	46	36	31	25	23
2	10,001 - 14,000	5	9	56	50	45	36	30	25	22
2	14,001 - 19,000	6	1	121	106	97	76	65	53	48
2	14,001 - 19,000	6	2	97	85	77	61	52	43	39
2	14,001 - 19,000	6	3	97	85	77	61	52	43	39
2	14,001 - 19,000	6	4	77	68	62	49	42	34	31
2	14,001 - 19,000	6	5	77	68	62	49	42	34	31
2	14,001 - 19,000	6	6	77	68	62	49	42	34	31
2	14,001 - 19,000	6	7	77	68	62	49	42	34	31
2	14,001 - 19,000	6	8	77	68	62	49	42	34	31
2	14,001 - 19,000	6	9	76	67	61	48	41	34	30
2	19,001 - 24,000	7	1	152	137	125	104	88	72	65
2	19,001 - 24,000	7	2	122	110	100	83	70	58	52
2	19,001 - 24,000	7	3	122	110	100	83	70	58	52
2	19,001 - 24,000	7	4	98	88	80	66	56	46	42
2	19,001 - 24,000	7	5	98	88	80	66	56	46	42
2	19,001 - 24,000	7	6	98	88	80	66	56	46	42
2	19,001 - 24,000	7	7	98	88	80	66	56	46	42
2	19,001 - 24,000	7	8	98	88	80	66	56	46	42
2	19,001 - 24,000	7	9	96	87	79	65	55	46	41

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SFM Comprehensive Base Rates										
Class	MSRP	DRG	Age Group	Deductible						
				FULL	50	100	250	500	1000	2000
2	24,001 - 29,000	8	1	195	179	163	136	111	93	84
2	24,001 - 29,000	8	2	156	143	130	109	89	74	67
2	24,001 - 29,000	8	3	156	143	130	109	89	74	67
2	24,001 - 29,000	8	4	125	114	104	87	71	59	54
2	24,001 - 29,000	8	5	125	114	104	87	71	59	54
2	24,001 - 29,000	8	6	125	114	104	87	71	59	54
2	24,001 - 29,000	8	7	125	114	104	87	71	59	54
2	24,001 - 29,000	8	8	125	114	104	87	71	59	54
2	24,001 - 29,000	8	9	123	113	102	86	70	58	53
2	29,001 - 34,000	9	1	240	223	202	168	137	114	103
2	29,001 - 34,000	9	2	192	178	162	134	110	91	82
2	29,001 - 34,000	9	3	192	178	162	134	110	91	82
2	29,001 - 34,000	9	4	153	142	129	107	88	73	66
2	29,001 - 34,000	9	5	153	142	129	107	88	73	66
2	29,001 - 34,000	9	6	153	142	129	107	88	73	66
2	29,001 - 34,000	9	7	153	142	129	107	88	73	66
2	29,001 - 34,000	9	8	153	142	129	107	88	73	66
2	29,001 - 34,000	9	9	151	140	127	106	86	72	65

Increase the DRG 9 premium by the percentage shown below for each $5,000, or fraction thereof, by which the MSRP exceeds $34,000.
15%

Example: The premium for a DRG 11 bus (MSRP between $39,001 and $44,000) is computed as follows:

A. 2 (the difference between 11 and 9) is multiplied by the percentage shown above.

B. Add one and multiply by the DRG 9 premium, rounding to the nearest dollar.

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SCHOOL BUS ANNUAL BASE RATES

SFM Only

SFM				
BIPD				
Class	Territory	Seating Capacity		
		1 - 30	31 - 60	Over 60
1	001	182	215	429
1	002	149	176	351
1	003	120	141	283
1	004	116	137	273
1	005	135	159	317
1	006	149	176	351
1	008	120	141	282
1	009	167	196	392
1	011	128	151	301
1	012	163	192	384
1	013	136	160	320
1	014	123	145	290
1	015	81	96	191
1	016	104	122	244
1	017	88	104	207
1	018	130	153	306
1	019	130	153	306
1	020	144	170	340
1	051	135	159	317
1	056	135	159	317
1	076	132	156	311
1	113	130	153	306
1	123	108	127	253
1	136	129	152	303
1	141	128	151	301
1	154	97	114	228
1	155	97	114	228
1	157	84	99	198
1	166	108	127	253

SFM
BIPD

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Class	Territory	Seating Capacity		
		1 - 30	31 - 60	Over 60
2	001	201	236	472
2	002	164	193	387
2	003	132	155	311
2	004	128	150	301
2	005	148	174	349
2	006	164	193	386
2	008	132	155	310
2	009	183	216	431
2	011	141	166	331
2	012	180	211	423
2	013	150	176	352
2	014	136	160	319
2	015	89	105	211
2	016	114	134	269
2	017	97	114	228
2	018	143	168	337
2	019	143	168	337
2	020	159	187	374
2	051	148	174	349
2	056	148	174	349
2	076	146	171	343
2	113	143	168	336
2	123	118	139	278
2	136	142	167	334
2	141	141	166	331
2	154	107	125	251
2	155	107	125	251
2	157	92	109	217
2	166	118	139	278

SFM				
MPC				
Class	Limit	Seating Capacity		
		1 - 30	31 - 60	Over 60
1	500*	2	2	3
1	1,000	3	3	5
1	2,000	5	5	8

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SFM				
MPC				
Class	Limit	Seating Capacity		
		1 - 30	31 - 60	Over 60
1	3,000	6	6	9
1	5,000	7	7	10
1	10,000	10	10	14
1	25,000	14	14	20
2	500*	2	2	3
2	1,000	4	4	6
2	2,000	6	6	8
2	3,000	6	6	9
2	5,000	7	7	11
2	10,000	10	10	16
2	25,000	15	15	22

UBI
Base Rate
6.60

UPD	
Collision Coverage	Base Rate
Without Collision	6.40
With Collision	2.60

WBI
Base Rate
11.30

* SFM Renewal or Transfer of Coverage Only

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SCHOOL BUS

SFM Only

Church Bus Percentage (applies to otherwise applicable Class 2 premiums)
48%

Spare Bus Percentage (Percent of otherwise applicable Class 1 premiums)
30%

Approved Other Use (See Rule 408A)	
Annual Mileage	Premium
1 - 500	8.00
More than 500 (Rate per 100 Miles)	1.60

School Bus Adjustment
2.00

UBI	
Limits (000)	Factor
25/50	1.00
50/100	1.31
100/200	1.41
100/300	1.53
300/300	1.60
250/500	1.74
500/500	1.87
500/1000	2.85
1000/1000	3.18

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Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

UPD		
Limit (000)	Without Collision	With Collision
25	1.00	1.00
50	1.58	1.00
100	2.80	1.00
150	4.00	1.00
200	5.21	1.00
250	6.41	1.00
300	7.59	1.00
500	12.41	1.00
750	18.43	1.00
1000	24.40	1.00

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

WBI	
Limit (000)	Factor
25/50	1.00
50/100	1.52
100/200	2.44
100/300	2.80
300/300	4.33
250/500	5.26
500/500	6.07
500/1000	6.92
1000/1000	8.66

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

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MISCELLANEOUS VEHICLE RATES

This section provides details on rating for auto policies other than private passenger autos, commercial autos, school busses and non-owned vehicles.

ANTIQUE AND CLASSIC AUTOMOBILES AND REPLICAS - LIMITED USE

See Rule 406

Semiannual Premiums

Round to the nearest penny after each sequence step

BIPD Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Private Passenger Limits (BI + PD)	*
04. Private Passenger Model Year	*
05. Financial Responsibility Certification	*
06. Liability Rating Group (Private Passenger only)	*
07. Private Passenger Location	*
08. Antique/Classic/Replica % (See Below)	*
09. Apply Minimum Premium (See Below)	
10. Experience Rated Fleet	*
11. Fleet Modification	*
12. Policy Term (Rule 102, Rule 801C)	*

COLL Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Private Passenger GRG/Deductible (See Below for GRG Determination)	*
04. Private Passenger Model Year	*
05. Private Passenger Location	*
06. Antique/Classic/Replica % (See Below)	*
07. Experience Rated Fleet	*
08. Fleet Modification	*
09. Policy Term (Rule 102, Rule 801C)	*

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COMP Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Private Passenger DRG/Deductible (See Below for DRG Determination)	*
04. Private Passenger Model Year	*
05. Private Passenger Location	*
06. Antique/Classic/Replica % (See Below)	*
07. Experience Rated Fleet	*
08. Fleet Modification	*
09. Policy Term (Rule 102, Rule 801C)	*

ERS Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Policy Term (Rule 102, Rule 801C)	*
04. Fleet Modification	*

MPC Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Private Passenger Limits	*
04. Private Passenger Model Year	*
05. Passive Restraint Discount	*
06. Vehicle Safety Discount	*
07. Private Passenger Location	*
08. Antique/Classic/Replica % (See Below)	*
09. Experience Rated Fleet	*
10. Fleet Modification	*
11. Policy Term (Rule 102, Rule 801C)	*

R1 Sequence	Operation

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R1 Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Private Passenger Limits	*
04. Policy Term (Rule 102, Rule 801C)	*
05. Fleet Modification	*

S Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Policy Term (Rule 102, Rule 801C)	*
04. Fleet Modification	*

T Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Policy Term (Rule 102, Rule 801C)	*
04. Fleet Modification	*

UBI Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Private Passenger Limits	*
04. Antique/Classic/Replica % (See Below)	*
05. Policy Term (Rule 102, Rule 801C)	*
06. Fleet Modification	*

UPD Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*

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UPD Sequence	Operation
03. Private Passenger Limits	*
04. Antique/Classic/Replica % (See Below)	*
05. Policy Term (Rule 102, Rule 801C)	*
06. Fleet Modification	*

WBI Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Private Passenger Limits	*
04. Antique/Classic/Replica % (See Below)	*
05. Policy Term (Rule 102, Rule 801C)	*
06. Fleet Modification	*

Note: All forms of collision and comprehensive coverages normally available to the type of vehicle being insured may be written except for Full Coverage Comprehensive.

Antique/Classic/Replica %		
Coverage	Antiques	Classics & Replicas
BIPD	10%	14%
COLL	17%	45%
COMP	65%	150%
MPC	10%	17%
UBI	22%	50%
UPD	22%	50%
WBI	22%	50%

Coverage	Minimum Premium
BIPD	20.00

Determination of Insurance Rating Group for Collision Coverage (GRG) and Insurance Rating Group for Comprehensive Coverage (DRG)			
Stated Amount Value	GRG/DRG	Stated Amount Value	GRG/DRG
$0 - 2,200	1	$16,001 - 18,000	14
2,201 - 3,000	2	18,001 - 20,000	15

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Determination of Insurance Rating Group for Collision Coverage (GRG) and Insurance Rating Group for Comprehensive Coverage (DRG)			
Stated Amount Value	**GRG/DRG**	**Stated Amount Value**	**GRG/DRG**
3,001 - 4,000	3	20,001 - 22,000	16
4,001 - 5,000	4	22,001 - 24,000	17
5,001 - 6,000	5	24,001 - 26,000	18
6,001 - 7,000	6	26,001 - 28,000	19
7,001 - 8,000	7	28,001 - 30,000	20
8,001 - 9,000	8	30,001 - 33,000	21
9,001 - 10,000	9	33,001 - 36,000	22
10,001 - 11,000	10	36,001 - 40,000	23
11,001 - 12,000	11	40,001 - 45,000	24
12,001 - 14,000	12	45,001 - 50,000	25
14,001 - 16,000	13	For each $5,000 increment, or fraction thereof, by which the value exceeds $50,000 increase the GRG and DRG by one.	

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CAMPER UNITS

Extension of Coverage for Regular Use Truck or Van Campers

See Rule 401

Semiannual Premiums

Round to the nearest penny after each sequence step

COLL Sequence	Operation
01. Base Rate (See Below)	
02. Policy Term (Rule 102, Rule 801C)	*
03. Fleet Modification	*

COMP Sequence	Operation
01. Base Rate (See Below)	
02. Policy Term (Rule 102, Rule 801C)	*
03. Fleet Modification	*

SFM Collision Base Rates								
MSRP of Camper Unit	Rating Group Code	Deductible						
		50	100	200	250	500	1000	2000
$0-750	A	6.00	3.60	2.60	2.20	1.00	1.00	1.00
751-1,400	B	6.60	4.20	3.00	2.80	1.10	1.00	1.00
1,401-2,200	C	7.10	4.80	3.60	3.20	1.40	1.00	1.00
2,201-3,000	D	8.20	6.00	4.80	4.30	2.20	1.20	1.00
3,001-4,000	E	9.50	7.20	5.80	5.40	3.00	1.60	1.00
4,001-5,000	F	10.80	8.20	6.80	6.40	3.80	2.30	1.20
5,001-6,000	G	11.90	9.20	7.80	7.20	4.40	2.80	1.60
6,001-8,000	J	12.60	9.80	8.20	7.60	4.80	3.10	1.80
8,001-10,000	K	13.20	10.20	8.60	8.20	5.20	3.40	2.10
10,001-12,000	L	13.80	10.80	9.20	8.60	5.40	3.80	2.30
12,001-15,000	M	14.40	11.20	9.60	9.00	5.80	4.00	2.50
15,001-20,000	N	15.00	11.60	10.00	9.40	6.20	4.20	2.60
20,001-25,000	P	15.60	12.20	10.60	10.00	6.40	4.60	2.80
25,001-30,000	Q	16.20	12.60	11.00	10.40	6.80	4.80	3.00
30,001-35,000	R	16.60	13.20	11.40	10.80	7.20	5.20	3.20

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SFM Collision Base Rates								
MSRP of Camper Unit	Rating Group Code	Deductible						
		50	100	200	250	500	1000	2000
35,001-40,000	S	17.20	13.60	12.00	11.20	7.60	5.40	3.40
40,001-45,000	T	17.80	14.20	12.40	11.80	7.80	5.60	3.60
45,001-50,000	U	18.20	14.60	12.80	12.20	8.20	6.00	3.80
50,001-55,000	V	18.80	15.20	13.40	12.60	8.60	6.20	4.00
55,001-60,000	W	19.40	15.60	13.80	13.00	9.00	6.40	4.20
Over 60,000	Y	19.80	16.20	14.20	13.60	9.40	6.70	4.20

SFF&C Collision Base Rates								
MSRP of Camper Unit	Rating Group Code	Deductible						
		50	100	200	250	500	1000	2000
$0-750	A	10.50	6.30	4.60	3.90	1.80	1.80	1.80
751-1,400	B	11.60	7.40	5.30	4.90	1.90	1.80	1.80
1,401-2,200	C	12.40	8.40	6.30	5.60	2.50	1.80	1.80
2,201-3,000	D	14.40	10.50	8.40	7.50	3.90	2.10	1.80
3,001-4,000	E	16.60	12.60	10.20	9.50	5.30	2.80	1.80
4,001-5,000	F	18.90	14.40	11.90	11.20	6.70	4.00	2.10
5,001-6,000	G	20.80	16.10	13.70	12.60	7.70	4.90	2.80
6,001-8,000	J	22.10	17.20	14.40	13.30	8.40	5.40	3.20
8,001-10,000	K	23.10	17.90	15.10	14.40	9.10	6.00	3.70
10,001-12,000	L	24.20	18.90	16.10	15.10	9.50	6.70	4.00
12,001-15,000	M	25.20	19.60	16.80	15.80	10.20	7.00	4.40
15,001-20,000	N	26.30	20.30	17.50	16.50	10.90	7.40	4.60
20,001-25,000	P	27.30	21.40	18.60	17.50	11.20	8.10	4.90
25,001-30,000	Q	28.40	22.10	19.30	18.20	11.90	8.40	5.30
30,001-35,000	R	29.10	23.10	20.00	18.90	12.60	9.10	5.60
35,001-40,000	S	30.10	23.80	21.00	19.60	13.30	9.50	6.00
40,001-45,000	T	31.20	24.90	21.70	20.70	13.70	9.80	6.30
45,001-50,000	U	31.90	25.60	22.40	21.40	14.40	10.50	6.70
50,001-55,000	V	32.90	26.60	23.50	22.10	15.10	10.90	7.00
55,001-60,000	W	34.00	27.30	24.20	22.80	15.80	11.20	7.40
Over 60,000	Y	34.70	28.40	24.90	23.80	16.50	11.70	7.40

SFM Comprehensive Base Rates		
MSRP of	Rating Group	Deductible

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Camper Unit	Code	FULL	50	100	200	250	500	1000	2000
$0-750	A	10.00	5.00	2.80	1.20	1.20	1.00	1.00	1.00
751-1,400	B	12.30	6.80	4.10	2.40	1.70	1.20	1.00	1.00
1,401-2,200	C	14.10	8.30	5.50	3.70	2.90	1.40	1.20	1.00
2,201-3,000	D	16.80	10.80	8.20	6.00	5.00	3.30	1.80	1.20
3,001-4,000	E	20.20	13.60	10.80	8.50	7.20	5.30	3.30	2.40
4,001-5,000	F	25.20	17.80	14.60	12.00	10.40	8.00	5.30	4.20
5,001-6,000	G	28.60	21.00	17.20	14.10	12.60	9.60	6.80	5.30
6,001-8,000	J	30.00	22.00	18.50	15.30	13.70	10.50	7.40	5.90
8,001-10,000	K	31.20	23.20	20.00	16.40	14.80	11.50	8.20	6.50
10,001-12,000	L	32.60	24.40	21.00	17.60	15.90	12.40	8.80	7.10
12,001-15,000	M	33.60	25.20	21.80	18.40	16.80	13.20	9.50	7.60
15,001-20,000	N	35.20	26.80	23.20	19.60	18.00	14.20	10.30	8.30
20,001-25,000	P	37.00	28.00	24.40	20.80	19.00	15.10	10.90	8.80
25,001-30,000	Q	38.60	29.40	25.80	21.80	20.20	16.00	11.70	9.40
30,001-35,000	R	40.40	31.00	27.00	23.20	21.40	16.90	12.40	10.10
35,001-40,000	S	42.00	32.60	28.40	24.20	22.40	17.90	13.00	10.60
40,001-45,000	T	43.60	33.80	29.60	25.60	23.60	18.80	13.80	11.20
45,001-50,000	U	45.40	35.20	31.00	26.60	24.60	19.60	14.50	11.80
50,001-55,000	V	47.00	36.80	32.20	28.00	25.80	20.60	15.20	12.40
55,001-60,000	W	48.80	38.00	33.80	29.00	26.80	21.50	15.90	12.90
Over 60,000	Y	50.40	39.60	35.00	30.40	28.00	22.40	16.50	13.60

SFF&C Comprehensive Base Rates									
MSRP of Camper Unit	Rating Group Code	Deductible							
		FULL	50	100	200	250	500	1000	2000
$0-750	A	17.50	8.80	4.90	2.10	2.10	1.80	1.80	1.80
751-1,400	B	21.50	11.90	7.20	4.20	3.00	2.10	1.80	1.80
1,401-2,200	C	24.70	14.50	9.60	6.50	5.10	2.50	2.10	1.80
2,201-3,000	D	29.40	18.90	14.40	10.50	8.80	5.80	3.20	2.10
3,001-4,000	E	35.40	23.80	18.90	14.90	12.60	9.30	5.80	4.20
4,001-5,000	F	44.10	31.20	25.60	21.00	18.20	14.00	9.30	7.40
5,001-6,000	G	50.10	36.80	30.10	24.70	22.10	16.80	11.90	9.30
6,001-8,000	J	52.50	38.50	32.40	26.80	24.00	18.40	13.00	10.30
8,001-10,000	K	54.60	40.60	35.00	28.70	25.90	20.10	14.40	11.40
10,001-12,000	L	57.10	42.70	36.80	30.80	27.80	21.70	15.40	12.40
12,001-15,000	M	58.80	44.10	38.20	32.20	29.40	23.10	16.60	13.30
15,001-20,000	N	61.60	46.90	40.60	34.30	31.50	24.90	18.00	14.50
20,001-25,000	P	64.80	49.00	42.70	36.40	33.30	26.40	19.10	15.40

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SFF&C Comprehensive Base Rates									
MSRP of Camper Unit	Rating Group Code	Deductible							
		FULL	50	100	200	250	500	1000	2000
25,001-30,000	Q	67.60	51.50	45.20	38.20	35.40	28.00	20.50	16.50
30,001-35,000	R	70.70	54.30	47.30	40.60	37.50	29.60	21.70	17.70
35,001-40,000	S	73.50	57.10	49.70	42.40	39.20	31.30	22.80	18.60
40,001-45,000	T	76.30	59.20	51.80	44.80	41.30	32.90	24.20	19.60
45,001-50,000	U	79.50	61.60	54.30	46.60	43.10	34.30	25.40	20.70
50,001-55,000	V	82.30	64.40	56.40	49.00	45.20	36.10	26.60	21.70
55,001-60,000	W	85.40	66.50	59.20	50.80	46.90	37.60	27.80	22.60
Over 60,000	Y	88.20	69.30	61.30	53.20	49.00	39.20	28.90	23.80

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EXTENSION OF COVERAGES

EXTENSION OF COVERAGES TO RENTED RECREATIONAL TRAVEL AND CAMPING VEHICLES

See Rule 401 and Rule 505

Company	Vehicle Type	Rate Per Day
SFM	Camper Unit	0.60
SFM	Motor Home	1.00
SFM	Truck or Van Camper	1.00
SFM	Travel or Camping Trailer	0.60

Company	Vehicle Type	Rate Per Day
SFF&C	Camper Unit	1.10
SFF&C	Motor Home	1.80
SFF&C	Truck or Van Camper	1.80
SFF&C	Travel or Camping Trailer	1.10

Company	Vehicle Type	Minimum Premium
SFM	Camper Unit	6.00
SFM	Motor Home	10.00
SFM	Truck or Van Camper	10.00
SFM	Travel or Camping Trailer	6.00

Company	Vehicle Type	Minimum Premium
SFF&C	Camper Unit	11.00
SFF&C	Motor Home	18.00
SFF&C	Truck or Van Camper	18.00
SFF&C	Travel or Camping Trailer	11.00

EXTENSION OF PHYSICAL DAMAGE TO TRAILERS USED FOR TRANSPORTING OFF-ROAD VEHICLES

See Rule 901

SFM

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Deductible	Annual Premiums
50	6.00
100	5.00
200	4.00
250	3.80
500	3.00
1000	2.40

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MOTOR HOMES, TRUCK OR VAN CAMPERS

Insured under an Annual Automobile Policy

See Rule 401

Annual Premiums

Round to the nearest penny after each sequence step

BIPD Sequence	Operation
01. Base Rate	
02. Private Passenger Limits (BI + PD)	*
03. Model Year	*
04. Location	*
05. Driver Adjustment	*
06. Fleet Modification	*

COLL Sequence	Operation
01. Base Rate	
02. GRG/Deductible	*
03. Model Year	*
04. Location	*
05. Driver Adjustment	*
06. Fleet Modification	*

COMP Sequence	Operation
01. Base Rate	
02. DRG/Deductible	*
03. Model Year	*
04. Materials Discount	*
05. Location	*
06. Driver Adjustment	*
07. Fleet Modification	*

ERS Sequence	Operation
01. Base Rate	

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ERS Sequence	Operation
02. Fleet Modification	*

MPC Sequence	Operation
01. Base Rate	
02. Private Passenger Limits	*
03. Model Year	*
04. Passive Restraint Discount	*
05. Location	*
06. Driver Adjustment	*
07. Fleet Modification	*

R1 Sequence	Operation
01. Base Rate	
02. Private Passenger Limits	*
03. Fleet Modification	*

S Sequence	Operation
01. Base Rate	
02. Fleet Modification	*

T Sequence	Operation
01. Base Rate	
02. Fleet Modification	*

UBI Sequence	Operation
01. Base Rate	
02. Private Passenger Limits	*
03. Fleet Modification	*

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UPD Sequence	Operation
01. Base Rate	
02. Private Passenger Limits	*
03. Fleet Modification	*

WBI Sequence	Operation
01. Base Rate	
02. Private Passenger Limits	*
03. Fleet Modification	*

Notes:

A. Motor Homes do serve to qualify an insured private passenger automobile under the provisions of the Multiple Automobiles Discount rule.

B. Rule 207 shall not apply.

C. See Rule 401 to determine when these vehicles shall be rated on a semiannual policy.

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MOTOR HOMES, TRUCK OR VAN CAMPERS BASE RATES

See Rule 401

Base Rates		
Coverage	**SFM**	**SFF&C**
BIPD	49.90	87.40
COLL	127.60	223.40
COMP	300.00	525.00
ERS	8.80	15.40
MPC	10.70	18.80
R1	9.00	15.80
S (5,000)	4.40	7.70
S (10,000)	8.80	15.40

No-Fault Total Disability - Coverage T Rate Per Automobile			
Automobile	**Maximum Weekly Indemnity**	**SFM**	**SFF&C**
First Registered Automobile	$140	6.00	10.50
First Registered Automobile	$250	12.00	21.00
First Registered Automobile	$500	30.00	52.50
Each Additional Registered Automobile	$140	0.80	1.40
Each Additional Registered Automobile	$250	1.20	2.10
Each Additional Registered Automobile	$500	3.20	5.60

Company	UBI Base Rate
SFM	4.50
SFF&C	7.80

UPD Base Rates		
Collision Coverage	**SFM**	**SFF&C**
Without Collision	4.40	7.60
With Collision	1.70	3.00

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Company	WBI Base Rate
SFM	4.90
SFF&C	8.60

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MOTOR HOMES, TRUCK OR VAN CAMPERS INSURANCE RATING GROUP FOR COLLISION COVERAGE (GRG) AND INSURANCE RATING GROUP FOR COMPREHENSIVE COVERAGE (DRG)/DEDUCTIBLE FACTORS

See Rule 401

GRG	Collision						
	Deductible						
	50^	100^	200#	250	500	1000	2000
1	0.450	0.420	0.410	0.400	0.360	0.220	0.130
2	0.480	0.460	0.430	0.420	0.380	0.240	0.140
3	0.500	0.480	0.450	0.440	0.400	0.260	0.150
4	0.550	0.530	0.500	0.480	0.420	0.290	0.170
5	0.590	0.580	0.540	0.530	0.460	0.350	0.200
6	0.640	0.610	0.590	0.570	0.500	0.380	0.230
7	0.670	0.640	0.610	0.600	0.530	0.410	0.260
8	0.710	0.680	0.640	0.630	0.560	0.440	0.290
9	0.740	0.720	0.690	0.680	0.600	0.480	0.320
10	0.800	0.770	0.740	0.730	0.650	0.520	0.350
11	0.850	0.830	0.800	0.770	0.700	0.560	0.380
12	0.930	0.910	0.870	0.850	0.770	0.630	0.430
13	1.030	1.000	0.970	0.950	0.860	0.710	0.510
14	1.110	1.070	1.030	1.010	0.930	0.770	0.560
15	1.180	1.150	1.110	1.090	1.000	0.840	0.610
16	1.250	1.220	1.180	1.160	1.060	0.900	0.650
17	1.310	1.280	1.230	1.210	1.120	0.950	0.700
18	1.380	1.350	1.300	1.280	1.180	1.010	0.740
19	1.440	1.400	1.370	1.340	1.240	1.060	0.790
20	1.510	1.470	1.420	1.410	1.300	1.120	0.840
21	1.590	1.550	1.510	1.480	1.380	1.180	0.900
22	1.690	1.660	1.610	1.580	1.470	1.270	0.960
23	1.820	1.780	1.730	1.700	1.590	1.380	1.060
24	1.970	1.930	1.880	1.850	1.730	1.500	1.170
25	2.090	2.050	2.000	1.960	1.840	1.600	1.240
26	2.180	2.150	2.090	2.060	1.930	1.690	1.320
27	2.290	2.240	2.190	2.160	2.020	1.770	1.380
28	2.400	2.350	2.290	2.260	2.120	1.860	1.460
29	2.490	2.450	2.390	2.350	2.210	1.950	1.530
30	2.580	2.540	2.480	2.440	2.300	2.020	1.590
31	2.690	2.630	2.580	2.540	2.390	2.110	1.670
32	2.780	2.740	2.660	2.640	2.480	2.190	1.730

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Collision							
GRG	Deductible						
	50^	100^	200#	250	500	1000	2000
33	2.890	2.840	2.780	2.740	2.580	2.280	1.810
34	2.990	2.930	2.860	2.830	2.670	2.370	1.870
35	3.080	3.040	2.960	2.920	2.760	2.440	1.930

Collision	
For each additional GRG greater than shown above, add the following factor	
Deductible	Factor
50^	0.120
100^	0.120
200#	0.120
250	0.120
500	0.110
1000	0.100
2000	0.080

Example: The GRG 45 factor is computed as 10 (the difference between 45 and 35) multiplied by the factor above, and added to the GRG 35 factor.

Comprehensive								
DRG	Deductible							
	FULL	50	100	200#	250	500	1000	2000
1	0.240	0.170	0.150	0.130	0.120	0.090	0.060	0.040
2	0.280	0.220	0.190	0.150	0.140	0.100	0.070	0.050
3	0.330	0.280	0.260	0.200	0.180	0.120	0.090	0.050
4	0.330	0.290	0.260	0.210	0.180	0.140	0.100	0.060
5	0.380	0.340	0.320	0.240	0.220	0.160	0.110	0.070
6	0.430	0.400	0.360	0.290	0.260	0.170	0.120	0.080
7	0.490	0.460	0.410	0.360	0.310	0.200	0.140	0.090
8	0.540	0.500	0.470	0.400	0.370	0.240	0.160	0.100
9	0.600	0.560	0.520	0.450	0.420	0.280	0.190	0.110
10	0.650	0.610	0.570	0.490	0.460	0.320	0.210	0.120
11	0.700	0.660	0.610	0.540	0.510	0.360	0.240	0.140
12	0.770	0.720	0.680	0.610	0.570	0.410	0.270	0.160
13	0.860	0.820	0.770	0.690	0.650	0.470	0.330	0.200
14	0.930	0.880	0.840	0.750	0.710	0.530	0.370	0.230

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Comprehensive								
DRG	Deductible							
	FULL	50	100	200#	250	500	1000	2000
15	1.000	0.950	0.900	0.810	0.770	0.580	0.410	0.260
16	1.070	1.020	0.960	0.870	0.830	0.630	0.450	0.290
17	1.130	1.070	1.030	0.920	0.890	0.670	0.490	0.310
18	1.200	1.150	1.090	0.990	0.950	0.720	0.530	0.340
19	1.260	1.210	1.140	1.040	0.990	0.770	0.560	0.360
20	1.320	1.260	1.210	1.090	1.050	0.810	0.600	0.390
21	1.390	1.330	1.270	1.160	1.110	0.860	0.640	0.420
22	1.470	1.410	1.340	1.230	1.180	0.920	0.680	0.450
23	1.580	1.510	1.450	1.330	1.280	1.000	0.750	0.490
24	1.680	1.620	1.550	1.420	1.360	1.060	0.810	0.540
25	1.790	1.720	1.650	1.510	1.460	1.120	0.870	0.580
26	1.880	1.810	1.740	1.600	1.530	1.180	0.930	0.620
27	1.970	1.890	1.820	1.680	1.620	1.230	0.980	0.650
28	2.060	1.990	1.910	1.760	1.690	1.280	1.030	0.690
29	2.150	2.070	1.990	1.840	1.760	1.330	1.070	0.730
30	2.240	2.160	2.080	1.920	1.840	1.390	1.110	0.760
31	2.330	2.240	2.160	2.000	1.910	1.440	1.150	0.800
32	2.420	2.340	2.240	2.070	1.980	1.490	1.200	0.830
33	2.500	2.410	2.320	2.140	2.060	1.540	1.240	0.860
34	2.590	2.500	2.400	2.220	2.130	1.600	1.280	0.890
35	2.680	2.580	2.490	2.290	2.210	1.650	1.320	0.920

Comprehensive	
For each additional DRG greater than shown above, add the following factor	
Deductible	Factor
FULL	0.080
50	0.080
100	0.070
200#	0.070
250	0.070
500	0.050
1000	0.040
2000	0.030

Example: The DRG 45 factor is computed as 10 (the difference between 45 and 35) multiplied by the factor above, and added to the DRG 35 factor.

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Determination of Insurance Rating Group for Collision Coverage (GRG) and Insurance Rating Group for Comprehensive Coverage (DRG)					
MSRP of entire vehicle, including living quarters	**GRG/DRG**	**MSRP of entire vehicle, including living quarters**	**GRG/DRG**	**MSRP of entire vehicle, including living quarters**	**GRG/DRG**
$0 - 2,200	1	$26,001 - 28,000	19	$105,001 - 110,000	37
2,201 - 3,000	2	28,001 - 30,000	20	110,001 - 115,000	38
3,001 - 4,000	3	30,001 - 33,000	21	115,001 - 120,000	39
4,001 - 5,000	4	33,001 - 36,000	22	120,001 - 125,000	40
5,001 - 6,000	5	36,001 - 40,000	23	125,001 - 130,000	41
6,001 - 7,000	6	40,001 - 45,000	24	130,001 - 135,000	42
7,001 - 8,000	7	45,001 - 50,000	25	135,001 - 140,000	43
8,001 - 9,000	8	50,001 - 55,000	26	140,001 - 145,000	44
9,001 - 10,000	9	55,001 - 60,000	27	145,001 - 150,000	45
10,001 - 11,000	10	60,001 - 65,000	28	150,001 - 155,000	46
11,001 - 12,000	11	65,001 - 70,000	29	155,001 - 160,000	47
12,001 - 14,000	12	70,001 - 75,000	30	160,001 - 165,000	48
14,001 - 16,000	13	75,001 - 80,000	31	165,001 - 170,000	49
16,001 - 18,000	14	80,001 - 85,000	32	170,001 - 175,000	50
18,001 - 20,000	15	85,001 - 90,000	33	175,001 - 180,000	51
20,001 - 22,000	16	90,001 - 95,000	34	180,001 - 185,000	52
22,001 - 24,000	17	95,001 - 100,000	35	185,001 - 190,000	53
24,001 - 26,000	18	100,001 - 105,000	36	For each $5,000 increment, or fraction thereof, by which the MSRP exceeds $190,000 increase the GRG and DRG by one.	

Renewal or Transfer of Coverage Only

^ SFF&C Renewal or Transfer of Coverage Only

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MOTOR HOMES, TRUCK OR VAN CAMPERS MODEL YEAR FACTORS

See Rule 401

Model Year	BIPD	COLL	COMP	MPC
2017	1.00	1.22	1.12	1.00
2016	1.00	1.16	1.09	1.00
2015	1.00	1.10	1.06	1.00
2014	1.00	1.05	1.03	1.00
2013	1.00	1.00	1.00	1.00
2012	1.02	0.96	0.97	1.03
2011	1.03	0.92	0.95	1.03
2010	1.05	0.88	0.93	1.05
2009	1.05	0.84	0.91	1.05
2008	1.05	0.80	0.89	1.05
2007	1.05	0.76	0.87	1.03
2006	1.04	0.72	0.85	1.02
2005	1.02	0.68	0.83	1.00
2004	1.01	0.64	0.81	0.97
2003	0.99	0.61	0.79	0.96
2002	0.97	0.57	0.77	0.94
2001	0.96	0.54	0.75	0.91
2000	0.94	0.50	0.73	0.88
1999	0.92	0.48	0.71	0.85
1998	0.89	0.47	0.69	0.84
1997	0.86	0.45	0.68	0.84
1996	0.84	0.44	0.66	0.84
1995	0.84	0.43	0.65	0.84
Prior	0.84	0.43	0.65	0.84

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MOTOR HOMES, TRUCK OR VAN CAMPERS

See Rule 401

Driver Adjustment Factors					
Age	Vehicle Annual Mileage	BIPD	COLL	COMP	MPC
16	0 - 7,500	1.39	1.36	1.32	1.34
16	7,501+	1.57	1.54	1.50	1.56
17	0 - 7,500	1.39	1.36	1.26	1.34
17	7,501+	1.57	1.54	1.44	1.56
18	0 - 7,500	1.39	1.36	1.22	1.31
18	7,501+	1.57	1.54	1.40	1.53
19	0 - 7,500	1.39	1.35	1.19	1.29
19	7,501+	1.57	1.53	1.37	1.51
20	0 - 7,500	1.37	1.33	1.16	1.28
20	7,501+	1.55	1.51	1.34	1.50
21	0 - 7,500	1.30	1.29	1.15	1.27
21	7,501+	1.48	1.47	1.33	1.49
22	0 - 7,500	1.22	1.22	1.14	1.23
22	7,501+	1.40	1.40	1.32	1.45
23	0 - 7,500	1.17	1.17	1.13	1.18
23	7,501+	1.35	1.35	1.31	1.40
24	0 - 7,500	1.12	1.12	1.13	1.13
24	7,501+	1.30	1.30	1.31	1.35
25	0 - 7,500	1.09	1.09	1.12	1.08
25	7,501+	1.27	1.27	1.30	1.30
26	0 - 7,500	1.07	1.07	1.12	1.04
26	7,501+	1.25	1.25	1.30	1.26
27	0 - 7,500	1.05	1.05	1.11	1.01
27	7,501+	1.23	1.23	1.29	1.23
28	0 - 7,500	1.03	1.03	1.11	0.99
28	7,501+	1.21	1.21	1.29	1.21
29	0 - 7,500	1.01	1.02	1.10	0.98
29	7,501+	1.19	1.20	1.28	1.20
30	0 - 7,500	0.99	1.01	1.08	0.98
30	7,501+	1.17	1.19	1.26	1.20
31	0 - 7,500	0.98	1.00	1.08	0.98
31	7,501+	1.16	1.18	1.26	1.20
32	0 - 7,500	0.98	0.99	1.08	0.98
32	7,501+	1.16	1.17	1.26	1.20
33	0 - 7,500	0.98	0.98	1.08	0.98

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Driver Adjustment Factors					
Age	Vehicle Annual Mileage	BIPD	COLL	COMP	MPC
33	7,501+	1.16	1.16	1.26	1.20
34	0 - 7,500	0.98	0.98	1.08	0.97
34	7,501+	1.16	1.16	1.26	1.19
35	0 - 7,500	0.97	0.97	1.07	0.97
35	7,501+	1.15	1.15	1.25	1.19
36	0 - 7,500	0.97	0.97	1.06	0.97
36	7,501+	1.15	1.15	1.24	1.19
37	0 - 7,500	0.97	0.97	1.05	0.97
37	7,501+	1.15	1.15	1.23	1.19
38	0 - 7,500	0.97	0.97	1.04	0.97
38	7,501+	1.15	1.15	1.22	1.19
39	0 - 7,500	0.97	0.97	1.03	0.97
39	7,501+	1.15	1.15	1.21	1.19
40	0 - 7,500	0.97	0.97	1.02	0.97
40	7,501+	1.15	1.15	1.20	1.19
41	0 - 7,500	0.96	0.97	1.01	0.96
41	7,501+	1.14	1.15	1.19	1.18
42	0 - 7,500	0.96	0.96	1.00	0.95
42	7,501+	1.14	1.14	1.18	1.17
43	0 - 7,500	0.96	0.96	0.99	0.95
43	7,501+	1.14	1.14	1.17	1.17
44	0 - 7,500	0.95	0.95	0.98	0.94
44	7,501+	1.13	1.13	1.16	1.16
45	0 - 7,500	0.95	0.95	0.97	0.94
45	7,501+	1.13	1.13	1.15	1.16
46	0 - 7,500	0.95	0.95	0.96	0.94
46	7,501+	1.13	1.13	1.14	1.16
47	0 - 7,500	0.95	0.95	0.95	0.93
47	7,501+	1.13	1.13	1.13	1.15
48	0 - 7,500	0.94	0.94	0.94	0.92
48	7,501+	1.12	1.12	1.12	1.14
49	0 - 7,500	0.94	0.94	0.93	0.91
49	7,501+	1.12	1.12	1.11	1.13
50	0 - 7,500	0.94	0.94	0.93	0.86
50	7,501+	1.12	1.12	1.11	1.08
51	0 - 7,500	0.93	0.93	0.93	0.85
51	7,501+	1.11	1.11	1.11	1.07
52	0 - 7,500	0.92	0.92	0.92	0.84

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Driver Adjustment Factors					
Age	Vehicle Annual Mileage	BIPD	COLL	COMP	MPC
52	7,501+	1.10	1.10	1.10	1.06
53	0 - 7,500	0.91	0.91	0.92	0.83
53	7,501+	1.09	1.09	1.10	1.05
54	0 - 7,500	0.90	0.90	0.91	0.82
54	7,501+	1.08	1.08	1.09	1.04
55	0 - 7,500	0.89	0.89	0.91	0.81
55	7,501+	1.07	1.07	1.09	1.03
56	0 - 7,500	0.88	0.88	0.90	0.80
56	7,501+	1.06	1.06	1.08	1.02
57	0 - 7,500	0.87	0.87	0.90	0.79
57	7,501+	1.05	1.05	1.08	1.01
58	0 - 7,500	0.86	0.86	0.89	0.79
58	7,501+	1.04	1.04	1.07	1.01
59	0 - 7,500	0.85	0.86	0.88	0.79
59	7,501+	1.03	1.04	1.06	1.01
60	0 - 7,500	0.85	0.86	0.87	0.79
60	7,501+	1.03	1.04	1.05	1.01
61	0 - 7,500	0.85	0.86	0.86	0.79
61	7,501+	1.03	1.04	1.04	1.01
62	0 - 7,500	0.85	0.86	0.86	0.79
62	7,501+	1.03	1.04	1.04	1.01
63	0 - 7,500	0.85	0.86	0.86	0.79
63	7,501+	1.03	1.04	1.04	1.01
64	0 - 7,500	0.85	0.86	0.86	0.79
64	7,501+	1.03	1.04	1.04	1.01
65	0 - 7,500	0.85	0.86	0.86	0.79
65	7,501+	1.03	1.04	1.04	1.01
66	0 - 7,500	0.85	0.86	0.86	0.79
66	7,501+	1.03	1.04	1.04	1.01
67	0 - 7,500	0.87	0.88	0.86	0.79
67	7,501+	1.05	1.06	1.04	1.01
68	0 - 7,500	0.89	0.90	0.86	0.79
68	7,501+	1.07	1.08	1.04	1.01
69	0 - 7,500	0.92	0.92	0.87	0.80
69	7,501+	1.10	1.10	1.05	1.02
70	0 - 7,500	0.95	0.94	0.87	0.81
70	7,501+	1.13	1.12	1.05	1.03
71	0 - 7,500	0.98	0.96	0.88	0.82

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Driver Adjustment Factors					
Age	Vehicle Annual Mileage	BIPD	COLL	COMP	MPC
71	7,501+	1.16	1.14	1.06	1.04
72	0 - 7,500	1.01	0.99	0.89	0.83
72	7,501+	1.19	1.17	1.07	1.05
73	0 - 7,500	1.03	1.02	0.90	0.84
73	7,501+	1.21	1.20	1.08	1.06
74	0 - 7,500	1.04	1.05	0.91	0.86
74	7,501+	1.22	1.23	1.09	1.08
75	0 - 7,500	1.06	1.08	0.91	0.88
75	7,501+	1.24	1.26	1.09	1.10
76	0 - 7,500	1.07	1.10	0.92	0.90
76	7,501+	1.25	1.28	1.10	1.12
77	0 - 7,500	1.07	1.10	0.92	0.92
77	7,501+	1.25	1.28	1.10	1.14
78	0 - 7,500	1.08	1.11	0.93	0.94
78	7,501+	1.26	1.29	1.11	1.16
79	0 - 7,500	1.08	1.11	0.93	0.97
79	7,501+	1.26	1.29	1.11	1.19
80	0 - 7,500	1.10	1.13	0.95	1.00
80	7,501+	1.28	1.31	1.13	1.22
81	0 - 7,500	1.10	1.13	0.95	1.03
81	7,501+	1.28	1.31	1.13	1.25
82	0 - 7,500	1.11	1.15	0.96	1.06
82	7,501+	1.29	1.33	1.14	1.28
83	0 - 7,500	1.11	1.15	0.96	1.08
83	7,501+	1.29	1.33	1.14	1.30
84	0 - 7,500	1.11	1.15	0.96	1.08
84	7,501+	1.29	1.33	1.14	1.30
85	0 - 7,500	1.12	1.16	0.97	1.09
85	7,501+	1.30	1.34	1.15	1.31
86	0 - 7,500	1.12	1.16	0.97	1.09
86	7,501+	1.30	1.34	1.15	1.31
87	0 - 7,500	1.12	1.16	0.97	1.09
87	7,501+	1.30	1.34	1.15	1.31
88	0 - 7,500	1.13	1.17	0.98	1.11
88	7,501+	1.31	1.35	1.16	1.33
89	0 - 7,500	1.13	1.17	0.98	1.11
89	7,501+	1.31	1.35	1.16	1.33
90	0 - 7,500	1.13	1.17	0.98	1.11

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Driver Adjustment Factors					
Age	Vehicle Annual Mileage	BIPD	COLL	COMP	MPC
90	7,501+	1.31	1.35	1.16	1.33
91	0 - 7,500	1.13	1.17	0.98	1.11
91	7,501+	1.31	1.35	1.16	1.33
92	0 - 7,500	1.14	1.18	0.99	1.12
92	7,501+	1.32	1.36	1.17	1.34
93	0 - 7,500	1.14	1.18	0.99	1.12
93	7,501+	1.32	1.36	1.17	1.34
94	0 - 7,500	1.14	1.18	0.99	1.12
94	7,501+	1.32	1.36	1.17	1.34
95	0 - 7,500	1.14	1.18	0.99	1.12
95	7,501+	1.32	1.36	1.17	1.34
96	0 - 7,500	1.15	1.19	1.00	1.13
96	7,501+	1.33	1.37	1.18	1.35
97	0 - 7,500	1.15	1.19	1.00	1.13
97	7,501+	1.33	1.37	1.18	1.35
98	0 - 7,500	1.15	1.19	1.00	1.13
98	7,501+	1.33	1.37	1.18	1.35
99+	0 - 7,500	1.15	1.19	1.00	1.13
99+	7,501+	1.33	1.37	1.18	1.35

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MOTOR HOMES, TRUCK OR VAN CAMPERS TERRITORY RATING FACTORS

See Territory Definitions

Territory	BIPD	COLL	COMP	MPC
001	1.415	1.283	0.861	1.415
002	1.174	1.070	0.695	0.987
003	1.009	0.870	0.647	0.808
004	0.950	0.927	1.046	1.007
005	1.018	1.007	0.876	0.867
006	1.112	1.044	1.218	1.237
008	0.961	0.903	0.689	0.955
009	1.173	1.117	0.893	1.084
011	1.045	0.996	1.085	0.958
012	1.204	1.057	1.098	1.290
013	1.171	1.082	1.792	1.516
014	0.971	1.050	1.447	1.106
015	0.774	0.910	1.040	0.834
016	0.874	1.018	1.564	1.011
017	0.810	1.058	1.355	1.054
018	1.122	1.048	0.942	0.969
019	1.155	1.073	1.037	1.267
020	1.068	1.029	0.844	1.012
051	1.047	0.996	1.085	0.958
056	0.927	1.018	1.149	1.017
076	0.874	1.018	1.564	1.038
113	1.171	1.082	1.462	1.145
123	1.014	1.082	1.791	1.213
136	0.874	1.018	1.564	1.038
141	1.045	0.996	1.085	0.958
154	0.902	1.050	1.203	1.036
155	0.996	1.007	0.876	0.867
157	0.810	1.058	1.203	1.036
166	1.014	1.044	1.252	1.099

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MOTORCYCLES AND MOTORSCOOTERS

See Rule 404

Semiannual Premiums

Round to the nearest penny after each sequence step

BIPD Sequence	Operation
01. Base Rate	
02. Private Passenger Limits (BI + PD)	*
03. Model Year	*
04. Liability Rating Group	*
05. Customer Rating Index	*
06. Location	*
07. Age	*
08. Policy Term (Rule 102, Rule 801C)	*
09. Fleet Modification	*

COLL Sequence	Operation
01. Base Rate	
02. Deductible	*
03. Model Year	*
04. Motorcycle %	*
05. Customer Rating Index	*
06. Location	*
07. Age	*
08. Policy Term (Rule 102, Rule 801C)	*
09. Fleet Modification	*

COMP Sequence	Operation
01. Base Rate	
02. Deductible	*
03. Model Year	*
04. Motorcycle %	*
05. Customer Rating Index	*
06. Location	*
07. Age	*

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COMP Sequence	Operation
08. Policy Term (Rule 102, Rule 801C)	*
09. Fleet Modification	*

MPC Sequence	Operation
01. Base Rate	
02. Model Year	*
03. Customer Rating Index	*
04. Location	*
05. Age	*
06. Policy Term (Rule 102, Rule 801C)	*
07. Fleet Modification	*

S Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Motorcycle %	*
04. Policy Term (Rule 102, Rule 801C)	*
05. Fleet Modification	*

Note: Coverage S is limited to the minimum required under the Arkansas no-fault law.

T Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Motorcycle %	*
04. Policy Term (Rule 102, Rule 801C)	*
05. Fleet Modification	*

Note: Coverage T is limited to the minimum required under the Arkansas no-fault law.

UBI Sequence	Operation
01. Private Passenger Base Rate	

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UBI Sequence	Operation
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Private Passenger Limits	*
04. Motorcycle %	*
05. Policy Term (Rule 102, Rule 801C)	*
06. Fleet Modification	*

UPD Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Private Passenger Limits	*
04. Motorcycle %	*
05. Policy Term (Rule 102, Rule 801C)	*
06. Fleet Modification	*

WBI Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Private Passenger Limits	*
04. Motorcycle %	*
05. Policy Term (Rule 102, Rule 801C)	*
06. Fleet Modification	*

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MOTORCYCLES AND MOTORSCOOTERS

See Rule 404

BIPD Age Factors		
Age	All Owners or Principal Drivers are at least 25 or Married Females	An Owner or Principal Driver, other than a married female, is under age 25
16	2.00	6.25
17	2.00	6.09
18	1.66	5.57
19	1.66	5.04
20	1.66	4.52
21	1.66	4.10
22	1.59	3.78
23	1.59	3.57
24	1.59	3.40
25	1.53	N/A
26	1.46	N/A
27	1.39	N/A
28	1.32	N/A
29	1.26	N/A
30	1.20	N/A
31	1.15	N/A
32	1.10	N/A
33	1.06	N/A
34	1.03	N/A
35	1.00	N/A
36	0.98	N/A
37	0.96	N/A
38	0.94	N/A
39	0.93	N/A
40	0.92	N/A
41	0.91	N/A
42	0.90	N/A
43	0.90	N/A
44	0.90	N/A
45	0.90	N/A
46	0.90	N/A
47	0.90	N/A
48	0.90	N/A
49	0.90	N/A

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BIPD Age Factors		
Age	All Owners or Principal Drivers are at least 25 or Married Females	An Owner or Principal Driver, other than a married female, is under age 25
50	0.91	N/A
51	0.92	N/A
52	0.93	N/A
53	0.94	N/A
54	0.95	N/A
55	0.96	N/A
56	0.97	N/A
57	0.98	N/A
58	0.99	N/A
59	1.00	N/A
60	1.00	N/A
61	1.01	N/A
62	1.01	N/A
63	1.02	N/A
64	1.02	N/A
65	1.03	N/A
66	1.03	N/A
67	1.04	N/A
68	1.04	N/A
69	1.05	N/A
70	1.05	N/A
71	1.06	N/A
72	1.06	N/A
73	1.07	N/A
74	1.07	N/A
75	1.08	N/A
76	1.08	N/A
77	1.09	N/A
78	1.09	N/A
79	1.10	N/A
80	1.10	N/A
81	1.11	N/A
82	1.11	N/A
83	1.12	N/A
84	1.12	N/A
85	1.13	N/A
86	1.13	N/A

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BIPD Age Factors		
Age	All Owners or Principal Drivers are at least 25 or Married Females	An Owner or Principal Driver, other than a married female, is under age 25
87	1.14	N/A
88	1.14	N/A
89	1.15	N/A
90	1.15	N/A
91	1.15	N/A
92	1.15	N/A
93	1.15	N/A
94	1.15	N/A
95	1.15	N/A
96	1.15	N/A
97	1.15	N/A
98	1.15	N/A
99+	1.15	N/A

Collision Age Factors		
Age	All Owners or Principal Drivers are at least 25 or Married Females	An Owner or Principal Driver, other than a married female, is under age 25
16	2.04	7.92
17	2.04	7.56
18	2.04	7.20
19	2.04	6.84
20	2.04	6.48
21	1.66	6.12
22	1.66	5.76
23	1.66	5.40
24	1.66	5.04
25	1.53	N/A
26	1.53	N/A
27	1.53	N/A
28	1.53	N/A
29	1.53	N/A
30	1.53	N/A
31	1.53	N/A
32	1.44	N/A
33	1.32	N/A

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Collision Age Factors		
Age	All Owners or Principal Drivers are at least 25 or Married Females	An Owner or Principal Driver, other than a married female, is under age 25
34	1.20	N/A
35	1.12	N/A
36	1.08	N/A
37	1.04	N/A
38	1.00	N/A
39	0.97	N/A
40	0.94	N/A
41	0.91	N/A
42	0.88	N/A
43	0.86	N/A
44	0.84	N/A
45	0.82	N/A
46	0.80	N/A
47	0.80	N/A
48	0.80	N/A
49	0.80	N/A
50	0.80	N/A
51	0.80	N/A
52	0.80	N/A
53	0.80	N/A
54	0.80	N/A
55	0.80	N/A
56	0.80	N/A
57	0.80	N/A
58	0.80	N/A
59	0.80	N/A
60	0.80	N/A
61	0.80	N/A
62	0.80	N/A
63	0.80	N/A
64	0.80	N/A
65	0.80	N/A
66	0.80	N/A
67	0.81	N/A
68	0.82	N/A
69	0.83	N/A
70	0.84	N/A

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Collision Age Factors		
Age	All Owners or Principal Drivers are at least 25 or Married Females	An Owner or Principal Driver, other than a married female, is under age 25
71	0.85	N/A
72	0.86	N/A
73	0.87	N/A
74	0.88	N/A
75	0.90	N/A
76	0.92	N/A
77	0.94	N/A
78	0.96	N/A
79	0.98	N/A
80	1.00	N/A
81	1.02	N/A
82	1.04	N/A
83	1.06	N/A
84	1.08	N/A
85	1.10	N/A
86	1.12	N/A
87	1.14	N/A
88	1.16	N/A
89	1.18	N/A
90	1.20	N/A
91	1.20	N/A
92	1.20	N/A
93	1.20	N/A
94	1.20	N/A
95	1.20	N/A
96	1.20	N/A
97	1.20	N/A
98	1.20	N/A
99+	1.20	N/A

Comprehensive Age Factors		
Age	All Owners or Principal Drivers are at least 25 or Married Females	An Owner or Principal Driver, other than a married female, is under age 25
16	1.98	5.20
17	1.98	4.96

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Comprehensive Age Factors		
Age	All Owners or Principal Drivers are at least 25 or Married Females	An Owner or Principal Driver, other than a married female, is under age 25
18	1.98	4.72
19	1.67	4.48
20	1.67	4.24
21	1.67	4.00
22	1.48	3.77
23	1.48	3.57
24	1.48	3.37
25	1.41	N/A
26	1.41	N/A
27	1.38	N/A
28	1.38	N/A
29	1.38	N/A
30	1.37	N/A
31	1.37	N/A
32	1.36	N/A
33	1.36	N/A
34	1.34	N/A
35	1.34	N/A
36	1.30	N/A
37	1.20	N/A
38	1.10	N/A
39	1.00	N/A
40	0.97	N/A
41	0.94	N/A
42	0.91	N/A
43	0.88	N/A
44	0.85	N/A
45	0.82	N/A
46	0.79	N/A
47	0.76	N/A
48	0.73	N/A
49	0.72	N/A
50	0.72	N/A
51	0.72	N/A
52	0.72	N/A
53	0.72	N/A
54	0.72	N/A

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Comprehensive Age Factors		
Age	All Owners or Principal Drivers are at least 25 or Married Females	An Owner or Principal Driver, other than a married female, is under age 25
55	0.72	N/A
56	0.72	N/A
57	0.72	N/A
58	0.72	N/A
59	0.72	N/A
60	0.72	N/A
61	0.72	N/A
62	0.72	N/A
63	0.72	N/A
64	0.72	N/A
65	0.72	N/A
66	0.72	N/A
67	0.72	N/A
68	0.72	N/A
69	0.72	N/A
70	0.72	N/A
71	0.72	N/A
72	0.72	N/A
73	0.72	N/A
74	0.72	N/A
75	0.72	N/A
76	0.72	N/A
77	0.72	N/A
78	0.72	N/A
79	0.72	N/A
80	0.72	N/A
81	0.72	N/A
82	0.72	N/A
83	0.72	N/A
84	0.72	N/A
85	0.72	N/A
86	0.72	N/A
87	0.72	N/A
88	0.72	N/A
89	0.72	N/A
90	0.72	N/A
91	0.72	N/A

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Comprehensive Age Factors		
Age	All Owners or Principal Drivers are at least 25 or Married Females	An Owner or Principal Driver, other than a married female, is under age 25
92	0.72	N/A
93	0.72	N/A
94	0.72	N/A
95	0.72	N/A
96	0.72	N/A
97	0.72	N/A
98	0.72	N/A
99+	0.72	N/A

MPC Age Factors		
Age	All Owners or Principal Drivers are at least 25 or Married Females	An Owner or Principal Driver, other than a married female, is under age 25
16	2.00	3.41
17	1.85	3.41
18	1.74	3.41
19	1.64	3.41
20	1.55	3.26
21	1.47	3.09
22	1.40	2.94
23	1.33	2.79
24	1.26	2.65
25	1.22	N/A
26	1.18	N/A
27	1.14	N/A
28	1.10	N/A
29	1.06	N/A
30	1.02	N/A
31	1.00	N/A
32	0.98	N/A
33	0.97	N/A
34	0.96	N/A
35	0.95	N/A
36	0.94	N/A
37	0.93	N/A
38	0.92	N/A

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MPC Age Factors		
Age	All Owners or Principal Drivers are at least 25 or Married Females	An Owner or Principal Driver, other than a married female, is under age 25
39	0.91	N/A
40	0.90	N/A
41	0.90	N/A
42	0.90	N/A
43	0.90	N/A
44	0.90	N/A
45	0.90	N/A
46	0.90	N/A
47	0.90	N/A
48	0.92	N/A
49	0.94	N/A
50	0.96	N/A
51	0.98	N/A
52	1.00	N/A
53	1.02	N/A
54	1.04	N/A
55	1.06	N/A
56	1.08	N/A
57	1.10	N/A
58	1.12	N/A
59	1.14	N/A
60	1.16	N/A
61	1.18	N/A
62	1.20	N/A
63	1.22	N/A
64	1.24	N/A
65	1.26	N/A
66	1.28	N/A
67	1.30	N/A
68	1.30	N/A
69	1.30	N/A
70	1.30	N/A
71	1.30	N/A
72	1.30	N/A
73	1.30	N/A
74	1.30	N/A
75	1.30	N/A

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MPC Age Factors		
Age	All Owners or Principal Drivers are at least 25 or Married Females	An Owner or Principal Driver, other than a married female, is under age 25
76	1.30	N/A
77	1.30	N/A
78	1.30	N/A
79	1.30	N/A
80	1.30	N/A
81	1.30	N/A
82	1.30	N/A
83	1.30	N/A
84	1.30	N/A
85	1.30	N/A
86	1.30	N/A
87	1.30	N/A
88	1.30	N/A
89	1.30	N/A
90	1.30	N/A
91	1.30	N/A
92	1.30	N/A
93	1.30	N/A
94	1.30	N/A
95	1.30	N/A
96	1.30	N/A
97	1.30	N/A
98	1.30	N/A
99+	1.30	N/A

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MOTORCYCLES AND MOTORSCOOTERS BASE RATES

See Rule 404

Coverage	SFM	SFF&C
BIPD	36.90	58.70
COLL	217.70	346.10
COMP	154.80	246.00
MPC	73.90	117.60

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MOTORCYCLES AND MOTORSCOOTERS DEDUCTIBLE FACTORS

See Rule 404

Collision	
Deductible	**Factor**
50^	1.18
100^	1.15
200#	1.11
250	1.09
500	1.00
1000	0.84
2000	0.61

Comprehensive	
Deductible	**Factor**
50	0.95
100	0.90
200#	0.81
250	0.77
500	0.58
1000	0.41
2000	0.26

Renewal or Transfer of Coverage Only

^ SFF&C Renewal or Transfer of Coverage Only

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MOTORCYCLES AND MOTORSCOOTERS

See Rule 404

Liability Rating Group	All Owners or Principal Drivers are at least 25 or Married Females	An Owner or Principal Driver, other than a married female, is under age 25
1	20%	20%
2	21%	21%
3	22%	22%
4	23%	23%
5	24%	24%
6	25%	25%
7	26%	26%
8	27%	27%
9	28%	28%
10	29%	29%
11	30%	30%
12	32%	32%
13	34%	34%
14	36%	36%
15	38%	38%
16	40%	40%
17	42%	42%
18	44%	44%
19	46%	46%
20	48%	48%
21	50%	50%
22	52%	52%
23	55%	55%
24	58%	58%
25	61%	61%
26	64%	64%
27	67%	67%
28	70%	70%
29	74%	74%
30	78%	78%
31	82%	82%
32	86%	86%
33	90%	90%
34	95%	95%
35	100%	100%

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Liability Rating Group	All Owners or Principal Drivers are at least 25 or Married Females	An Owner or Principal Driver, other than a married female, is under age 25
36	105%	105%
37	110%	110%
38	116%	116%
39	122%	122%
40	128%	128%
41	134%	134%
42	141%	141%
43	148%	148%
44	155%	155%
45	163%	163%
46	171%	171%
47	180%	180%
48	189%	189%
49	198%	198%
50	208%	208%
51	218%	218%
52	229%	229%
53	240%	240%
54	252%	252%
55	265%	265%
56	278%	278%
57	292%	292%
58	307%	307%
59	322%	322%
60	338%	338%
61	355%	355%
62	373%	373%
63	392%	392%
64	412%	412%
65	433%	433%
66	455%	455%
67	478%	478%
68	502%	502%
69	527%	527%
70	553%	553%
71	581%	581%
72	610%	610%
73	641%	641%

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Liability Rating Group	All Owners or Principal Drivers are at least 25 or Married Females	An Owner or Principal Driver, other than a married female, is under age 25
74	673%	673%
75	707%	707%
76	742%	742%
77	779%	779%
78	818%	818%
79	859%	859%
80	902%	902%
81	947%	947%
82	994%	994%
83	1044%	1044%
84	1096%	1096%
85	1151%	1151%
86	1209%	1209%
87	1269%	1269%
88	1332%	1332%
89	1399%	1399%
90	1469%	1469%
91	1542%	1542%
92	1619%	1619%
93	1700%	1700%
94	1785%	1785%
95	1874%	1874%
96	1968%	1968%
97	2066%	2066%
98	2169%	2169%
99	2277%	2277%

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MOTORCYCLES AND MOTORSCOOTERS MODEL YEAR FACTORS

See Rule 404

Model Year	BIPD	COLL	COMP	MPC
2017	1.26	1.45	1.45	1.26
2016	1.19	1.32	1.32	1.19
2015	1.12	1.20	1.20	1.12
2014	1.06	1.10	1.10	1.06
2013	1.00	1.00	1.00	1.00
2012	0.94	0.92	0.92	0.96
2011	0.88	0.85	0.85	0.91
2010	0.85	0.78	0.78	0.88
2009	0.80	0.73	0.72	0.85
2008	0.78	0.67	0.66	0.82
2007	0.75	0.62	0.62	0.80
2006	0.73	0.59	0.60	0.78
2005	0.71	0.56	0.59	0.77
2004	0.71	0.54	0.58	0.75
2003	0.70	0.51	0.56	0.74
2002	0.68	0.49	0.54	0.73
2001	0.67	0.48	0.54	0.72
2000	0.66	0.46	0.53	0.71
1999	0.66	0.44	0.51	0.71
1998	0.66	0.43	0.49	0.71
1997	0.66	0.43	0.48	0.71
1996	0.66	0.42	0.48	0.71
1995	0.66	0.41	0.48	0.71
Prior	0.66	0.40	0.48	0.71

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MOTORCYCLES AND MOTORSCOOTERS

See Rule 404

Collision Motorcycle %		
GRG	All Owners or Principal Drivers are at least 25 or Married Females	An Owner or Principal Driver, other than a married female, is under age 25
10	20%	20%
11	21%	21%
12	22%	22%
13	23%	23%
14	24%	24%
15	25%	25%
16	26%	26%
17	27%	27%
18	28%	28%
19	29%	29%
20	30%	30%
21	32%	32%
22	34%	34%
23	36%	36%
24	38%	38%
25	40%	40%
26	42%	42%
27	44%	44%
28	46%	46%
29	48%	48%
30	50%	50%
31	52%	52%
32	55%	55%
33	58%	58%
34	61%	61%
35	64%	64%
36	67%	67%
37	70%	70%
38	74%	74%
39	78%	78%
40	82%	82%
41	86%	86%
42	90%	90%
43	95%	95%

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Collision Motorcycle %		
GRG	All Owners or Principal Drivers are at least 25 or Married Females	An Owner or Principal Driver, other than a married female, is under age 25
44	100%	100%
45	105%	105%
46	110%	110%
47	116%	116%
48	122%	122%
49	128%	128%
50	134%	134%
51	141%	141%
52	148%	148%
53	155%	155%
54	163%	163%
55	171%	171%
56	180%	180%
57	189%	189%
58	198%	198%
59	208%	208%
60	218%	218%
61	229%	229%
62	240%	240%
63	252%	252%
64	265%	265%
65	278%	278%
66	292%	292%
67	307%	307%
68	322%	322%
69	338%	338%
70	355%	355%
71	373%	373%
72	392%	392%
73	412%	412%
74	433%	433%
75	455%	455%
76	478%	478%
77	502%	502%
78	527%	527%
79	553%	553%
80	581%	581%

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Collision Motorcycle %		
GRG	All Owners or Principal Drivers are at least 25 or Married Females	An Owner or Principal Driver, other than a married female, is under age 25
81	610%	610%
82	641%	641%
83	673%	673%
84	707%	707%
85	742%	742%
86	779%	779%
87	818%	818%
88	859%	859%
89	902%	902%
90	947%	947%
91	994%	994%
92	1044%	1044%
93	1096%	1096%
94	1151%	1151%
95	1209%	1209%
96	1269%	1269%
97	1332%	1332%
98	1399%	1399%
99	1469%	1469%

Comprehensive Motorcycle %		
DRG	All Owners or Principal Drivers are at least 25 or Married Females	An Owner or Principal Driver, other than a married female, is under age 25
10	20%	20%
11	21%	21%
12	22%	22%
13	23%	23%
14	24%	24%
15	25%	25%
16	26%	26%
17	27%	27%
18	28%	28%
19	29%	29%
20	30%	30%
21	32%	32%

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Comprehensive Motorcycle %		
DRG	All Owners or Principal Drivers are at least 25 or Married Females	An Owner or Principal Driver, other than a married female, is under age 25
22	34%	34%
23	36%	36%
24	38%	38%
25	40%	40%
26	42%	42%
27	44%	44%
28	46%	46%
29	48%	48%
30	50%	50%
31	52%	52%
32	55%	55%
33	58%	58%
34	61%	61%
35	64%	64%
36	67%	67%
37	70%	70%
38	74%	74%
39	78%	78%
40	82%	82%
41	86%	86%
42	90%	90%
43	95%	95%
44	100%	100%
45	105%	105%
46	110%	110%
47	116%	116%
48	122%	122%
49	128%	128%
50	134%	134%
51	141%	141%
52	148%	148%
53	155%	155%
54	163%	163%
55	171%	171%
56	180%	180%
57	189%	189%
58	198%	198%

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Comprehensive Motorcycle %		
DRG	All Owners or Principal Drivers are at least 25 or Married Females	An Owner or Principal Driver, other than a married female, is under age 25
59	208%	208%
60	218%	218%
61	229%	229%
62	240%	240%
63	252%	252%
64	265%	265%
65	278%	278%
66	292%	292%
67	307%	307%
68	322%	322%
69	338%	338%
70	355%	355%
71	373%	373%
72	392%	392%
73	412%	412%
74	433%	433%
75	455%	455%
76	478%	478%
77	502%	502%
78	527%	527%
79	553%	553%
80	581%	581%
81	610%	610%
82	641%	641%
83	673%	673%
84	707%	707%
85	742%	742%
86	779%	779%
87	818%	818%
88	859%	859%
89	902%	902%
90	947%	947%
91	994%	994%
92	1044%	1044%
93	1096%	1096%
94	1151%	1151%
95	1209%	1209%

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Comprehensive Motorcycle %		
DRG	All Owners or Principal Drivers are at least 25 or Married Females	An Owner or Principal Driver, other than a married female, is under age 25
96	1269%	1269%
97	1332%	1332%
98	1399%	1399%
99	1469%	1469%

Coverage	Motorcycle %
S (5,000)	200%
S (10,000)	200%
T	200%
UBI	164%
UPD	164%
WBI	200%

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MOTORCYCLES AND MOTORSCOOTERS TERRITORY RATING FACTORS

See Rule 404

Territory	BIPD	COLL	COMP	MPC
001	1.415	1.283	0.861	1.415
002	1.174	1.070	0.695	0.987
003	1.009	0.870	0.647	0.808
004	0.950	0.927	1.046	1.007
005	1.018	1.007	0.876	0.867
006	1.112	1.044	1.218	1.237
008	0.961	0.903	0.689	0.955
009	1.173	1.117	0.893	1.084
011	1.045	0.996	1.085	0.958
012	1.204	1.057	1.098	1.290
013	1.171	1.082	1.792	1.516
014	0.971	1.050	1.447	1.106
015	0.774	0.910	1.040	0.834
016	0.874	1.018	1.564	1.011
017	0.810	1.058	1.355	1.054
018	1.122	1.048	0.942	0.969
019	1.155	1.073	1.037	1.267
020	1.068	1.029	0.844	1.012
051	1.047	0.996	1.085	0.958
056	0.927	1.018	1.149	1.017
076	0.874	1.018	1.564	1.038
113	1.171	1.082	1.462	1.145
123	1.014	1.082	1.791	1.213
136	0.874	1.018	1.564	1.038
141	1.045	0.996	1.085	0.958
154	0.902	1.050	1.203	1.036
155	0.996	1.007	0.876	0.867
157	0.810	1.058	1.203	1.036
166	1.014	1.044	1.252	1.099

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OFF-ROAD VEHICLES

Insured under a Recreational Vehicle Policy

See Rule 901

Annual Premiums

Round to the nearest penny after each sequence step

BIPD Sequence	Operation
01. Base Rate (See Below)	
02. Private Passenger Limits (BI + PD)	*
03. Fleet Modification	*

MPC Sequence	Operation
01. Base Rate (See Below)	
02. Fleet Modification	*

UBI Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger Limits	*
03. Off-Road Adjustment Factor (See Below)	*
04. Fleet Modification	*

SFM BIPD Base Rates			
Off-Road Vehicle Type	Advertised Horsepower Rating		
	0-25	26-50	Over 50
All-Terrain Vehicle	14.00	18.20	28.00
Dune Buggy	21.00	27.30	42.00
Golfmobile	7.80	10.10	15.50
Minibike	7.90	10.30	15.80
Snowmobile	6.90	9.00	13.80
Trail Bike	13.40	17.40	26.80

Note: If advertised horsepower rating is unavailable, use engine displacement in cubic centimeters (cc) 0 to 300, 301 to 600, Over 600. Electric-powered Golfmobiles shall be rated in the lowest category.

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SFM MPC Base Rates			
Off-Road Vehicle Type	Limit		
	1,000	2,000	5,000
All-Terrain Vehicle	18.00	27.00	36.00
Dune Buggy	18.00	27.00	36.00
Golfmobile	9.00	13.50	18.00
Minibike	20.00	N/A	N/A
Snowmobile	12.00	18.00	24.00
Trail Bike	18.00	N/A	N/A

Off-Road Adjustment Factor	
Coverage	Factor
UBI	0.71

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OFF-ROAD VEHICLES

Insured Under Recreational Vehicle Policy

See Rule 901

Annual Premiums

Round to the nearest dollar after each sequence step

Physical Damage Sequence	Operation
01. Base Rate (See Below)	
02. Type Factor (See Below)	*
03. Apply Minimum Premium (See Below)	
04. Extension of Physical Damage (Do not round after this step)	+
05. Fleet Modification (Round to the nearest penny)	*

Minimum Premium
1.00

Off-Road Vehicle Type	Factor
All-Terrain Vehicle	1.00
Dune Buggy	2.08
Golfmobile	0.27
Minibike	0.99
Snowmobile	1.00
Trail Bike	1.08

SFM Physical Damage Base Rates								
Age Group	MSRP (Including Equipment)	DRG	Deductible					
			50	100	200*	250	500	1000
1	0 - 500	1	11	10	7	7	N/A	N/A
1	501 - 750	2	18	16	14	13	9	N/A
1	751 - 1,000	3	25	22	20	19	13	N/A

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SFM Physical Damage Base Rates								
Age Group	MSRP (Including Equipment)	DRG	Deductible					
			50	100	200*	250	500	1000
1	1,001 - 1,250	4	31	27	24	22	16	10
1	1,251 - 1,500	5	36	32	28	26	20	11
1	1,501 - 1,750	6	45	39	35	33	26	16
1	1,751 - 2,000	7	54	48	45	42	33	20
1	2,001 - 2,500	8	67	60	56	53	42	27
1	2,501 - 3,000	9	84	75	71	67	54	35
1	3,001 - 3,500	10	100	90	86	81	66	43
1	3,501 - 4,000	11	116	105	101	95	78	51
1	4,001 - 4,500	12	133	120	115	109	90	59
1	4,501 - 5,000	13	149	135	130	123	101	67
1	5,001 - 6,000	14	172	156	151	143	118	78
1	6,001 - 7,000	15	195	177	172	162	134	89
1	7,001 - 8,000	16	215	195	189	179	149	99
1	8,001 - 9,000	17	231	209	204	193	160	107
1	9,001 - 10,000	18	247	225	219	207	172	115
1	10,001 - 11,000	19	264	239	234	221	184	122
1	11,001 - 12,000	20	280	255	248	234	196	130
1	12,001 - 13,000	21	297	269	264	249	207	138
1	13,001 - 14,000	22	313	284	278	262	219	146
1	14,001 - 15,000	23	329	299	293	277	231	154
1	15,001 - 16,000	24	346	314	308	291	243	162
1	16,001 - 17,000	25	362	329	322	304	255	170
1	17,001 - 18,000	26	379	344	338	319	266	178
1	18,001 - 19,000	27	394	358	351	331	277	186
1	19,001 - 20,000	28	409	372	365	344	288	193
1	20,001 - 21,000	29	424	386	378	357	299	200
1	21,001 - 22,000	30	439	399	392	370	310	208

SFM Physical Damage Base Rates								
Age Group	MSRP (Including Equipment)	DRG	Deductible					
			50	100	200*	250	500	1000
2	0 - 500	1	9	8	6	6	N/A	N/A
2	501 - 750	2	16	14	12	11	8	N/A
2	751 - 1,000	3	22	19	17	16	11	N/A
2	1,001 - 1,250	4	26	23	20	19	14	8

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SFM Physical Damage Base Rates								
Age Group	MSRP (Including Equipment)	DRG	Deductible					
			50	100	200*	250	500	1000
2	1,251 - 1,500	5	31	27	24	23	17	10
2	1,501 - 1,750	6	38	34	30	29	22	13
2	1,751 - 2,000	7	46	41	38	36	28	18
2	2,001 - 2,500	8	58	51	48	46	37	23
2	2,501 - 3,000	9	72	64	61	58	47	30
2	3,001 - 3,500	10	86	77	74	70	57	37
2	3,501 - 4,000	11	100	90	87	82	67	44
2	4,001 - 4,500	12	114	103	99	94	77	50
2	4,501 - 5,000	13	128	116	112	106	87	57
2	5,001 - 6,000	14	148	134	130	123	101	67
2	6,001 - 7,000	15	168	152	148	139	116	77
2	7,001 - 8,000	16	185	167	163	154	128	85
2	8,001 - 9,000	17	198	180	176	166	138	92
2	9,001 - 10,000	18	213	193	188	178	148	98
2	10,001 - 11,000	19	227	206	201	190	158	105
2	11,001 - 12,000	20	241	219	214	202	168	112
2	12,001 - 13,000	21	255	232	227	214	178	119
2	13,001 - 14,000	22	270	245	239	226	189	126
2	14,001 - 15,000	23	283	257	252	238	199	133
2	15,001 - 16,000	24	298	270	265	250	209	140
2	16,001 - 17,000	25	311	283	277	262	219	146
2	17,001 - 18,000	26	326	296	290	274	229	153
2	18,001 - 19,000	27	339	308	302	285	238	160
2	19,001 - 20,000	28	352	320	314	296	248	166
2	20,001 - 21,000	29	364	332	325	307	257	172
2	21,001 - 22,000	30	377	343	337	318	266	179

SFM Physical Damage Base Rates								
Age Group	MSRP (Including Equipment)	DRG	Deductible					
			50	100	200*	250	500	1000
3	0 - 500	1	9	8	6	5	N/A	N/A
3	501 - 750	2	15	13	11	11	7	N/A
3	751 - 1,000	3	21	18	16	15	11	N/A
3	1,001 - 1,250	4	25	22	20	18	13	8
3	1,251 - 1,500	5	30	26	23	22	16	9

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SFM Physical Damage Base Rates								
Age Group	MSRP (Including Equipment)	DRG	Deductible					
			50	100	200*	250	500	1000
3	1,501 - 1,750	6	37	32	29	27	21	13
3	1,751 - 2,000	7	44	39	37	34	27	17
3	2,001 - 2,500	8	55	49	46	43	35	22
3	2,501 - 3,000	9	69	61	58	55	45	28
3	3,001 - 3,500	10	82	74	70	66	54	35
3	3,501 - 4,000	11	95	86	83	78	64	42
3	4,001 - 4,500	12	109	98	94	89	73	48
3	4,501 - 5,000	13	122	111	107	101	83	55
3	5,001 - 6,000	14	141	128	124	117	97	64
3	6,001 - 7,000	15	160	145	141	133	110	73
3	7,001 - 8,000	16	176	160	155	146	122	81
3	8,001 - 9,000	17	189	172	168	158	132	87
3	9,001 - 10,000	18	203	184	180	169	141	94
3	10,001 - 11,000	19	217	196	192	181	151	100
3	11,001 - 12,000	20	230	209	204	192	160	107
3	12,001 - 13,000	21	243	221	216	204	170	114
3	13,001 - 14,000	22	257	233	228	215	180	120
3	14,001 - 15,000	23	270	245	240	227	189	127
3	15,001 - 16,000	24	284	258	252	238	199	133
3	16,001 - 17,000	25	297	270	264	250	209	140
3	17,001 - 18,000	26	310	282	277	261	218	146
3	18,001 - 19,000	27	323	293	288	272	227	152
3	19,001 - 20,000	28	335	305	299	282	236	158
3	20,001 - 21,000	29	347	316	310	293	245	164
3	21,001 - 22,000	30	360	327	321	303	254	170

SFM Physical Damage Base Rates								
Age Group	MSRP (Including Equipment)	DRG	Deductible					
			50	100	200*	250	500	1000
4	0 - 500	1	8	7	5	5	N/A	N/A
4	501 - 750	2	13	11	10	9	6	N/A
4	751 - 1,000	3	17	15	14	13	9	N/A
4	1,001 - 1,250	4	21	19	16	16	11	7
4	1,251 - 1,500	5	25	22	19	18	14	8
4	1,501 - 1,750	6	31	27	24	23	18	11

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SFM Physical Damage Base Rates								
Age Group	MSRP (Including Equipment)	DRG	Deductible					
			50	100	200*	250	500	1000
4	1,751 - 2,000	7	37	33	31	29	23	14
4	2,001 - 2,500	8	46	41	39	37	29	18
4	2,501 - 3,000	9	58	52	49	46	38	24
4	3,001 - 3,500	10	69	62	59	56	46	29
4	3,501 - 4,000	11	80	72	69	66	54	35
4	4,001 - 4,500	12	92	83	80	75	62	40
4	4,501 - 5,000	13	103	93	90	85	70	46
4	5,001 - 6,000	14	119	107	104	98	81	54
4	6,001 - 7,000	15	135	122	118	112	93	61
4	7,001 - 8,000	16	148	134	131	123	103	68
4	8,001 - 9,000	17	159	145	141	133	111	74
4	9,001 - 10,000	18	171	155	151	143	119	79
4	10,001 - 11,000	19	182	165	161	152	127	85
4	11,001 - 12,000	20	193	176	171	162	135	90
4	12,001 - 13,000	21	205	186	182	172	143	96
4	13,001 - 14,000	22	216	196	192	181	151	101
4	14,001 - 15,000	23	227	206	202	191	159	106
4	15,001 - 16,000	24	239	217	212	200	168	112
4	16,001 - 17,000	25	250	227	222	210	176	118
4	17,001 - 18,000	26	261	238	233	220	184	123
4	18,001 - 19,000	27	272	247	242	229	191	128
4	19,001 - 20,000	28	282	256	252	238	199	133
4	20,001 - 21,000	29	292	266	261	246	206	138
4	21,001 - 22,000	30	303	275	270	255	214	143

SFM Physical Damage Base Rates								
Age Group	MSRP (Including Equipment)	DRG	Deductible					
			50	100	200*	250	500	1000
5	0 - 500	1	7	7	5	5	N/A	N/A
5	501 - 750	2	12	11	10	9	6	N/A
5	751 - 1,000	3	17	15	13	13	9	N/A
5	1,001 - 1,250	4	21	18	16	15	11	7
5	1,251 - 1,500	5	25	21	19	18	13	8
5	1,501 - 1,750	6	30	27	24	23	18	11
5	1,751 - 2,000	7	37	33	30	29	22	14

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SFM Physical Damage Base Rates								
Age Group	MSRP (Including Equipment)	DRG	Deductible					
			50	100	200*	250	500	1000
5	2,001 - 2,500	8	46	41	38	36	29	18
5	2,501 - 3,000	9	57	51	48	46	37	24
5	3,001 - 3,500	10	68	61	58	55	45	29
5	3,501 - 4,000	11	79	71	68	65	53	34
5	4,001 - 4,500	12	90	81	78	74	61	40
5	4,501 - 5,000	13	101	92	89	84	69	45
5	5,001 - 6,000	14	117	106	103	97	80	53
5	6,001 - 7,000	15	133	120	117	110	91	61
5	7,001 - 8,000	16	146	132	129	121	101	67
5	8,001 - 9,000	17	157	142	139	131	109	72
5	9,001 - 10,000	18	168	153	149	141	117	78
5	10,001 - 11,000	19	180	163	159	150	125	83
5	11,001 - 12,000	20	190	173	169	159	133	89
5	12,001 - 13,000	21	202	183	179	169	141	94
5	13,001 - 14,000	22	213	193	189	178	149	100
5	14,001 - 15,000	23	224	203	199	188	157	105
5	15,001 - 16,000	24	235	214	209	198	165	110
5	16,001 - 17,000	25	246	224	219	207	173	116
5	17,001 - 18,000	26	257	234	230	217	181	121
5	18,001 - 19,000	27	268	243	239	225	189	126
5	19,001 - 20,000	28	278	253	248	234	196	131
5	20,001 - 21,000	29	288	262	257	243	203	136
5	21,001 - 22,000	30	298	271	266	251	211	141

Increase the DRG 30 premium by the percentage shown below for each $1,000, or fraction thereof, by which the MSRP exceeds $22,000, rounding to the nearest dollar.
3%

* SFM Renewal or Transfer of Coverage Only

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TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOMOBILES

See Rule 402

Semiannual Premiums

Round to the nearest dollar after each sequence step

COLL Sequence	Operation
01. Base Rate (See Below)	
02. Apply Minimum Premium (See Below)	
03. Policy Term (Rule 102, Rule 801C; Round to the nearest penny)	*
04. Fleet Modification (Round to the nearest penny)	*

Minimum Premium
1.00

SFM Collision Base Rates									
Age Group	MSRP	GRG	Deductible						
			50^	100^	200#	250	500	1000	2000
1	0 - 750	1	4	3	3	3	N/A	N/A	N/A
1	751 - 1,500	2	6	5	5	4	3	N/A	N/A
1	1,501 - 2,250	3	9	8	7	7	5	3	N/A
1	2,251 - 3,000	4	13	11	10	9	7	4	3
1	3,001 - 4,500	5	18	15	13	12	9	6	4
1	4,501 - 6,000	6	25	22	19	19	14	9	6
1	6,001 - 7,500	7	32	29	26	25	19	13	9
1	7,501 - 9,000	8	38	34	31	30	23	16	11
1	9,001 - 11,000	9	44	40	36	35	27	19	14
1	11,001 - 13,000	10	50	45	41	40	32	22	16
1	13,001 - 15,000	11	56	50	46	45	36	25	18
1	15,001 - 17,000	12	62	56	51	50	40	28	20
1	17,001 - 19,000	13	69	63	57	56	45	32	23
1	19,001 - 21,000	14	76	70	64	62	50	36	26
1	21,001 - 23,000	15	84	76	70	68	55	40	28
1	23,001 - 25,000	16	91	83	76	74	60	43	31
1	25,001 - 27,000	17	97	89	82	79	64	46	33

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SFM Collision Base Rates									
Age Group	MSRP	GRG	Deductible						
			50^	100^	200#	250	500	1000	2000
1	27,001 - 29,000	18	103	94	87	84	68	49	35
1	29,001 - 31,000	19	109	100	92	89	72	52	38
1	31,001 - 33,000	20	115	105	97	94	77	55	40
1	33,001 - 37,000	21 - 22	120	110	102	99	81	58	42
1	37,001 - 41,000	23 - 24	128	117	108	105	86	62	45
1	41,001 - 45,000	25 - 26	135	124	114	111	91	66	47
1	45,001 - 49,000	27 - 28	143	131	121	118	96	70	50
1	49,001 - 53,000	29 - 30	150	138	127	124	101	73	53
1	53,001 - 57,000	31 - 32	157	145	134	130	106	77	56
1	57,001 - 61,000	33 - 34	165	151	140	136	111	81	58
1	61,001 - 65,000	35 - 36	172	158	146	142	116	85	61
1	65,001 - 69,000	37 - 38	179	165	152	149	122	88	64
1	69,001 - 73,000	39 - 40	187	172	159	155	127	92	66
1	73,001 - 77,000	41 - 42	194	179	165	161	132	96	69
1	77,001 - 81,000	43 - 44	201	185	171	167	137	100	72

SFM Collision Base Rates									
Age Group	MSRP	GRG	Deductible						
			50^	100^	200#	250	500	1000	2000
2	0 - 750	1	3	3	2	2	N/A	N/A	N/A
2	751 - 1,500	2	5	5	4	4	3	N/A	N/A
2	1,501 - 2,250	3	8	7	6	6	4	2	N/A
2	2,251 - 3,000	4	11	10	8	8	6	4	2
2	3,001 - 4,500	5	15	13	11	11	8	5	3
2	4,501 - 6,000	6	21	19	17	16	12	8	6
2	6,001 - 7,500	7	28	25	22	21	17	11	8
2	7,501 - 9,000	8	33	29	26	26	20	14	10
2	9,001 - 11,000	9	38	34	31	30	24	17	12
2	11,001 - 13,000	10	43	39	35	34	27	19	14
2	13,001 - 15,000	11	48	43	40	38	31	22	15
2	15,001 - 17,000	12	53	48	44	43	34	24	17
2	17,001 - 19,000	13	59	54	49	48	39	28	20
2	19,001 - 21,000	14	66	60	55	53	43	31	22
2	21,001 - 23,000	15	72	66	60	59	47	34	24
2	23,001 - 25,000	16	78	72	66	64	52	37	27
2	25,001 - 27,000	17	83	76	70	68	55	40	29

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SFM Collision Base Rates									
Age Group	MSRP	GRG	Deductible						
			50^	100^	200#	250	500	1000	2000
2	27,001 - 29,000	18	88	81	74	72	59	42	30
2	29,001 - 31,000	19	94	86	79	77	62	45	32
2	31,001 - 33,000	20	99	90	83	81	66	48	34
2	33,001 - 37,000	21 - 22	104	95	87	85	69	50	36
2	37,001 - 41,000	23 - 24	110	101	93	90	74	53	38
2	41,001 - 45,000	25 - 26	116	107	98	96	78	57	41
2	45,001 - 49,000	27 - 28	123	113	104	101	83	60	43
2	49,001 - 53,000	29 - 30	129	118	109	106	87	63	45
2	53,001 - 57,000	31 - 32	135	124	115	112	91	66	48
2	57,001 - 61,000	33 - 34	142	130	120	117	96	69	50
2	61,001 - 65,000	35 - 36	148	136	126	122	100	73	53
2	65,001 - 69,000	37 - 38	154	142	131	128	104	76	55
2	69,001 - 73,000	39 - 40	160	148	136	133	109	79	57
2	73,001 - 77,000	41 - 42	167	154	142	138	113	82	60
2	77,001 - 81,000	43 - 44	173	159	147	144	118	86	62

SFM Collision Base Rates									
Age Group	MSRP	GRG	Deductible						
			50^	100^	200#	250	500	1000	2000
3	0 - 750	1	3	3	2	2	N/A	N/A	N/A
3	751 - 1,500	2	5	5	4	4	3	N/A	N/A
3	1,501 - 2,250	3	8	7	6	6	4	2	N/A
3	2,251 - 3,000	4	11	10	8	8	6	4	2
3	3,001 - 4,500	5	15	13	11	11	8	5	3
3	4,501 - 6,000	6	21	19	17	16	12	8	6
3	6,001 - 7,500	7	28	25	22	21	17	11	8
3	7,501 - 9,000	8	33	29	26	26	20	14	10
3	9,001 - 11,000	9	38	34	31	30	24	17	12
3	11,001 - 13,000	10	43	39	35	34	27	19	14
3	13,001 - 15,000	11	48	43	40	38	31	22	15
3	15,001 - 17,000	12	53	48	44	43	34	24	17
3	17,001 - 19,000	13	59	54	49	48	39	28	20
3	19,001 - 21,000	14	66	60	55	53	43	31	22
3	21,001 - 23,000	15	72	66	60	59	47	34	24
3	23,001 - 25,000	16	78	72	66	64	52	37	27
3	25,001 - 27,000	17	83	76	70	68	55	40	29

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SFM Collision Base Rates									
Age Group	MSRP	GRG	Deductible						
			50^	100^	200#	250	500	1000	2000
3	27,001 - 29,000	18	88	81	74	72	59	42	30
3	29,001 - 31,000	19	94	86	79	77	62	45	32
3	31,001 - 33,000	20	99	90	83	81	66	48	34
3	33,001 - 37,000	21 - 22	104	95	87	85	69	50	36
3	37,001 - 41,000	23 - 24	110	101	93	90	74	53	38
3	41,001 - 45,000	25 - 26	116	107	98	96	78	57	41
3	45,001 - 49,000	27 - 28	123	113	104	101	83	60	43
3	49,001 - 53,000	29 - 30	129	118	109	106	87	63	45
3	53,001 - 57,000	31 - 32	135	124	115	112	91	66	48
3	57,001 - 61,000	33 - 34	142	130	120	117	96	69	50
3	61,001 - 65,000	35 - 36	148	136	126	122	100	73	53
3	65,001 - 69,000	37 - 38	154	142	131	128	104	76	55
3	69,001 - 73,000	39 - 40	160	148	136	133	109	79	57
3	73,001 - 77,000	41 - 42	167	154	142	138	113	82	60
3	77,001 - 81,000	43 - 44	173	159	147	144	118	86	62

SFM Collision Base Rates									
Age Group	MSRP	GRG	Deductible						
			50^	100^	200#	250	500	1000	2000
4	0 - 750	1	3	2	2	2	N/A	N/A	N/A
4	751 - 1,500	2	4	4	3	3	2	N/A	N/A
4	1,501 - 2,250	3	6	5	5	4	3	2	N/A
4	2,251 - 3,000	4	9	8	7	6	5	3	2
4	3,001 - 4,500	5	12	10	9	8	6	4	3
4	4,501 - 6,000	6	17	15	13	12	9	6	4
4	6,001 - 7,500	7	22	19	17	17	13	9	6
4	7,501 - 9,000	8	26	23	21	20	16	11	8
4	9,001 - 11,000	9	30	27	24	23	18	13	9
4	11,001 - 13,000	10	33	30	27	27	21	15	11
4	13,001 - 15,000	11	37	34	31	30	24	17	12
4	15,001 - 17,000	12	41	37	34	33	27	19	13
4	17,001 - 19,000	13	46	42	38	37	30	21	15
4	19,001 - 21,000	14	51	47	43	42	33	24	17
4	21,001 - 23,000	15	56	51	47	46	37	26	19
4	23,001 - 25,000	16	61	56	51	50	40	29	21
4	25,001 - 27,000	17	65	59	55	53	43	31	22

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SFM Collision Base Rates									
Age Group	MSRP	GRG	Deductible						
			50^	100^	200#	250	500	1000	2000
4	27,001 - 29,000	18	69	63	58	56	46	33	24
4	29,001 - 31,000	19	73	67	61	60	49	35	25
4	31,001 - 33,000	20	77	70	65	63	51	37	27
4	33,001 - 37,000	21 - 22	81	74	68	66	54	39	28
4	37,001 - 41,000	23 - 24	86	79	72	70	57	42	30
4	41,001 - 45,000	25 - 26	91	83	77	75	61	44	32
4	45,001 - 49,000	27 - 28	95	88	81	79	64	47	34
4	49,001 - 53,000	29 - 30	100	92	85	83	68	49	35
4	53,001 - 57,000	31 - 32	105	97	89	87	71	52	37
4	57,001 - 61,000	33 - 34	110	101	94	91	75	54	39
4	61,001 - 65,000	35 - 36	115	106	98	95	78	57	41
4	65,001 - 69,000	37 - 38	120	111	102	100	81	59	43
4	69,001 - 73,000	39 - 40	125	115	106	104	85	62	45
4	73,001 - 77,000	41 - 42	130	120	111	108	88	64	46
4	77,001 - 81,000	43 - 44	135	124	115	112	92	67	48

SFM Collision Base Rates									
Age Group	MSRP	GRG	Deductible						
			50^	100^	200#	250	500	1000	2000
5	0 - 750	1	3	2	2	2	N/A	N/A	N/A
5	751 - 1,500	2	4	4	3	3	2	N/A	N/A
5	1,501 - 2,250	3	6	5	5	4	3	2	N/A
5	2,251 - 3,000	4	9	8	7	6	5	3	2
5	3,001 - 4,500	5	12	10	9	8	6	4	3
5	4,501 - 6,000	6	17	15	13	12	9	6	4
5	6,001 - 7,500	7	22	19	17	17	13	9	6
5	7,501 - 9,000	8	26	23	21	20	16	11	8
5	9,001 - 11,000	9	30	27	24	23	18	13	9
5	11,001 - 13,000	10	33	30	27	27	21	15	11
5	13,001 - 15,000	11	37	34	31	30	24	17	12
5	15,001 - 17,000	12	41	37	34	33	27	19	13
5	17,001 - 19,000	13	46	42	38	37	30	21	15
5	19,001 - 21,000	14	51	47	43	42	33	24	17
5	21,001 - 23,000	15	56	51	47	46	37	26	19
5	23,001 - 25,000	16	61	56	51	50	40	29	21
5	25,001 - 27,000	17	65	59	55	53	43	31	22

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SFM Collision Base Rates									
Age Group	MSRP	GRG	Deductible						
			50^	100^	200#	250	500	1000	2000
5	27,001 - 29,000	18	69	63	58	56	46	33	24
5	29,001 - 31,000	19	73	67	61	60	49	35	25
5	31,001 - 33,000	20	77	70	65	63	51	37	27
5	33,001 - 37,000	21 - 22	81	74	68	66	54	39	28
5	37,001 - 41,000	23 - 24	86	79	72	70	57	42	30
5	41,001 - 45,000	25 - 26	91	83	77	75	61	44	32
5	45,001 - 49,000	27 - 28	95	88	81	79	64	47	34
5	49,001 - 53,000	29 - 30	100	92	85	83	68	49	35
5	53,001 - 57,000	31 - 32	105	97	89	87	71	52	37
5	57,001 - 61,000	33 - 34	110	101	94	91	75	54	39
5	61,001 - 65,000	35 - 36	115	106	98	95	78	57	41
5	65,001 - 69,000	37 - 38	120	111	102	100	81	59	43
5	69,001 - 73,000	39 - 40	125	115	106	104	85	62	45
5	73,001 - 77,000	41 - 42	130	120	111	108	88	64	46
5	77,001 - 81,000	43 - 44	135	124	115	112	92	67	48

SFF&C Collision Base Rates									
Age Group	MSRP	GRG	Deductible						
			50^	100^	200#	250	500	1000	2000
1	0 - 750	1	7	6	5	5	N/A	N/A	N/A
1	751 - 1,500	2	11	9	8	8	6	N/A	N/A
1	1,501 - 2,250	3	16	14	12	12	8	5	N/A
1	2,251 - 3,000	4	23	20	17	16	12	7	5
1	3,001 - 4,500	5	31	26	23	22	16	10	7
1	4,501 - 6,000	6	43	38	34	33	25	16	11
1	6,001 - 7,500	7	57	50	45	43	34	23	16
1	7,501 - 9,000	8	67	60	54	52	41	28	20
1	9,001 - 11,000	9	77	69	63	61	48	34	24
1	11,001 - 13,000	10	87	79	72	70	55	39	28
1	13,001 - 15,000	11	98	88	81	78	62	44	31
1	15,001 - 17,000	12	108	98	90	87	70	50	35
1	17,001 - 19,000	13	121	110	101	98	79	56	40
1	19,001 - 21,000	14	134	122	112	109	88	63	45
1	21,001 - 23,000	15	147	134	123	119	96	69	50
1	23,001 - 25,000	16	160	146	134	130	106	76	54
1	25,001 - 27,000	17	170	155	143	139	113	81	58

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SFF&C Collision Base Rates									
Age Group	MSRP	GRG	Deductible						
			50^	100^	200#	250	500	1000	2000
1	27,001 - 29,000	18	180	165	152	148	120	86	62
1	29,001 - 31,000	19	191	175	161	156	127	92	66
1	31,001 - 33,000	20	201	184	170	165	134	97	70
1	33,001 - 37,000	21 - 22	211	194	178	174	141	102	74
1	37,001 - 41,000	23 - 24	224	206	190	184	150	109	78
1	41,001 - 45,000	25 - 26	237	218	201	195	159	115	83
1	45,001 - 49,000	27 - 28	250	230	212	206	168	122	88
1	49,001 - 53,000	29 - 30	263	241	223	217	177	128	93
1	53,001 - 57,000	31 - 32	276	254	234	228	186	135	98
1	57,001 - 61,000	33 - 34	289	265	245	239	195	142	102
1	61,001 - 65,000	35 - 36	302	277	256	250	204	148	107
1	65,001 - 69,000	37 - 38	314	289	267	260	213	155	112
1	69,001 - 73,000	39 - 40	327	301	278	271	222	161	117
1	73,001 - 77,000	41 - 42	340	313	290	282	231	168	121
1	77,001 - 81,000	43 - 44	353	325	301	293	240	174	126

SFF&C Collision Base Rates									
Age Group	MSRP	GRG	Deductible						
			50^	100^	200#	250	500	1000	2000
2	0 - 750	1	6	5	4	4	N/A	N/A	N/A
2	751 - 1,500	2	9	8	7	7	5	N/A	N/A
2	1,501 - 2,250	3	14	12	10	10	7	4	N/A
2	2,251 - 3,000	4	20	17	15	14	10	6	4
2	3,001 - 4,500	5	26	23	20	19	14	9	6
2	4,501 - 6,000	6	37	33	29	28	21	14	10
2	6,001 - 7,500	7	49	43	39	37	29	20	14
2	7,501 - 9,000	8	57	51	46	45	35	24	17
2	9,001 - 11,000	9	66	60	54	52	41	29	20
2	11,001 - 13,000	10	75	68	62	60	47	34	24
2	13,001 - 15,000	11	84	76	69	67	54	38	27
2	15,001 - 17,000	12	93	84	77	75	60	43	30
2	17,001 - 19,000	13	104	95	87	84	68	48	34
2	19,001 - 21,000	14	115	105	96	93	75	54	39
2	21,001 - 23,000	15	126	115	106	103	83	60	43
2	23,001 - 25,000	16	137	126	115	112	91	65	47
2	25,001 - 27,000	17	146	134	123	120	97	70	50

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SFF&C Collision Base Rates									
Age Group	MSRP	GRG	Deductible						
			50^	100^	200#	250	500	1000	2000
2	27,001 - 29,000	18	155	142	130	127	103	74	53
2	29,001 - 31,000	19	164	150	138	134	109	79	57
2	31,001 - 33,000	20	173	158	146	142	115	83	60
2	33,001 - 37,000	21 - 22	182	166	153	149	121	88	63
2	37,001 - 41,000	23 - 24	193	177	163	159	129	93	67
2	41,001 - 45,000	25 - 26	204	187	173	168	137	99	71
2	45,001 - 49,000	27 - 28	215	197	182	177	145	105	76
2	49,001 - 53,000	29 - 30	226	208	192	187	152	110	80
2	53,001 - 57,000	31 - 32	237	218	201	196	160	116	84
2	57,001 - 61,000	33 - 34	248	228	211	205	168	122	88
2	61,001 - 65,000	35 - 36	259	239	220	215	176	127	92
2	65,001 - 69,000	37 - 38	270	249	230	224	183	133	96
2	69,001 - 73,000	39 - 40	281	259	239	233	191	139	100
2	73,001 - 77,000	41 - 42	293	269	249	243	199	144	104
2	77,001 - 81,000	43 - 44	304	280	259	252	206	150	109

SFF&C Collision Base Rates									
Age Group	MSRP	GRG	Deductible						
			50^	100^	200#	250	500	1000	2000
3	0 - 750	1	6	5	4	4	N/A	N/A	N/A
3	751 - 1,500	2	9	8	7	7	5	N/A	N/A
3	1,501 - 2,250	3	14	12	10	10	7	4	N/A
3	2,251 - 3,000	4	20	17	15	14	10	6	4
3	3,001 - 4,500	5	26	23	20	19	14	9	6
3	4,501 - 6,000	6	37	33	29	28	21	14	10
3	6,001 - 7,500	7	49	43	39	37	29	20	14
3	7,501 - 9,000	8	57	51	46	45	35	24	17
3	9,001 - 11,000	9	66	60	54	52	41	29	20
3	11,001 - 13,000	10	75	68	62	60	47	34	24
3	13,001 - 15,000	11	84	76	69	67	54	38	27
3	15,001 - 17,000	12	93	84	77	75	60	43	30
3	17,001 - 19,000	13	104	95	87	84	68	48	34
3	19,001 - 21,000	14	115	105	96	93	75	54	39
3	21,001 - 23,000	15	126	115	106	103	83	60	43
3	23,001 - 25,000	16	137	126	115	112	91	65	47
3	25,001 - 27,000	17	146	134	123	120	97	70	50

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SFF&C Collision Base Rates									
Age Group	MSRP	GRG	Deductible						
			50^	100^	200#	250	500	1000	2000
3	27,001 - 29,000	18	155	142	130	127	103	74	53
3	29,001 - 31,000	19	164	150	138	134	109	79	57
3	31,001 - 33,000	20	173	158	146	142	115	83	60
3	33,001 - 37,000	21 - 22	182	166	153	149	121	88	63
3	37,001 - 41,000	23 - 24	193	177	163	159	129	93	67
3	41,001 - 45,000	25 - 26	204	187	173	168	137	99	71
3	45,001 - 49,000	27 - 28	215	197	182	177	145	105	76
3	49,001 - 53,000	29 - 30	226	208	192	187	152	110	80
3	53,001 - 57,000	31 - 32	237	218	201	196	160	116	84
3	57,001 - 61,000	33 - 34	248	228	211	205	168	122	88
3	61,001 - 65,000	35 - 36	259	239	220	215	176	127	92
3	65,001 - 69,000	37 - 38	270	249	230	224	183	133	96
3	69,001 - 73,000	39 - 40	281	259	239	233	191	139	100
3	73,001 - 77,000	41 - 42	293	269	249	243	199	144	104
3	77,001 - 81,000	43 - 44	304	280	259	252	206	150	109

SFF&C Collision Base Rates									
Age Group	MSRP	GRG	Deductible						
			50^	100^	200#	250	500	1000	2000
4	0 - 750	1	5	4	3	3	N/A	N/A	N/A
4	751 - 1,500	2	7	6	5	5	4	N/A	N/A
4	1,501 - 2,250	3	11	9	8	8	6	3	N/A
4	2,251 - 3,000	4	15	13	11	11	8	5	3
4	3,001 - 4,500	5	21	18	15	15	11	7	4
4	4,501 - 6,000	6	29	26	23	22	16	11	8
4	6,001 - 7,500	7	38	34	30	29	23	16	11
4	7,501 - 9,000	8	45	40	36	35	27	19	13
4	9,001 - 11,000	9	52	47	42	41	32	23	16
4	11,001 - 13,000	10	59	53	48	47	37	26	19
4	13,001 - 15,000	11	66	59	54	52	42	30	21
4	15,001 - 17,000	12	73	66	60	58	47	33	24
4	17,001 - 19,000	13	81	74	67	66	53	38	27
4	19,001 - 21,000	14	90	82	75	73	59	42	30
4	21,001 - 23,000	15	98	90	82	80	65	46	33
4	23,001 - 25,000	16	107	98	90	87	71	51	37
4	25,001 - 27,000	17	114	104	96	93	75	54	39

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SFF&C Collision Base Rates									
Age Group	MSRP	GRG	Deductible						
			50^	100^	200#	250	500	1000	2000
4	27,001 - 29,000	18	121	110	102	99	80	58	42
4	29,001 - 31,000	19	128	117	108	105	85	61	44
4	31,001 - 33,000	20	135	123	114	111	90	65	47
4	33,001 - 37,000	21 - 22	141	130	119	116	95	68	49
4	37,001 - 41,000	23 - 24	150	138	127	124	101	73	53
4	41,001 - 45,000	25 - 26	159	146	134	131	107	77	56
4	45,001 - 49,000	27 - 28	167	154	142	138	113	82	59
4	49,001 - 53,000	29 - 30	176	162	149	145	119	86	62
4	53,001 - 57,000	31 - 32	185	170	157	153	125	90	65
4	57,001 - 61,000	33 - 34	193	178	164	160	131	95	69
4	61,001 - 65,000	35 - 36	202	186	172	167	137	99	72
4	65,001 - 69,000	37 - 38	211	194	179	174	143	104	75
4	69,001 - 73,000	39 - 40	219	202	186	182	149	108	78
4	73,001 - 77,000	41 - 42	228	210	194	189	155	113	81
4	77,001 - 81,000	43 - 44	236	218	201	196	161	117	85

SFF&C Collision Base Rates									
Age Group	MSRP	GRG	Deductible						
			50^	100^	200#	250	500	1000	2000
5	0 - 750	1	5	4	3	3	N/A	N/A	N/A
5	751 - 1,500	2	7	6	5	5	4	N/A	N/A
5	1,501 - 2,250	3	11	9	8	8	6	3	N/A
5	2,251 - 3,000	4	15	13	11	11	8	5	3
5	3,001 - 4,500	5	21	18	15	15	11	7	4
5	4,501 - 6,000	6	29	26	23	22	16	11	8
5	6,001 - 7,500	7	38	34	30	29	23	16	11
5	7,501 - 9,000	8	45	40	36	35	27	19	13
5	9,001 - 11,000	9	52	47	42	41	32	23	16
5	11,001 - 13,000	10	59	53	48	47	37	26	19
5	13,001 - 15,000	11	66	59	54	52	42	30	21
5	15,001 - 17,000	12	73	66	60	58	47	33	24
5	17,001 - 19,000	13	81	74	67	66	53	38	27
5	19,001 - 21,000	14	90	82	75	73	59	42	30
5	21,001 - 23,000	15	98	90	82	80	65	46	33
5	23,001 - 25,000	16	107	98	90	87	71	51	37
5	25,001 - 27,000	17	114	104	96	93	75	54	39

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SFF&C Collision Base Rates									
Age Group	MSRP	GRG	Deductible						
			50^	100^	200#	250	500	1000	2000
5	27,001 - 29,000	18	121	110	102	99	80	58	42
5	29,001 - 31,000	19	128	117	108	105	85	61	44
5	31,001 - 33,000	20	135	123	114	111	90	65	47
5	33,001 - 37,000	21 - 22	141	130	119	116	95	68	49
5	37,001 - 41,000	23 - 24	150	138	127	124	101	73	53
5	41,001 - 45,000	25 - 26	159	146	134	131	107	77	56
5	45,001 - 49,000	27 - 28	167	154	142	138	113	82	59
5	49,001 - 53,000	29 - 30	176	162	149	145	119	86	62
5	53,001 - 57,000	31 - 32	185	170	157	153	125	90	65
5	57,001 - 61,000	33 - 34	193	178	164	160	131	95	69
5	61,001 - 65,000	35 - 36	202	186	172	167	137	99	72
5	65,001 - 69,000	37 - 38	211	194	179	174	143	104	75
5	69,001 - 73,000	39 - 40	219	202	186	182	149	108	78
5	73,001 - 77,000	41 - 42	228	210	194	189	155	113	81
5	77,001 - 81,000	43 - 44	236	218	201	196	161	117	85

Increase the GRG 44 premium by the percentage shown below for each $4,000, or fraction thereof, by which the MSRP exceeds $81,000, rounding to the nearest dollar. For each $2,000, or fraction thereof, by which the MSRP exceeds $81,000, increase the GRG by one.
3%

Renewal or Transfer of Coverage Only

^ SFF&C Renewal or Transfer of Coverage Only

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TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOMOBILES

See Rule 402

Semiannual Premiums

Round to the nearest dollar after each sequence step

COMP Sequence	Operation
01. Base Rate (See Below)	
02. Apply Minimum Premium (See Below)	
03. Policy Term (Rule 102, Rule 801C; Round to the nearest penny)	*
04. Fleet Modification (Round to the nearest penny)	*

Minimum Premium
1.00

SFM Comprehensive Base Rates										
Age Group	MSRP	DRG	Deductible							
			FULL	50	100	200#	250	500	1000	2000
1	0 - 750	1	9	6	5	4	4	N/A	N/A	N/A
1	751 - 1,500	2	15	13	11	8	7	7	N/A	N/A
1	1,501 - 2,250	3	22	19	17	13	11	10	8	N/A
1	2,251 - 3,000	4	31	27	24	18	16	15	12	9
1	3,001 - 4,500	5	43	38	34	25	23	21	17	13
1	4,501 - 6,000	6	56	51	45	35	32	29	24	19
1	6,001 - 7,500	7	69	65	57	45	41	38	32	25
1	7,501 - 9,000	8	83	80	70	57	52	48	40	32
1	9,001 - 11,000	9	98	94	82	68	62	57	48	38
1	11,001 - 13,000	10	112	108	95	78	72	67	56	45
1	13,001 - 15,000	11	126	123	108	89	82	76	65	52
1	15,001 - 17,000	12	140	137	120	100	92	85	73	58
1	17,001 - 19,000	13	154	152	133	112	102	95	81	65
1	19,001 - 21,000	14	166	164	144	121	110	103	88	70
1	21,001 - 23,000	15	179	177	155	130	119	111	94	76
1	23,001 - 25,000	16	191	189	166	140	128	119	101	82
1	25,001 - 27,000	17	203	201	177	149	136	127	108	87

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SFM Comprehensive Base Rates										
Age Group	MSRP	DRG	Deductible							
			FULL	50	100	200#	250	500	1000	2000
1	27,001 - 29,000	18	215	214	187	159	145	135	115	93
1	29,001 - 31,000	19	227	226	198	168	153	143	122	99
1	31,001 - 33,000	20	240	238	209	177	162	151	129	104
1	33,001 - 37,000	21 - 22	256	255	224	190	174	162	139	111
1	37,001 - 41,000	23 - 24	272	271	238	202	185	173	148	119
1	41,001 - 45,000	25 - 26	289	288	252	215	196	184	157	127
1	45,001 - 49,000	27 - 28	307	305	267	228	208	194	166	135
1	49,001 - 53,000	29 - 30	322	320	281	240	219	205	175	142
1	53,001 - 57,000	31 - 32	338	336	294	251	230	214	184	149
1	57,001 - 61,000	33 - 34	353	351	308	263	240	225	192	156
1	61,001 - 65,000	35 - 36	369	366	321	275	251	235	201	163
1	65,001 - 69,000	37 - 38	384	383	335	287	262	245	210	170
1	69,001 - 73,000	39 - 40	400	398	348	298	273	255	218	178
1	73,001 - 77,000	41 - 42	416	413	362	310	284	265	227	185
1	77,001 - 81,000	43 - 44	431	429	376	322	294	275	236	192

SFM Comprehensive Base Rates										
Age Group	MSRP	DRG	Deductible							
			FULL	50	100	200#	250	500	1000	2000
2	0 - 750	1	8	6	5	4	3	N/A	N/A	N/A
2	751 - 1,500	2	14	12	10	7	7	6	N/A	N/A
2	1,501 - 2,250	3	19	17	15	11	10	9	8	N/A
2	2,251 - 3,000	4	28	25	22	16	14	13	11	8
2	3,001 - 4,500	5	39	35	30	23	21	19	15	12
2	4,501 - 6,000	6	51	46	41	31	29	26	22	17
2	6,001 - 7,500	7	62	58	51	41	37	35	29	23
2	7,501 - 9,000	8	75	72	63	51	47	43	36	29
2	9,001 - 11,000	9	88	84	74	61	56	51	43	35
2	11,001 - 13,000	10	101	98	86	71	65	60	51	40
2	13,001 - 15,000	11	113	111	97	81	74	69	58	46
2	15,001 - 17,000	12	126	124	108	90	83	77	65	52
2	17,001 - 19,000	13	139	137	120	100	92	85	72	58
2	19,001 - 21,000	14	150	148	130	109	99	93	79	63
2	21,001 - 23,000	15	161	159	140	117	107	100	85	68
2	23,001 - 25,000	16	172	170	149	126	115	107	91	73
2	25,001 - 27,000	17	183	181	159	134	123	114	98	78

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SFM Comprehensive Base Rates										
Age Group	MSRP	DRG	Deductible							
			FULL	50	100	200#	250	500	1000	2000
2	27,001 - 29,000	18	194	192	169	143	130	122	104	84
2	29,001 - 31,000	19	205	203	178	151	138	129	110	89
2	31,001 - 33,000	20	216	215	188	160	146	136	116	94
2	33,001 - 37,000	21 - 22	230	230	201	171	156	146	125	100
2	37,001 - 41,000	23 - 24	245	244	214	182	167	155	133	107
2	41,001 - 45,000	25 - 26	260	259	227	194	177	165	141	114
2	45,001 - 49,000	27 - 28	276	274	240	205	187	175	150	121
2	49,001 - 53,000	29 - 30	290	288	253	216	197	184	157	128
2	53,001 - 57,000	31 - 32	304	302	265	226	207	193	165	134
2	57,001 - 61,000	33 - 34	318	316	277	237	216	202	173	141
2	61,001 - 65,000	35 - 36	332	330	289	247	226	211	181	147
2	65,001 - 69,000	37 - 38	346	344	302	258	236	220	189	153
2	69,001 - 73,000	39 - 40	360	358	314	269	245	229	196	160
2	73,001 - 77,000	41 - 42	374	372	326	279	255	238	204	166
2	77,001 - 81,000	43 - 44	388	386	338	290	265	247	212	173

SFM Comprehensive Base Rates										
Age Group	MSRP	DRG	Deductible							
			FULL	50	100	200#	250	500	1000	2000
3	0 - 750	1	8	5	5	3	3	N/A	N/A	N/A
3	751 - 1,500	2	13	11	10	7	6	6	N/A	N/A
3	1,501 - 2,250	3	19	17	14	11	10	9	7	N/A
3	2,251 - 3,000	4	26	23	21	15	14	12	10	8
3	3,001 - 4,500	5	37	33	29	22	20	18	14	11
3	4,501 - 6,000	6	48	44	39	30	27	25	21	16
3	6,001 - 7,500	7	59	56	49	39	36	33	28	22
3	7,501 - 9,000	8	72	68	60	49	45	41	34	27
3	9,001 - 11,000	9	84	81	71	58	53	49	41	33
3	11,001 - 13,000	10	96	93	82	67	62	57	48	39
3	13,001 - 15,000	11	108	106	93	77	70	65	56	44
3	15,001 - 17,000	12	120	118	103	86	79	73	62	50
3	17,001 - 19,000	13	133	131	114	96	88	82	69	56
3	19,001 - 21,000	14	143	141	124	104	95	88	75	60
3	21,001 - 23,000	15	154	152	133	112	102	95	81	65
3	23,001 - 25,000	16	164	163	143	120	110	102	87	70
3	25,001 - 27,000	17	175	173	152	128	117	109	93	75

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SFM Comprehensive Base Rates										
Age Group	MSRP	DRG	Deductible							
			FULL	50	100	200#	250	500	1000	2000
3	27,001 - 29,000	18	185	184	161	136	125	116	99	80
3	29,001 - 31,000	19	195	194	170	144	132	123	105	85
3	31,001 - 33,000	20	206	205	180	153	139	130	111	90
3	33,001 - 37,000	21 - 22	220	220	192	164	149	139	119	96
3	37,001 - 41,000	23 - 24	234	233	205	174	159	149	127	102
3	41,001 - 45,000	25 - 26	249	248	217	185	169	158	135	109
3	45,001 - 49,000	27 - 28	264	262	230	196	179	167	143	116
3	49,001 - 53,000	29 - 30	277	275	241	206	188	176	150	122
3	53,001 - 57,000	31 - 32	291	289	253	216	198	184	158	128
3	57,001 - 61,000	33 - 34	304	302	265	226	207	193	165	134
3	61,001 - 65,000	35 - 36	317	315	276	236	216	202	173	140
3	65,001 - 69,000	37 - 38	331	329	288	247	225	211	180	147
3	69,001 - 73,000	39 - 40	344	342	300	257	235	219	188	153
3	73,001 - 77,000	41 - 42	357	355	311	267	244	228	195	159
3	77,001 - 81,000	43 - 44	371	369	323	277	253	236	203	165

SFM Comprehensive Base Rates										
Age Group	MSRP	DRG	Deductible							
			FULL	50	100	200#	250	500	1000	2000
4	0 - 750	1	6	4	4	3	3	N/A	N/A	N/A
4	751 - 1,500	2	11	9	8	6	5	5	N/A	N/A
4	1,501 - 2,250	3	15	13	12	9	8	7	6	N/A
4	2,251 - 3,000	4	21	19	17	12	11	10	8	6
4	3,001 - 4,500	5	30	27	24	18	16	15	12	9
4	4,501 - 6,000	6	39	36	32	24	22	20	17	13
4	6,001 - 7,500	7	48	45	40	32	29	27	22	18
4	7,501 - 9,000	8	58	56	49	40	36	33	28	22
4	9,001 - 11,000	9	68	66	58	47	43	40	34	27
4	11,001 - 13,000	10	78	76	67	55	50	47	39	31
4	13,001 - 15,000	11	88	86	75	63	57	53	45	36
4	15,001 - 17,000	12	98	96	84	70	64	60	51	41
4	17,001 - 19,000	13	108	106	93	78	71	66	56	45
4	19,001 - 21,000	14	116	115	101	85	77	72	61	49
4	21,001 - 23,000	15	125	124	109	91	83	78	66	53
4	23,001 - 25,000	16	134	132	116	98	89	83	71	57
4	25,001 - 27,000	17	142	141	124	104	95	89	76	61

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SFM Comprehensive Base Rates										
Age Group	MSRP	DRG	Deductible							
			FULL	50	100	200#	250	500	1000	2000
4	27,001 - 29,000	18	151	150	131	111	101	95	81	65
4	29,001 - 31,000	19	159	158	139	118	107	100	86	69
4	31,001 - 33,000	20	168	167	146	124	113	106	90	73
4	33,001 - 37,000	21 - 22	179	179	157	133	122	113	97	78
4	37,001 - 41,000	23 - 24	191	190	167	142	130	121	103	83
4	41,001 - 45,000	25 - 26	203	202	177	151	138	128	110	89
4	45,001 - 49,000	27 - 28	215	213	187	159	146	136	116	94
4	49,001 - 53,000	29 - 30	226	224	197	168	153	143	122	99
4	53,001 - 57,000	31 - 32	236	235	206	176	161	150	128	104
4	57,001 - 61,000	33 - 34	247	246	216	184	168	157	135	109
4	61,001 - 65,000	35 - 36	258	257	225	192	176	164	141	114
4	65,001 - 69,000	37 - 38	269	268	235	201	183	171	147	119
4	69,001 - 73,000	39 - 40	280	278	244	209	191	178	153	124
4	73,001 - 77,000	41 - 42	291	289	253	217	198	185	159	129
4	77,001 - 81,000	43 - 44	302	300	263	225	206	192	165	134

SFM Comprehensive Base Rates										
Age Group	MSRP	DRG	Deductible							
			FULL	50	100	200#	250	500	1000	2000
5	0 - 750	1	6	4	4	3	2	N/A	N/A	N/A
5	751 - 1,500	2	10	9	7	5	5	4	N/A	N/A
5	1,501 - 2,250	3	14	13	11	8	8	7	6	N/A
5	2,251 - 3,000	4	21	18	16	12	11	10	8	6
5	3,001 - 4,500	5	29	26	23	17	15	14	11	9
5	4,501 - 6,000	6	38	34	30	23	21	20	16	13
5	6,001 - 7,500	7	46	44	38	30	28	26	21	17
5	7,501 - 9,000	8	56	53	47	38	35	32	27	21
5	9,001 - 11,000	9	65	63	55	45	41	38	32	26
5	11,001 - 13,000	10	75	73	64	53	48	45	38	30
5	13,001 - 15,000	11	84	82	72	60	55	51	43	35
5	15,001 - 17,000	12	94	92	81	67	62	57	49	39
5	17,001 - 19,000	13	103	102	89	75	68	64	54	43
5	19,001 - 21,000	14	111	110	96	81	74	69	59	47
5	21,001 - 23,000	15	120	119	104	87	80	74	63	51
5	23,001 - 25,000	16	128	127	111	94	85	80	68	55
5	25,001 - 27,000	17	136	135	118	100	91	85	73	58

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SFM Comprehensive Base Rates										
Age Group	MSRP	DRG	Deductible							
			FULL	50	100	200#	250	500	1000	2000
5	27,001 - 29,000	18	144	143	126	106	97	90	77	62
5	29,001 - 31,000	19	152	151	133	112	103	96	82	66
5	31,001 - 33,000	20	161	160	140	119	109	101	86	70
5	33,001 - 37,000	21 - 22	171	171	150	127	116	109	93	75
5	37,001 - 41,000	23 - 24	182	182	159	136	124	116	99	79
5	41,001 - 45,000	25 - 26	194	193	169	144	132	123	105	85
5	45,001 - 49,000	27 - 28	206	204	179	153	139	130	111	90
5	49,001 - 53,000	29 - 30	216	215	188	161	147	137	117	95
5	53,001 - 57,000	31 - 32	226	225	197	168	154	144	123	100
5	57,001 - 61,000	33 - 34	237	235	206	176	161	150	129	105
5	61,001 - 65,000	35 - 36	247	246	215	184	168	157	135	109
5	65,001 - 69,000	37 - 38	258	256	225	192	176	164	140	114
5	69,001 - 73,000	39 - 40	268	266	233	200	183	171	146	119
5	73,001 - 77,000	41 - 42	278	277	242	208	190	177	152	124
5	77,001 - 81,000	43 - 44	289	287	252	216	197	184	158	129

SFF&C Comprehensive Base Rates										
Age Group	MSRP	DRG	Deductible							
			FULL	50	100	200#	250	500	1000	2000
1	0 - 750	1	16	11	9	7	6	N/A	N/A	N/A
1	751 - 1,500	2	26	23	19	14	13	12	N/A	N/A
1	1,501 - 2,250	3	38	34	29	22	20	18	15	N/A
1	2,251 - 3,000	4	54	48	42	31	28	25	21	16
1	3,001 - 4,500	5	76	67	59	44	40	36	29	23
1	4,501 - 6,000	6	98	89	79	61	56	51	42	33
1	6,001 - 7,500	7	121	114	100	79	73	67	56	44
1	7,501 - 9,000	8	146	139	122	99	91	83	70	56
1	9,001 - 11,000	9	171	164	144	118	108	100	84	67
1	11,001 - 13,000	10	196	190	166	137	125	116	98	79
1	13,001 - 15,000	11	220	215	189	157	143	133	113	90
1	15,001 - 17,000	12	245	240	211	176	161	150	127	102
1	17,001 - 19,000	13	270	266	233	195	178	166	141	113
1	19,001 - 21,000	14	291	287	252	211	193	180	153	123
1	21,001 - 23,000	15	313	309	271	228	208	194	165	133
1	23,001 - 25,000	16	334	331	290	244	223	208	177	143
1	25,001 - 27,000	17	355	353	309	261	238	222	190	152

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SFF&C Comprehensive Base Rates										
Age Group	MSRP	DRG	Deductible							
			FULL	50	100	200#	250	500	1000	2000
1	27,001 - 29,000	18	376	374	328	278	254	236	202	162
1	29,001 - 31,000	19	398	396	347	294	268	250	214	172
1	31,001 - 33,000	20	420	417	366	310	284	265	226	182
1	33,001 - 37,000	21 - 22	448	447	392	333	304	283	242	195
1	37,001 - 41,000	23 - 24	476	475	416	354	324	302	258	208
1	41,001 - 45,000	25 - 26	507	504	442	376	344	321	275	222
1	45,001 - 49,000	27 - 28	537	533	467	399	364	340	291	235
1	49,001 - 53,000	29 - 30	564	560	491	419	383	358	306	248
1	53,001 - 57,000	31 - 32	591	587	515	440	402	375	321	261
1	57,001 - 61,000	33 - 34	618	615	539	460	421	393	336	273
1	61,001 - 65,000	35 - 36	646	641	562	481	440	410	351	286
1	65,001 - 69,000	37 - 38	673	669	587	502	458	429	367	298
1	69,001 - 73,000	39 - 40	700	696	610	522	477	446	381	311
1	73,001 - 77,000	41 - 42	727	723	633	543	496	463	397	323
1	77,001 - 81,000	43 - 44	754	750	658	563	515	481	412	336

SFF&C Comprehensive Base Rates										
Age Group	MSRP	DRG	Deductible							
			FULL	50	100	200#	250	500	1000	2000
2	0 - 750	1	14	10	8	6	6	N/A	N/A	N/A
2	751 - 1,500	2	24	21	18	13	12	10	N/A	N/A
2	1,501 - 2,250	3	34	30	27	20	18	16	13	N/A
2	2,251 - 3,000	4	48	43	38	28	25	23	19	14
2	3,001 - 4,500	5	68	61	53	39	36	33	27	20
2	4,501 - 6,000	6	88	80	71	54	50	46	38	30
2	6,001 - 7,500	7	109	102	90	71	65	60	50	40
2	7,501 - 9,000	8	131	125	110	89	82	75	63	50
2	9,001 - 11,000	9	154	148	130	107	97	90	76	60
2	11,001 - 13,000	10	176	171	150	124	113	105	89	71
2	13,001 - 15,000	11	198	194	170	141	129	120	102	81
2	15,001 - 17,000	12	220	216	189	158	145	135	114	91
2	17,001 - 19,000	13	243	239	210	176	160	149	127	102
2	19,001 - 21,000	14	262	259	227	190	174	162	138	111
2	21,001 - 23,000	15	282	279	244	205	188	175	149	120
2	23,001 - 25,000	16	301	298	261	220	201	187	160	128
2	25,001 - 27,000	17	320	317	278	235	215	200	171	137

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SFF&C Comprehensive Base Rates										
Age Group	MSRP	DRG	Deductible							
			FULL	50	100	200#	250	500	1000	2000
2	27,001 - 29,000	18	339	337	295	250	228	213	181	146
2	29,001 - 31,000	19	358	356	312	264	242	225	193	155
2	31,001 - 33,000	20	378	375	329	279	255	238	203	164
2	33,001 - 37,000	21 - 22	403	402	352	300	274	255	218	176
2	37,001 - 41,000	23 - 24	429	428	375	319	291	272	232	187
2	41,001 - 45,000	25 - 26	456	454	398	339	309	289	247	199
2	45,001 - 49,000	27 - 28	483	480	420	359	328	306	262	212
2	49,001 - 53,000	29 - 30	508	504	442	377	345	322	275	223
2	53,001 - 57,000	31 - 32	532	529	463	396	362	338	289	235
2	57,001 - 61,000	33 - 34	557	553	485	414	379	354	303	246
2	61,001 - 65,000	35 - 36	581	577	506	433	396	369	316	257
2	65,001 - 69,000	37 - 38	606	602	528	451	413	386	330	268
2	69,001 - 73,000	39 - 40	630	626	549	470	430	401	343	280
2	73,001 - 77,000	41 - 42	655	650	570	489	446	417	357	291
2	77,001 - 81,000	43 - 44	679	675	592	507	463	433	371	303

SFF&C Comprehensive Base Rates										
Age Group	MSRP	DRG	Deductible							
			FULL	50	100	200#	250	500	1000	2000
3	0 - 750	1	14	9	8	6	6	N/A	N/A	N/A
3	751 - 1,500	2	23	20	17	12	11	10	N/A	N/A
3	1,501 - 2,250	3	33	29	25	19	17	16	13	N/A
3	2,251 - 3,000	4	46	41	36	26	24	22	18	14
3	3,001 - 4,500	5	65	58	51	38	34	31	25	20
3	4,501 - 6,000	6	85	76	68	52	48	44	36	28
3	6,001 - 7,500	7	104	98	86	68	62	58	48	38
3	7,501 - 9,000	8	125	120	105	85	78	72	60	48
3	9,001 - 11,000	9	147	141	124	102	93	86	73	58
3	11,001 - 13,000	10	168	163	143	118	108	100	85	68
3	13,001 - 15,000	11	189	185	162	135	123	115	97	78
3	15,001 - 17,000	12	211	207	181	151	138	129	109	87
3	17,001 - 19,000	13	232	229	200	168	153	143	121	97
3	19,001 - 21,000	14	250	247	217	182	166	155	132	106
3	21,001 - 23,000	15	269	266	233	196	179	167	142	114
3	23,001 - 25,000	16	287	285	250	210	192	179	153	123
3	25,001 - 27,000	17	306	303	266	224	205	191	163	131

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SFF&C Comprehensive Base Rates										
Age Group	MSRP	DRG	Deductible							
			FULL	50	100	200#	250	500	1000	2000
3	27,001 - 29,000	18	324	322	282	239	218	203	173	140
3	29,001 - 31,000	19	342	340	298	253	231	215	184	148
3	31,001 - 33,000	20	361	359	314	267	244	228	194	157
3	33,001 - 37,000	21 - 22	385	384	337	286	262	244	208	168
3	37,001 - 41,000	23 - 24	410	409	358	305	278	260	222	178
3	41,001 - 45,000	25 - 26	436	433	380	324	296	276	236	191
3	45,001 - 49,000	27 - 28	462	458	402	343	313	292	250	202
3	49,001 - 53,000	29 - 30	485	482	422	361	329	308	263	213
3	53,001 - 57,000	31 - 32	508	505	443	378	346	323	276	224
3	57,001 - 61,000	33 - 34	532	529	464	396	362	338	289	235
3	61,001 - 65,000	35 - 36	555	551	483	414	378	353	302	246
3	65,001 - 69,000	37 - 38	579	576	505	431	394	369	315	256
3	69,001 - 73,000	39 - 40	602	598	524	449	410	384	328	267
3	73,001 - 77,000	41 - 42	625	621	545	467	427	399	342	278
3	77,001 - 81,000	43 - 44	649	645	565	485	443	414	354	289

SFF&C Comprehensive Base Rates										
Age Group	MSRP	DRG	Deductible							
			FULL	50	100	200#	250	500	1000	2000
4	0 - 750	1	11	8	7	5	4	N/A	N/A	N/A
4	751 - 1,500	2	19	16	14	10	9	8	N/A	N/A
4	1,501 - 2,250	3	26	24	21	15	14	13	10	N/A
4	2,251 - 3,000	4	38	33	29	21	20	18	14	11
4	3,001 - 4,500	5	53	47	41	31	28	25	21	16
4	4,501 - 6,000	6	69	62	55	42	39	36	30	23
4	6,001 - 7,500	7	85	80	70	56	51	47	39	31
4	7,501 - 9,000	8	102	97	85	69	63	58	49	39
4	9,001 - 11,000	9	120	115	101	83	76	70	59	47
4	11,001 - 13,000	10	137	133	116	96	88	82	69	55
4	13,001 - 15,000	11	154	151	132	110	100	93	79	63
4	15,001 - 17,000	12	171	168	147	123	112	105	89	71
4	17,001 - 19,000	13	189	186	163	137	125	116	99	79
4	19,001 - 21,000	14	204	201	176	148	135	126	107	86
4	21,001 - 23,000	15	219	217	190	160	146	136	116	93
4	23,001 - 25,000	16	234	232	203	171	156	146	124	100
4	25,001 - 27,000	17	249	247	216	183	167	156	133	107

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SFF&C Comprehensive Base Rates										
Age Group	MSRP	DRG	Deductible							
			FULL	50	100	200#	250	500	1000	2000
4	27,001 - 29,000	18	264	262	230	194	178	165	141	114
4	29,001 - 31,000	19	278	277	243	206	188	175	150	121
4	31,001 - 33,000	20	294	292	256	217	199	185	158	127
4	33,001 - 37,000	21 - 22	313	313	274	233	213	198	170	137
4	37,001 - 41,000	23 - 24	333	333	291	248	227	212	181	145
4	41,001 - 45,000	25 - 26	355	353	309	263	241	225	192	155
4	45,001 - 49,000	27 - 28	376	373	327	279	255	238	203	165
4	49,001 - 53,000	29 - 30	395	392	344	293	268	250	214	174
4	53,001 - 57,000	31 - 32	414	411	360	308	281	263	225	182
4	57,001 - 61,000	33 - 34	433	430	377	322	295	275	235	191
4	61,001 - 65,000	35 - 36	452	449	393	337	308	287	246	200
4	65,001 - 69,000	37 - 38	471	469	411	351	321	300	257	209
4	69,001 - 73,000	39 - 40	490	487	427	366	334	312	267	218
4	73,001 - 77,000	41 - 42	509	506	443	380	347	324	278	226
4	77,001 - 81,000	43 - 44	528	525	460	394	360	337	288	235

SFF&C Comprehensive Base Rates										
Age Group	MSRP	DRG	Deductible							
			FULL	50	100	200#	250	500	1000	2000
5	0 - 750	1	11	7	6	5	4	N/A	N/A	N/A
5	751 - 1,500	2	18	15	13	9	9	8	N/A	N/A
5	1,501 - 2,250	3	25	23	20	15	13	12	10	N/A
5	2,251 - 3,000	4	36	32	28	21	19	17	14	11
5	3,001 - 4,500	5	51	45	40	29	27	24	20	15
5	4,501 - 6,000	6	66	60	53	41	37	34	28	22
5	6,001 - 7,500	7	81	76	67	53	49	45	38	29
5	7,501 - 9,000	8	98	93	82	66	61	56	47	37
5	9,001 - 11,000	9	114	110	96	79	72	67	56	45
5	11,001 - 13,000	10	131	127	111	92	84	78	66	53
5	13,001 - 15,000	11	147	144	126	105	96	89	76	60
5	15,001 - 17,000	12	164	161	141	118	108	100	85	68
5	17,001 - 19,000	13	181	178	156	131	119	111	94	76
5	19,001 - 21,000	14	195	192	169	142	129	121	103	82
5	21,001 - 23,000	15	210	207	182	153	140	130	111	89
5	23,001 - 25,000	16	224	222	194	164	150	139	119	96
5	25,001 - 27,000	17	238	236	207	175	160	149	127	102

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SFF&C Comprehensive Base Rates										
Age Group	MSRP	DRG	Deductible							
			FULL	50	100	200#	250	500	1000	2000
5	27,001 - 29,000	18	252	251	220	186	170	158	135	109
5	29,001 - 31,000	19	266	265	232	197	180	168	143	115
5	31,001 - 33,000	20	281	279	245	208	190	177	151	122
5	33,001 - 37,000	21 - 22	300	299	262	223	204	190	162	131
5	37,001 - 41,000	23 - 24	319	318	279	237	217	203	173	139
5	41,001 - 45,000	25 - 26	339	338	296	252	230	215	184	148
5	45,001 - 49,000	27 - 28	360	357	313	267	244	228	195	158
5	49,001 - 53,000	29 - 30	378	375	329	281	257	240	205	166
5	53,001 - 57,000	31 - 32	396	394	345	295	269	251	215	175
5	57,001 - 61,000	33 - 34	414	412	361	308	282	263	225	183
5	61,001 - 65,000	35 - 36	433	430	377	322	295	275	235	191
5	65,001 - 69,000	37 - 38	451	449	393	336	307	287	246	200
5	69,001 - 73,000	39 - 40	469	466	409	350	320	299	256	208
5	73,001 - 77,000	41 - 42	487	484	424	364	332	310	266	217
5	77,001 - 81,000	43 - 44	506	503	441	378	345	322	276	225

Increase the DRG 44 premium by the percentage shown below for each $4,000, or fraction thereof, by which the MSRP exceeds $81,000, rounding to the nearest dollar. For each $2,000, or fraction thereof, by which the MSRP exceeds $81,000, increase the DRG by one.
3%

Renewal or Transfer of Coverage Only

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TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOMOBILES

See Rule 402

Semiannual Premium

Round to the nearest penny after each sequence step

ERS Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only; Ineligible for STAR Plan factor applies)	*
03. Policy Term (Rule 102, Rule 801C)	*
04. Fleet Modification	*

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TRAVEL AND CAMPING TRAILERS

Insured Under Recreational Vehicle Policy

See Rule 901

Annual Premiums

Round to the nearest dollar after each sequence step

Physical Damage Sequence	Operation
01. Base Rate (See Below)	
02. Materials Discount	*
03. Apply Minimum Premium (See Below)	
04. Fleet Modification (Round to the nearest penny)	*

Minimum Premium
1.00

SFM Physical Damage Base Rates										
Trailer Type	Age Group	MSRP (Including Equipment)	DRG	Deductible						
				50	100	200*	250	500	1000	2000
Travel	1	0 - 750	1	39	35	30	29	21	N/A	N/A
Travel	1	751 - 1,500	2	53	46	41	39	29	N/A	N/A
Travel	1	1,501 - 2,250	3	73	64	57	54	40	27	N/A
Travel	1	2,251 - 3,000	4	97	86	75	71	53	36	22
Travel	1	3,001 - 4,500	5	126	110	98	92	69	46	29
Travel	1	4,501 - 6,000	6	164	145	132	125	98	68	44
Travel	1	6,001 - 7,500	7	209	186	174	164	130	93	61
Travel	1	7,501 - 9,000	8	254	227	214	202	163	118	78
Travel	1	9,001 - 11,000	9	300	268	255	241	195	143	96
Travel	1	11,001 - 13,000	10	345	310	296	280	228	168	113
Travel	1	13,001 - 15,000	11	391	352	337	319	260	192	130
Travel	1	15,001 - 17,000	12	436	392	378	356	293	217	147
Travel	1	17,001 - 19,000	13	482	434	420	396	325	242	164
Travel	1	19,001 - 21,000	14	526	475	460	434	358	266	181
Travel	1	21,001 - 23,000	15	571	517	500	472	391	291	199

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SFM Physical Damage Base Rates										
Trailer Type	Age Group	MSRP (Including Equipment)	DRG	Deductible						
				50	100	200*	250	500	1000	2000
Travel	1	23,001 - 25,000	16	617	558	542	511	423	316	216
Travel	1	25,001 - 27,000	17	662	599	582	549	456	341	233
Travel	1	27,001 - 29,000	18	707	641	623	588	488	366	250
Travel	1	29,001 - 31,000	19	752	681	664	627	521	391	267
Travel	1	31,001 - 33,000	20	798	723	705	666	553	415	285
Travel	1	33,001 - 35,000	21	854	775	756	714	594	446	306
Travel	1	35,001 - 37,000	22	854	775	756	714	594	446	306
Travel	1	37,001 - 39,000	23	911	826	807	762	635	477	328
Travel	1	39,001 - 41,000	24	911	826	807	762	635	477	328
Travel	1	41,001 - 43,000	25	967	878	858	810	676	508	349
Travel	1	43,001 - 45,000	26	967	878	858	810	676	508	349
Travel	1	45,001 - 47,000	27	1024	930	910	859	716	539	371
Travel	1	47,001 - 49,000	28	1024	930	910	859	716	539	371
Travel	1	49,001 - 51,000	29	1076	976	956	902	753	567	390
Travel	1	51,001 - 53,000	30	1076	976	956	902	753	567	390
Travel	1	53,001 - 55,000	31	1126	1023	1002	945	789	595	409
Travel	1	55,001 - 57,000	32	1126	1023	1002	945	789	595	409
Travel	1	57,001 - 59,000	33	1177	1069	1048	989	826	623	429
Travel	1	59,001 - 61,000	34	1177	1069	1048	989	826	623	429
Travel	1	61,001 - 63,000	35	1227	1115	1094	1032	863	651	448
Travel	1	63,001 - 65,000	36	1227	1115	1094	1032	863	651	448
Travel	1	65,001 - 67,000	37	1278	1163	1139	1076	899	679	467
Travel	1	67,001 - 69,000	38	1278	1163	1139	1076	899	679	467
Travel	1	69,001 - 73,000	39 - 40	1330	1209	1185	1119	936	707	487
Travel	1	73,001 - 77,000	41 - 42	1380	1255	1231	1162	972	734	506
Travel	1	77,001 - 81,000	43 - 44	1432	1301	1277	1206	1009	763	525

SFM Physical Damage Base Rates										
Trailer Type	Age Group	MSRP (Including Equipment)	DRG	Deductible						
				50	100	200*	250	500	1000	2000
Travel	2	0 - 750	1	38	34	29	27	21	N/A	N/A
Travel	2	751 - 1,500	2	51	44	39	37	28	N/A	N/A
Travel	2	1,501 - 2,250	3	70	61	54	51	39	26	N/A
Travel	2	2,251 - 3,000	4	93	82	72	68	51	34	21
Travel	2	3,001 - 4,500	5	121	106	94	89	66	44	27

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SFM Physical Damage Base Rates										
Trailer Type	Age Group	MSRP (Including Equipment)	DRG	Deductible						
				50	100	200*	250	500	1000	2000
Travel	2	4,501 - 6,000	6	158	139	127	120	94	66	42
Travel	2	6,001 - 7,500	7	200	178	167	158	125	89	59
Travel	2	7,501 - 9,000	8	244	218	206	194	156	113	75
Travel	2	9,001 - 11,000	9	288	257	245	231	187	137	92
Travel	2	11,001 - 13,000	10	331	298	285	269	219	161	108
Travel	2	13,001 - 15,000	11	375	338	324	306	250	184	125
Travel	2	15,001 - 17,000	12	419	377	362	342	281	208	141
Travel	2	17,001 - 19,000	13	462	417	403	380	312	232	158
Travel	2	19,001 - 21,000	14	505	456	441	417	344	256	174
Travel	2	21,001 - 23,000	15	548	496	480	453	375	280	191
Travel	2	23,001 - 25,000	16	592	536	520	491	406	304	207
Travel	2	25,001 - 27,000	17	636	575	559	527	437	327	224
Travel	2	27,001 - 29,000	18	678	615	598	565	469	351	240
Travel	2	29,001 - 31,000	19	722	654	638	602	500	375	257
Travel	2	31,001 - 33,000	20	766	694	677	639	531	399	273
Travel	2	33,001 - 35,000	21	820	744	726	685	570	429	294
Travel	2	35,001 - 37,000	22	820	744	726	685	570	429	294
Travel	2	37,001 - 39,000	23	875	793	775	731	610	458	315
Travel	2	39,001 - 41,000	24	875	793	775	731	610	458	315
Travel	2	41,001 - 43,000	25	928	843	823	777	649	488	335
Travel	2	43,001 - 45,000	26	928	843	823	777	649	488	335
Travel	2	45,001 - 47,000	27	983	893	873	824	687	518	356
Travel	2	47,001 - 49,000	28	983	893	873	824	687	518	356
Travel	2	49,001 - 51,000	29	1033	937	917	866	723	545	374
Travel	2	51,001 - 53,000	30	1033	937	917	866	723	545	374
Travel	2	53,001 - 55,000	31	1081	982	962	908	758	571	393
Travel	2	55,001 - 57,000	32	1081	982	962	908	758	571	393
Travel	2	57,001 - 59,000	33	1130	1027	1006	949	793	598	411
Travel	2	59,001 - 61,000	34	1130	1027	1006	949	793	598	411
Travel	2	61,001 - 63,000	35	1178	1071	1050	991	828	625	430
Travel	2	63,001 - 65,000	36	1178	1071	1050	991	828	625	430
Travel	2	65,001 - 67,000	37	1227	1116	1094	1033	863	651	449
Travel	2	67,001 - 69,000	38	1227	1116	1094	1033	863	651	449
Travel	2	69,001 - 73,000	39 - 40	1276	1161	1138	1074	899	678	467
Travel	2	73,001 - 77,000	41 - 42	1325	1205	1182	1116	933	705	486
Travel	2	77,001 - 81,000	43 - 44	1375	1249	1226	1157	968	732	504

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SFM Physical Damage Base Rates										
Trailer Type	Age Group	MSRP (Including Equipment)	DRG	Deductible						
				50	100	200*	250	500	1000	2000
Travel	3	0 - 750	1	36	32	28	26	20	N/A	N/A
Travel	3	751 - 1,500	2	49	42	38	36	27	N/A	N/A
Travel	3	1,501 - 2,250	3	67	59	52	49	37	25	N/A
Travel	3	2,251 - 3,000	4	90	79	69	65	49	33	20
Travel	3	3,001 - 4,500	5	116	101	90	85	64	42	26
Travel	3	4,501 - 6,000	6	151	133	121	115	90	63	40
Travel	3	6,001 - 7,500	7	192	171	160	151	120	85	56
Travel	3	7,501 - 9,000	8	234	209	197	186	150	108	72
Travel	3	9,001 - 11,000	9	276	247	235	222	180	131	88
Travel	3	11,001 - 13,000	10	317	285	273	257	210	154	104
Travel	3	13,001 - 15,000	11	359	324	310	293	240	177	120
Travel	3	15,001 - 17,000	12	401	361	347	328	269	200	135
Travel	3	17,001 - 19,000	13	443	399	386	364	299	223	151
Travel	3	19,001 - 21,000	14	484	437	423	399	329	245	167
Travel	3	21,001 - 23,000	15	526	475	460	434	359	268	183
Travel	3	23,001 - 25,000	16	567	514	499	471	389	291	199
Travel	3	25,001 - 27,000	17	609	551	535	505	419	314	214
Travel	3	27,001 - 29,000	18	650	589	573	541	449	336	230
Travel	3	29,001 - 31,000	19	692	627	611	577	479	359	246
Travel	3	31,001 - 33,000	20	734	665	649	612	509	382	262
Travel	3	33,001 - 35,000	21	786	713	696	657	547	411	282
Travel	3	35,001 - 37,000	22	786	713	696	657	547	411	282
Travel	3	37,001 - 39,000	23	838	760	742	701	584	439	301
Travel	3	39,001 - 41,000	24	838	760	742	701	584	439	301
Travel	3	41,001 - 43,000	25	890	808	789	745	622	468	321
Travel	3	43,001 - 45,000	26	890	808	789	745	622	468	321
Travel	3	45,001 - 47,000	27	942	855	837	790	659	496	341
Travel	3	47,001 - 49,000	28	942	855	837	790	659	496	341
Travel	3	49,001 - 51,000	29	990	898	879	830	692	522	359
Travel	3	51,001 - 53,000	30	990	898	879	830	692	522	359
Travel	3	53,001 - 55,000	31	1036	941	921	870	726	547	377
Travel	3	55,001 - 57,000	32	1036	941	921	870	726	547	377
Travel	3	57,001 - 59,000	33	1083	984	964	910	760	573	394
Travel	3	59,001 - 61,000	34	1083	984	964	910	760	573	394
Travel	3	61,001 - 63,000	35	1129	1026	1006	950	794	599	412
Travel	3	63,001 - 65,000	36	1129	1026	1006	950	794	599	412
Travel	3	65,001 - 67,000	37	1176	1070	1048	989	827	624	430

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SFM Physical Damage Base Rates										
Trailer Type	Age Group	MSRP (Including Equipment)	DRG	Deductible						
				50	100	200*	250	500	1000	2000
Travel	3	67,001 - 69,000	38	1176	1070	1048	989	827	624	430
Travel	3	69,001 - 73,000	39 - 40	1223	1112	1091	1029	861	650	448
Travel	3	73,001 - 77,000	41 - 42	1270	1155	1133	1069	894	676	465
Travel	3	77,001 - 81,000	43 - 44	1317	1197	1175	1109	928	702	483

SFM Physical Damage Base Rates										
Trailer Type	Age Group	MSRP (Including Equipment)	DRG	Deductible						
				50	100	200*	250	500	1000	2000
Travel	4	0 - 750	1	34	31	26	25	19	N/A	N/A
Travel	4	751 - 1,500	2	46	40	36	34	25	N/A	N/A
Travel	4	1,501 - 2,250	3	64	55	49	47	35	23	N/A
Travel	4	2,251 - 3,000	4	85	75	66	62	46	31	19
Travel	4	3,001 - 4,500	5	110	96	85	80	60	40	25
Travel	4	4,501 - 6,000	6	143	126	115	108	85	59	38
Travel	4	6,001 - 7,500	7	181	162	151	143	113	81	53
Travel	4	7,501 - 9,000	8	221	198	186	176	142	102	68
Travel	4	9,001 - 11,000	9	261	233	222	210	170	124	83
Travel	4	11,001 - 13,000	10	300	270	258	243	198	146	98
Travel	4	13,001 - 15,000	11	340	306	294	277	226	167	113
Travel	4	15,001 - 17,000	12	379	341	328	310	255	189	128
Travel	4	17,001 - 19,000	13	419	378	365	345	283	210	143
Travel	4	19,001 - 21,000	14	457	413	400	377	311	232	158
Travel	4	21,001 - 23,000	15	497	449	435	410	340	253	173
Travel	4	23,001 - 25,000	16	537	486	471	445	368	275	188
Travel	4	25,001 - 27,000	17	576	521	506	478	396	297	203
Travel	4	27,001 - 29,000	18	615	557	542	512	425	318	218
Travel	4	29,001 - 31,000	19	654	593	578	545	453	340	233
Travel	4	31,001 - 33,000	20	694	629	614	579	481	361	248
Travel	4	33,001 - 35,000	21	743	674	658	621	517	388	266
Travel	4	35,001 - 37,000	22	743	674	658	621	517	388	266
Travel	4	37,001 - 39,000	23	793	719	702	663	552	415	285
Travel	4	39,001 - 41,000	24	793	719	702	663	552	415	285
Travel	4	41,001 - 43,000	25	841	764	746	704	588	442	304
Travel	4	43,001 - 45,000	26	841	764	746	704	588	442	304
Travel	4	45,001 - 47,000	27	891	809	791	747	623	469	322

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SFM Physical Damage Base Rates										
Trailer Type	Age Group	MSRP (Including Equipment)	DRG	Deductible						
				50	100	200*	250	500	1000	2000
Travel	4	47,001 - 49,000	28	891	809	791	747	623	469	322
Travel	4	49,001 - 51,000	29	936	849	831	785	655	494	339
Travel	4	51,001 - 53,000	30	936	849	831	785	655	494	339
Travel	4	53,001 - 55,000	31	980	890	871	822	687	518	356
Travel	4	55,001 - 57,000	32	980	890	871	822	687	518	356
Travel	4	57,001 - 59,000	33	1024	930	911	860	719	542	373
Travel	4	59,001 - 61,000	34	1024	930	911	860	719	542	373
Travel	4	61,001 - 63,000	35	1068	970	951	898	751	566	390
Travel	4	63,001 - 65,000	36	1068	970	951	898	751	566	390
Travel	4	65,001 - 67,000	37	1112	1012	991	936	782	590	407
Travel	4	67,001 - 69,000	38	1112	1012	991	936	782	590	407
Travel	4	69,001 - 73,000	39 - 40	1157	1052	1031	973	814	615	423
Travel	4	73,001 - 77,000	41 - 42	1201	1092	1071	1011	846	639	440
Travel	4	77,001 - 81,000	43 - 44	1246	1132	1111	1049	878	663	457

SFM Physical Damage Base Rates										
Trailer Type	Age Group	MSRP (Including Equipment)	DRG	Deductible						
				50	100	200*	250	500	1000	2000
Travel	5	0 - 750	1	32	29	25	23	18	N/A	N/A
Travel	5	751 - 1,500	2	44	38	34	32	24	N/A	N/A
Travel	5	1,501 - 2,250	3	60	52	47	44	33	22	N/A
Travel	5	2,251 - 3,000	4	80	70	62	58	44	29	18
Travel	5	3,001 - 4,500	5	104	90	80	76	57	38	23
Travel	5	4,501 - 6,000	6	135	119	108	102	80	56	36
Travel	5	6,001 - 7,500	7	171	152	143	135	107	76	50
Travel	5	7,501 - 9,000	8	208	187	176	166	133	97	64
Travel	5	9,001 - 11,000	9	246	220	209	198	160	117	78
Travel	5	11,001 - 13,000	10	283	254	243	229	187	137	93
Travel	5	13,001 - 15,000	11	320	288	277	261	213	157	107
Travel	5	15,001 - 17,000	12	358	322	310	292	240	178	121
Travel	5	17,001 - 19,000	13	395	356	344	325	267	198	135
Travel	5	19,001 - 21,000	14	431	389	377	356	294	218	149
Travel	5	21,001 - 23,000	15	468	424	410	387	320	239	163
Travel	5	23,001 - 25,000	16	506	458	444	419	347	259	177
Travel	5	25,001 - 27,000	17	543	491	477	450	374	280	191

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SFM Physical Damage Base Rates										
Trailer Type	Age Group	MSRP (Including Equipment)	DRG	Deductible						
				50	100	200*	250	500	1000	2000
Travel	5	27,001 - 29,000	18	579	525	511	482	400	300	205
Travel	5	29,001 - 31,000	19	617	559	545	514	427	320	219
Travel	5	31,001 - 33,000	20	654	593	578	546	454	341	233
Travel	5	33,001 - 35,000	21	701	635	620	585	487	366	251
Travel	5	35,001 - 37,000	22	701	635	620	585	487	366	251
Travel	5	37,001 - 39,000	23	747	678	662	625	521	391	269
Travel	5	39,001 - 41,000	24	747	678	662	625	521	391	269
Travel	5	41,001 - 43,000	25	793	720	703	664	554	417	286
Travel	5	43,001 - 45,000	26	793	720	703	664	554	417	286
Travel	5	45,001 - 47,000	27	839	762	746	704	587	442	304
Travel	5	47,001 - 49,000	28	839	762	746	704	587	442	304
Travel	5	49,001 - 51,000	29	882	800	784	740	617	465	320
Travel	5	51,001 - 53,000	30	882	800	784	740	617	465	320
Travel	5	53,001 - 55,000	31	923	839	821	775	647	488	336
Travel	5	55,001 - 57,000	32	923	839	821	775	647	488	336
Travel	5	57,001 - 59,000	33	965	877	859	811	677	511	351
Travel	5	59,001 - 61,000	34	965	877	859	811	677	511	351
Travel	5	61,001 - 63,000	35	1006	915	897	846	707	534	367
Travel	5	63,001 - 65,000	36	1006	915	897	846	707	534	367
Travel	5	65,001 - 67,000	37	1048	953	934	882	737	556	383
Travel	5	67,001 - 69,000	38	1048	953	934	882	737	556	383
Travel	5	69,001 - 73,000	39 - 40	1090	991	972	918	768	580	399
Travel	5	73,001 - 77,000	41 - 42	1132	1029	1010	953	797	602	415
Travel	5	77,001 - 81,000	43 - 44	1174	1067	1047	989	827	625	431

SFM Physical Damage Base Rates										
Trailer Type	Age Group	MSRP (Including Equipment)	DRG	Deductible						
				50	100	200*	250	500	1000	2000
Camping	1	0 - 750	1	33	30	26	24	18	N/A	N/A
Camping	1	751 - 1,500	2	45	39	35	33	25	N/A	N/A
Camping	1	1,501 - 2,250	3	62	54	48	46	34	23	N/A
Camping	1	2,251 - 3,000	4	83	73	64	60	45	30	19
Camping	1	3,001 - 4,500	5	107	93	83	78	59	39	24
Camping	1	4,501 - 6,000	6	140	123	112	106	83	58	37
Camping	1	6,001 - 7,500	7	177	158	148	140	111	79	52

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SFM Physical Damage Base Rates										
Trailer Type	Age Group	MSRP (Including Equipment)	DRG	Deductible						
				50	100	200*	250	500	1000	2000
Camping	1	7,501 - 9,000	8	216	193	182	172	138	100	67
Camping	1	9,001 - 11,000	9	255	228	217	205	166	121	81
Camping	1	11,001 - 13,000	10	293	263	252	238	194	142	96
Camping	1	13,001 - 15,000	11	332	299	287	271	221	163	111
Camping	1	15,001 - 17,000	12	371	334	321	303	249	184	125
Camping	1	17,001 - 19,000	13	409	369	357	337	277	206	140
Camping	1	19,001 - 21,000	14	447	404	391	369	304	226	154
Camping	1	21,001 - 23,000	15	486	439	425	401	332	248	169
Camping	1	23,001 - 25,000	16	524	475	461	435	360	269	184
Camping	1	25,001 - 27,000	17	563	509	495	467	387	290	198
Camping	1	27,001 - 29,000	18	601	545	530	500	415	311	213
Camping	1	29,001 - 31,000	19	639	579	565	533	443	332	227
Camping	1	31,001 - 33,000	20	678	615	599	566	470	353	242
Camping	1	33,001 - 35,000	21	726	659	643	607	505	379	260
Camping	1	35,001 - 37,000	22	726	659	643	607	505	379	260
Camping	1	37,001 - 39,000	23	775	703	686	647	540	406	279
Camping	1	39,001 - 41,000	24	775	703	686	647	540	406	279
Camping	1	41,001 - 43,000	25	822	746	729	688	574	432	297
Camping	1	43,001 - 45,000	26	822	746	729	688	574	432	297
Camping	1	45,001 - 47,000	27	870	790	773	730	609	458	315
Camping	1	47,001 - 49,000	28	870	790	773	730	609	458	315
Camping	1	49,001 - 51,000	29	914	830	812	767	640	482	332
Camping	1	51,001 - 53,000	30	914	830	812	767	640	482	332
Camping	1	53,001 - 55,000	31	957	870	851	804	671	506	348
Camping	1	55,001 - 57,000	32	957	870	851	804	671	506	348
Camping	1	57,001 - 59,000	33	1000	909	890	840	702	530	364
Camping	1	59,001 - 61,000	34	1000	909	890	840	702	530	364
Camping	1	61,001 - 63,000	35	1043	948	930	877	733	553	381
Camping	1	63,001 - 65,000	36	1043	948	930	877	733	553	381
Camping	1	65,001 - 67,000	37	1086	988	969	914	764	577	397
Camping	1	67,001 - 69,000	38	1086	988	969	914	764	577	397
Camping	1	69,001 - 73,000	39 - 40	1130	1028	1008	951	796	601	414
Camping	1	73,001 - 77,000	41 - 42	1173	1067	1047	988	826	624	430
Camping	1	77,001 - 81,000	43 - 44	1217	1106	1086	1025	857	648	447

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Trailer Type	Age Group	MSRP (Including Equipment)	DRG	Deductible						
				50	100	200*	250	500	1000	2000
Camping	2	0 - 750	1	32	29	25	23	18	N/A	N/A
Camping	2	751 - 1,500	2	43	38	34	32	24	N/A	N/A
Camping	2	1,501 - 2,250	3	60	52	46	44	33	22	N/A
Camping	2	2,251 - 3,000	4	79	70	61	58	43	29	18
Camping	2	3,001 - 4,500	5	103	90	80	75	56	38	23
Camping	2	4,501 - 6,000	6	134	118	108	102	80	56	36
Camping	2	6,001 - 7,500	7	170	152	142	134	106	76	50
Camping	2	7,501 - 9,000	8	207	186	175	165	133	96	64
Camping	2	9,001 - 11,000	9	244	219	208	197	159	116	78
Camping	2	11,001 - 13,000	10	282	253	242	228	186	137	92
Camping	2	13,001 - 15,000	11	319	287	275	260	212	157	106
Camping	2	15,001 - 17,000	12	356	320	308	291	239	177	120
Camping	2	17,001 - 19,000	13	393	354	342	323	266	197	134
Camping	2	19,001 - 21,000	14	429	387	375	354	292	217	148
Camping	2	21,001 - 23,000	15	466	422	408	385	319	238	162
Camping	2	23,001 - 25,000	16	503	456	442	417	345	258	176
Camping	2	25,001 - 27,000	17	540	489	475	448	372	278	190
Camping	2	27,001 - 29,000	18	577	523	508	480	398	298	204
Camping	2	29,001 - 31,000	19	614	556	542	511	425	319	218
Camping	2	31,001 - 33,000	20	651	590	575	543	451	339	232
Camping	2	33,001 - 35,000	21	697	632	617	582	485	364	250
Camping	2	35,001 - 37,000	22	697	632	617	582	485	364	250
Camping	2	37,001 - 39,000	23	744	674	658	621	518	390	267
Camping	2	39,001 - 41,000	24	744	674	658	621	518	390	267
Camping	2	41,001 - 43,000	25	789	717	700	661	551	415	285
Camping	2	43,001 - 45,000	26	789	717	700	661	551	415	285
Camping	2	45,001 - 47,000	27	835	759	742	701	584	440	302
Camping	2	47,001 - 49,000	28	835	759	742	701	584	440	302
Camping	2	49,001 - 51,000	29	878	796	780	736	614	463	318
Camping	2	51,001 - 53,000	30	878	796	780	736	614	463	318
Camping	2	53,001 - 55,000	31	919	835	817	771	644	486	334
Camping	2	55,001 - 57,000	32	919	835	817	771	644	486	334
Camping	2	57,001 - 59,000	33	960	873	855	807	674	509	350
Camping	2	59,001 - 61,000	34	960	873	855	807	674	509	350
Camping	2	61,001 - 63,000	35	1001	910	892	842	704	531	366
Camping	2	63,001 - 65,000	36	1001	910	892	842	704	531	366
Camping	2	65,001 - 67,000	37	1043	949	930	878	733	554	381
Camping	2	67,001 - 69,000	38	1043	949	930	878	733	554	381

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SFM Physical Damage Base Rates										
Trailer Type	Age Group	MSRP (Including Equipment)	DRG	Deductible						
				50	100	200*	250	500	1000	2000
Camping	2	69,001 - 73,000	39 - 40	1085	987	967	913	764	577	397
Camping	2	73,001 - 77,000	41 - 42	1126	1024	1005	948	793	599	413
Camping	2	77,001 - 81,000	43 - 44	1168	1062	1042	984	823	622	429

SFM Physical Damage Base Rates										
Trailer Type	Age Group	MSRP (Including Equipment)	DRG	Deductible						
				50	100	200*	250	500	1000	2000
Camping	3	0 - 750	1	31	27	24	22	17	N/A	N/A
Camping	3	751 - 1,500	2	42	36	32	30	23	N/A	N/A
Camping	3	1,501 - 2,250	3	57	50	44	42	31	21	N/A
Camping	3	2,251 - 3,000	4	76	67	59	56	42	28	17
Camping	3	3,001 - 4,500	5	99	86	76	72	54	36	22
Camping	3	4,501 - 6,000	6	128	113	103	97	76	53	34
Camping	3	6,001 - 7,500	7	163	145	136	129	102	73	48
Camping	3	7,501 - 9,000	8	199	178	168	158	127	92	61
Camping	3	9,001 - 11,000	9	234	210	200	188	153	112	75
Camping	3	11,001 - 13,000	10	270	242	232	219	178	131	88
Camping	3	13,001 - 15,000	11	305	275	264	249	204	150	102
Camping	3	15,001 - 17,000	12	341	307	295	279	229	170	115
Camping	3	17,001 - 19,000	13	377	339	328	310	254	189	128
Camping	3	19,001 - 21,000	14	411	371	359	339	280	208	142
Camping	3	21,001 - 23,000	15	447	404	391	369	305	228	156
Camping	3	23,001 - 25,000	16	482	437	424	400	331	247	169
Camping	3	25,001 - 27,000	17	518	468	455	430	356	267	182
Camping	3	27,001 - 29,000	18	552	501	487	460	382	286	196
Camping	3	29,001 - 31,000	19	588	533	519	490	407	305	209
Camping	3	31,001 - 33,000	20	624	566	551	521	433	325	223
Camping	3	33,001 - 35,000	21	668	606	591	558	465	349	240
Camping	3	35,001 - 37,000	22	668	606	591	558	465	349	240
Camping	3	37,001 - 39,000	23	713	646	631	596	496	373	256
Camping	3	39,001 - 41,000	24	713	646	631	596	496	373	256
Camping	3	41,001 - 43,000	25	756	687	671	633	528	397	273
Camping	3	43,001 - 45,000	26	756	687	671	633	528	397	273
Camping	3	45,001 - 47,000	27	801	727	711	671	560	422	290
Camping	3	47,001 - 49,000	28	801	727	711	671	560	422	290

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SFM Physical Damage Base Rates										
Trailer Type	Age Group	MSRP (Including Equipment)	DRG	Deductible						
				50	100	200*	250	500	1000	2000
Camping	3	49,001 - 51,000	29	841	763	747	705	589	444	305
Camping	3	51,001 - 53,000	30	841	763	747	705	589	444	305
Camping	3	53,001 - 55,000	31	881	800	783	739	617	465	320
Camping	3	55,001 - 57,000	32	881	800	783	739	617	465	320
Camping	3	57,001 - 59,000	33	920	836	819	773	646	487	335
Camping	3	59,001 - 61,000	34	920	836	819	773	646	487	335
Camping	3	61,001 - 63,000	35	960	872	855	807	675	509	350
Camping	3	63,001 - 65,000	36	960	872	855	807	675	509	350
Camping	3	65,001 - 67,000	37	999	909	891	841	703	531	366
Camping	3	67,001 - 69,000	38	999	909	891	841	703	531	366
Camping	3	69,001 - 73,000	39 - 40	1040	945	927	875	732	553	381
Camping	3	73,001 - 77,000	41 - 42	1079	982	963	909	760	574	396
Camping	3	77,001 - 81,000	43 - 44	1120	1018	999	943	789	596	411

SFM Physical Damage Base Rates										
Trailer Type	Age Group	MSRP (Including Equipment)	DRG	Deductible						
				50	100	200*	250	500	1000	2000
Camping	4	0 - 750	1	29	26	22	21	16	N/A	N/A
Camping	4	751 - 1,500	2	39	34	30	29	22	N/A	N/A
Camping	4	1,501 - 2,250	3	54	47	42	40	30	20	N/A
Camping	4	2,251 - 3,000	4	72	63	56	53	39	26	16
Camping	4	3,001 - 4,500	5	93	81	72	68	51	34	21
Camping	4	4,501 - 6,000	6	122	107	98	92	72	51	33
Camping	4	6,001 - 7,500	7	154	137	129	122	96	69	45
Camping	4	7,501 - 9,000	8	188	168	158	150	120	87	58
Camping	4	9,001 - 11,000	9	222	198	189	178	144	105	71
Camping	4	11,001 - 13,000	10	255	229	219	207	168	124	83
Camping	4	13,001 - 15,000	11	289	260	250	236	193	142	96
Camping	4	15,001 - 17,000	12	322	290	279	264	217	160	109
Camping	4	17,001 - 19,000	13	356	321	310	293	241	179	122
Camping	4	19,001 - 21,000	14	389	351	340	321	265	197	134
Camping	4	21,001 - 23,000	15	422	382	370	349	289	215	147
Camping	4	23,001 - 25,000	16	456	413	401	378	313	234	160
Camping	4	25,001 - 27,000	17	490	443	430	406	337	252	172
Camping	4	27,001 - 29,000	18	522	474	461	435	361	270	185

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SFM Physical Damage Base Rates										
Trailer Type	Age Group	MSRP (Including Equipment)	DRG	Deductible						
				50	100	200*	250	500	1000	2000
Camping	4	29,001 - 31,000	19	556	504	491	464	385	289	198
Camping	4	31,001 - 33,000	20	590	535	522	492	409	307	210
Camping	4	33,001 - 35,000	21	632	573	559	528	439	330	227
Camping	4	35,001 - 37,000	22	632	573	559	528	439	330	227
Camping	4	37,001 - 39,000	23	674	611	597	563	469	353	242
Camping	4	39,001 - 41,000	24	674	611	597	563	469	353	242
Camping	4	41,001 - 43,000	25	715	649	634	599	500	376	258
Camping	4	43,001 - 45,000	26	715	649	634	599	500	376	258
Camping	4	45,001 - 47,000	27	757	688	673	635	529	399	274
Camping	4	47,001 - 49,000	28	757	688	673	635	529	399	274
Camping	4	49,001 - 51,000	29	795	722	707	667	557	420	288
Camping	4	51,001 - 53,000	30	795	722	707	667	557	420	288
Camping	4	53,001 - 55,000	31	833	757	741	699	584	440	303
Camping	4	55,001 - 57,000	32	833	757	741	699	584	440	303
Camping	4	57,001 - 59,000	33	870	791	775	731	611	461	317
Camping	4	59,001 - 61,000	34	870	791	775	731	611	461	317
Camping	4	61,001 - 63,000	35	908	825	809	763	638	481	331
Camping	4	63,001 - 65,000	36	908	825	809	763	638	481	331
Camping	4	65,001 - 67,000	37	945	860	843	795	665	502	346
Camping	4	67,001 - 69,000	38	945	860	843	795	665	502	346
Camping	4	69,001 - 73,000	39 - 40	983	894	877	827	692	523	360
Camping	4	73,001 - 77,000	41 - 42	1021	928	911	860	719	543	374
Camping	4	77,001 - 81,000	43 - 44	1059	962	945	892	746	564	389

SFM Physical Damage Base Rates										
Trailer Type	Age Group	MSRP (Including Equipment)	DRG	Deductible						
				50	100	200*	250	500	1000	2000
Camping	5	0 - 750	1	27	25	21	20	15	N/A	N/A
Camping	5	751 - 1,500	2	37	32	29	27	20	N/A	N/A
Camping	5	1,501 - 2,250	3	51	44	40	37	28	19	N/A
Camping	5	2,251 - 3,000	4	68	60	52	50	37	25	16
Camping	5	3,001 - 4,500	5	88	77	68	64	48	32	20
Camping	5	4,501 - 6,000	6	115	101	92	87	68	48	31
Camping	5	6,001 - 7,500	7	145	129	121	115	91	65	43
Camping	5	7,501 - 9,000	8	177	159	149	141	113	82	55

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SFM Physical Damage Base Rates										
Trailer Type	Age Group	MSRP (Including Equipment)	DRG	Deductible						
				50	100	200*	250	500	1000	2000
Camping	5	9,001 - 11,000	9	209	187	178	168	136	99	67
Camping	5	11,001 - 13,000	10	240	216	207	195	159	117	79
Camping	5	13,001 - 15,000	11	272	245	235	222	181	134	91
Camping	5	15,001 - 17,000	12	304	273	263	248	204	151	103
Camping	5	17,001 - 19,000	13	336	303	292	276	227	169	115
Camping	5	19,001 - 21,000	14	366	331	320	302	249	186	126
Camping	5	21,001 - 23,000	15	398	360	348	329	272	203	139
Camping	5	23,001 - 25,000	16	430	389	378	356	295	220	151
Camping	5	25,001 - 27,000	17	462	417	406	383	318	238	163
Camping	5	27,001 - 29,000	18	492	447	434	410	340	255	174
Camping	5	29,001 - 31,000	19	524	475	463	437	363	272	186
Camping	5	31,001 - 33,000	20	556	504	492	464	386	290	198
Camping	5	33,001 - 35,000	21	596	540	527	497	414	311	214
Camping	5	35,001 - 37,000	22	596	540	527	497	414	311	214
Camping	5	37,001 - 39,000	23	635	576	562	531	443	333	228
Camping	5	39,001 - 41,000	24	635	576	562	531	443	333	228
Camping	5	41,001 - 43,000	25	674	612	598	564	471	354	243
Camping	5	43,001 - 45,000	26	674	612	598	564	471	354	243
Camping	5	45,001 - 47,000	27	714	648	634	598	499	376	258
Camping	5	47,001 - 49,000	28	714	648	634	598	499	376	258
Camping	5	49,001 - 51,000	29	750	680	666	629	525	395	272
Camping	5	51,001 - 53,000	30	750	680	666	629	525	395	272
Camping	5	53,001 - 55,000	31	785	713	698	659	550	415	285
Camping	5	55,001 - 57,000	32	785	713	698	659	550	415	285
Camping	5	57,001 - 59,000	33	820	745	730	689	576	434	299
Camping	5	59,001 - 61,000	34	820	745	730	689	576	434	299
Camping	5	61,001 - 63,000	35	855	778	762	719	601	454	312
Camping	5	63,001 - 65,000	36	855	778	762	719	601	454	312
Camping	5	65,001 - 67,000	37	891	810	794	750	626	473	326
Camping	5	67,001 - 69,000	38	891	810	794	750	626	473	326
Camping	5	69,001 - 73,000	39 - 40	927	843	826	780	652	493	339
Camping	5	73,001 - 77,000	41 - 42	962	875	858	810	678	512	353
Camping	5	77,001 - 81,000	43 - 44	998	907	890	840	703	532	366

Increase the DRG 44 premium by the percentage shown below for each $4,000, or fraction thereof, by which the MSRP exceeds $81,000, rounding to the nearest dollar. For each $2,000 increment, or

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fraction thereof, by which the MSRP exceeds $81,000 increase the DRG by one.
2%

* SFM Renewal or Transfer of Coverage Only

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NON-OWNED VEHICLE RATES

This section provides details on rating for non-owned vehicles.

EMPLOYERS' NON-OWNED CAR LIABILITY (Rule 503)

AND HIRED CARS (Rule 504)

Semiannual Premiums

Round to the nearest penny after each sequence step

BIPD Sequence	Operation
01. Base Rate (See Below)	
02. Commercial Limits (BI + PD)	*
03. Apply Minimum Premium (See Below)	
04. Policy Term (Rule 102, Rule 801C)	*
05. Fleet Modification	*

MPC Sequence	Operation
01. Base Rate (See Below)	
03. Commercial Limits	*
02. Apply Minimum Premium (See Below)	
04. Policy Term (Rule 102, Rule 801C)	*
05. Fleet Modification	*

Physical Damage Sequence	Operation
01. Base Rate (See Below)	
02. Apply Minimum Premium (See Below)	
03. Policy Term (Rule 102, Rule 801C)	*
04. Fleet Modification	*

SFM BIPD		
Class	Employers' Non-Owned Car Rate Per Employee	Hired Car Rate per $100 Cost-of-Hire

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SFM BIPD		
Class	Employers' Non-Owned Car Rate Per Employee	Hired Car Rate per $100 Cost-of-Hire
A	200.00	2.00
B	100.00	2.00
C	50.00	2.00
D	20.00	2.00
E	10.00	2.00

Note: To compute the base rate for BIPD, multiply the Employers' Non-Owned Car rate by the number of regular use employees and multiply the Hired Car rate by the total cost-of-hire (in hundreds of dollars), and then add these together.

SFM BIPD	
Employers' Non-Owned Car Liability including Hired Cars	
Class	Minimum Premium Per Location
A	750.00
B	375.00
C	187.50
D	50.00
E	20.00

Note: To determine the minimum premium for the policy, multiply the minimum premium per location by the number of business locations at which the named insured has employees who use their own vehicles in the business of the named insured.

SFM MPC		
Class	Employers' Non-Owned Car Rate Per Employee	Hired Car Rate per $100 Cost-of-Hire
A	0.80	0.10
B	0.80	0.10
C	0.80	0.10
D	0.80	0.10
E	0.80	0.10

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Note: To compute the base rate for MPC, multiply the Employers' Non-Owned Car rate by the number of regular use employees and multiply the Hired Car rate by the total cost-of-hire (in hundreds of dollars), and then add these together.

SFM MPC	
Employers' Non-Owned Car Liability including Hired Cars	
Class	Minimum Premium Per Location
A	2.00
B	2.00
C	2.00
D	2.00
E	2.00

Note: To determine the minimum premium for MPC, multiply the minimum premium per location by the number of business locations at which the named insured has employees who use their own vehicles in the business of the named insured.

SFM Use of Non-Owned Cars by Businesses	
Physical Damage Coverage, $250 Deductible See Rule 506 Private Passenger and Utility Vehicles	
Rate Per $100 Cost-of-Hire	Minimum Premium
3.60	20.00

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NAMED NON-OWNER

Semiannual premiums per individual named in Named Non-Owner Policy

See Rule 502

Round to the nearest penny after each sequence step

BIPD Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Private Passenger Limits (BI + PD)	*
04. Financial Responsibility Certification	*
05. Private Passenger Location	*
06. Named Non-Owner % (See Below)	*
07. Experience Rated Fleet	*
08. Fleet Modification	*
09. Policy Term (Rule 102, Rule 801C)	*

MPC Sequence	Operation
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Private Passenger Limits	*
04. Private Passenger Location	*
05. Named Non-Owner % (See Below)	*
06. Experience Rated Fleet	*
07. Fleet Modification	*
08. Policy Term (Rule 102, Rule 801C)	*

Notes:

A. For all classes of Named Non-Owner Policies, uninsured motor vehicle coverage may be written at regular rates.

B. No-Fault Death Indemnity, Dismemberment, and Loss of Sight and No-Fault Total Disability Coverages may be written at regular rates on a Named Non-Owner Policy insuring a Class A risk.

C. The above sequence applies only to Classes A, B and C.

Named Non-Owner Percentage		
Schedule	**Class of Non-Owned Cars**	**Percentage**

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Named Non-Owner Percentage		
Schedule	**Class of Non-Owned Cars**	**Percentage**
I	A	50%
I	B	100%
I	C	100%
I	D (refer to Company for acceptance; applicable to the vehicle customarily operated)	100%
II	A	155%
II	B	190%
II	C	190%
II	D (refer to Company for acceptance; applicable to the vehicle customarily operated)	200%

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USE OF NON-OWNED CARS COVERAGES

Semiannual premiums per individual named in Use of Non-Owned Cars Endorsement

Round to the nearest penny after each sequence step

Private Passenger	
BIPD Sequence Policy Limits (Limited Form and Broad Form Class A)	**Operation**
01. Base Rate (See Below)	
02. Policy Term (Rule 102, Rule 801C)	*
03. Fleet Modification	*

Private Passenger	
BIPD Sequence (Broad Form Classes B and C)	**Operation**
01. Private Passenger Base Rate	
02. STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Private Passenger Limits (BI + PD)	*
04. Private Passenger UNOC % (See Below)	*
05. Private Passenger Location	*
06. Policy Term (Rule 102, Rule 801C)	*
07. Fleet Modification	*

Private Passenger	
MPC Sequence All Limits	**Operation**
01. Base Rate (See Below)	
02. Policy Term (Rule 102, Rule 801C)	*
03. Fleet Modification	*

Private Passenger	
Physical Damage Sequence	**Operation**
01. Base Rate (See Below)	
02. Policy Term (Rule 102, Rule 801C)	*

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Private Passenger	
Physical Damage Sequence	**Operation**
03. Fleet Modification	*

Commercial Limited Form (Rule 501)	
BIPD Sequence	**Operation**
01. Base Rate (See Below)	
02. Policy Term (Rule 102, Rule 801C)	*
03. Fleet Modification	*

Motor Home, Truck or Van Campers	
BIPD Sequence Policy Limits (Limited Form and Broad Form Class A)	**Operation**
01. Private Passenger Base Rate (See Below)	
02. Fleet Modification	*

Motor Home, Truck or Van Campers	
BIPD Sequence (Broad Form Classes B and C)	**Operation**
01. Private Passenger Base Rate	
02. Private Passenger STAR Factor (SFF&C only, Ineligible for STAR Plan factor applies)	*
03. Private Passenger Limits (BI + PD)	*
04. Private Passenger UNOC % (See Below)	*
05. Private Passenger Location	*
06. Fleet Modification	*

Motor Home, Truck or Van Camper	
MPC Sequence All Limits	**Operation**
01. Private Passenger Base Rate (See Below)	
02. Fleet Modification	*

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Note: The above sequences apply only to Classes A, B and C.

Private Passenger (BIPD)				
Form	**Vehicle Type**	**Class**	**SFM**	**SFF&C**
Broad Form (Rule 502)	Farm	A	$4.60	$8.00
Broad Form (Rule 502)	Non-Farm	A	$5.00	$8.80
Limited Form (Rule 501)	Farm	All	$1.10	$1.90
Limited Form (Rule 501)	Non-Farm	All	$1.20	$2.10

Private Passenger (BIPD)			
Form	**Vehicle Type**	**Class**	**Percent**
Broad Form (Rule 502)	All	B	25%
Broad Form (Rule 502)	All	C	75%
Broad Form (Rule 502)	All	D (refer to Company for acceptance; applicable to the vehicle customarily operated)	50%

Private Passenger (MPC)				
Form	**Vehicle Type**	**Class**	**SFM**	**SFF&C**
Broad Form (Rule 502)	Farm	A	$1.80	$3.20
Broad Form (Rule 502)	Non-Farm	A	$2.00	$3.50
Broad Form (Rule 502)	All	B	$2.00	$3.50
Broad Form (Rule 502)	All	C	$2.00	$3.50
Broad Form (Rule 502)	All	D (refer to Company for acceptance; applicable to the vehicle customarily operated)	$2.00	$3.50

Private Passenger Physical Damage Coverage Endorsement See Rule 506	
SFM	**SFF&C**
25.00	43.80

Commercial Farm Use Limited Form (Rule 501)

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Coverage	SFM	SFF&C
BIPD	1.20	2.10

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LOCATION

This section provides details on the location rating factors and territory definitions.

LOCATION RATING FACTORS

The following procedure applies to determine the Location Rating Factors for private passenger automobiles, motor homes, motorcycles, and named non-owner policies

A. Determine the location of the address used to determine the territory of the vehicle.

B. If the location qualifies for Location Rating Factors, the Location Rating Factor used for each applicable coverage will be no more than the Territory Rating Factor (either Private Passenger, Motorcycle, or Motor Homes) times the factor in the Maximum Effective Date Factor table below, and no less than the Territory Rating Factor (either Private Passenger, Motorcycle, or Motor Homes) times the factor in the Minimum Effective Date Factor table below. If the factor shown in the table is "N/A", then the Location Rating Factor applies.

Maximum Effective Date Factors		
Policy Term	**Current Policy Effective Date**	**Factor**
Semi-Annual	Prior to 02/19/2014	1.100
Semi-Annual	02/19/2014 and Later, but Prior to 08/19/2014	1.210
Semi-Annual	08/19/2014 and Later, but Prior to 02/19/2015	1.331
Semi-Annual	02/19/2015 and Later, but Prior to 08/19/2015	1.464
Semi-Annual	08/19/2015 and Later, but Prior to 02/19/2016	1.610
Semi-Annual	02/19/2016 and Later, but Prior to 08/19/2016	1.771
Semi-Annual	08/19/2016 and Later	N/A
Annual	Prior to 08/19/2014	1.210
Annual	08/19/2014 and Later, but Prior to 08/19/2015	1.464
Annual	08/19/2015 and Later, but Prior to 08/19/2016	1.771
Annual	08/19/2016 and Later	N/A

Minimum Effective Date Factors

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Policy Term	Current Policy Effective Date	Factor
Semi-Annual	Prior to 02/19/2014	0.850
Semi-Annual	02/19/2014 and Later, but Prior to 08/19/2014	0.723
Semi-Annual	08/19/2014 and Later, but Prior to 02/19/2015	0.615
Semi-Annual	02/19/2015 and Later, but Prior to 08/19/2015	0.523
Semi-Annual	08/19/2015 and Later, but Prior to 02/19/2016	0.445
Semi-Annual	02/19/2016 and Later, but Prior to 08/19/2016	0.378
Semi-Annual	08/19/2016 and Later	N/A
Annual	Prior to 08/19/2014	0.723
Annual	08/19/2014 and Later, but Prior to 08/19/2015	0.523
Annual	08/19/2015 and Later, but Prior to 08/19/2016	0.378
Annual	08/19/2016 and Later	N/A

If the location does not qualify for Location Rating Factors, use the Territory Rating Factor (either Private Passenger, Motorcycle, or Motor Homes).

Note: Updates to data obtained from non-State Farm sources, such as those used to determine latitude and longitude, will be used in the subsequent determination of the LRF.

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LOCATION RATING FACTOR REFERENCE

For locations qualifying for Location Rating Factors, use the factors at:
http://b2b.statefarm.com/B2BRateGridReq/jsps/pages/rateGridRequestForm.xhtml

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TERRITORY DEFINITIONS

A. **Commercial Automobiles:**

The territory is that of principal garaging.

B. **All Other Vehicles:**

The territory is that in which the residence of the insured is located.

Exception: Salespeople, solicitors and others with similar duties requiring operation of the automobile in more than one rating territory shall be assigned to the territory as determined by the residential address of the operator, or if such residential address cannot be determined, then by the business address of the operator's employer.

Territory 1

Little Rock - The following zip codes in Pulaski County:

ZIP Codes				
72114	72201	72202	72204	72205
72206	72209			

Territory 2

The remainder of Pulaski County not included in Territory 1.

Territory 3

Fort Smith - Entire cities of Fort Smith and Van Buren and all of Crawford and Sebastian Counties.

Territory 4

All of White County.

Territory 5

All of Faulkner County.

Territory 6

Texarkana - All of Miller County.

Territory 8

Fayetteville - All of Benton and Washington Counties.

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Territory 9

Hot Springs - All of Garland County.

Territory 11

All territory within the following counties:

Counties		
Crittenden	Mississippi	Saint Francis

Territory 12

Pine Bluff - All of Jefferson County.

Territory 13

All of Phillips County.

Territory 14

All territory within the following northeastern counties:

Counties				
Cleburne	Fulton	Independence	Izard	Sharp
Stone				

Territory 15

All territory within the following northwestern counties:

Counties				
Baxter	Boone	Carroll	Conway	Franklin
Johnson	Logan	Madison	Marion	Newton
Pope	Scott	Searcy		

Territory 16

All territory within the following southern counties:

Counties				
Bradley	Calhoun	Chicot	Cleveland	Columbia
Dallas	Hempstead	Nevada	Ouachita	Pike

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Counties				
Sevier				

Territory 17

All territory within the following counties:

Counties				
Clark	Hot Springs	Howard	Little River	Montgomery
Polk				

Territory 18

All of Craighead County.

Territory 19

All of Greene County.

Territory 20

All of Saline County.

Territory 51

All of Lonoke County.

Territory 56

All of Grant County.

Territory 76

All of Union County.

Territory 113

All of Lee County.

Territory 123

All of Lincoln County.

Territory 136

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All territory within the following counties:

Counties		
Ashley	Desha	Drew

Territory 141

All territory within the following counties:

Counties				
Arkansas	Clay	Cross	Jackson	Lawrence
Monroe	Poinsett	Prairie	Randolph	Woodruff

Territory 154

All of Van Buren County.

Territory 155

All of Perry County.

Territory 157

All of Yell County.

Territory 166

All of Lafayette County.

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LIMITED DISTRIBUTION

The rules, rates and premiums in this section are available only to the Home Office and Zone Offices.

ADDITIONAL LIMITS

For limits other than those shown in this section, submit to Corporate Underwriting.

Private Passenger Bodily Injury Liability Limits (Per Person/Per Accident)	
Limits (000)	**Factor**
1000/2000	1.64
1500/2000	1.71
2000/2000	1.78

Private Passenger Property Damage Liability Limit (Add Factor to BI Limit Factor)	
Limit (000)	**Factor**
2,000	0.29

Private Passenger Bodily Injury and Property Damage Inclusive Liability Limits	
Limit (000)	**Factor**
500	1.52
750	1.63
1000	1.72
2000	1.97
3000 (SFM non-fleet policies insuring Private Passenger Automobiles only)	2.23

Private Passenger Uninsured Motor Vehicle Coverage	
Limits (000)	**Factor**
1000/2000	3.47

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Private Passenger Uninsured Motor Vehicle Coverage	
Limits (000)	**Factor**
2000/2000	4.03
3000/3000 (SFM only)	4.90

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

Private Passenger UPD		
Limit (000)	**Without Collision**	**With Collision**
2000	44.41	1.00
3000 (SFM Only)	64.41	1.00

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

Private Passenger Underinsured Motor Vehicle Coverage	
Limits (000)	**Factor**
1000/2000	18.25
2000/2000	21.89
3000/3000 (SFM only)	28.06

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

Commercial Bodily Injury Liability Limits (Per Person/Per Accident)	
Limits (000)	**Factor**
1000/2000	1.74
1500/2000	1.83
2000/2000	1.93

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Commercial Property Damage Liability Limit (Add Factor to BI Limit Factor)	
Limit (000)	**Factor**
2000	0.25

Commercial Bodily Injury and Property Damage Inclusive Liability Limits	
Limit (000)	**Factor**
500	1.49
750	1.60
1000	1.67
2000	2.07

Commercial Uninsured Motor Vehicle Coverage	
Limits (000)	**Factor**
1000/2000	3.47
2000/2000	4.03

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

Commercial UPD		
Limits (000)	**Without Collision**	**With Collision**
2,000	44.41	1.00

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

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Commercial Underinsured Motor Vehicle Coverage	
Limits (000)	**Factor**
1000/2000	18.25
2000/2000	21.89

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

School Bus SFM UBI	
Limits (000)	**Factor**
1000/2000	3.47
2000/2000	4.03

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

School Bus SFM UPD		
Limit (000)	**Without Collision**	**With Collision**
2000	44.41	1.00

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

School Bus SFM WBI	
Limit (000)	**Factor**
1000/2000	18.25

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School Bus SFM WBI	
Limit (000)	**Factor**
2000/2000	21.89

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

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RULE 207. AUTOMOBILES 1970 AND PRIOR MODEL YEARS

For 1970 and prior model year Avanti, Corvette, Lotus, and TVR models with Current Value in excess of $44,000, use the following assignments for the Insurance Rating Group for Comprehensive coverage (DRG) and the Insurance Rating Group for Collision coverage (GRG):

Current Value*	DRG/GRG	Current Value*	DRG/GRG	Current Value*	DRG/GRG
$44,001 - $46,000	32	$89,001 - $91,000	50	$134,001 - $136,000	68
46,001 - 49,000	33	91,001 - 94,000	51	136,001 - 139,000	69
49,001 - 51,000	34	94,001 - 96,000	52	139,001 - 141,000	70
51,001 - 54,000	35	96,001 - 99,000	53	141,001 - 144,000	71
54,001 - 56,000	36	99,001 - 101,000	54	144,001 - 146,000	72
56,001 - 59,000	37	101,001 - 104,000	55	146,001 - 149,000	73
59,001 - 61,000	38	104,001 - 106,000	56	149,001 - 151,000	74
61,001 - 64,000	39	106,001 - 109,000	57	151,001 - 154,000	75
64,001 - 66,000	40	109,001 - 111,000	58	154,001 - 156,000	76
66,001 - 69,000	41	111,001 - 114,000	59	156,001 - 159,000	77
69,001 - 71,000	42	114,001 - 116,000	60	159,001 - 161,000	78
71,001 - 74,000	43	116,001 - 119,000	61	161,001 - 164,000	79
74,001 - 76,000	44	119,001 - 121,000	62	164,001 - 166,000	80
76,001 - 79,000	45	121,001 - 124,000	63	166,001 - 169,000	81
79,001 - 81,000	46	124,001 - 126,000	64	169,001 - 171,000	82
81,001 - 84,000	47	126,001 - 129,000	65	171,001 - 174,000	83
84,001 - 86,000	48	129,001 - 131,000	66	174,001 - 176,000	84
86,001 - 89,000	49	131,001 - 134,000	67	176,001 - 179,000	85
Increase the DRG and GRG by one for each additional $2,000 (or fractional) increment in Current Value above $179,000.					

*Value of the vehicle at time of initial rating or latest subsequent renewal of coverage under this rule.

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INDUSTRIAL TRUCKS

Commercial automobiles that are operated as industrial trucks, as described in Rule 314 - Commercial Automobile Vehicle Use, will be rated according to commercial automobile rules. Premiums are determined using the vehicle use factors below:

Vehicle Use Code	BIPD	COLL	COMP	MPC	UBI	UPD	WBI
AD	0.10	1.00	1.00	0.95	1.00	1.00	1.00

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RULE 413. KIT CARS AND REPLICA AUTOMOBILES - REGULAR USE

For vehicles with an Original Cost New in excess of $32,000, use the following assignments for the Insurance Rating Group for Comprehensive coverage (DRG) and the Insurance Rating Group for Collision coverage (GRG):

Original Cost New	DRG/GRG	Original Cost New	DRG/GRG	Original Cost New	DRG/GRG
$32,001 - $34,000	29	$69,001 - $72,000	44	$107,001 - $109,000	59
34,001 - 37,000	30	72,001 - 74,000	45	109,001 - 112,000	60
37,001 - 39,000	31	74,001 - 77,000	46	112,001 - 114,000	61
39,001 - 42,000	32	77,001 - 79,000	47	114,001 - 117,000	62
42,001 - 44,000	33	79,001 - 82,000	48	117,001 - 119,000	63
44,001 - 47,000	34	82,001 - 84,000	49	119,001 - 122,000	64
47,001 - 49,000	35	84,001 - 87,000	50	122,001 - 124,000	65
49,001 - 52,000	36	87,001 - 89,000	51	124,001 - 127,000	66
52,001 - 54,000	37	89,001 - 92,000	52	127,001 - 129,000	67
54,001 - 57,000	38	92,001 - 94,000	53	129,001 - 132,000	68
57,001 - 59,000	39	94,001 - 97,000	54	132,001 - 134,000	69
59,001 - 62,000	40	97,001 - 99,000	55	134,001 - 137,000	70
62,001 - 64,000	41	99,001 - 102,000	56	137,001 - 139,000	71
64,001 - 67,000	42	102,001 - 104,000	57	139,001 - 142,000	72
67,001 - 69,000	43	104,001 - 107,000	58	Increase the DRG and GRG by one for each additional $2,000 (or fractional) increment in Original Cost New above $142,000.	

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MOBILE EQUIPMENT

Mobile equipment such as described below, capable of moving under its own power and owned by contractors, municipalities, etc., for road construction or maintenance or other operations shall be rated as commercial automobiles. Premiums are determined using the vehicle use factors below:

Vehicle Use Code	BIPD	COLL	COMP	MPC	UBI	UPD	WBI
AF	1.00	1.00	1.00	0.95	1.00	1.00	1.00

Note: The foregoing rate for bodily injury and property damage liability is applicable only where the equipment moves under its own power. Bodily injury and property damage liability coverage may be provided without additional charge for such equipment if incapable of moving under its own power while hauled or towed by any automobile insured for such coverages by the Company.

Type of Equipment	Operations Covered
Air Compressor	All operations except operation of the compressor unit
Asphalt Spreader	All operations
Back Hoe	All operations except operation of the hoe
Concrete Mixer (excluding ready-mix hauling trucks)	All operations except operation of the mixer
Crane	All operations except operation of the crane
Ditch or Trench Digger	All operations except operation of the digger
Front End Loader	All operations except operation of the loader unit
Road Grader	All operations
Road Oiler	All operations
Road Roller	All operations
Road Scraper	All operations
Sand Blasting or Other Building Surface Cleaning Machinery	All operations except operation of the sand blasting or cleaning unit
Snow Plow or Snow Loader	All operations
Steam or Gas Shovel	All operations except operation of the shovel
Street Cleaner or Street Sweeper	All operations
Street Flusher	All operations
Street Sprinkler	All operations
Tar Spreader	All operations
Tree or Other Spraying Equipment	All operations except operation of the spraying unit
Vacuum Cleaner (not Street Cleaner)	All operations except operation of the vacuum unit
Water Well-Drilling Machinery	All operations except operation of the well-drilling unit
Welding Apparatus	All operations except operation of the welding unit
Well-Drilling other than Water Well-Drilling Machinery	All operations except operation of the well-drilling unit

Whenever a policy is issued on the above or similar equipment and coverage is not to be provided for all operations, any bodily injury liability or property damage liability caused by operations not covered will be excluded by endorsement to the policy.

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OVERSIZE OR OVERWEIGHT VEHICLES

See Rule 703

Semiannual Additional Charge

BI and PD Liability Base Rate	SFM	SFF&C
Single Trip Permit	$10.00	$17.50
Permit Not Limited to a Single Trip	$25.00	$43.80

Note: Commercial limit factors apply.

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REPOSSESSED AUTOMOBILES - FINANCE COMPANIES AND BANKS (SFM Only)

Automobile finance companies and banks may be insured for the repossession, recovery, and use of financed automobiles in connection with their resale.

The premium for bodily injury and property damage liability shall be determined as follows:

A. The semiannual base rate per car repossessed shall be

Base Rate
$0.25

B. The advance premium shall be determined by applying the base rate per car repossessed to the estimated number of automobiles repossessed.

C. The premium shall be determined by multiplying the total number of cars repossessed during the policy period by the base rate per car.

D. Except for adjusting for bodily injury and property damage liability increased limits, no other premium adjustments shall apply.

E. The minimum premium shall be

Minimum Premium
$25.00

regardless of limits.

F. Any other coverage required by law will be provided at no additional charge.

Exceptions:

A. This rule does not apply to automobiles repossessed, owned, or operated by finance companies and banks and used in the business of the insured or for pleasure purposes. Such automobiles shall be insured in the regular manner.

B. This rule does not apply to a finance company owned and operated by an automobile sales agency.

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SHUTTLE SERVICES

Commercial automobiles of any type used for transportation of passengers shall be assigned to one of the vehicle use categories below:

Vehicle Use Code	BIPD	COLL	COMP	MPC	UBI	UPD	WBI
9A	2.14	2.10	1.30	3.69	1.00	1.00	1.00
9B	2.14	2.10	1.30	3.69	1.00	1.00	1.00
9C	2.14	2.10	1.30	3.69	1.00	1.00	1.00
9D	2.14	2.10	1.30	3.69	1.00	1.00	1.00
9E	2.14	2.10	1.30	3.69	1.00	1.00	1.00
9F	2.14	2.10	1.30	3.69	1.00	1.00	1.00
9G	2.14	2.10	1.30	3.69	1.00	1.00	1.00
9H	2.14	2.10	1.30	3.69	1.00	1.00	1.00

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HOME OFFICE ONLY

The rules, rates and premiums in this section are available to the Home Office only.

ADDITIONAL COMBINED SINGLE LIMITS

Bodily Injury and Property Damage Liability Inclusive Limits SFM Only
To determine the Bodily Injury and Property Damage Liability premium for an inclusive limit not found on the Additional Limits rate page of amount A, discount the otherwise applicable premium for multiple limits of A/A/A by 5%

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ADDITIONAL LIMITS

Private Passenger Business Use Only Bodily Injury and Property Damage Inclusive Liability Limits (SFM Only)	
Limits (000)	**Factor**
4000	3.00
5000	3.50

Private Passenger Business Use Only Uninsured Motor Vehicle Coverage (SFM Only)	
Limits (000)	**Factor**
4000/4000	6.76
5000/5000	10.18

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

Private Passenger Business Use Only UPD (SFM Only)		
Limits (000)	**Without Collision**	**With Collision**
4000	79.41	1.00
5000	89.41	1.00

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

Private Passenger Business Use Only WBI (SFM Only)	
Limits (000)	**Factor**

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Private Passenger Business Use Only WBI (SFM Only)	
Limits (000)	**Factor**
4000/4000	34.33
5000/5000	57.04

Note: The limits for which factors are shown or those equivalent to the bodily injury liability limits of the policy are the only available limits. For available limits other than those for which factors are provided, charge the premium for the next higher limit. The policy must then provide the limits corresponding to the premium charged.

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ACTUARIAL RESTRICTED

The rules, rates and premiums in this section are available to the Home Office Actuarial Department only.

FOR ACTUARIAL DEPARTMENT USE ONLY

COMPANY CAR FLEETS AND AUTOMOBILE SCHEDULE RATING PLAN (SFM Only)

A company car fleet is defined as any number of self-propelled vehicles owned by or under the direct control of State Farm Insurance Companies. All such policies containing the same expiration date and coverage limits shall be combined for the purposes of experience rating under Rule 851 - Experience Rating Plan.

All such fleets are eligible for a rate modification reflecting specific characteristics of the fleet, in accordance with the "Automobile Schedule Rating Table", to the extent that such characteristics are not reflected in any experience modification otherwise applicable.

The modification shall apply to the total premium for all coverages.

The maximum modification shall be 25%.

Automobile Schedule Rating Table		
	Limit of Modification	
	Credit	Debit
	%	%
A. Management and Type of Business:		
1. Cooperative Attitude	-4	+4
2. Financial Stability	-4	+4
3. Area of Operations	-4	+4
4. Products Hauled	-4	+4
B. Employees:		
1. Driver Employment Practices	-4	+4
2. Average Age of Driver	-4	+4
3. Driver's Pay	-4	+4
4. Driver Supervision and Training	-4	+4
5. Average Length of Driver Employment	-4	+4
C. Equipment:		
1. Condition	-4	+4
2. Repair and Servicing Program	-4	+4
3. Safety Equipment	-4	+4
D. Safety Organization:		
1. Safety Policy	-4	+4
2. Safety Program	-4	+4

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Supporting Document Schedules

Satisfied - Item:	A-1 Private Passenger Auto Abstract
Comments:	
Attachment(s):	A-1 PP Auto Abstract - SFM.pdf A-1 PP Auto Abstract -SFFC.pdf
Item Status:	Filed
Status Date:	06/20/2013

Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	APCS - Auto Premium Survey - SFM.xls APCS - Auto Premium Survey - SFFC.xls APCS-Auto Premium Survey -SFM.pdf APCS - Auto Premium Survey - SFFC.pdf
Item Status:	Filed
Status Date:	06/20/2013

Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	SFM RF-1.pdf SFF RF-1.pdf
Item Status:	Filed
Status Date:	06/20/2013

Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp
Bypass Reason:	Not Applicable
Attachment(s):	
Item Status:	Filed

Status Date:	06/20/2013

Satisfied - Item:	Filing Memorandum & Exhibits
Comments:	
Attachment(s):	Auto Cost Containment Exhibit 2013.pdf AR SFM Filing 8-19-2013.pdf AR SFFC Filing 8-19-2013.pdf
Item Status:	Filed
Status Date:	06/20/2013

Satisfied - Item:	Exhibits
Comments:	
Attachment(s):	Exhibits.pdf
Item Status:	Filed
Status Date:	06/20/2013

State:	Arkansas	**First Filing Company:**	State Farm Fire and Casualty Company, ...
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	PV-29999		
Project Name/Number:	PV-29999/PV-29999		

Attachment APCS - Auto Premium Survey - SFM.xls is not a PDF document and cannot be reproduced here.

Attachment APCS - Auto Premium Survey - SFFC.xls is not a PDF document and cannot be reproduced here.

ARKANSAS INSURANCE DEPARTMENT
PRIVATE PASSENGER AUTOMOBILE ABSTRACT

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

Company Name State Farm Mutual Automobile Insurance Company

NAIC No. 25178 Group No. 176

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

2. Do you furnish a market for young drivers? Yes
   Over age 65 drivers? Yes

3. Do you require collateral business to support a youthful driver risk? See Attached

4. Do you insure drivers with an international or foreign driver's license? No, except those with a Canadian license.

5. Specify the percentage you allow in credit or discounts for the following: (Discounts apply to BIPD, MPC, COMP, and COLL, except where noted)

(a)	Driver Over 55	(See Attached)
(b)	Good Student Discount	10% or 25% (varies by class)
(c)	Multi-car Discount	(See Attached)
(d)	Accident Free Discount* *Please specify qualifications for discount (see attached)	15, 20, or 25% on BIPD, MPC, & Coll
(e)	Anti-theft Discount	N/A
(f)	Other (specify)	
	Driver Training Discount	10%
	Passive Restraint Discount	10-40% on MPC
	Vehicle Safety Discount	10-40% on MPC
	Multiple Line Discount	(See Attached)
	Defensive Driving Course Discount	5%
	Good Driving Discount	10% on BIPD, MPC, & Coll.
	Steer Clear Discount	Up to 15%
	Drive Safe & Save	1-50%
	Student Away at School Discount	(See Attached)

6. Do you have an installment payment plan for automobile insurance? Yes
   If so, what is the fee for installment payments? See Attached.

7. Does your company utilize a tiered rating plan? Yes If so, list the programs and percentage differences.
   The CRI formula is $1.003^{(1600-CRI)}$ and the CRI factor is subject to a minimum of 0.670.
   State the current volume for each program.
   We consider our volume of business in each program to be proprietary information and do not want to share this information with our competitors. Therefore, we respectfully request that the Department agree to keep this information confidential prior to our providing that information.

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

Steve Harr

Signature

Actuary & Assistant Secretary/Treasurer
Title

309/766-3568
Telephone Number

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY
ARKANSAS

Response to Item 3

There is not a requirement linked to age. There is a requirement for an applicant licensed less than 3 years to be submitted with collateral business.

Response to Item 5a

1. Most driver adjustment factors for drivers age 50-74 are lower than the comparable adult driver adjustment factors. The amount of discount varies by age of operator and use of the vehicle.

2. There is an additional 5% discount for drivers over age 55 who have completed a Defensive Driving Course within the last three years.

Response to Item 5c

The Multi-Car Discount is:

5 to 20 points for BIPD, MPC, Comprehensive, & Collision coverages
10% on Uninsured and Underinsured Motor Vehicle coverages

Response to Item 5d

The base premiums for bodily injury and property damage liability, medical payments, and collision coverages are reduced if the policy has been in force without any chargeable accidents as follows:

15% - for policy in force 3 years without a chargeable accident
20% - for policy in force 6 years without a chargeable accident
25% - for policy in force 10 years without a chargeable accident

Response to Item 5f

The Multiple Line Discount is the following percent for the following qualifying State Farm policies:

5% - on life policies
5% - on health policies
10% - on manufactured home policies
10% - on renter's policies
15% - on manufactured home and PLUP policies
15% - on renter's and PLUP policies
17% - on condominium policies
17% - on homeowners or farm/ranch policies
22% - on homeowners or farm/ranch and PLUP policies
22% - on condominium and PLUP policies

The minimum face value of a life insurance policy that can qualify for this discount is $5,000.

The Student Away at School Discount varies by driver adjustment factors as follows:

7.3% to 71.7% for BIPD
3.7% to 66.7% for Collision
0.9% to 53.3% for Comprehensive
2.5% to 53.3% for MPC

Response to Item 6

State Farm Monthly Payment Plan – The monthly service charge is $3.00 per month regardless of the amount of the monthly premium payment or the number of policies on the account. If an insured elects to pay the monthly premium charge by preauthorized check, a form of Electronic Funds Transfer, the monthly service charge is reduced to $2.00 per month if a monthly printed bill notice is requested, or $1.00 per month if no printed notice is requested.

50-50 Payment on Auto Policy - $2.00 service charge.

ARKANSAS INSURANCE DEPARTMENT

PRIVATE PASSENGER AUTOMOBILE ABSTRACT

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

Company Name State Farm Fire and Casualty Company

NAIC No. 25143 Group No. 176

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

2. Do you furnish a market for young drivers? Yes
   Over age 65 drivers? Yes

3. Do you require collateral business to support a youthful driver risk? See Attached

4. Do you insure drivers with an international or foreign driver's license? See Attached

5. Specify the percentage you allow in credit or discounts for the following: (Discounts apply to BIPD, MPC, COMP, and COLL, except where noted)

(a)	Driver Over 55	(See Attached)
(b)	Good Student Discount	10% or 25% (varies by class)
(c)	Multi-car Discount	(See Attached)
(d)	Accident Free Discount*	
	*Please specify qualifications for discount (see attached)	N/A
(e)	Anti-theft Discount	N/A
(f)	Other (specify)	
	Driver Training Discount	10%
	Passive Restraint Discount	10-40% on MPC
	Vehicle Safety Discount	10-40% on MPC
	Multiple Line Discount	(See Attached)
	Defensive Driving Course Discount	5%
	Steer Clear Discount	Up to 15%
	Drive Safe & Save	1-50%
	Student Away at School Discount	(See Attached)

6. Do you have an installment payment plan for automobile insurance? Yes
   If so, what is the fee for installment payments? See Attached.

7. Does your company utilize a tiered rating plan? Yes If so, list the programs and percentage differences.
   The CRI formula is $1.003^{(1600-CRI)}$ and the CRI factor is subject to a minimum of 0.670.
   State the current volume for each program.
   We consider our volume of business in each program to be proprietary information and do not want to share this information with our competitors. Therefore, we respectfully request that the Department agree to keep this information confidential prior to our providing that information.

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

Steve Harr

Signature

Actuary and Assistant Secretary/Treasurer

Title

309/766-3568

Telephone Number

STATE FARM FIRE AND CASUALTY COMPANY
ARKANSAS

Response to Item 3

There is not a requirement linked to age. There is a requirement for an applicant licensed less than 3 years to be submitted with collateral business.

Response to Item 4

In most cases we do not insure someone without a valid US or Canadian driver license. However, we will make an exception for individuals who have just moved to the US with a foreign license and are working towards obtaining their US license. These individuals have up to two renewals to obtain their US license.

Response to Item 5a

1. Most driver adjustment factors for drivers age 50-74 are lower than the comparable adult driver adjustment classes. The amount of discount varies by age of operator and use of the vehicle.

2. There is an additional 5% discount for drivers over age 55 who have completed a Defensive Driving Course within the last three years.

Response to Item 5c

The Multi-Car Discount is:

5 to 20 points for BIPD, MPC, Comprehensive, & Collision coverages
10% on Uninsured and Underinsured Motor Vehicle coverages

Response to Item 5f – Multiple Line Discount

The Variable Multiple Line Discount is the following percent for the following qualifying State Farm policies:

5% - on life policies
5% - on health policies
10% - on manufactured home policies
10% - on renters' policies
15% - on manufactured home and PLUP policies
15% - on renters' and PLUP policies
17% - on condominium policies
17% - on homeowners or farm/ranch policies
22% - on homeowners (or farm/ranch) and PLUP policies
22% - on condominium and PLUP policies

The minimum face value of a life insurance policy that can qualify for this discount is $5,000.

STATE FARM FIRE AND CASUALTY COMPANY
ARKANSAS

The Student Away at School Discount varies by driver adjustment factors as follows:

7.3% to 71.7% for BIPD
3.7% to 66.7% for Collision
0.9% to 53.3% for Comprehensive
2.5% to 53.3% for MPC

Response to Item 6

State Farm Monthly Payment Plan – The monthly service charge is $3.00 per month regardless of the amount of the monthly premium payment or the number of policies on the account. If an insured elects to pay the monthly premium charge by preauthorized check, a form of Electronic Funds Transfer, the monthly service charge is reduced to $2.00 per month if a monthly printed bill notice is requested, or $1.00 per month if no printed notice is requested.

50-50 Payment on Auto Policy - $2.00 service charge.

Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified May 2012

NAIC Number:	25178
Company Name:	State Farm Mutual Automobile Insurance C
Contact Person:	Steve Harr
Telephone No.:	(309)766-3568
Email Address:	steve.harr.bb5b@statefarm.com
Effective Date:	August 19, 2013

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	*10-40*	%
AUTO/HOMEOWNERS	*17*	%
GOOD STUDENT	*10-25*	%
ANTI-THEFT DEVICE	*0*	%
Over 55 Defensive Driver Discount	*5*	%
$250/$500 Deductible Comp./Coll.	*25,9*	%

Assumptions to Use:

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

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

			Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
		Gender	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*
Vehicle	**Coverages**	**Age**	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*
2008 4.8L Chevrolet Silverado 1500 "LS" regular cab 119" WB	*Minimum Liability*		$591	$771	$258	$234	$635	$830	$275	$249	$703	$921	$301	$273	$549	$715	$242	$220	$737	$964	$317	$287
	Minimum Liability with Comprehensive and Collision		$1,142	$1,506	$475	$427	$1,292	$1,704	$544	$487	$1,340	$1,769	$550	$494	$1,288	$1,697	$557	$497	$1,427	$1,882	$599	$536
	100/300/50 Liability with Comprehensive and Collision		$1,271	$1,669	$539	$487	$1,429	$1,879	$611	$550	$1,491	$1,964	$622	$561	$1,407	$1,848	$617	$553	$1,582	$2,081	$672	$604
2009Ford Explorer 'XLT' 2WD, 4 door	*Minimum Liability*		$559	$729	$244	$222	$601	$785	$260	$236	$666	$872	$285	$259	$519	$675	$229	$208	$696	$911	$300	$271
	Minimum Liability with Comprehensive and Collision		$1,193	$1,574	$497	$446	$1,359	$1,794	$573	$513	$1,396	$1,845	$573	$514	$1,376	$1,814	$598	$532	$1,492	$1,969	$627	$561
	100/300/50 Liability with Comprehensive and Collision		$1,316	$1,731	$558	$503	$1,491	$1,962	$639	$574	$1,542	$2,031	$643	$580	$1,490	$1,958	$656	$587	$1,640	$2,159	$698	$627
2010 Honda Odyssey "EX"	*Minimum Liability*		$583	$760	$258	$234	$625	$815	$274	$248	$691	$903	$299	$271	$545	$708	$243	$221	$729	$952	$318	$288
	Minimum Liability with Comprehensive and Collision		$1,265	$1,668	$525	$472	$1,432	$1,890	$602	$539	$1,479	$1,953	$606	$544	$1,447	$1,907	$625	$557	$1,577	$2,080	$661	$592
	100/300/50 Liability with Comprehensive and Collision		$1,388	$1,824	$587	$530	$1,564	$2,058	$667	$600	$1,625	$2,139	$676	$609	$1,561	$2,051	$683	$611	$1,726	$2,271	$733	$658
2011 Toyota Camry 2.5L 4 door Sedan	*Minimum Liability*		$581	$756	$258	$234	$622	$810	$273	$248	$687	$897	$299	$271	$543	$705	$244	$222	$727	$948	$318	$288
	Minimum Liability with Comprehensive and Collision		$1,337	$1,764	$555	$498	$1,518	$2,003	$638	$571	$1,562	$2,062	$639	$574	$1,545	$2,036	$667	$595	$1,668	$2,200	$700	$626
	100/300/50 Liability with Comprehensive and Collision		$1,459	$1,918	$617	$556	$1,648	$2,168	$703	$631	$1,705	$2,246	$709	$638	$1,657	$2,178	$725	$649	$1,814	$2,387	$771	$692
2011 Cadillac Seville "CTS" AWD WAG 4 door 3.0L	*Minimum Liability*		$557	$726	$244	$222	$598	$781	$260	$236	$662	$866	$285	$259	$518	$674	$230	$209	$695	$908	$301	$272
	Minimum Liability with Comprehensive and Collision		$1,639	$2,166	$675	$604	$1,885	$2,492	$790	$705	$1,910	$2,528	$776	$695	$1,965	$2,594	$849	$754	$2,045	$2,704	$855	$763
	100/300/50 Liability with Comprehensive and Collision		$1,760	$2,320	$736	$662	$2,015	$2,657	$855	$765	$2,053	$2,711	$845	$760	$2,077	$2,737	$907	$808	$2,192	$2,891	$925	$828
2010 Hyundai Santa Fe SE 4X2	*Minimum Liability*		$575	$749	$253	$230	$617	$805	$269	$244	$683	$893	$295	$267	$536	$697	$239	$217	$718	$938	$312	$282
	Minimum Liability with Comprehensive and Collision		$1,276	$1,683	$532	$478	$1,455	$1,920	$616	$550	$1,491	$1,969	$613	$550	$1,483	$1,954	$646	$575	$1,598	$2,108	$674	$602
	100/300/50 Liability with Comprehensive and Collision		$1,400	$1,840	$594	$535	$1,587	$2,088	$681	$611	$1,636	$2,155	$683	$615	$1,597	$2,099	$705	$630	$1,746	$2,298	$745	$669

Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified May 2012

NAIC Number:	25143
Company Name:	State Farm Fire and Casualty Company
Contact Person:	Steve Harr
Telephone No.:	(309)766-3568
Email Address:	steve.harr.bb5b@statefarm.com
Effective Date:	August 19, 2013

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	*10-40*	%
AUTO/HOMEOWNERS	*17*	%
GOOD STUDENT	*10-25*	%
ANTI-THEFT DEVICE	*0*	%
Over 55 Defensive Driver Discount	*5*	%
$250/$500 Deductible Comp./Coll.	*25,9*	%

Assumptions to Use:

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

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

			Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
		Gender	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*
Vehicle	**Coverages**	**Age**	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*
2008 4.8L Chevrolet Silverado 1500 "LS" regular cab 119" WB	*Minimum Liability*		$752	$978	$334	$304	$807	$1,052	$355	$323	$893	$1,166	$388	$353	$700	$908	$314	$287	$936	$1,221	$408	$371
	Minimum Liability with Comprehensive and Collision		$1,436	$1,890	$601	$541	$1,619	$2,134	$685	$614	$1,684	$2,221	$694	$625	$1,610	$2,119	$699	$625	$1,789	$2,357	$753	$676
	100/300/50 Liability with Comprehensive and Collision		$1,605	$2,103	$689	$624	$1,800	$2,362	$777	$701	$1,882	$2,473	$794	$718	$1,768	$2,317	$782	$703	$1,991	$2,615	$854	$770
2009Ford Explorer 'XLT' 2WD, 4 door	*Minimum Liability*		$712	$926	$317	$289	$764	$996	$337	$307	$846	$1,105	$368	$335	$662	$858	$298	$272	$884	$1,154	$386	$351
	Minimum Liability with Comprehensive and Collision		$1,498	$1,974	$627	$564	$1,702	$2,243	$721	$646	$1,753	$2,314	$722	$650	$1,717	$2,261	$748	$667	$1,868	$2,463	$788	$706
	100/300/50 Liability with Comprehensive and Collision		$1,661	$2,178	$712	$644	$1,876	$2,463	$811	$730	$1,944	$2,556	$819	$740	$1,869	$2,451	$829	$744	$2,063	$2,711	$886	$797
2010 Honda Odyssey "EX"	*Minimum Liability*		$743	$964	$334	$304	$795	$1,034	$354	$322	$878	$1,144	$386	$351	$694	$898	$316	$288	$926	$1,205	$409	$371
	Minimum Liability with Comprehensive and Collision		$1,588	$2,092	$663	$597	$1,794	$2,365	$757	$679	$1,857	$2,450	$764	$687	$1,807	$2,379	$782	$699	$1,976	$2,604	$831	$745
	100/300/50 Liability with Comprehensive and Collision		$1,751	$2,297	$749	$677	$1,968	$2,584	$847	$763	$2,048	$2,692	$860	$777	$1,959	$2,569	$864	$775	$2,171	$2,851	$929	$837
2011 Toyota Camry 2.5L 4 door Sedan	*Minimum Liability*		$740	$959	$334	$304	$791	$1,028	$354	$322	$873	$1,136	$385	$350	$692	$896	$317	$288	$923	$1,200	$410	$372
	Minimum Liability with Comprehensive and Collision		$1,679	$2,211	$701	$630	$1,901	$2,505	$802	$718	$1,960	$2,586	$806	$724	$1,928	$2,539	$835	$745	$2,089	$2,753	$879	$787
	100/300/50 Liability with Comprehensive and Collision		$1,839	$2,413	$785	$710	$2,072	$2,721	$891	$802	$2,148	$2,824	$901	$814	$2,078	$2,726	$915	$821	$2,281	$2,996	$976	$878
2011 Cadillac Seville "CTS" AWD WAG 4 door 3.0L	*Minimum Liability*		$710	$922	$317	$289	$761	$990	$337	$307	$842	$1,098	$368	$335	$661	$856	$299	$273	$882	$1,150	$387	$352
	Minimum Liability with Comprehensive and Collision		$2,053	$2,711	$848	$761	$2,354	$3,110	$989	$883	$2,393	$3,165	$974	$874	$2,445	$3,227	$1,057	$940	$2,556	$3,376	$1,069	$955
	100/300/50 Liability with Comprehensive and Collision		$2,213	$2,912	$933	$841	$2,526	$3,326	$1,078	$967	$2,581	$3,403	$1,070	$964	$2,595	$3,414	$1,138	$1,016	$2,747	$3,619	$1,166	$1,046
2010 Hyundai Santa Fe SE 4X2	*Minimum Liability*		$732	$951	$328	$299	$785	$1,021	$348	$317	$868	$1,131	$380	$345	$683	$885	$310	$282	$912	$1,188	$402	$365
	Minimum Liability with Comprehensive and Collision		$1,602	$2,110	$671	$603	$1,821	$2,400	$773	$692	$1,871	$2,468	$772	$694	$1,850	$2,436	$808	$720	$2,000	$2,636	$846	$757
	100/300/50 Liability with Comprehensive and Collision		$1,765	$2,315	$757	$684	$1,995	$2,620	$863	$777	$2,061	$2,710	$869	$784	$2,002	$2,625	$889	$797	$2,195	$2,883	$944	$849

Exhibit 21

ARKANSAS INSURANCE DEPARTMENT
RATE FILING ABSTRACT

Contact Person: Steve Harr

Insurer Name: State Farm Mutual Automobile Insurance Company
NAIC Number: 25178
Name of Advisory Organization Whose Filing You are Referencing: N/A
Co. Affiliation to Advisory Organization: Member _____ Subscriber _____
Reference Filing #: N/A
Proposed Effective Date: August 19, 2013

Signature: Steve Harr

Telephone No.: 309-766-3568
Service Purchaser _____

(1) LINE OF INSURANCE By Coverage	(2) Indicated % Rate Level Change	(3) Requested % Rate Level Change	FOR LOSS COSTS ONLY (4) Expected Loss Ratio	(5) Loss Cost Modification Factor	(6) Selected Loss Cost Multiplier	(7) Expense Constant (If Applicable)	(8) Co. Current Loss Cost Multiplier
Private Passenger Auto:							
BIPD Liability	6.0%	3.0%					
Medical Payments	6.0%	5.1%					
Comprehensive	5.2%	1.0%	N/A	N/A	N/A	N/A	N/A
Collision	-1.1%	-1.5%					
All Vehicles: TOTAL OVERALL EFFECT	2.5%	1.5%					

N/A Apply Loss Cost Factors to Future Filings? (Y or N)

33.3% Estimated Maximum Rate Increase for any Arkansas Insured (%) on 8/19/2013 change.
Private Passenger Trailer policy with only Comprehensive coverage. The dollar change of this policy is $1. The maximum change for private passenger vehicles is 18.3%.

-26.7% Estimated Minimum Rate Decrease for any Arkansas Insured (%) on 8/19/13 change.
Motorcyle policy for a 48-year-old policyholder with only BIPD coverage.

Rate Change History

Year	Policy Count	%	Effective Date	AR Earned Premium (000)	Losses Incurred (000)	Arkansas Loss Ratio	Companywide Loss Ratio
2012	508,046	1.3%	01/21/2013	328,884	208,916	63.5%	66.8%
2011	496,654	0.1%	03/19/2012	322,331	229,914	71.3%	76.4%
2010	492,475	-0.1%	05/17/2010	320,415	198,567	62.0%	76.0%
2009	472,730	1.5%	11/16/2009	313,301	204,737	65.3%	73.2%
		4.0%	01/05/2009				
2008	468,567	1.7%	04/07/2008	297,898	236,330	79.3%	71.0%

	Selected Provision
A. Total Production Expense	N/A
B. General Expense	N/A
C. Taxes, License, & Fees	N/A
D. Underwriting Profit & Contingencies	2.0%
E. Other (explain)	33.1% **
F. TOTAL	35.1%

Exhibit 4

ARKANSAS INSURANCE DEPARTMENT
RATE FILING ABSTRACT

Contact Person: Steve Harr

Insurer Name: State Farm Fire and Casualty Company
NAIC Number: 25143
Name of Advisory Organization Whose Filing You are Referencing: N/A
Co. Affiliation to Advisory Organization: Member _____ Subscriber _____
Reference Filing #: N/A
Proposed Effective Date: August 19, 2013

Signature: Steve Harr

Telephone No.: 309-766-3568
Service Purchaser _____

(1) LINE OF INSURANCE By Coverage	(2) Indicated % Rate Level Change	(3) Requested % Rate Level Change	FOR LOSS COSTS ONLY (4) Expected Loss Ratio	(5) Loss Cost Modification Factor	(6) Selected Loss Cost Multiplier	(7) Expense Constant (If Applicable)	(8) Co. Current Loss Cost Multiplier
Private Passenger Auto:							
BIPD Liability	4.6%	2.8%					
Medical Payments	16.3%	5.2%					
Comprehensive	28.0%	7.8%	N/A	N/A	N/A	N/A	N/A
Collision	-13.3%	-1.2%					
All Vehicles: TOTAL OVERALL EFFECT	5.4%	2.3%					

N/A Apply Loss Cost Factors to Future Filings? (Y or N)

19.9% Estimated Maximum Rate Increase for any Arkansas Insured (%) on 8/19/13 change.
Private Passenger Auto policy for a 25-year-old policyholder with only Comprehensive coverage.

-18.0% Estimated Minimum Rate Decrease for any Arkansas Insured (%) on 8/19/13 change.
Motorcyle policy for a 34-year-old policyholder with only BIPD coverage.

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

Rate Change History

Year	Policy Count	%	Effective Date	AR Earned Premium (000)	Losses Incurred (000)	Arkansas Loss Ratio	Companywide Loss Ratio
2012	25,402	3.3%	01/21/2013	25,667	16,822	65.5%	67.7%
2011	25,104	4.8%	03/19/2012	24,190	18,675	77.2%	74.8%
2010	27,060	0.0%	05/17/2010	25,259	17,694	70.1%	79.0%
2009	26,891	4.8%	11/16/2009	26,698	21,217	79.5%	84.5%
		3.6%	01/05/2009				
2008	30,380	6.8%	04/07/2008	27,495	25,481	92.7%	81.8%

	Selected Provision
A. Total Production Expense	N/A
B. General Expense	N/A
C. Taxes, License, & Fees	N/A
D. Underwriting Profit & Contingencies	N/A
E. Other (explain)	N/A
F. TOTAL	N/A

STATE FARM INSURANCE COMPANIES
Safety, Anti-Fraud, Quality, and Expense Control Initiatives - Auto

State Farm continues to support extensive initiatives that encourage safer vehicles and roads, fight crime and fraud, assure quality and cost-effective medical expenses and vehicle repairs, and maintain efficiency and appropriate internal expense controls while providing quality service. The following lists a few of these efforts:

1. Celebrate My Drive® was developed by State Farm to be the annual signature auto safety program that changes the conversation with teens from scaring them with potential negative outcomes to sharing positive safety messages to help prevent crashes, reduce injuries, and save lives. More than 400 Celebrate My Drive events, attended by 35,000 people, took place across North America on September 15, 2012 to support new teen drivers as they explore the road ahead.

2. Supporting the Insurance Institute for Highway Safety, a scientific organization devoted to reducing human and economic loss from vehicle crashes.

3. Working with The Children's Hospital of Philadelphia to research the number one killer of teens – automobile crashes – with a goal of developing effective, evidence based interventions aimed at saving young lives.

4. Worked in conjunction with The Children's Hospital of Philadelphia to create public service announcements (PSA) on texting while driving.

5. State Farm is the presenting sponsor of MADD's Power of You(th) programs and activities. The goals are to empower teens to take a stand against drinking under age 21 in their schools, homes, and communities, to educate teens about the importance of the 21 minimum drinking age law, and to engage new and life-long supporters to carry on MADD's life-saving work.

6. Provided a grant to the Governors' Highway Safety Association (GHSA) to produce a report on distracted driving for state officials. The report summarizes: what distracted driving is, how often drivers are distracted, how distraction impacts driver performer and crash risk, what countermeasures may be most effective and what states can do to reduce distracted driving.

7. Researching factors that contribute to child injuries in crashes through support of The Center for Child Injury Prevention Studies, a National Science Foundation Industry-University Cooperative Research Center.

8. Provide funding for Project Ignition in partnership with the National Youth Leadership Council. High School students and teachers submit service-learning ideas for a school and community public awareness campaigns on the subject of Teen Driver Safety. Selected ideas receive grants to implement the projects.

9. Supporting the Inter-Industry Conference on Auto Collision Repairs, a non-profit, educational organization of auto manufacturers, collision repair shops, insurance companies and others dedicated to improving the quality, safety and efficiency of auto collision repairs.

10. Partnering with the Advocates for Highway and Auto Safety, the National Safety Council and others to promote primary enforcement seatbelt legislation and booster seat legislation on federal and state levels as well as supporting Graduated Driver Licensing laws and laws designed to control chemically-impaired driving.

11. Partnering with Meharry Medical College, a historically African-American college, to address the disparity of seat belt usage in the African American community and promote enhanced Graduated Driver License laws.

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12. Supporting the Insurance Research Council, an organization that conducts research on a broad range of insurance topics.

13. Supporting the National Insurance Crime Bureau (NICB), an organization that fights insurance fraud and vehicle theft. NICB looks for patterns of fraud and theft and assists insurance companies and law enforcement in solving insurance crimes and eliminating fraudulent claims.

14. Supporting state and federal legislation to combat auto theft and fraud, including support for state anti-fraud bureaus.

15. Training State Farm claim representatives to use a computer application called “Frequency Search” that detects patterns symptomatic of fraud.

16. Reporting claims to The Insurance Services Office, Inc. (ISO) database.

17. Initiating civil litigation against unscrupulous medical providers and others to stop the submission of/recover payments made on non-meritorious claims.

18. Employing sophisticated analytics to identify overbilling trends by medical providers.

19. Sponsoring child safety seat checks in communities across the nation.

20. Advocating National Teen Driver Safety Week to promote the importance of teen driver safety issues.

21. Providing evidenced-based safety programs to the public to assist novice drivers as they learn to drive.

22. Encouraging auto manufacturers to design cars that are more damage- and theft-resistant and easier and less costly to repair.

23. Helping State Farm claims representatives determine crash damage due to defective auto parts. Claims Research Auto Support Hotline (CRASH) provides a method for tracking auto trends that may influence automakers to take action on defective parts and issue automobile recalls. This also leads to increased subrogation.

24. Using alternative dispute resolution whenever possible as a more efficient and timesaving alternative to lawsuits in disputed claims.

25. Implementing new Auto and Fire Claims operating models to promote consistency and efficiency in claims handling.

26. Effectively managing expenses by efficiently using the services State Farm purchases and by regularly auditing telephone bills.

27. Effectively managing expenses by purchasing data processing and office equipment through a competitive bidding process.

28. Reviewing and reorganizing corporate and operations center departments in the ongoing effort to streamline processes, eliminate duplication and provide continued quality service.

29. Providing convenient, cost effective, 24 hour service 365 days a year through our Customer Response Centers.

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30. Using the Internet to efficiently communicate with both current and prospective policyholders.

31. Annually conducting a media outreach communicating the magnitude of damage produced each year in the United States by deer-vehicle collisions and offering tips on how drivers can improve their chances of avoiding such collisions.

32. Working to implement an electronic parts ordering platform to increase efficiency and promote more competitive parts pricing.

33. Supporting emergency responder training by donating salvage vehicles for temporary use.

34. Supporting the National Auto Body Council (NABC), a not-for-profit organization committed to the goal of improving the image of all dedicated collision industry professionals. Continue to donate vehicles to families in need through the Recycled Rides™ Program and fire department training through the First Responders Emergency Extrication Program.

35. Supporting the Collision Industry Conference (CIC), a forum where collision industry stakeholders come together to discuss issues, build broad understanding, find common ground and communicate to the industry at-large, findings and possible solutions.

36. State Farm conducts an annual survey regarding distracted driving focusing on the use of electronic devices while driving. We publish the results in the form of a news release that is designed to inspire media attention to the issue.

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ARKANSAS AUTO INSURANCE PROGRAM
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY
Filing Memorandum

August 19, 2013 for New and Renewal Business

Our last general rate change in Arkansas was effective January 21, 2013 for New and Renewal Business and produced a 1.3% all coverages change.

With this filing, we are proposing an overall increase of 1.5% effective August 19, 2013 for New and Renewal Business. The changes by coverage are summarized in the table below:

Coverage	Vehicle Type	Proposed % Change
BIPD Liability	Private Passenger	3.0%
Medical Payments	Private Passenger	5.1
Comprehensive	Private Passenger	1.0
Collision	Private Passenger	-1.5
Uninsured Motorist Coverage	Private Passenger	5.4
Emergency Road Service	Private Passenger	9.1
All Coverages	All Coverages	1.5%

INDICATED RATE CHANGES

The enclosed Exhibits 1-11 set forth the actuarial calculation of the indicated private passenger rate level changes for each of the major coverages, as well as for all coverages combined. As shown in Exhibit 10, the indicated rate level change for all coverages combined is 2.5%.

The indicated rate changes are based upon projected experience for the year centered around May 19, 2014. To develop the projected underwriting experience, we have used the 2010 through 2012-4th quarter underwriting experience as a database. The loss levels are projected based upon evaluations of the future claim cost and claim frequency. The experience before and after dividends is displayed in Exhibits 1 and 2.

Exhibit 3 displays the adjustments made to the actual underwriting experience. We adjusted the incurred losses and underwriting expenses to account for reserve changes. We have also adjusted the experience to remove certain non-recurring expenses. In addition, we adjusted the comprehensive coverage incurred losses to reflect an expected provision for catastrophic loss. The latest year of catastrophic losses is given 10% weight and the prior catastrophe provision is given 90% weight. Exhibit 4 displays the adjusted underwriting experience.

Another necessary adjustment to our experience is to reflect the current rate level in the earned premium. Exhibit 5 explains the current rate level adjustments in detail. Exhibit 6 shows average paid claim costs occurring in Arkansas, as well as the frequency with which claims are occurring on the respective coverages. The trends are developed by fitting the “least squares line of best fit” to the 12 most recent quarterly points by coverage (each point represents a rolling 12 month average).

The selected cost and frequency trends were used to calculate the projected incurred losses. A detailed description of this procedure is provided in Exhibit 7.

Exhibits 8 and 9 outline the calculation of the projected underwriting expense ratios and the projected underwriting experience using the expense ratios. Using this projected underwriting experience, we then develop the rate change indications shown in Exhibits 10 and 11.

The 2% allowance for underwriting profit and contingencies in the rate need calculation reflects the total financial needs of the State Farm Mutual Automobile Insurance Company during the time the revised rates will be in effect. In calculating the combined provision for underwriting profit and contingencies, we have reflected our anticipated investment income from all sources. For a more detailed explanation, please refer to enclosed Exhibit 12.

PRIVATE PASSENGER RATES AND RATING RELATIVITIES

Base Rates – We propose revising our base rates for BIPD Liability, Medical Payments, Comprehensive, and Collision coverages, as displayed in Exhibit 13. The income effects of all the rating factor changes described in this filing were taken into consideration when developing our proposed base rates.

Limit Factors – For BIPD Liability coverage, we propose revising our limits rating factors towards the companywide guideline as shown in Exhibit 14. We propose introducing limits of 4 and 5 million for Private Passenger Business Use only as shown in Exhibit 14.

Model Year Factors – We propose revising the factors for BIPD Liability, Medical Payments, Comprehensive, and Collision coverages as shown in Exhibit 15. We have also adjusted our base model year to 2013.

GRG/DRG and Deductible Rating Factors – We propose revising the Insurance Rating Group for Collision (GRG) and Comprehensive (DRG) coverages and physical damage deductible factors towards indicated levels. Exhibit 16 details the changes for combined DRG/GRG and deductible factors.

Inexperienced Operator Adjustment – With this rate change we propose revising the Inexperienced Operator Adjustment as follows:

Time Licensed	Present Adjustment	Proposed Adjustment
0 – 12 Months	+0.10	+0.19
12 – 24 Months	+0.08	+0.15
24 – 36 Months	+0.05	+0.10

This adjustment to the Driver Adjustment Factor applies if the principal driver is over the age of 20 and has not been licensed in the United States or Canada for at least three years.

Location Rating – We are implementing a new method for territorial rating that will allow us to better match price to risk. Latitude and longitude coordinates will establish a network of small territories or “GRID cells” across the state. Each Geographic Rating Identification, or GRID, cell represents an area approximately equal to one square kilometer. The Territory Rating Factors (TRFs) used today will be replaced with Location Rating Factors (LRFs) for eligible policies.

The premium and loss experience used in calculating the LRFs is derived from the exposure in each GRID cell and its immediately surrounding GRID cells. The process begins by collecting data on a given GRID cell and all adjacent GRID cells. Then, starting at the target GRID cell and moving out in concentric GRID cell rings, the method determines whether the aggregate data is adequate to produce a credible result or additional data is needed (no more than 30 miles are considered). In most cases, a target GRID cell by itself will not have adequate experience to produce an actuarially credible result. Thus, the indicated LRF for each GRID cell will generally also be based on experience from its surrounding GRID cells. An exception to this process is that GRID cells near state boundaries will not cross those boundaries to gather data.

Once the relevant data is assembled, the data in each GRID cell ring is adjusted based on its distance from the target GRID cell, such that more weight is given to the GRID cell rings that are in closest proximity to the target GRID cell. After distance weighting is applied, the method proceeds as shown in Exhibit 17.

In this method, a single GRID cell's experience will be used in the calculations for many nearby GRID cells. This data sharing helps ensure a smoother transition in adjacent GRID cell LRFs between lower and higher cost areas, while still being responsive to local changes in loss experience.

The LRFs have been determined for each GRID cell for BIPD, Medical Payments, Comprehensive, and Collision coverages. The LRFs will apply to private passenger vehicles, motorcycles, motor homes, antiques, classics, use of non-owned cars, and named non-owner policies. All other vehicle types (and coverages) not listed will continue to use the existing territorial system. In addition, vehicles eligible for LRFs whose latitude and longitude values are not accurate to at least the ZIP code level will continue to use their existing TRFs.

We will be limiting the LRFs to moderate the impact on individual policies. The LRFs are set by limiting the movement between the current average TRFs and the indicated LRFs. The limitations applied vary depending on the difference between the current and indicated factors as described in the table below.

BIPD, Comprehensive, and Collision

Indicated Change	Proposed Change
Less than -13%	-5%
-13% to -11%	-4%
-11% to -9%	-3%
-9% to -7%	-2%
-7% to -5%	-1%
-5% to 5%	0%
5% to 7%	1%
7% to 9%	2%
9% to 11%	3%
11% to 13%	4%
13% or Greater	5%

Medical Payments

Indicated Change	Proposed Change
Less than -9%	-3%
-9% to -7%	-2%
-7% to -5%	-1%
-5% to 5%	0%
5% to 7%	1%
7% to 9%	2%
9% or Greater	3%

We will also manage the rate increases in grid cells that have policies currently assigned to more than one territory. In these cases, current rate levels could vary across these boundaries. The changes in LRF for impacted policies will be limited at each renewal for the first 6 semiannual renewals and the first 3 annual renewals as follows:

Semiannual Policies

Renewal	Minimum Change	Maximum Change
1st	-15%	10%
2nd	-15%	10%
3rd	-15%	10%
4th	-15%	10%
5th	-15%	10%
6th	-15%	10%
7th	No Cap	No Cap

Annual Policies

Renewal	Minimum Change	Maximum Change
1st	-28%	21%
2nd	-28%	21%
3rd	-28%	21%
4th	No Cap	No Cap

The resulting, limited LRFs will also apply to new business written during the relevant periods.

MOTORCYCLES

We propose revising motorcycle base rates and rating relativities. The average rate level change for motorcycles is -5.0%. The effects of these changes are included in the income effects as shown on the first page of this filing memorandum.

Coverage	% Change
BIPD	-8.7%
Medical Payments	-6.8
Comprehensive	0.0
Collision	-9.9
Uninsured Motorist	5.4
All Coverages	-5.0%

Base Rates – The proposed base rate changes were made to reach the percent changes in the table above.

Location Rating Factors – Motorcycles will use the proposed location rating factors shown above.

Age Rating Factors – We propose revising the age rating factors for BIPD, Medical Payments, Comprehensive, and Collision coverages toward the guidelines.

Model Year Rating Factors – We propose moving model year factors toward the indicated rate level along with updating to a base model year of 2013 for BIPD, Medical Payments, Comprehensive, and Collision coverages.

MISCELLANEOUS VEHICLES

We propose revising our rates by vehicle type as follows:

Type of Vehicle	Coverage	Average % Change
Antiques	All Coverages	1.3%
Classics	All Coverages	4.1%
Motor Homes	All Coverages	4.5%
Private Passenger Trailers	All Coverages	6.0%
Travel and Camping Trailers	All Coverages	8.1%
Off-Road Vehicles	All Coverages	4.6%

RULE CHANGES

Rule 107 – We propose to eliminate short rating. Currently, cancellation Rule 107 specifies that short rating is used for certain customer-initiated cancellations in the first policy term. With this change, all cancellations will be handled on a pro rata basis. This change does not impact seasonal cancellation provisions if applicable.

Changes are explained in the "Summary of Revisions" at the beginning of the enclosed manual pages.

SUMMARY

The changes in this filing will produce an overall increase of 1.5% in our Arkansas premium income level. The 1.5% increase is less than the indicated rate level change in order to respond to a competitive auto insurance marketplace in Arkansas. We will continue to closely monitor our underwriting results.

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

ACTUAL VOLUNTARY UNDERWRITING EXPERIENCE AFTER POLICYHOLDER DIVIDENDS

				PRIVATE PASSENGER VEHICLES							
CALENDAR PERIOD	ITEM	ALL TYPE VEHICLES ALL COVERAGES	%	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	%	MEDICAL PAYMENTS	%	COMPREHENSIVE	%	COLLISION	%
2010	E. P.	$ 324,493,941		$ 120,593,001		$ 17,726,189		$ 50,440,506		$ 87,510,218	
	IL/AE	204,003,678	62.9	80,308,256	66.6	11,907,522	67.2	30,026,840	59.5	58,819,767	67.2
	U. E.	104,796,420	32.3	40,692,338	33.7	5,811,700	32.8	15,839,449	31.4	27,936,531	31.9
	G/L	15,693,843	4.8	-407,593	-0.3	6,967	0.0	4,574,217	9.1	753,920	0.9
2011	E. P.	$ 326,017,747		$ 119,852,813		$ 17,498,139		$ 51,053,429		$ 89,149,890	
	IL/AE	236,124,438	72.4	79,003,484	65.9	12,672,462	72.4	53,766,883	105.3	60,782,284	68.2
	U. E.	111,783,963	34.3	42,634,448	35.6	6,005,603	34.3	16,829,092	33.0	30,258,485	33.9
	G/L	-21,890,654	-6.7	-1,785,119	-1.5	-1,179,926	-6.7	-19,542,546	-38.3	-1,890,879	-2.1
2012	E. P.	$ 332,667,557		$ 121,856,989		$ 17,467,967		$ 53,177,450		$ 91,102,785	
	IL/AE	214,542,278	64.5	82,277,351	67.5	13,529,921	77.5	29,639,057	55.7	57,956,949	63.6
	U. E.	117,438,289	35.3	44,602,979	36.6	6,175,414	35.4	18,252,017	34.3	31,425,156	34.5
	DIV.	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
	G/L	686,990	0.2	-5,023,341	-4.1	-2,237,368	-12.8	5,286,376	9.9	1,720,680	1.9
TOTAL	E. P.	$ 983,179,245		$ 362,302,803		$ 52,692,295		$ 154,671,385		$ 267,762,893	
	IL/AE	654,670,394	66.6	241,589,091	66.7	38,109,905	72.3	113,432,780	73.3	177,559,000	66.3
	U. E.	334,018,672	34.0	127,929,765	35.3	17,992,717	34.1	50,920,558	32.9	89,620,172	33.5
	DIV.	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
	G/L	-5,509,821	-0.6	-7,216,053	-2.0	-3,410,327	-6.5	-9,681,953	-6.3	583,721	0.2

E. P. = EARNED PREMIUM
IL/AE = INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES
U. E. = GENERAL EXPENSES AND INCURRED UNALLOCATED ADJUSTMENT EXPENSES
DIV. = POLICYHOLDER DIVIDENDS
G/L = UNDERWRITING GAIN OR LOSS

EXHIBIT 1

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

ACTUAL VOLUNTARY UNDERWRITING EXPERIENCE BEFORE POLICYHOLDER DIVIDENDS

				PRIVATE PASSENGER VEHICLES							
CALENDAR PERIOD	ITEM	ALL TYPE VEHICLES ALL COVERAGES	%	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	%	MEDICAL PAYMENTS	%	COMPREHENSIVE	%	COLLISION	%
2010	E. P.	$ 324,493,941		$ 120,593,001		$ 17,726,189		$ 50,440,506		$ 87,510,218	
	IL/AE	204,003,678	62.9	80,308,256	66.6	11,907,522	67.2	30,026,840	59.5	58,819,767	67.2
	U. E.	104,796,420	32.3	40,692,338	33.7	5,811,700	32.8	15,839,449	31.4	27,936,531	31.9
	G/L	15,693,843	4.8	-407,593	-0.3	6,967	0.0	4,574,217	9.1	753,920	0.9
2011	E. P.	$ 326,017,747		$ 119,852,813		$ 17,498,139		$ 51,053,429		$ 89,149,890	
	IL/AE	236,124,438	72.4	79,003,484	65.9	12,672,462	72.4	53,766,883	105.3	60,782,284	68.2
	U. E.	111,783,963	34.3	42,634,448	35.6	6,005,603	34.3	16,829,092	33.0	30,258,485	33.9
	G/L	-21,890,654	-6.7	-1,785,119	-1.5	-1,179,926	-6.7	-19,542,546	-38.3	-1,890,879	-2.1
2012	E. P.	$ 332,667,557		$ 121,856,989		$ 17,467,967		$ 53,177,450		$ 91,102,785	
	IL/AE	214,542,278	64.5	82,277,351	67.5	13,529,921	77.5	29,639,057	55.7	57,956,949	63.6
	U. E.	117,438,289	35.3	44,602,979	36.6	6,175,414	35.4	18,252,017	34.3	31,425,156	34.5
	G/L	686,990	0.2	-5,023,341	-4.1	-2,237,368	-12.8	5,286,376	9.9	1,720,680	1.9
TOTAL	E. P.	$ 983,179,245		$ 362,302,803		$ 52,692,295		$ 154,671,385		$ 267,762,893	
	IL/AE	654,670,394	66.6	241,589,091	66.7	38,109,905	72.3	113,432,780	73.3	177,559,000	66.3
	U. E.	334,018,672	34.0	127,929,765	35.3	17,992,717	34.1	50,920,558	32.9	89,620,172	33.5
	G/L	-5,509,821	-0.6	-7,216,053	-2.0	-3,410,327	-6.5	-9,681,953	-6.3	583,721	0.2

E. P. = EARNED PREMIUM
IL/AE = INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES
U. E. = GENERAL EXPENSES AND INCURRED UNALLOCATED ADJUSTMENT EXPENSES
G/L = UNDERWRITING GAIN OR LOSS

EXHIBIT 2

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

ADJUSTMENTS TO ACTUAL VOLUNTARY UNDERWRITING EXPERIENCE

1. ADJUSTMENTS TO INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES TO REFLECT EFFECTS OF LIABILITY RESERVE CHANGES

CHANGES IN PRIOR ACCIDENT YEAR INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES ARE REMOVED FROM THE CALENDAR YEAR EXPERIENCE PERIODS. (I.E., A CHANGE IN ACCIDENT YEAR 2011 INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES DURING 2012 IS SUBTRACTED FROM CALENDAR YEAR 2012).

ADJUSTMENTS TO INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES

CALENDAR PERIOD	(1) BODILY INJURY	(2) PROPERTY DAMAGE	(3) BODILY INJURY & PROPERTY DAMAGE (1) + (2)	(4) UNINSURED MOTORIST	(5) TOTAL (3) + (4)
2010	$ -528,603	$ -268,299	$ -796,902	$ 3,738,790	$ 2,941,888
2011	2,032,102	475,842	2,507,944	3,317,320	5,825,264
2012	-2,146,031	1,367,822	-778,209	-3,670,322	-4,448,531
TOTAL	$ -642,532	$ 1,575,365	$ 932,833	$ 3,385,788	$ 4,318,621

2. ADJUSTMENTS TO UNDERWRITING EXPENSES FOR NON-RECURRING EXPENSES:

CALENDAR PERIOD	(6) BODILY INJURY AND PROPERTY DAMAGE LIABILITY	(7) MEDICAL PAYMENTS	(8) COMPREHENSIVE	(9) COLLISION	(10) ALL COVERAGES
2010	$ 0	$ 0	$ 0	$ 0	$ 0
2011	0	0	0	0	0
2012	-2,386,698	-342,738	-1,053,138	-1,782,234	-6,518,396
TOTAL	$ -2,386,698	$ -342,738	$ -1,053,138	$ -1,782,234	$ -6,518,396

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

ADJUSTMENTS TO ACTUAL VOLUNTARY UNDERWRITING EXPERIENCE (CONT.)

3. ADJUSTMENTS TO INCURRED LOSSES TO REFLECT THE INCLUSION OF THE CATASTROPHE HAZARD FACTOR

ACTUAL CATASTROPHE LOSSES ARE REMOVED FROM EACH CALENDAR YEAR EXPERIENCE PERIOD AND REPLACED BY AVERAGE CATASTROPHE LOSSES, AS CALCULATED BELOW:

(11) 2011 INDICATED CATASTROPHE HAZARD FACTOR	(12) 2012 COMPREHENSIVE INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES	(13) 2012 CATASTROPHE LOSSES INCLUDING ALLOCATED ADJUSTMENT EXPENSES	(14) 2012 NON-CATASTROPHE INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES COL (12) - COL (13)	(15) 2012 CATASTROPHE % COL (13) DIVIDED BY COL (14)	(16) 2012 INDICATED CATASTROPHE HAZARD FACTOR [COL (15) x .10] + [COL (11) x .90]
0.344	31,896,542	425,336	31,471,206	0.014	0.311

PREVIOUS YEAR CATASTROPHE HAZARD FACTOR:	0.344
CURRENT YEAR INDICATED CATASTROPHE HAZARD FACTOR (COL (16)):	0.311
PROPOSED CATASTROPHE HAZARD FACTOR*:	0.311

* THE CHANGE IN THE CATASTROPHE HAZARD FACTOR IS LIMITED TO ±.10 FROM THE PREVIOUS YEAR'S CATASTROPHE HAZARD FACTOR.

CALENDAR PERIOD	(17) PRIVATE PASSENGER COMPREHENSIVE INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES (EXHIBIT 2)	(18) CATASTROPHE LOSSES	(19) COL (17) EXCLUDING CATASTROPHE LOSSES COL (17) - COL (18)	(20) CATASTROPHE HAZARD FACTOR TIMES COL (19)	(21) CATASTROPHE ADJUSTMENT COL (20) - COL (18)
2010	$ 30,026,840	$ 2,533,631	$ 27,493,209	$ 8,550,388	$ 6,016,757
2011	53,766,883	22,004,970	31,761,913	9,877,955	-12,127,015
2012	29,639,057	345,441	29,293,616	9,110,315	8,764,874
TOTAL	$ 113,432,780	$ 24,884,042	$ 88,548,738	$ 27,538,658	$ 2,654,616

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

ADJUSTED VOLUNTARY UNDERWRITING EXPERIENCE

THE ACTUAL UNDERWRITING EXPERIENCE FROM EXHIBIT 2 IS MODIFIED TO REFLECT THE VARIOUS ADJUSTMENTS SET FORTH IN EXHIBIT 3.

				PRIVATE PASSENGER VEHICLES							
CALENDAR PERIOD	ITEM	ALL TYPE VEHICLES ALL COVERAGES	%	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	%	MEDICAL PAYMENTS	%	COMPREHENSIVE	%	COLLISION	%
2010	E. P.	$ 324,493,941		$ 120,593,001		$ 17,726,189		$ 50,440,506		$ 87,510,218	
	IL/AE	213,644,252	65.8	79,511,354	65.9	11,907,522	67.2	36,043,597	71.5	58,819,767	67.2
	U. E.	104,796,420	32.3	40,692,338	33.7	5,811,700	32.8	15,839,449	31.4	27,936,531	31.9
	G/L	6,053,269	1.9	389,309	0.3	6,967	0.0	-1,442,540	-2.9	753,920	0.9
2011	E. P.	$ 326,017,747		$ 119,852,813		$ 17,498,139		$ 51,053,429		$ 89,149,890	
	IL/AE	229,919,494	70.5	81,511,428	68.0	12,672,462	72.4	41,639,868	81.6	60,782,284	68.2
	U. E.	111,783,963	34.3	42,634,448	35.6	6,005,603	34.3	16,829,092	33.0	30,258,485	33.9
	G/L	-15,685,710	-4.8	-4,293,063	-3.6	-1,179,926	-6.7	-7,415,531	-14.5	-1,890,879	-2.1
2012	E. P.	$ 332,667,557		$ 121,856,989		$ 17,467,967		$ 53,177,450		$ 91,102,785	
	IL/AE	219,455,956	66.0	81,499,142	66.9	13,529,921	77.5	38,403,931	72.2	57,956,949	63.6
	U. E.	110,919,893	33.3	42,216,281	34.6	5,832,676	33.4	17,198,879	32.3	29,642,922	32.5
	G/L	2,291,708	0.7	-1,858,434	-1.5	-1,894,630	-10.8	-2,425,360	-4.6	3,502,914	3.8
TOTAL	E. P.	$ 983,179,245		$ 362,302,803		$ 52,692,295		$ 154,671,385		$ 267,762,893	
	IL/AE	663,019,702	67.4	242,521,924	66.9	38,109,905	72.3	116,087,396	75.1	177,559,000	66.3
	U. E.	327,500,276	33.3	125,543,067	34.7	17,649,979	33.5	49,867,420	32.2	87,837,938	32.8
	G/L	-7,340,733	-0.7	-5,762,188	-1.6	-3,067,589	-5.8	-11,283,431	-7.3	2,365,955	0.9

E. P. = EARNED PREMIUM
IL/AE = INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES
U. E. = GENERAL EXPENSES AND INCURRED UNALLOCATED ADJUSTMENT EXPENSES
G/L = UNDERWRITING GAIN OR LOSS

EXHIBIT 4

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

VOLUNTARY CURRENT RATE LEVEL ADJUSTMENTS

1. THE EXPERIENCE PERIOD IS AFFECTED BY THE FOLLOWING RATE CHANGES.

		PRIVATE PASSENGER VEHICLES			
DATE	ALL TYPE VEHICLES ALL COVERAGES	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	MEDICAL PAYMENTS	COMPREHENSIVE	COLLISION
11/16/2009	+1.5 %	0.0 %	+7.0 %	+8.1 %	0.0 %
05/17/2010	-0.1	0.0	0.0	0.0	0.0
02/20/2012	+0.3	0.0	0.0	0.0	0.0
03/19/2012	0.0	+1.5	+2.1	+4.0	-3.5
01/21/2013	+1.3	+2.0	+3.0	+4.1	-1.0

2. THE CURRENT RATE LEVEL ADJUSTMENTS ALSO INCLUDE THE EFFECT FROM THE MODEL YEAR RATING PROGRAM, IRG SHIFT AND DEDUCTIBLE SHIFT EXPECTED TO BE REALIZED DURING THE PROJECTED EXPERIENCE PERIOD.

CALENDAR PERIOD	ALL TYPE VEHICLES ALL COVERAGES	COMPREHENSIVE	COLLISION
01/01/2010 TO 01/01/2011	+1.4 %	+1.9 %	+4.3 %
01/01/2011 TO 01/01/2012	+1.5	+1.9	+4.3
01/01/2012 TO 01/01/2013	+1.5	+2.5	+4.2
01/01/2013 TO 01/01/2014	+1.5	+2.5	+4.2
01/01/2014 TO 08/19/2014	+1.0	+1.6	+2.7

3. THE EARNED PREMIUMS FROM EXHIBIT 4, ADJUSTED TO THE CURRENT RATE LEVEL, REFLECTING THE RATE LEVEL CHANGES LISTED IN THE SECTIONS ABOVE, ARE AS FOLLOWS:

CALENDAR PERIOD	COVERAGE	(1) EARNED PREMIUM (EXHIBIT 4)	(2) CURRENT LEVEL EARNED PREMIUM
2010	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	$ 120,593,001	$ 124,849,934
	MEDICAL PAYMENTS COVERAGE	17,726,189	18,817,553
	COMPREHENSIVE	50,440,506	60,288,610
	COLLISION	87,510,218	98,178,414
	ALL COVERAGES	324,493,941	349,946,235

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

VOLUNTARY CURRENT RATE LEVEL ADJUSTMENTS (CONT.)

3. THE EARNED PREMIUMS FROM EXHIBIT 4, ADJUSTED TO THE CURRENT RATE LEVEL, REFLECTING THE RATE LEVEL CHANGES LISTED IN THE SECTIONS ABOVE, ARE AS FOLLOWS:

CALENDAR PERIOD	COVERAGE	(1) EARNED PREMIUM (EXHIBIT 4)	(2) CURRENT LEVEL EARNED PREMIUM
2011	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	$ 119,852,813	$ 124,083,618
	MEDICAL PAYMENTS COVERAGE	17,498,139	18,401,043
	COMPREHENSIVE	51,053,429	59,247,283
	COLLISION	89,149,890	95,920,130
	ALL COVERAGES	326,017,747	345,967,932
2012	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	$ 121,856,989	$ 125,146,502
	MEDICAL PAYMENTS COVERAGE	17,467,967	18,165,788
	COMPREHENSIVE	53,177,450	59,022,390
	COLLISION	91,102,785	95,858,521
	ALL COVERAGES	332,667,557	347,158,940
TOTAL	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	$ 362,302,803	$ 374,080,054
	MEDICAL PAYMENTS COVERAGE	52,692,295	55,384,384
	COMPREHENSIVE	154,671,385	178,558,283
	COLLISION	267,762,893	289,957,065
	ALL COVERAGES	983,179,245	1,043,073,107

4. A PORTION OF THE UNDERWRITING EXPENSES (SERVICE COMPENSATION AND PREMIUM TAXES) VARIES DIRECTLY WITH PREMIUMS. THE ALL COVERAGES ADJUSTED UNDERWRITING EXPENSES, REFLECTING 13.7% OF THE PREMIUM CHANGE GENERATED BY THE CURRENT LEVEL CALCULATION ARE SHOWN BELOW.

CALENDAR PERIOD	(3) UNDERWRITING EXPENSES (EXHIBIT 4)	(4) CHANGE IN EARNED PREMIUM COL (2) - COL (1)	(5) UNDERWRITING EXPENSES ADJUSTED TO CURRENT LEVEL COL (3) + 0.137 X COL (4)
2010	$ 104,796,420	$ 25,452,294	$ 108,283,384
2011	111,783,963	19,950,185	114,517,138
2012	110,919,893	14,491,383	112,905,212
TOTAL	$ 327,500,276	$ 59,893,862	$ 335,705,735

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

VOLUNTARY

TREND DATA - BODILY INJURY LIABILITY

AVERAGE PAID CLAIM COST AND INCURRED CLAIM FREQUENCY
FOR THE CALENDAR YEAR ENDING IN THE QUARTER SHOWN

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	NUMBER PAID CLAIMS		NUMBER	NUMBER	AMOUNT PAID		AVERAGE		INCURRED FREQ PER	COST X
PERIOD	YEAR TO DATE	YEAR ENDING	OUTSTANDING CLAIMS	INCURRED CLAIMS	YEAR TO DATE	YEAR ENDING	PAID CLAIM (6) / (2)	COVERAGES IN FORCE	1000 CIF (4) / (8)	FREQUENCY (7) X (9)
2010 1	718	3,213	2,799	3,415	$ 7,310,088	$ 32,562,504	$ 10,134.61	486,636	7.02	$ 71.14
2010 2	1,561	3,244	2,800	3,383	16,694,849	33,203,155	10,235.25	487,429	6.94	71.03
2010 3	2,406	3,247	2,850	3,444	25,873,292	34,007,713	10,473.58	488,455	7.05	73.84
2010 4	3,229	3,229	2,886	3,385	35,108,177	35,108,177	10,872.77	489,655	6.91	75.13
2011 1	846	3,357	2,771	3,329	8,791,595	36,589,684	10,899.52	490,956	6.78	73.90
2011 2	1,628	3,296	2,854	3,350	17,205,736	35,619,064	10,806.75	492,127	6.81	73.59
2011 3	2,397	3,220	2,893	3,263	25,084,375	34,319,260	10,658.16	493,198	6.62	70.56
2011 4	3,209	3,209	2,927	3,250	34,674,279	34,674,279	10,805.32	494,365	6.57	70.99
2012 1	861	3,224	2,834	3,287	10,543,580	36,426,264	11,298.47	495,872	6.63	74.91
2012 2	1,753	3,334	2,730	3,210	20,223,776	37,692,319	11,305.43	497,849	6.45	72.92
2012 3	2,600	3,412	2,732	3,251	29,539,361	39,129,265	11,468.13	500,141	6.50	74.54
2012 4	3,426	3,426	2,863	3,362	39,096,438	39,096,438	11,411.69	502,678	6.69	76.34

	(11)	(12)	(13)	(14)	(15)	(16)	(17)
	AVERAGE ANNUAL CHANGE	LAST POINT ON LINE OF BEST FIT	ANNUAL TREND (11) / (12)	NUMBER PAID CLAIMS	CREDIBILITY	COMPANYWIDE ANNUAL TREND	WEIGHTED ANNUAL TREND*
AVERAGE PAID CLAIM	$456.84	$11,492.30	4.0 %	3,426	55 %	0.5 %	2.4 %
INCURRED FREQUENCY	-0.20	6.48	-3.0			-0.2	-1.7

* (17) = (13) X (15) + (1.00 - (15)) X (16)

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

VOLUNTARY

TREND DATA - PROPERTY DAMAGE LIABILITY

AVERAGE PAID CLAIM COST AND INCURRED CLAIM FREQUENCY
FOR THE CALENDAR YEAR ENDING IN THE QUARTER SHOWN

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	NUMBER PAID CLAIMS		NUMBER	NUMBER	AMOUNT PAID		AVERAGE		INCURRED FREQ PER	COST X
PERIOD	YEAR TO DATE	YEAR ENDING	OUTSTANDING CLAIMS	INCURRED CLAIMS	YEAR TO DATE	YEAR ENDING	PAID CLAIM (6) / (2)	COVERAGES IN FORCE	1000 CIF (4) / (8)	FREQUENCY (7) X (9)
2010 1	3,505	14,098	1,324	14,115	$ 10,062,217	$ 41,827,749	$ 2,966.93	486,636	29.01	$ 86.07
2010 2	7,046	14,025	1,520	14,123	20,354,730	42,062,123	2,999.08	487,429	28.97	86.88
2010 3	10,506	14,011	1,564	14,176	30,873,307	42,106,670	3,005.26	488,455	29.02	87.21
2010 4	13,916	13,916	1,656	14,047	41,030,356	41,030,356	2,948.43	489,655	28.69	84.59
2011 1	3,318	13,729	1,550	13,955	10,275,473	41,243,612	3,004.12	490,956	28.42	85.38
2011 2	6,537	13,407	1,880	13,767	19,930,651	40,606,277	3,028.74	492,127	27.97	84.71
2011 3	10,083	13,493	1,866	13,795	30,828,929	40,985,978	3,037.57	493,198	27.97	84.96
2011 4	13,242	13,242	2,137	13,723	41,016,238	41,016,238	3,097.44	494,365	27.76	85.98
2012 1	3,907	13,831	1,538	13,819	10,824,740	41,565,505	3,005.24	495,872	27.87	83.76
2012 2	7,101	13,806	1,878	13,804	21,550,868	42,636,455	3,088.26	497,849	27.73	85.64
2012 3	11,154	14,313	1,255	13,702	32,343,023	42,530,332	2,971.45	500,141	27.40	81.42
2012 4	14,689	14,689	1,290	13,842	43,769,621	43,769,621	2,979.75	502,678	27.54	82.06

	(11)	(12)	(13)	(14)	(15)	(16)	(17)
	AVERAGE ANNUAL CHANGE	LAST POINT ON LINE OF BEST FIT	ANNUAL TREND (11) / (12)	NUMBER PAID CLAIMS	CREDIBILITY	COMPANYWIDE ANNUAL TREND	WEIGHTED ANNUAL TREND*
AVERAGE PAID CLAIM	$14.63	$3,031.14	0.5 %	14,689	100 %	1.8 %	0.5 %
INCURRED FREQUENCY	-0.64	27.32	-2.3			-0.7	-2.3

* (17) = (13) X (15) + (1.00 - (15)) X (16)

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

VOLUNTARY

TREND DATA - MEDICAL PAYMENTS COVERAGE

AVERAGE PAID CLAIM COST AND INCURRED CLAIM FREQUENCY
FOR THE CALENDAR YEAR ENDING IN THE QUARTER SHOWN

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	NUMBER PAID CLAIMS		NUMBER	NUMBER	AMOUNT PAID		AVERAGE		INCURRED FREQ PER	COST X
PERIOD	YEAR TO DATE	YEAR ENDING	OUTSTANDING CLAIMS	INCURRED CLAIMS	YEAR TO DATE	YEAR ENDING	PAID CLAIM (6) / (2)	COVERAGES IN FORCE	1000 CIF (4) / (8)	FREQUENCY (7) X (9)
2010 1	909	3,708	2,384	4,055	$ 3,370,202	$ 11,649,499	$ 3,141.72	412,610	9.83	$ 30.88
2010 2	1,706	3,472	2,511	3,964	6,250,610	11,426,411	3,291.02	412,294	9.61	31.63
2010 3	2,804	3,725	2,324	3,871	9,274,274	11,910,227	3,197.38	412,215	9.39	30.02
2010 4	4,009	4,009	2,126	3,748	12,390,376	12,390,376	3,090.64	412,361	9.09	28.09
2011 1	1,205	4,305	1,841	3,762	3,208,449	12,228,623	2,840.56	412,669	9.12	25.91
2011 2	2,237	4,540	1,870	3,899	6,378,616	12,518,382	2,757.35	412,962	9.44	26.03
2011 3	3,207	4,412	1,886	3,974	9,383,352	12,499,454	2,833.06	413,207	9.62	27.25
2011 4	4,077	4,077	2,003	3,954	12,792,045	12,792,045	3,137.61	413,478	9.56	30.00
2012 1	1,162	4,034	1,878	4,071	3,581,638	13,165,234	3,263.57	413,929	9.84	32.11
2012 2	2,253	4,093	1,703	3,926	6,637,447	13,050,876	3,188.58	414,654	9.47	30.20
2012 3	3,394	4,264	1,537	3,915	10,153,093	13,561,786	3,180.53	415,593	9.42	29.96
2012 4	4,477	4,477	1,427	3,901	13,809,324	13,809,324	3,084.50	416,721	9.36	28.87

	(11)	(12)	(13)	(14)	(15)	(16)	(17)
	AVERAGE ANNUAL CHANGE	LAST POINT ON LINE OF BEST FIT	ANNUAL TREND (11) / (12)	NUMBER PAID CLAIMS	CREDIBILITY	COMPANYWIDE ANNUAL TREND	WEIGHTED ANNUAL TREND*
AVERAGE PAID CLAIM	$2.04	$3,086.69	0.1 %	4,477	65 %	0.1 %	0.1 %
INCURRED FREQUENCY	-0.02	9.46	-0.2			-3.5	-1.4

* (17) = (13) X (15) + (1.00 - (15)) X (16)

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

VOLUNTARY

TREND DATA - COMPREHENSIVE

AVERAGE PAID CLAIM COST AND INCURRED CLAIM FREQUENCY
FOR THE CALENDAR YEAR ENDING IN THE QUARTER SHOWN

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	NUMBER PAID CLAIMS		NUMBER	NUMBER	AMOUNT PAID		AVERAGE		INCURRED FREQ PER	COST X
PERIOD	YEAR TO DATE	YEAR ENDING	OUTSTANDING CLAIMS	INCURRED CLAIMS	YEAR TO DATE	YEAR ENDING	PAID CLAIM (6) / (2)	COVERAGES IN FORCE	1000 CIF (4) / (8)	FREQUENCY (7) X (9)
2010 1	5,281	21,560	686	21,648	$ 7,486,414	$ 31,535,514	$ 1,462.69	392,443	55.16	$ 80.68
2010 2	11,181	22,061	673	22,031	15,191,305	32,194,118	1,459.32	392,287	56.16	81.96
2010 3	16,416	21,805	678	21,876	21,595,603	31,279,314	1,434.50	392,367	55.75	79.97
2010 4	21,369	21,369	827	21,345	29,944,010	29,944,010	1,401.28	392,668	54.36	76.17
2011 1	4,881	20,969	967	21,250	6,547,163	29,004,759	1,383.22	393,195	54.04	74.75
2011 2	11,171	21,359	1,015	21,701	17,066,857	31,819,562	1,489.75	393,870	55.10	82.09
2011 3	17,070	22,023	919	22,264	26,154,787	34,503,194	1,566.69	394,609	56.42	88.39
2011 4	21,819	21,819	864	21,856	34,951,041	34,951,041	1,601.86	395,409	55.27	88.53
2012 1	4,758	21,696	606	21,335	7,586,418	35,990,296	1,658.84	396,458	53.81	89.26
2012 2	9,550	20,198	801	19,984	14,964,347	32,848,531	1,626.33	397,893	50.22	81.67
2012 3	14,785	19,534	612	19,227	23,205,594	32,001,848	1,638.26	399,690	48.10	78.80
2012 4	19,557	19,557	831	19,524	32,422,005	32,422,005	1,657.82	401,830	48.59	80.55

	(11)	(12)	(13)	(14)	(15)	(16)	(17)
	AVERAGE ANNUAL CHANGE	LAST POINT ON LINE OF BEST FIT	ANNUAL TREND (11) / (12)	NUMBER PAID CLAIMS	CREDIBILITY	COMPANYWIDE ANNUAL TREND	WEIGHTED ANNUAL TREND*
AVERAGE PAID CLAIM	$99.59	$1,668.64	6.0 %	19,557	75 %	4.4 %	5.6 %
INCURRED FREQUENCY	-2.54	50.10	-5.1			-3.7	-4.8

* (17) = (13) X (15) + (1.00 - (15)) X (16)

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

VOLUNTARY

TREND DATA - COLLISION

AVERAGE PAID CLAIM COST AND INCURRED CLAIM FREQUENCY
FOR THE CALENDAR YEAR ENDING IN THE QUARTER SHOWN

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	NUMBER PAID CLAIMS		NUMBER	NUMBER	AMOUNT PAID		AVERAGE		INCURRED FREQ PER	COST X
PERIOD	YEAR TO DATE	YEAR ENDING	OUTSTANDING CLAIMS	INCURRED CLAIMS	YEAR TO DATE	YEAR ENDING	PAID CLAIM (6) / (2)	COVERAGES IN FORCE	1000 CIF (4) / (8)	FREQUENCY (7) X (9)
2010 1	5,112	20,241	1,831	20,139	$ 16,432,545	$ 61,313,569	$ 3,029.18	382,569	52.64	$ 159.46
2010 2	10,005	20,127	2,050	20,083	30,534,577	60,455,000	3,003.68	382,398	52.52	157.75
2010 3	14,990	19,901	2,121	20,097	45,249,594	60,037,925	3,016.83	382,455	52.55	158.53
2010 4	19,709	19,709	2,079	19,727	60,201,192	60,201,192	3,054.50	382,718	51.54	157.43
2011 1	4,844	19,441	2,086	19,696	16,534,997	60,303,644	3,101.88	383,195	51.40	159.44
2011 2	9,649	19,353	2,369	19,672	31,542,897	61,209,512	3,162.79	383,779	51.26	162.12
2011 3	14,532	19,251	2,295	19,425	46,467,916	61,419,514	3,190.46	384,392	50.53	161.21
2011 4	19,308	19,308	2,356	19,585	62,588,432	62,588,432	3,241.58	385,075	50.86	164.87
2012 1	5,240	19,704	1,705	19,323	16,218,985	62,272,420	3,160.39	386,019	50.06	158.21
2012 2	9,939	19,598	1,824	19,053	31,581,398	62,626,933	3,195.58	387,369	49.19	157.19
2012 3	15,183	19,959	1,527	19,191	46,151,514	62,272,030	3,120.00	389,094	49.32	153.88
2012 4	20,076	20,076	1,593	19,313	62,872,082	62,872,082	3,131.70	391,159	49.37	154.61

	(11)	(12)	(13)	(14)	(15)	(16)	(17)
	AVERAGE ANNUAL CHANGE	LAST POINT ON LINE OF BEST FIT	ANNUAL TREND (11) / (12)	NUMBER PAID CLAIMS	CREDIBILITY	COMPANYWIDE ANNUAL TREND	WEIGHTED ANNUAL TREND*
AVERAGE PAID CLAIM	$61.57	$3,202.04	1.9 %	20,076	100 %	2.9 %	1.9 %
INCURRED FREQUENCY	-1.37	49.05	-2.8			-2.1	-2.8

* (17) = (13) X (15) + (1.00 - (15)) X (16)

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

VOLUNTARY

CALCULATION OF PROJECTED INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES AND PROJECTED UNDERWRITING EXPENSES

1. LOSS PROJECTION FACTORS: THE TABLE BELOW SUMMARIZES THE PROJECTED COST AND FREQUENCY AND THE CALCULATION OF FACTORS TO APPLY TO THE ADJUSTED INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES. EXPERIENCE IS PROJECTED TO THE YEAR CENTERED AROUND 05/19/2014. THE PROJECTED COST X FREQUENCY IS CALCULATED AS THE PRODUCT OF THE PROJECTED COST AND PROJECTED FREQUENCY, AND THE FACTORS TO APPLY TO THE ADJUSTED INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES ARE THE QUOTIENTS OF THE PROJECTED COST X FREQUENCY AND THE COST X FREQUENCY PRODUCTS FOR 2010 , 2011 AND 2012.

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
		AVERAGE CLAIM COST AND FREQUENCY (EXHIBIT 6 COL (7), (9), (10))					LOSS PROJECTION FACTORS*			PAID LOSS DISTRIBUTION		
COVERAGE	ITEM	2010	2011	2012	PROJECTED ANNUAL TREND	PROJECTED CLAIM COST & FREQUENCY (COL (3) X (1.000 + COL (4) X 1.8833))	2010	2011	2012	2010	2011	2012
BODILY	COST	$ 10,872.77	10,805.32	11,411.69	2.4%	$ 11,927.49						
INJURY	FREQ PER 1000	6.91	6.57	6.69	0.0%	6.69						
LIABILITY	COST X FREQ.	$ 75.13	70.99	76.34		$ 79.79						
PROPERTY	COST	$ 2,948.43	3,097.44	2,979.75	1.8%	$ 3,080.76						
DAMAGE	FREQ PER 1000	28.69	27.76	27.54	0.0%	27.54						
LIABILITY	COST X FREQ.	$ 84.59	85.98	82.06		$ 84.84						
BODILY INJURY AND PROPERTY DAMAGE LIABILITY	COST X FREQ.	$ 159.72	156.97	158.40		$ 164.63	1.0307	1.0488	1.0393	0.426	0.407	0.431
MEDICAL	COST	$ 3,090.64	3,137.61	3,084.50	0.1%	$ 3,090.31						
PAYMENTS	FREQ PER 1000	9.09	9.56	9.36	0.0%	9.36						
	COST X FREQ.	$ 28.09	30.00	28.87		$ 28.93	1.0299	0.9643	1.0021	0.069	0.069	0.072
	COST	$ 1,401.28	1,601.86	1,657.82	4.4%	$ 1,795.20						
COMPREHENSIVE	FREQ PER 1000	54.36	55.27	48.59	0.0%	48.59						
	COST X FREQ.	$ 76.17	88.53	80.55		$ 87.23	1.1452	0.9853	1.0829	0.168	0.188	0.169
	COST	$ 3,054.50	3,241.58	3,131.70								
COLLISION	FREQ PER 1000	51.54	50.86	49.37								
	COST X FREQ.	$ 157.43	164.87	154.61	2.0%	TRENDED	1.0777	1.0577	1.0377	0.337	0.336	0.328
ALL COVERAGES							1.0657	1.0340	1.0435			

* THE ALL COVERAGES LOSS PROJECTION FACTORS ARE THE AVERAGE OF INDIVIDUAL COVERAGES' LOSS PROJECTION FACTORS, WEIGHTED WITH THE PAID LOSS DISTRIBUTION.

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

VOLUNTARY PROJECTED INCURRED LOSSES, ALLOCATED ADJUSTMENT EXPENSES AND UNDERWRITING EXPENSES (CONT.)

2. PROJECTED INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES:

CALENDAR PERIOD	COVERAGE	(12) LOSS PROJECTION FACTORS COLS (6 TO 8) ABOVE	(13) ADJUSTED INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES (EXHIBIT 4)	(14) PROJECTED INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES COL (12) X COL (13)
2010	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	1.0307	$ 79,511,354	$ 81,952,353
	MEDICAL PAYMENTS COVERAGE	1.0299	11,907,522	12,263,557
	COMPREHENSIVE	1.1452	36,043,597	41,277,127
	COLLISION	1.0777	58,819,767	63,390,063
	ALL COVERAGES	1.0657	213,644,252	227,680,679
2011	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	1.0488	$ 81,511,428	$ 85,489,186
	MEDICAL PAYMENTS COVERAGE	0.9643	12,672,462	12,220,055
	COMPREHENSIVE	0.9853	41,639,868	41,027,762
	COLLISION	1.0577	60,782,284	64,289,422
	ALL COVERAGES	1.0340	229,919,494	237,736,757
2012	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	1.0393	$ 81,499,142	$ 84,702,058
	MEDICAL PAYMENTS COVERAGE	1.0021	13,529,921	13,558,334
	COMPREHENSIVE	1.0829	38,403,931	41,587,617
	COLLISION	1.0377	57,956,949	60,141,926
	ALL COVERAGES	1.0435	219,455,956	229,002,290

3. EXPENSE PROJECTION FACTORS: BASED ON COUNTRYWIDE DATA, UNDERWRITING EXPENSES GENERATE AN ANNUAL TREND OF +1.5%. THE PROJECTION FACTORS FOR 2010, 2011, AND 2012 ARE 1.0582, 1.0432, AND 1.0282.

4. PROJECTED ALL COVERAGES UNDERWRITING EXPENSES:

CALENDAR PERIOD	(15) EXPENSE PROJECTION FACTORS (SECTION 3)	(16) UNDERWRITING EXPENSES ADJUSTED TO CURRENT LEVEL (EXHIBIT 5)	(17) PROJECTED UNDERWRITING EXPENSES COL (15) X COL (16)
2010	1.0582	$ 108,283,384	$ 114,585,477
2011	1.0432	114,517,138	119,464,278
2012	1.0282	112,905,212	116,089,139
TOTAL		$ 335,705,735	$ 350,138,894

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

CALCULATION OF PROJECTED VOLUNTARY UNDERWRITING EXPENSE RATIOS

WHILE OUR RATING FORMULA UTILIZES THE FAMILIAR LOSS RATIO TEST, IT IS NECESSARY TO MODIFY SUCH TEST FOR OUR PURPOSES SINCE THE UNDERWRITING EXPENSES INCLUDE ITEMS WHICH DO NOT VARY DIRECTLY WITH PREMIUMS. "FORMULA EXPENSE RATIOS" ARE DEFINED AS THE EXPENSE RATIOS THAT WOULD EXIST IF THE RATE LEVELS WERE EXACTLY ADEQUATE AND ARE DEVELOPED AS FOLLOWS:

1. THE ALL COVERAGES INDICATED RATE CHANGE IS DERIVED BY SOLVING THE FOLLOWING EQUATION:

$$(1.000 - .137) \times I.C. + G' = G \times (1.000 + I.C.)$$

WHERE, I.C. = INDICATED RATE LEVEL CHANGE
G' = PROJECTED UNDERWRITING GAIN OR LOSS RATIO
G = ALLOWANCE FOR UNDERWRITING GAIN AND CONTINGENCIES
1.000 INDICATES EARNED PREMIUM
.137 INDICATES THAT 13.7% OF THE RATE CHANGE IS ALLOCATED TO EXPENSES

THIS EQUATION REDUCES TO: $I.C. = \frac{G - G'}{.863 - G}$

2. THE ALL COVERAGES FORMULA EXPENSE RATIO IS: $F.E.R. = \frac{E + (I.C. \times .137)}{1.000 + I.C.}$

WHERE F.E.R. = FORMULA EXPENSE RATIO
E = PROJECTED UNDERWRITING EXPENSE RATIO

SUBSTITUTING $\frac{G - G'}{.863 - G}$ FOR I.C. , THIS EQUATION REDUCES TO: $F.E.R. = E - \frac{(G - G') \times (E - .137)}{.863 - G'}$

3. THE ALL COVERAGES PROJECTED EXPERIENCE IS:

	2010	%	2011	%	2012	%
CURRENT LEVEL E.P. *	$ 349,946,235		$ 345,967,932		$ 347,158,940	
PROJECTED IL/AE **	227,680,679	65.1	237,736,757	68.7	229,002,290	66.0
PROJECTED U. E. **	114,585,477	32.7	119,464,278	34.5	116,089,139	33.4
PROJECTED G/L	7,680,079	2.2	-11,233,103	-3.2	2,067,511	0.6

4. THE FORMULA DERIVED IN SECTION 2 ABOVE, WHEN APPLIED TO THE ALL COVERAGES PROJECTED EXPERIENCE PROVIDED IN SECTION 3 ABOVE, PRODUCES THE FOLLOWING:

	2010	2011	2012
E	32.7 %	34.5 %	33.4 %
G'	2.2	-3.2	0.6
G	2.0	2.0	2.0
F.E.R.	32.7	33.3	33.1

* TAKEN FROM EXHIBIT 5
** TAKEN FROM EXHIBIT 7

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

CALCULATION OF PROJECTED VOLUNTARY UNDERWRITING EXPENSE RATIOS (CONT.)

5. INDIVIDUAL COVERAGE "FORMULA EXPENSE RATIOS" ARE DETERMINED BY APPLICATION OF FACTOR RELATIONSHIPS TO THE ALL COVERAGES FORMULA EXPENSE RATIO, WITH THE FACTORS DEVELOPED FROM THE UNDERWRITING EXPENSE RATIOS FROM EXHIBIT 4.

CALENDAR PERIOD	COVERAGE	(1) UNDERWRITING EXPENSE RATIO (EXHIBIT 4)	(2) COLUMN (1) DIVIDED BY ALL COVERAGES RATIO IN COLUMN (1)	(3) ALL COVERAGES FORMULA EXPENSE RATIO SECT. 4, EXHIBIT 8	(4) FORMULA EXPENSE RATIO (2) X (3)
2010	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	33.7 %	1.043		34.1 %
	MEDICAL PAYMENTS COVERAGE	32.8	1.015		33.2
	COMPREHENSIVE	31.4	0.972		31.8
	COLLISION	31.9	0.988		32.3
	ALL COVERAGES	32.3	1.000	32.7 %	32.7
2011	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	35.6 %	1.038		34.6 %
	MEDICAL PAYMENTS COVERAGE	34.3	1.000		33.3
	COMPREHENSIVE	33.0	0.962		32.0
	COLLISION	33.9	0.988		32.9
	ALL COVERAGES	34.3	1.000	33.3 %	33.3
2012	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	34.6 %	1.039		34.4 %
	MEDICAL PAYMENTS COVERAGE	33.4	1.003		33.2
	COMPREHENSIVE	32.3	0.970		32.1
	COLLISION	32.5	0.976		32.3
	ALL COVERAGES	33.3	1.000	33.1 %	33.1

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

PROJECTED VOLUNTARY UNDERWRITING EXPERIENCE WITH FORMULA EXPENSE RATIOS

				PRIVATE PASSENGER VEHICLES							
CALENDAR PERIOD	ITEM	ALL TYPE VEHICLES ALL COVERAGES	%	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	%	MEDICAL PAYMENTS	%	COMPREHENSIVE	%	COLLISION	%
2010	E. P.	$ 349,946,235		$ 124,849,934		$ 18,817,553		$ 60,288,610		$ 98,178,414	
	IL/AE	227,680,679	65.1	81,952,353	65.6	12,263,557	65.2	41,277,127	68.5	63,390,063	64.6
	U. E.	114,432,419	32.7	42,573,827	34.1	6,247,428	33.2	19,171,778	31.8	31,711,628	32.3
2011	E. P.	$ 345,967,932		$ 124,083,618		$ 18,401,043		$ 59,247,283		$ 95,920,130	
	IL/AE	237,736,757	68.7	85,489,186	68.9	12,220,055	66.4	41,027,762	69.2	64,289,422	67.0
	U. E.	115,207,321	33.3	42,932,932	34.6	6,127,547	33.3	18,959,131	32.0	31,557,723	32.9
2012	E. P.	$ 347,158,940		$ 125,146,502		$ 18,165,788		$ 59,022,390		$ 95,858,521	
	IL/AE	229,002,290	66.0	84,702,058	67.7	13,558,334	74.6	41,587,617	70.5	60,141,926	62.7
	U. E.	114,909,609	33.1	43,050,397	34.4	6,031,042	33.2	18,946,187	32.1	30,962,302	32.3
TOTAL	E. P.	$ 1,043,073,107		$ 374,080,054		$ 55,384,384		$ 178,558,283		$ 289,957,065	
	IL/AE	694,419,726	66.6	252,143,597	67.4	38,041,946	68.7	123,892,506	69.4	187,821,411	64.8
	U. E.	344,549,349	33.0	128,557,156	34.4	18,406,017	33.2	57,077,096	32.0	94,231,653	32.5

E. P. = EARNED PREMIUM (FROM EXHIBIT 5)
IL/AE = INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES (FROM EXHIBIT 7)
U. E. = GENERAL EXPENSES AND INCURRED UNALLOCATED ADJUSTMENT EXPENSES (FROM EXHIBIT 8)

EXHIBIT 9

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

CALCULATION OF VOLUNTARY RATE CHANGE INDICATIONS

1. THE INDICATED RATE CHANGES ARE DERIVED BY SOLVING THE FOLLOWING EQUATIONS (LOSS RATIO TEST):

$$1.000 + I.C. = \frac{A.L.R.}{P.L.R}, \quad \text{AND} \quad P.L.R. = 1.OOO - F.E.R. - G$$

WHERE, I.C. = INDICATED RATE LEVEL CHANGE (LOSS RATIO TEST)
A.L.R. = PROJECTED LOSS RATIO (EXHIBIT 9)
P.L.R. = PERMISSIBLE LOSS RATIO
F.E.R. = FORMULA EXPENSE RATIO (EXHIBIT 9)
G = ALLOWANCE FOR UNDERWRITING GAIN AND CONTINGENCIES

SOLVING THESE EQUATIONS YIELDS: $I.C. = \frac{A.L.R.}{1.000 - F.E.R. - G} - 1.000$

2. THIS FORMULA WHEN APPLIED TO THE DATA PROVIDED IN EXHIBIT 9, PRODUCES THE FOLLOWING INDICATED RATE LEVEL CHANGES:

BODILY INJURY AND PROPERTY DAMAGE LIABILITY:

$$\frac{67.4}{100.0 - 34.4 - 2.0} - 1.000 = \frac{67.4}{63.6} - 1.000 = 0.060, \text{ OR } +6.0\% \text{ INDICATED}$$

MEDICAL PAYMENTS COVERAGE:

$$\frac{68.7}{100.0 - 33.2 - 2.0} - 1.000 = \frac{68.7}{64.8} - 1.000 = 0.060, \text{ OR } +6.0\% \text{ INDICATED}$$

COMPREHENSIVE:

$$\frac{69.4}{100.0 - 32.0 - 2.0} - 1.000 = \frac{69.4}{66.0} - 1.000 = 0.052, \text{ OR } +5.2\% \text{ INDICATED}$$

COLLISION:

$$\frac{64.8}{100.0 - 32.5 - 2.0} - 1.000 = \frac{64.8}{65.5} - 1.000 = -0.011, \text{ OR } -1.1\% \text{ INDICATED}$$

ALL COVERAGES:

$$\frac{66.6}{100.0 - 33.0 - 2.0} - 1.000 = \frac{66.6}{65.0} - 1.000 = 0.025, \text{ OR } +2.5\% \text{ INDICATED}$$

EXHIBIT 10

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

ARKANSAS

UNINSURED MOTORIST B.I.P.D. LIABILITY

		2010		2011		2012		Total	
	Item	Amount	% E.P.	Amount	% E.P.	Amount	% E.P.	Amount	% E.P.
Actual Voluntary	E.P.	12,142,902	100.0%	12,321,767	100.0%	12,807,799	100.0%	37,272,468	100.0%
Underwriting	IL/AE	8,768,975	72.2%	9,028,938	73.3%	8,221,680	64.2%	26,019,593	69.8%
Experience	U.E.	3,858,253	31.8%	4,066,512	33.0%	4,349,496	34.0%	12,274,261	32.9%
	G/L	(484,326)	-4.0%	-773,683	-6.3%	236,623	1.8%	-1,021,386	-2.7%
Adjusted Voluntary	E.P.	12,142,902	100.0%	12,321,767	100.0%	12,807,799	100.0%	37,272,468	100.0%
Underwriting	IL/AE	9,402,517	77.4%	8,993,001	73.0%	8,863,269	69.2%	27,258,787	73.1%
Experience	U.E.	3,858,253	31.8%	4,066,512	33.0%	4,094,001	32.0%	12,018,766	32.2%
	G/L	-1,117,868	-9.2%	-737,746	-6.0%	-149,471	-1.2%	-2,005,085	-5.4%
Projected Voluntary	E.P.	12,543,618	100.0%	12,728,385	100.0%	13,000,276	100.0%	38,272,279	100.0%
Underwriting	IL/AE	10,205,492	81.4%	9,563,157	75.1%	9,230,208	71.0%	28,998,857	75.8%
Experience	U.E.	4,039,045	32.2%	4,073,083	32.0%	4,134,088	31.8%	12,246,216	32.0%
(with formula expense ratios)									

E.P. - Earned Premium
IL/AE - Incurred Losses and Paid Allocated Loss Adjustment Expenses
U.E. - Underwriting Expenses
G/L - Gain or Loss

Indicated Rate Level Change:

$$\frac{75.80}{100.0 - 32 - 2.0} - 1 = \frac{75.8}{66.0} - 1 = 14.8\%$$

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

ARKANSAS

EMERGENCY ROAD SERVICE

		2010		2011		2012		Total	
	Item	Amount	% E.P.	Amount	% E.P.	Amount	% E.P.	Amount	% E.P.
Actual Voluntary	E.P.	1,693,921	100.0%	1,716,136	100.0%	1,753,151	100.0%	5,163,208	100.0%
Underwriting	IL/AE	1,254,486	74.1%	1,336,888	77.9%	1,357,918	77.5%	3,949,292	76.5%
Experience	U.E.	520,476	30.7%	560,422	32.7%	587,304	33.5%	1,668,202	32.3%
	G/L	-81,041	-4.8%	-181,174	-10.6%	-192,071	-11.0%	-454,286	-8.8%
Adjusted Voluntary	E.P.	1,693,921	100.0%	1,716,136	100.0%	1,753,151	100.0%	5,163,208	100.0%
Underwriting	IL/AE	1,254,486	74.1%	1,336,888	77.9%	1,357,918	77.5%	3,949,292	76.5%
Experience	U.E.	520,476	30.7%	560,422	32.7%	549,914	31.4%	1,630,812	31.6%
	G/L	-81,041	-4.8%	-181,174	-10.6%	-154,681	-8.8%	-416,896	-8.1%
Projected Voluntary	E.P.	1,693,921	100.0%	1,716,136	100.0%	1,753,151	100.0%	5,163,208	100.0%
Underwriting	IL/AE	1,362,623	80.4%	1,392,101	81.1%	1,430,838	81.6%	4,185,562	81.1%
Experience	U.E.	526,809	31.1%	544,015	31.7%	546,983	31.2%	1,617,807	31.3%
(with formula expense ratios)									

E.P. - Earned Premium
IL/AE - Incurred Losses and Paid Allocated Loss Adjustment Expenses
U.E. - Underwriting Expenses
G/L - Gain or Loss

Indicated Rate Level Change:

$$\frac{81.10}{100.0 - 31.3 - 2.0} - 1 = \frac{81.1}{66.7} - 1 = 21.6\%$$

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

PROVISION FOR UNDERWRITING PROFIT AND CONTINGENCIES

AUTOMOBILE INSURANCE OPERATIONS

The following analysis demonstrates that the use of a 2% combined provision for underwriting profit and contingencies, together with expected investment income, will produce an expected total return after tax for State Farm which is reasonable when compared to that earned by other industries. This will enable the company to serve the insurance needs of its policyholders and meet its obligations in a growing market. These earnings provide the only source of funds for its Policyholder Protection Fund (Surplus), which is essential to State Farm's continued growth and financial strength.

Total Financial Needs Analysis

A. Auto insurance rates traditionally include provisions for expected losses and expenses (including an estimate of expected catastrophe losses) and a combined provision for underwriting profit and contingencies. The contingency provision reflects an allowance in the rates for losses and expenses arising from events which cannot be reasonably foreseen or predicted. It thus represents an allowance for adverse fluctuations from the otherwise expected results. The underwriting profit provision reflects the expected difference between earned premiums and incurred losses, expenses and contingencies. The need for a contingency element in the rates is generally accepted actuarially and recognized in nearly all rating laws. Over the long-term, the contingency provision will not be actually realized as an underwriting profit, but will be offset by unanticipated losses and expenses.

State Farm's underwriting profit from automobile operations, before federal taxes, has averaged -7.1% (see Page 4, Column 2) during the last 12 years. These results were generated during a period when the filed rates generally included a combined provision averaging 0.3% for underwriting profit and contingencies. Thus the contingency element has been averaging in excess of 2.0% of earned premium.

It is therefore reasonable to expect that a 2% combined provision for underwriting profit and contingencies will produce an actual underwriting result of approximately 0%.

B. As a percent of mean invested assets, net investment income (interest, dividends and real estate income) averaged 3.8% over the past 12 years, 3.7% over the past 6 years, and 3.5% over the past 3 years (Page 5, Column 1). Based on the analysis of these results, it is reasonable to expect a return of 3.5% on invested assets during the time the rates will be in effect.

Capital gains have fluctuated between -12.6% and 7.2% of mean invested assets over the past 12 years (Page 5, Column 2). The latest 12-year average is -0.5%, the prior 12-year average is 5.5%, and the 24-year average is 2.5%. The expected contribution of capital gains during the period rates will be in effect is 2.5% of invested assets.

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY
(Continued)

The sum of the net investment income and capital gains as a percent of mean invested assets is expected to be 6.0% during the time the rates will be in effect.

C. Other income, largely service charges for premium installment plans, has averaged 0.5% of earned premium during the past 12 years (Page 4, Column 3). These charges were increased in 2003, and as a result the expected income during that time the rates will be in effect is 0.7%.

D. All of these income sources combine to yield an expected insurance operating profit of 5.2%, before tax, on earned premiums, as summarized in the table on the following page. This includes the expected investment income attributable to the unearned and advance premiums, loss, and loss adjustment expense reserves, as well as the expected underwriting results.

E. In order to demonstrate that this profit provision is reasonable in comparison to the total after-tax return for other industries, a 2:1 premium-to-surplus ratio is used for this ratemaking analysis. A 2:1 ratio is a general measure of minimum necessary surplus that is often used for automobile insurers, without taking into account the specific risks and needs of a particular insurer. It is also generally recognized that it is prudent to maintain a larger level of surplus and that surplus needs vary from insurer to insurer. The 2:1 ratio is used in this ratemaking analysis to illustrate that even at this low level of capitalization, the rate of return is reasonable in comparison to other industries. Although a 2:1 ratio is used in this ratemaking analysis, considering the multiplicity, nature and magnitude of risks and needs to which State Farm is exposed, State Farm's surplus is and should be significantly larger to provide the financial strength that is adequate and appropriate for its policyholders today and in the future.

At a 2:1 premium-to-surplus ratio, the 5.2% operating profit would produce an expected total return, after tax, of 13.0%, as a percent of surplus.

Taking into account the equity in the unearned and advance premium reserve, the expected total return is approximately 10.9% on a GAAP adjusted basis. An expected total return in the 8% to 19% range is reasonable in comparison to the current returns of other industries. Recent returns reported in Business Week and Fortune magazines are in this range, with an average of about 11%, on a GAAP adjusted basis.

Based on the foregoing, a 2.0% combined provision for underwriting profit and contingencies can be expected to produce a reasonable total return during the time the projected rates are to be in effect. If the contingency provision is actually realized as a profit in any year, the expected total return increases to 12.9%. Such a result would still be reasonable and not excessive. If the actual premium-to-surplus ratio were used in this calculation, a lower total rate of return would result.

State Farm Mutual Automobile Insurance Company

Expected Total Return

	Item		Expected Contribution to Net Income
	Premium = $100		
1)	Expected Contribution from a 2 % Provision for Underwriting Profit and Contingencies; (Page 1, Item A)	$	0.00
2)	Investment Income on Unearned & Advance Premium Reserves $100 x (Page 6, Line 7)	$	0.49
3)	Investment Income on Loss and Loss Adjustment Expense Reserves $100 x (Page 7, Line 6)	$	3.99
4)	Other Income; $100 x .007 (Page 2, Item C)	$	0.70
			---
5)	Expected Insurance Operating Profit, Before Tax	$	5.18
6)	Investment Income on Surplus (at a 2:1 premium-to-surplus ratio) $50 x (Page 5 Selected Yield)	$	3.00
7)	Federal Income Tax equals the greater of: (Lines 1+4)x.35 + (Lines 2+3+6) x (Page 8 Reg Tax Rate) (Lines 1+4)x.20 + (Lines 2+3+6) x (Page 8 AMT Tax Rate)	$	-1.68
			---
8)	Expected Total Return	$	6.50
9)	Expected Total Return as a Percent of Surplus Line 8 / $50		13.0%
10)	GAAP Adjusted Return Line 9/ (GAAP Adjustment factor derived on Page 9)		10.9%

Based on the foregoing, a 2.0% combined provision for underwriting profit and contingencies can be expected to produce a reasonable total return during the time the projected rates will be in effect.

State Farm Mutual Automobile Insurance Company

Companywide Automobile Insurance Operations

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Year	Underwriting Gain or Loss	Other Income	Net Investment Income	Net Realized Capital Gains or Losses	Net Income Before Tax	Net Income After Tax	Net Unrealized Capital Gains or Losses After Tax	Net Income plus Unrealized Gains or Losses After Tax
2000	-19.7%	0.2%	9.5%	12.4%	2.4%	1.1%	-8.4%	-7.3%
2001	-21.3%	0.2%	8.3%	0.6%	-12.2%	-11.9%	-12.7%	-24.6%
2002	-15.3%	0.2%	7.0%	-3.2%	-11.3%	-7.5%	-14.9%	-22.4%
2003	-0.8%	0.5%	6.5%	0.1%	6.3%	5.3%	12.5%	17.8%
2004	5.0%	0.6%	7.6%	1.5%	14.7%	11.0%	-2.4%	8.6%
2005	1.7%	0.7%	8.2%	0.2%	10.8%	11.0%	1.0%	12.0%
2006	-1.1%	0.6%	8.6%	0.5%	8.6%	6.9%	9.7%	16.6%
2007	-1.9%	0.7%	9.1%	1.5%	9.4%	8.9%	6.6%	15.5%
2008	-7.6%	0.7%	8.6%	0.2%	1.9%	2.4%	-28.1%	-25.7%
2009	-8.0%	0.7%	7.8%	-0.7%	-0.2%	0.2%	10.8%	11.0%
2010	-9.1%	0.6%	7.8%	0.5%	-0.2%	0.4%	4.9%	5.3%
2011	-6.5%	0.7%	8.3%	-0.1%	2.4%	2.9%	-2.3%	0.6%
Mean	-7.1%	0.5%	8.1%	1.1%	2.7%	2.6%	-1.9%	0.6%
Std. Dev.	8.3%	0.2%	0.8%	3.8%	8.2%	7.0%	12.2%	16.6%

Notes: Columns (2) & (3) are percentages of auto only earned premiums. Columns (4) , (5) , (8) and the Federal Tax calculation shown in Column (7) are percentages of all lines earned premiums.
All columns are before federal taxes, except columns 7-9.

Column 2 equals net all auto underwriting gain or loss from the I.E.E., less dividends to policyholders, and adjusted for prepaid expenses.

Column 3 equals miscellaneous all auto income related to insurance operations from the I.E.E., excluding insurance department fines and penalties and aggregate write-ins for underwriting deductions.

Column 4 derived from Annual Statement, pages 4 and 12.

Column 5 derived from Annual Statement, pages 4 and 12.

Column 6 equals the sum of columns 2, 3, 4, and 5.

Column 7 equals column 6 less the sum of federal income taxes incurred, including the estimated tax on prepaid expenses.

Column 8 derived from Annual Statement, pages 3 and 4.

Column 9 equals the sum of columns 7 and 8

State Farm Mutual Automobile Insurance Company

Net Investment Income As A Percent Of Mean Invested Assets

Year	(1) Net Investment Income		(2) Capital Gain/Loss
2000	3.7%		-0.2%
2001	3.6%		-5.3%
2002	3.8%		-9.9%
2003	3.7%		7.2%
2004	4.0%		-0.5%
2005	4.1%		0.6%
2006	4.0%		4.8%
2007	3.9%		3.5%
2008	3.9%		-12.6%
2009	3.7%		4.8%
2010	3.4%		2.4%
2011	3.5%		-1.0%
Latest 12 Year Average	3.8%	Latest 12 Year Average	-0.5%
Latest 6 Year Average	3.7%	Prior 12 Year Average	5.5%
Latest 3 Year Average	3.5%	Latest 24 Year Average	2.5%
Selected for 2012	**3.5%**		**2.5%**

Source: Annual Statement, Pages 2 and 6 for years 2001 and prior, and Pages 2, 3, 4, and 12 for years 2002 through 2011.

State Farm Mutual Automobile Insurance Company
Estimated Investment Income
From Reserves For Unearned & Advance Premiums

		All Auto
1) Mean Reserve for Unearned & Advance Premiums,	2009	0.2652
as a ratio to Earned Premium	2010	0.2639
	2011	0.2622
	Average	0.2638
2) Delayed Remission of Premiums		
Ratio of Agents' Balances or Uncollected Premiums to Unearned & Advance Premiums		46.7%
3) Expenses Incurred at the Beginning of the Policy Term (% to Written Premium)		
a) Commissions & Other Acquisition		18.5%
b) 50% of General Expenses		1.5%
c) Taxes		2.1%
d) Total		22.1%
4) Mean Unearned & Advance Premium Reserve Ratio Adjusted for Agents' Balances, Uncollected Premiums, and Prepaid Expenses (1) x (1.00- (2) - (3d))		0.0823
5) Adjustment for Tax on Prepaid Expenses (4) - ((1) x 0.02 x .20 x .35)		0.0819
6) Investment Yield, Before Tax		6.0%
7) Investment Income as a Percent of Earned Premiums (5) x (6)		0.49%

DATA SOURCES:

Note: Advance Premiums from Page 3, line 10 of the AS have been allocated by ASLN and included with the unearned premium reserve.

Item 1- Insurance Expense Exhibits 2009-2011, Part II

Item 2- Insurance Expense Exhibits 2009-2011, Part II (three year average of the mean ratios)

Item 3- Insurance Expense Exhibits 2009-2011, Part II (three year average of the mean ratios)

Item 5-The unearned premium reserves are expected to increase at a growth rate of 2%; 20% is the IRS prepaid expenses factor, 35% is the current effective tax rate on underwriting income.

Item 6 - Page 5, Selected Yield

State Farm Mutual Automobile Insurance Company

Estimated Investment Income From Reserves For Losses and Loss Adjustment Expenses

		All Auto
1) Mean Reserve for Losses and Loss Adjustment Expenses, as a Ratio to Incurred Losses and Loss Adjustment Expenses	2009	0.8004
	2010	0.8650
	2011	0.9496
	Average	0.8717
2) Expected Loss and Loss Adjustment Expense Ratio		76.4%
3) Mean Reserves for Losses and Loss Adjustment Expenses as a Ratio to Earned Premiums (1) x (2)		0.6660
4) Adjusted for Tax on Discounted Reserves (3) - ((3) x 0.05 x 0.05 x .35)		0.6654
5) Investment Yield, Before Tax		6.0%
6) Investment Income as a Percent of Needed Earned Premiums (4) x (5)		3.99%

DATA SOURCES:

Item 1- Insurance Expense Exhibit, 2009-2011, Part II
Item 2- 1.000 minus the provision for expenses and underwriting profit
Expense provision is the latest three year average of commissions, other acquisition, general expenses, and taxes, licenses, and fees from the Insurance Expense Exhibits, 2009-2011.
Item 4- The reserves are expected to increase at a growth rate of 5%,
5% is the estimated reserve discount as a ratio to reserves,
35% is the current effective tax rate on underwriting income.
Item 5- Page 5, Selected Yield

State Farm Mutual Automobile Insurance Company

Average Federal Tax Rate on Investment Income

	Investment Income (1) 2009-2011		Distribution	Current Tax Rates Regular (2)	AMT(3)
Bonds (Taxable)	$	2,085,773,823	24.1%	35.0%	20.0%
Bonds (Tax Exempt)	$	2,901,463,564	33.6%	5.3%	15.8%
Stocks (Unaffliated)	$	2,408,875,506	27.9%	14.2%	17.0%
Other (Net of Depreciation)	$	1,243,464,324	14.4%	35.0%	20.0%
Total	$	8,639,577,217		19.2%	17.8%

(1) Annual Statement, Page 12 for years 2009-2011.

(2) Under the Tax Laws, 15% of formerly tax-exempt income from securities purchased after August 7, 1986 is now taxable. Thirty percent of stock dividends are taxed at 35% and seventy percent are taxed at 15% of 35%. Thus, the estimated tax rates are:

Ordinary Income	35.0%
Tax Exempt Bonds	5.3% = .15 x 35%
Stock Dividends	14.2% = (.30 + (.70 x .15)) x 35%

(3) Under the Alternative Minimum Tax (AMT), a rate of 20% applies to the sum of regular taxable income and 75% of tax exempt income. The estimated effective AMT rates are:

Ordinary Income	20.0%
Tax Exempt Bonds	15.8% = (.15 + (.85 x .75)) x 20%
Stock Dividends	17.0% = (.30 + .70 x (.15 + (.85 x .75))) x 20%

State Farm Mutual Automobile Insurance Company

All Lines Combined

Expected Total Return - Adjustment to GAAP

	Item	Amount (,000's)	Source (Annual Statement)
(1)	12/31/2011 Policyholder Protection Fund (Based on $.50 Ratio to Net Written Premium)	$16,422,119	Page 6, Part 1, Line 35, Column 1
(2)	Provision for Reinsurance	-	Page 3, Line 16, Column 1
(3)	Non-Admitted Assets	1,071,739	Page 13, Lines 15 to 25, Column 1 minus Page 98, Line 2506, Column 2
(4)	Equity in the Unearned & Advance Premium Reserves	2,087,250	(h)
(5)	Total Adjustments	3,158,989	(2) + (3) + (4)
(6)	GAAP Surplus Adjustment Factor	1.1924	((5) + (1)) / (1)

Calculation of Equity in the Unearned & Advance Premium Reserves

	Item	Amount (,000's)	Source (Annual Statement)
(a)	Commissions and Brokerage Expense Incurred	3,586,878	IEE, Part I, Line 2.8 plus Line 3 Column 2
(b)	Taxes, License & Fees Incurred	695,701	IEE, Part I, Line 20.5, Column 4
(c)	Other Acquisition Expenses Incurred	2,263,820	IEE, Part I, Line 19 plus Line 24 minus Line 3, Column 2
(d)	General Expenses Incurred	981,096	IEE, Part I, Line 25, Column 3
(e)	Total	7,036,947	(a) + (b) + (c) + 1/2 (d)
(f)	2011 Written Premium	32,844,238	Page 6, Line 35, Column 1
(g)	2011 Ending Unearned & Advance Premium Reserves	9,742,030	Page 3, Lines 9 & 10
(h)	Equity in the Unearned & Advance Premium Reserves	2,087,250	(g) * ((e) / (f))

Arkansas
Proposed Private Passenger Base Rates
Effective August 19, 2013

Coverage	Base Rate Description	Present Rate	Proposed Rate	Base Rate % Change	Effect of Rating Factor Changes	Total % Change
BIPD	MY 2013, 25/50/25	168.70	174.50	3.4%	-0.4%	3.0%
MPC	MY 2013, $5,000	39.50	41.90	6.1%	-0.9%	5.1%
COMP	MY 2013, $0 Ded, IRG 15	120.50	125.80	4.4%	-3.3%	1.0%
COLL	MY 2013, $500 Ded, IRG 15	201.10	218.60	8.7%	-9.4%	-1.5%
ERS		2.20	2.40	9.1%	0.0%	9.1%
UBI	25/50	9.30	9.80	5.4%	0.0%	5.4%
UPD	No Collision; 25	9.10	9.60	5.5%	0.0%	5.5%
UPD	Collision	3.60	3.80	5.6%	0.0%	5.5%

STATE FARM INSURANCE COMPANIES
ARKANSAS
PRIVATE PASSENGER
LIMITS FACTORS

Bodily Injury

Limit	Present Factor	Proposed Factor	Percentage Change
25/50	1.00	1.00	0.0%
25/100	1.05	1.04	-1.0%
30/70	1.03	1.03	0.0%
30/100	1.06	1.06	0.0%
50/50	1.05	1.05	0.0%
50/100	1.08	1.08	0.0%
50/200	1.11	1.11	0.0%
50/500	1.16	1.16	0.0%
100/100	1.12	1.12	0.0%
100/200	1.15	1.15	0.0%
100/300	1.17	1.17	0.0%
100/500	1.21	1.20	-0.8%
150/250	1.20	1.19	-0.8%
150/300	1.21	1.20	-0.8%
150/400	1.23	1.22	-0.8%
200/200	1.22	1.22	0.0%
200/300	1.24	1.24	0.0%
200/400	1.26	1.26	0.0%
200/500	1.28	1.27	-0.8%
250/250	1.27	1.26	-0.8%
250/300	1.28	1.27	-0.8%
250/400	1.30	1.29	-0.8%
250/500	1.31	1.30	-0.8%
300/300	1.30	1.29	-0.8%
300/500	1.34	1.33	-0.7%
300/750	1.37	1.37	0.0%
400/400	1.36	1.35	-0.7%
500/500	1.44	1.43	-0.7%
500/1000	1.49	1.48	-0.7%
750/750	1.52	1.51	-0.7%
750/1000	1.54	1.53	-0.6%
1000/1000	1.58	1.57	-0.6%
1000/2000	1.66	1.64	-1.2%
1500/2000	1.73	1.71	-1.2%
2000/2000	1.80	1.78	-1.1%

STATE FARM INSURANCE COMPANIES
ARKANSAS
PRIVATE PASSENGER
LIMITS FACTORS

Property Damage

Limit	Present Factor	Proposed Factor	Percentage Change
25	0.00	0.00	0.0%
50	0.03	0.04	1.0%
100	0.05	0.06	1.0%
150	0.07	0.08	0.9%
200	0.08	0.10	1.9%
250	0.10	0.11	0.9%
300	0.12	0.13	0.9%
500	0.15	0.17	1.7%
750	0.20	0.21	0.8%
1000	0.22	0.24	1.6%
2000	0.27	0.29	1.6%

STATE FARM INSURANCE COMPANIES
ARKANSAS
PRIVATE PASSENGER
COMBINED SINGLE LIMITS

Bodily Injury and Property Damage

Limit	Present Factor	Proposed Factor	Percentage Change
500	1.51	1.52	0.7%
750	1.63	1.63	0.0%
1000	1.71	1.72	0.6%
2000	1.97	1.97	0.0%
3000	2.23	2.23	0.0%
4000	N/A	3.00	0.0%
5000	N/A	3.50	0.0%

STATE FARM INSURANCE COMPANIES
ARKANSAS
PRIVATE PASSENGER
LIMIT FACTORS

Uninsured Motorist

Limit	Present Factor	Proposed Factor	Percentage Change
25/50	1.00	1.00	0.0%
50/100	1.31	1.31	0.0%
100/200	1.41	1.41	0.0%
100/300	1.53	1.53	0.0%
300/300	1.60	1.60	0.0%
250/500	1.74	1.74	0.0%
500/500	1.87	1.87	0.0%
500/1000	2.85	2.85	0.0%
1000/1000	3.18	3.18	0.0%
1000/2000	3.47	3.47	0.0%
2000/2000	4.03	4.03	0.0%
3000/3000	4.90	4.90	0.0%
4000/4000	N/A	6.76	0.0%
5000/5000	N/A	10.18	0.0%

STATE FARM INSURANCE COMPANIES
ARKANSAS
PRIVATE PASSENGER
LIMIT FACTORS

Underinsured Motorist

Limit	Present Factor	Proposed Factor	Percentage Change
25/50	1.00	1.00	0.0%
50/100	1.52	1.52	0.0%
100/200	2.44	2.44	0.0%
100/300	2.80	2.80	0.0%
300/300	4.33	4.33	0.0%
250/500	5.26	5.26	0.0%
500/500	6.07	6.07	0.0%
500/1000	6.92	6.92	0.0%
1000/1000	8.66	8.66	0.0%
1000/2000	18.25	18.25	0.0%
2000/2000	21.89	21.89	0.0%
3000/3000	28.06	28.06	0.0%
4000/4000	N/A	34.33	0.0%
5000/5000	N/A	57.04	0.0%

STATE FARM INSURANCE COMPANIES
ARKANSAS
PRIVATE PASSENGER
MODEL YEAR FACTORS

Bodily Injury and Property Damage

Model Year	Present Factor	Proposed Factor	Percentage Change
2017	1.00	1.00	0.0%
2016	1.00	1.00	0.0%
2015	1.00	1.00	0.0%
2014	1.00	1.00	0.0%
2013	1.00	1.00	0.0%
2012	1.00	1.02	2.0%
2011	1.00	1.03	3.0%
2010	1.02	1.05	2.9%
2009	1.04	1.05	1.0%
2008	1.05	1.05	0.0%
2007	1.05	1.05	0.0%
2006	1.05	1.04	-1.0%
2005	1.05	1.02	-2.9%
2004	1.04	1.01	-2.9%
2003	1.02	0.99	-2.9%
2002	1.00	0.97	-3.0%
2001	0.98	0.96	-2.0%
2000	0.96	0.94	-2.1%
1999	0.94	0.92	-2.1%
1998	0.91	0.89	-2.2%
1997	0.88	0.86	-2.3%
1996	0.86	0.84	-2.3%
1995	0.86	0.84	-2.3%
1994	0.86	0.84	-2.3%

Last Model Year listed corresponds to that Model Year and Prior.

STATE FARM INSURANCE COMPANIES
ARKANSAS
PRIVATE PASSENGER
MODEL YEAR FACTORS

Medical Payments

Model Year	Present Factor	Proposed Factor	Percentage Change
2017	1.00	1.00	0.0%
2016	1.00	1.00	0.0%
2015	1.00	1.00	0.0%
2014	1.00	1.00	0.0%
2013	1.00	1.00	0.0%
2012	1.00	1.03	3.0%
2011	1.00	1.03	3.0%
2010	1.03	1.05	1.9%
2009	1.04	1.05	1.0%
2008	1.05	1.05	0.0%
2007	1.05	1.03	-1.9%
2006	1.05	1.02	-2.9%
2005	1.03	1.00	-2.9%
2004	1.00	0.97	-3.0%
2003	0.98	0.96	-2.0%
2002	0.96	0.94	-2.1%
2001	0.93	0.91	-2.2%
2000	0.90	0.88	-2.2%
1999	0.87	0.85	-2.3%
1998	0.86	0.84	-2.3%
1997	0.86	0.84	-2.3%
1996	0.86	0.84	-2.3%
1995	0.86	0.84	-2.3%
1994	0.86	0.84	-2.3%

Last Model Year listed corresponds to that Model Year and Prior.

STATE FARM INSURANCE COMPANIES
ARKANSAS
PRIVATE PASSENGER
MODEL YEAR FACTORS

Comprehensive

Model Year	Present Factor	Proposed Factor	Percentage Change
2017	1.11	1.12	0.9%
2016	1.09	1.09	0.0%
2015	1.06	1.06	0.0%
2014	1.03	1.03	0.0%
2013	1.00	1.00	0.0%
2012	0.97	0.97	0.0%
2011	0.94	0.95	1.1%
2010	0.92	0.93	1.1%
2009	0.90	0.91	1.1%
2008	0.88	0.89	1.1%
2007	0.86	0.87	1.2%
2006	0.84	0.85	1.2%
2005	0.82	0.83	1.2%
2004	0.80	0.81	1.3%
2003	0.78	0.79	1.3%
2002	0.76	0.77	1.3%
2001	0.75	0.75	0.0%
2000	0.73	0.73	0.0%
1999	0.71	0.71	0.0%
1998	0.69	0.69	0.0%
1997	0.67	0.68	1.5%
1996	0.65	0.66	1.5%
1995	0.64	0.65	1.6%
1994	0.64	0.65	1.6%

Last Model Year listed corresponds to that Model Year and Prior.

STATE FARM INSURANCE COMPANIES
ARKANSAS
PRIVATE PASSENGER
MODEL YEAR FACTORS

Collision

Model Year	Present Factor	Proposed Factor	Percentage Change
2017	1.22	1.22	0.0%
2016	1.16	1.16	0.0%
2015	1.11	1.10	-0.9%
2014	1.06	1.05	-0.9%
2013	1.00	1.00	0.0%
2012	0.96	0.96	0.0%
2011	0.91	0.92	1.1%
2010	0.87	0.88	1.1%
2009	0.84	0.84	0.0%
2008	0.80	0.80	0.0%
2007	0.76	0.76	0.0%
2006	0.73	0.72	-1.4%
2005	0.69	0.68	-1.4%
2004	0.66	0.64	-3.0%
2003	0.62	0.61	-1.6%
2002	0.58	0.57	-1.7%
2001	0.55	0.54	-1.8%
2000	0.51	0.50	-2.0%
1999	0.48	0.48	0.0%
1998	0.46	0.47	2.2%
1997	0.44	0.45	2.3%
1996	0.43	0.44	2.3%
1995	0.42	0.43	2.4%
1994	0.42	0.43	2.4%

Last Model Year listed corresponds to that Model Year and Prior.

STATE FARM INSURANCE COMPANIES
ARKANSAS
PRIVATE PASSENGER
DEDUCTIBLE AND IRG FACTORS

Comprehensive

Deductible	DRG	Present Factor	Proposed Factor	Percentage Change
FULL	1	0.24	0.25	4.2%
FULL	2	0.28	0.29	3.6%
FULL	3	0.33	0.33	0.0%
FULL	4	0.33	0.33	0.0%
FULL	5	0.38	0.38	0.0%
FULL	6	0.43	0.43	0.0%
FULL	7	0.49	0.49	0.0%
FULL	8	0.54	0.54	0.0%
FULL	9	0.60	0.60	0.0%
FULL	10	0.65	0.65	0.0%
FULL	11	0.70	0.70	0.0%
FULL	12	0.77	0.77	0.0%
FULL	13	0.86	0.86	0.0%
FULL	14	0.93	0.93	0.0%
FULL	15	1.00	1.00	0.0%
FULL	16	1.07	1.07	0.0%
FULL	17	1.13	1.13	0.0%
FULL	18	1.20	1.20	0.0%
FULL	19	1.26	1.26	0.0%
FULL	20	1.32	1.32	0.0%
FULL	21	1.39	1.39	0.0%
FULL	22	1.47	1.47	0.0%
FULL	23	1.58	1.58	0.0%
FULL	24	1.68	1.69	0.6%
FULL	25	1.79	1.79	0.0%
FULL	26	1.88	1.89	0.5%
FULL	27	1.97	1.98	0.5%
FULL	28	2.06	2.07	0.5%
FULL	29	2.15	2.16	0.5%
FULL	30	2.24	2.25	0.4%
FULL	31	2.33	2.33	0.0%
FULL	32	2.42	2.43	0.4%
FULL	33	2.50	2.51	0.4%
FULL	34	2.59	2.60	0.4%
FULL	35	2.68	2.69	0.4%

STATE FARM INSURANCE COMPANIES
ARKANSAS
PRIVATE PASSENGER
DEDUCTIBLE AND IRG FACTORS

Comprehensive

Deductible	DRG	Present Factor	Proposed Factor	Percentage Change
50	1	0.17	0.17	0.0%
50	2	0.22	0.23	4.5%
50	3	0.28	0.29	3.6%
50	4	0.29	0.29	0.0%
50	5	0.34	0.34	0.0%
50	6	0.40	0.40	0.0%
50	7	0.46	0.46	0.0%
50	8	0.50	0.50	0.0%
50	9	0.56	0.56	0.0%
50	10	0.61	0.61	0.0%
50	11	0.66	0.66	0.0%
50	12	0.72	0.72	0.0%
50	13	0.82	0.82	0.0%
50	14	0.88	0.88	0.0%
50	15	0.95	0.95	0.0%
50	16	1.02	1.02	0.0%
50	17	1.07	1.07	0.0%
50	18	1.15	1.15	0.0%
50	19	1.21	1.21	0.0%
50	20	1.26	1.26	0.0%
50	21	1.33	1.33	0.0%
50	22	1.41	1.41	0.0%
50	23	1.51	1.51	0.0%
50	24	1.62	1.62	0.0%
50	25	1.72	1.72	0.0%
50	26	1.81	1.81	0.0%
50	27	1.89	1.91	1.1%
50	28	1.99	2.00	0.5%
50	29	2.07	2.08	0.5%
50	30	2.16	2.17	0.5%
50	31	2.24	2.24	0.0%
50	32	2.34	2.35	0.4%
50	33	2.41	2.42	0.4%
50	34	2.50	2.51	0.4%
50	35	2.58	2.59	0.4%

STATE FARM INSURANCE COMPANIES
ARKANSAS
PRIVATE PASSENGER
DEDUCTIBLE AND IRG FACTORS

Comprehensive

Deductible	DRG	Present Factor	Proposed Factor	Percentage Change
100	1	0.15	0.15	0.0%
100	2	0.19	0.19	0.0%
100	3	0.26	0.27	3.8%
100	4	0.26	0.27	3.8%
100	5	0.32	0.32	0.0%
100	6	0.36	0.36	0.0%
100	7	0.41	0.41	0.0%
100	8	0.47	0.47	0.0%
100	9	0.52	0.52	0.0%
100	10	0.57	0.57	0.0%
100	11	0.61	0.62	1.6%
100	12	0.68	0.68	0.0%
100	13	0.77	0.76	-1.3%
100	14	0.84	0.84	0.0%
100	15	0.90	0.90	0.0%
100	16	0.96	0.96	0.0%
100	17	1.03	1.03	0.0%
100	18	1.09	1.09	0.0%
100	19	1.14	1.14	0.0%
100	20	1.21	1.21	0.0%
100	21	1.27	1.27	0.0%
100	22	1.34	1.34	0.0%
100	23	1.45	1.45	0.0%
100	24	1.55	1.55	0.0%
100	25	1.65	1.65	0.0%
100	26	1.74	1.74	0.0%
100	27	1.82	1.83	0.5%
100	28	1.91	1.91	0.0%
100	29	1.99	2.00	0.5%
100	30	2.08	2.08	0.0%
100	31	2.16	2.16	0.0%
100	32	2.24	2.25	0.4%
100	33	2.32	2.33	0.4%
100	34	2.40	2.41	0.4%
100	35	2.49	2.49	0.0%

STATE FARM INSURANCE COMPANIES
ARKANSAS
PRIVATE PASSENGER
DEDUCTIBLE AND IRG FACTORS

Comprehensive

Deductible	DRG	Present Factor	Proposed Factor	Percentage Change
200	1	0.13	0.13	0.0%
200	2	0.15	0.15	0.0%
200	3	0.20	0.21	5.0%
200	4	0.21	0.21	0.0%
200	5	0.24	0.25	4.2%
200	6	0.29	0.30	3.4%
200	7	0.36	0.36	0.0%
200	8	0.40	0.40	0.0%
200	9	0.45	0.45	0.0%
200	10	0.49	0.50	2.0%
200	11	0.54	0.54	0.0%
200	12	0.61	0.61	0.0%
200	13	0.69	0.69	0.0%
200	14	0.75	0.75	0.0%
200	15	0.81	0.81	0.0%
200	16	0.87	0.87	0.0%
200	17	0.92	0.92	0.0%
200	18	0.99	0.99	0.0%
200	19	1.04	1.04	0.0%
200	20	1.09	1.09	0.0%
200	21	1.16	1.16	0.0%
200	22	1.23	1.23	0.0%
200	23	1.33	1.33	0.0%
200	24	1.42	1.43	0.7%
200	25	1.51	1.51	0.0%
200	26	1.60	1.60	0.0%
200	27	1.68	1.68	0.0%
200	28	1.76	1.77	0.6%
200	29	1.84	1.85	0.5%
200	30	1.92	1.92	0.0%
200	31	2.00	1.99	-0.5%
200	32	2.07	2.08	0.5%
200	33	2.14	2.15	0.5%
200	34	2.22	2.24	0.9%
200	35	2.29	2.32	1.3%

STATE FARM INSURANCE COMPANIES
ARKANSAS
PRIVATE PASSENGER
DEDUCTIBLE AND IRG FACTORS

Comprehensive

Deductible	DRG	Present Factor	Proposed Factor	Percentage Change
250	1	0.12	0.12	0.0%
250	2	0.14	0.14	0.0%
250	3	0.18	0.18	0.0%
250	4	0.18	0.18	0.0%
250	5	0.22	0.23	4.5%
250	6	0.26	0.27	3.8%
250	7	0.31	0.32	3.2%
250	8	0.37	0.37	0.0%
250	9	0.42	0.42	0.0%
250	10	0.46	0.47	2.2%
250	11	0.51	0.51	0.0%
250	12	0.57	0.57	0.0%
250	13	0.65	0.65	0.0%
250	14	0.71	0.71	0.0%
250	15	0.77	0.77	0.0%
250	16	0.83	0.83	0.0%
250	17	0.89	0.89	0.0%
250	18	0.95	0.95	0.0%
250	19	0.99	0.99	0.0%
250	20	1.05	1.05	0.0%
250	21	1.11	1.11	0.0%
250	22	1.18	1.18	0.0%
250	23	1.28	1.27	-0.8%
250	24	1.36	1.37	0.7%
250	25	1.46	1.46	0.0%
250	26	1.53	1.54	0.7%
250	27	1.62	1.62	0.0%
250	28	1.69	1.69	0.0%
250	29	1.76	1.78	1.1%
250	30	1.84	1.86	1.1%
250	31	1.91	1.92	0.5%
250	32	1.98	2.01	1.5%
250	33	2.06	2.08	1.0%
250	34	2.13	2.16	1.4%
250	35	2.21	2.23	0.9%

STATE FARM INSURANCE COMPANIES
ARKANSAS
PRIVATE PASSENGER
DEDUCTIBLE AND IRG FACTORS

Comprehensive

Deductible	DRG	Present Factor	Proposed Factor	Percentage Change
500	1	0.09	0.09	0.0%
500	2	0.10	0.10	0.0%
500	3	0.12	0.12	0.0%
500	4	0.14	0.14	0.0%
500	5	0.16	0.16	0.0%
500	6	0.17	0.17	0.0%
500	7	0.20	0.21	5.0%
500	8	0.24	0.25	4.2%
500	9	0.28	0.29	3.6%
500	10	0.32	0.33	3.1%
500	11	0.36	0.37	2.8%
500	12	0.41	0.43	4.9%
500	13	0.47	0.49	4.3%
500	14	0.53	0.55	3.8%
500	15	0.58	0.60	3.4%
500	16	0.63	0.66	4.8%
500	17	0.67	0.70	4.5%
500	18	0.72	0.75	4.2%
500	19	0.77	0.80	3.9%
500	20	0.81	0.85	4.9%
500	21	0.86	0.90	4.7%
500	22	0.92	0.96	4.3%
500	23	1.00	1.04	4.0%
500	24	1.06	1.11	4.7%
500	25	1.12	1.17	4.5%
500	26	1.18	1.23	4.2%
500	27	1.23	1.29	4.9%
500	28	1.28	1.34	4.7%
500	29	1.33	1.39	4.5%
500	30	1.39	1.45	4.3%
500	31	1.44	1.51	4.9%
500	32	1.49	1.56	4.7%
500	33	1.54	1.61	4.5%
500	34	1.60	1.68	5.0%
500	35	1.65	1.73	4.8%

STATE FARM INSURANCE COMPANIES
ARKANSAS
PRIVATE PASSENGER
DEDUCTIBLE AND IRG FACTORS

Comprehensive

Deductible	DRG	Present Factor	Proposed Factor	Percentage Change
1000	1	0.06	0.06	0.0%
1000	2	0.07	0.07	0.0%
1000	3	0.09	0.09	0.0%
1000	4	0.10	0.10	0.0%
1000	5	0.11	0.11	0.0%
1000	6	0.12	0.12	0.0%
1000	7	0.14	0.14	0.0%
1000	8	0.16	0.16	0.0%
1000	9	0.19	0.19	0.0%
1000	10	0.21	0.22	4.8%
1000	11	0.24	0.25	4.2%
1000	12	0.27	0.28	3.7%
1000	13	0.33	0.34	3.0%
1000	14	0.37	0.38	2.7%
1000	15	0.41	0.43	4.9%
1000	16	0.45	0.47	4.4%
1000	17	0.49	0.51	4.1%
1000	18	0.53	0.55	3.8%
1000	19	0.56	0.58	3.6%
1000	20	0.60	0.63	5.0%
1000	21	0.64	0.67	4.7%
1000	22	0.68	0.71	4.4%
1000	23	0.75	0.78	4.0%
1000	24	0.81	0.85	4.9%
1000	25	0.87	0.91	4.6%
1000	26	0.93	0.97	4.3%
1000	27	0.98	1.02	4.1%
1000	28	1.03	1.08	4.9%
1000	29	1.07	1.12	4.7%
1000	30	1.11	1.16	4.5%
1000	31	1.15	1.20	4.3%
1000	32	1.20	1.26	5.0%
1000	33	1.24	1.30	4.8%
1000	34	1.28	1.34	4.7%
1000	35	1.32	1.38	4.5%

STATE FARM INSURANCE COMPANIES
ARKANSAS
PRIVATE PASSENGER
DEDUCTIBLE AND IRG FACTORS

Comprehensive

Deductible	DRG	Present Factor	Proposed Factor	Percentage Change
2000	1	0.04	0.04	0.0%
2000	2	0.05	0.05	0.0%
2000	3	0.05	0.05	0.0%
2000	4	0.06	0.06	0.0%
2000	5	0.07	0.07	0.0%
2000	6	0.08	0.08	0.0%
2000	7	0.09	0.09	0.0%
2000	8	0.10	0.10	0.0%
2000	9	0.11	0.11	0.0%
2000	10	0.12	0.12	0.0%
2000	11	0.14	0.14	0.0%
2000	12	0.16	0.16	0.0%
2000	13	0.20	0.21	5.0%
2000	14	0.23	0.24	4.3%
2000	15	0.26	0.27	3.8%
2000	16	0.29	0.30	3.4%
2000	17	0.31	0.32	3.2%
2000	18	0.34	0.35	2.9%
2000	19	0.36	0.37	2.8%
2000	20	0.39	0.40	2.6%
2000	21	0.42	0.44	4.8%
2000	22	0.45	0.47	4.4%
2000	23	0.49	0.51	4.1%
2000	24	0.54	0.56	3.7%
2000	25	0.58	0.60	3.4%
2000	26	0.62	0.65	4.8%
2000	27	0.65	0.68	4.6%
2000	28	0.69	0.72	4.3%
2000	29	0.73	0.76	4.1%
2000	30	0.76	0.79	3.9%
2000	31	0.80	0.84	5.0%
2000	32	0.83	0.87	4.8%
2000	33	0.86	0.90	4.7%
2000	34	0.89	0.93	4.5%
2000	35	0.92	0.96	4.3%

STATE FARM INSURANCE COMPANIES
ARKANSAS
PRIVATE PASSENGER
DEDUCTIBLE AND IRG FACTORS

Collision

Deductible	GRG	Present Factor	Proposed Factor	Percentage Change
50	1	0.45	0.47	4.4%
50	2	0.48	0.50	4.2%
50	3	0.50	0.52	4.0%
50	4	0.55	0.56	1.8%
50	5	0.59	0.59	0.0%
50	6	0.64	0.63	-1.6%
50	7	0.67	0.66	-1.5%
50	8	0.71	0.68	-4.2%
50	9	0.74	0.73	-1.4%
50	10	0.80	0.79	-1.3%
50	11	0.85	0.84	-1.2%
50	12	0.93	0.92	-1.1%
50	13	1.03	1.01	-1.9%
50	14	1.11	1.09	-1.8%
50	15	1.18	1.16	-1.7%
50	16	1.25	1.23	-1.6%
50	17	1.31	1.29	-1.5%
50	18	1.38	1.36	-1.4%
50	19	1.44	1.42	-1.4%
50	20	1.51	1.48	-2.0%
50	21	1.59	1.57	-1.3%
50	22	1.69	1.66	-1.8%
50	23	1.82	1.80	-1.1%
50	24	1.97	1.95	-1.0%
50	25	2.09	2.06	-1.4%
50	26	2.18	2.16	-0.9%
50	27	2.29	2.25	-1.7%
50	28	2.40	2.37	-1.3%
50	29	2.49	2.46	-1.2%
50	30	2.58	2.55	-1.2%
50	31	2.69	2.66	-1.1%
50	32	2.78	2.75	-1.1%
50	33	2.89	2.85	-1.4%
50	34	2.99	2.96	-1.0%
50	35	3.08	3.05	-1.0%

STATE FARM INSURANCE COMPANIES
ARKANSAS
PRIVATE PASSENGER
DEDUCTIBLE AND IRG FACTORS

Collision

Deductible	GRG	Present Factor	Proposed Factor	Percentage Change
100	1	0.42	0.44	4.8%
100	2	0.46	0.48	4.3%
100	3	0.48	0.50	4.2%
100	4	0.53	0.54	1.9%
100	5	0.58	0.56	-3.4%
100	6	0.61	0.60	-1.6%
100	7	0.64	0.63	-1.6%
100	8	0.68	0.67	-1.5%
100	9	0.72	0.71	-1.4%
100	10	0.77	0.76	-1.3%
100	11	0.83	0.81	-2.4%
100	12	0.91	0.88	-3.3%
100	13	1.00	0.98	-2.0%
100	14	1.07	1.05	-1.9%
100	15	1.15	1.13	-1.7%
100	16	1.22	1.20	-1.6%
100	17	1.28	1.25	-2.3%
100	18	1.35	1.32	-2.2%
100	19	1.40	1.38	-1.4%
100	20	1.47	1.45	-1.4%
100	21	1.55	1.54	-0.6%
100	22	1.66	1.63	-1.8%
100	23	1.78	1.75	-1.7%
100	24	1.93	1.90	-1.6%
100	25	2.05	2.02	-1.5%
100	26	2.15	2.11	-1.9%
100	27	2.24	2.20	-1.8%
100	28	2.35	2.32	-1.3%
100	29	2.45	2.41	-1.6%
100	30	2.54	2.51	-1.2%
100	31	2.63	2.60	-1.1%
100	32	2.74	2.69	-1.8%
100	33	2.84	2.80	-1.4%
100	34	2.93	2.89	-1.4%
100	35	3.04	2.99	-1.6%

STATE FARM INSURANCE COMPANIES
ARKANSAS
PRIVATE PASSENGER
DEDUCTIBLE AND IRG FACTORS

Collision

Deductible	GRG	Present Factor	Proposed Factor	Percentage Change
200	1	0.41	0.43	4.9%
200	2	0.43	0.45	4.7%
200	3	0.45	0.47	4.4%
200	4	0.50	0.52	4.0%
200	5	0.54	0.55	1.9%
200	6	0.59	0.57	-3.4%
200	7	0.61	0.60	-1.6%
200	8	0.64	0.64	0.0%
200	9	0.69	0.68	-1.4%
200	10	0.74	0.74	0.0%
200	11	0.80	0.78	-2.5%
200	12	0.87	0.86	-1.1%
200	13	0.97	0.96	-1.0%
200	14	1.03	1.02	-1.0%
200	15	1.11	1.10	-0.9%
200	16	1.18	1.17	-0.8%
200	17	1.23	1.22	-0.8%
200	18	1.30	1.29	-0.8%
200	19	1.37	1.35	-1.5%
200	20	1.42	1.42	0.0%
200	21	1.51	1.50	-0.7%
200	22	1.61	1.60	-0.6%
200	23	1.73	1.72	-0.6%
200	24	1.88	1.86	-1.1%
200	25	2.00	1.98	-1.0%
200	26	2.09	2.07	-1.0%
200	27	2.19	2.17	-0.9%
200	28	2.29	2.28	-0.4%
200	29	2.39	2.36	-1.3%
200	30	2.48	2.46	-0.8%
200	31	2.58	2.55	-1.2%
200	32	2.66	2.65	-0.4%
200	33	2.78	2.75	-1.1%
200	34	2.86	2.85	-0.3%
200	35	2.96	2.94	-0.7%

STATE FARM INSURANCE COMPANIES
ARKANSAS
PRIVATE PASSENGER
DEDUCTIBLE AND IRG FACTORS

Collision

Deductible	GRG	Present Factor	Proposed Factor	Percentage Change
250	1	0.40	0.42	5.0%
250	2	0.42	0.44	4.8%
250	3	0.44	0.46	4.5%
250	4	0.48	0.50	4.2%
250	5	0.53	0.53	0.0%
250	6	0.57	0.56	-1.8%
250	7	0.60	0.59	-1.7%
250	8	0.63	0.63	0.0%
250	9	0.68	0.67	-1.5%
250	10	0.73	0.71	-2.7%
250	11	0.77	0.77	0.0%
250	12	0.85	0.84	-1.2%
250	13	0.95	0.94	-1.1%
250	14	1.01	1.00	-1.0%
250	15	1.09	1.08	-0.9%
250	16	1.16	1.14	-1.7%
250	17	1.21	1.21	0.0%
250	18	1.28	1.26	-1.6%
250	19	1.34	1.33	-0.7%
250	20	1.41	1.39	-1.4%
250	21	1.48	1.47	-0.7%
250	22	1.58	1.57	-0.6%
250	23	1.70	1.70	0.0%
250	24	1.85	1.84	-0.5%
250	25	1.96	1.95	-0.5%
250	26	2.06	2.04	-1.0%
250	27	2.16	2.14	-0.9%
250	28	2.26	2.24	-0.9%
250	29	2.35	2.33	-0.9%
250	30	2.44	2.43	-0.4%
250	31	2.54	2.52	-0.8%
250	32	2.64	2.61	-1.1%
250	33	2.74	2.71	-1.1%
250	34	2.83	2.81	-0.7%
250	35	2.92	2.91	-0.3%

STATE FARM INSURANCE COMPANIES
ARKANSAS
PRIVATE PASSENGER
DEDUCTIBLE AND IRG FACTORS

Collision

Deductible	GRG	Present Factor	Proposed Factor	Percentage Change
500	1	0.36	0.37	2.8%
500	2	0.38	0.39	2.6%
500	3	0.40	0.42	5.0%
500	4	0.42	0.44	4.8%
500	5	0.46	0.47	2.2%
500	6	0.50	0.50	0.0%
500	7	0.53	0.53	0.0%
500	8	0.56	0.56	0.0%
500	9	0.60	0.60	0.0%
500	10	0.65	0.65	0.0%
500	11	0.70	0.70	0.0%
500	12	0.77	0.77	0.0%
500	13	0.86	0.86	0.0%
500	14	0.93	0.93	0.0%
500	15	1.00	1.00	0.0%
500	16	1.06	1.06	0.0%
500	17	1.12	1.12	0.0%
500	18	1.18	1.18	0.0%
500	19	1.24	1.24	0.0%
500	20	1.30	1.30	0.0%
500	21	1.38	1.38	0.0%
500	22	1.47	1.47	0.0%
500	23	1.59	1.59	0.0%
500	24	1.73	1.73	0.0%
500	25	1.84	1.84	0.0%
500	26	1.93	1.93	0.0%
500	27	2.02	2.02	0.0%
500	28	2.12	2.12	0.0%
500	29	2.21	2.21	0.0%
500	30	2.30	2.30	0.0%
500	31	2.39	2.39	0.0%
500	32	2.48	2.48	0.0%
500	33	2.58	2.58	0.0%
500	34	2.67	2.67	0.0%
500	35	2.76	2.76	0.0%

STATE FARM INSURANCE COMPANIES
ARKANSAS
PRIVATE PASSENGER
DEDUCTIBLE AND IRG FACTORS

Collision

Deductible	GRG	Present Factor	Proposed Factor	Percentage Change
1000	1	0.22	0.23	4.5%
1000	2	0.24	0.25	4.2%
1000	3	0.26	0.27	3.8%
1000	4	0.29	0.30	3.4%
1000	5	0.35	0.36	2.9%
1000	6	0.38	0.39	2.6%
1000	7	0.41	0.41	0.0%
1000	8	0.44	0.44	0.0%
1000	9	0.48	0.48	0.0%
1000	10	0.52	0.52	0.0%
1000	11	0.56	0.57	1.8%
1000	12	0.63	0.63	0.0%
1000	13	0.71	0.71	0.0%
1000	14	0.77	0.77	0.0%
1000	15	0.84	0.84	0.0%
1000	16	0.90	0.89	-1.1%
1000	17	0.95	0.95	0.0%
1000	18	1.01	1.00	-1.0%
1000	19	1.06	1.06	0.0%
1000	20	1.12	1.11	-0.9%
1000	21	1.18	1.18	0.0%
1000	22	1.27	1.27	0.0%
1000	23	1.38	1.38	0.0%
1000	24	1.50	1.50	0.0%
1000	25	1.60	1.60	0.0%
1000	26	1.69	1.69	0.0%
1000	27	1.77	1.76	-0.6%
1000	28	1.86	1.86	0.0%
1000	29	1.95	1.94	-0.5%
1000	30	2.02	2.02	0.0%
1000	31	2.11	2.10	-0.5%
1000	32	2.19	2.18	-0.5%
1000	33	2.28	2.28	0.0%
1000	34	2.37	2.36	-0.4%
1000	35	2.44	2.44	0.0%

STATE FARM INSURANCE COMPANIES
ARKANSAS
PRIVATE PASSENGER
DEDUCTIBLE AND IRG FACTORS

Collision

Deductible	GRG	Present Factor	Proposed Factor	Percentage Change
2000	1	0.13	0.13	0.0%
2000	2	0.14	0.14	0.0%
2000	3	0.15	0.15	0.0%
2000	4	0.17	0.17	0.0%
2000	5	0.20	0.21	5.0%
2000	6	0.23	0.24	4.3%
2000	7	0.26	0.27	3.8%
2000	8	0.29	0.29	0.0%
2000	9	0.32	0.32	0.0%
2000	10	0.35	0.36	2.9%
2000	11	0.38	0.39	2.6%
2000	12	0.43	0.45	4.7%
2000	13	0.51	0.52	2.0%
2000	14	0.56	0.57	1.8%
2000	15	0.61	0.63	3.3%
2000	16	0.65	0.67	3.1%
2000	17	0.70	0.72	2.9%
2000	18	0.74	0.77	4.1%
2000	19	0.79	0.81	2.5%
2000	20	0.84	0.86	2.4%
2000	21	0.90	0.92	2.2%
2000	22	0.96	0.99	3.1%
2000	23	1.06	1.08	1.9%
2000	24	1.17	1.19	1.7%
2000	25	1.24	1.28	3.2%
2000	26	1.32	1.35	2.3%
2000	27	1.38	1.42	2.9%
2000	28	1.46	1.49	2.1%
2000	29	1.53	1.56	2.0%
2000	30	1.59	1.63	2.5%
2000	31	1.67	1.70	1.8%
2000	32	1.73	1.77	2.3%
2000	33	1.81	1.85	2.2%
2000	34	1.87	1.92	2.7%
2000	35	1.93	1.98	2.6%

Exhibit 1
Location Rating Factor Calculation - Hypothetical Example

	Premium Data (Latest Year)	GRID Cell Experience Area	Statewide	Description
(1)	Current Level Premium	538,362.65	7,434,807.54	Historical Premium adjusted to current rate level
(2)	Exposure	1,508.68	20,485.44	
(3)	Current Level Premium/Exposure	356.84	362.93	(1) / (2)
(4)	Relative to Statewide	0.983	1.000	(3) / SW(3)

	Loss Data (Latest 3 Years)	GRID Cell Experience Area	Statewide	
(5)	Non-catastrophe Loss & ALAE	1,242,458.30	16,921,597.44	
(6)	Exposure	8,839.16	106,749.63	
(7)	Non-catastrophe Loss & ALAE/Exposure	140.56	158.52	(5) / (6)
(8)	Catastrophe Provision	0.200	0.200	
(9)	Expected Catastrophe Loss & ALAE/Exposure	28.11	31.70	(7) * (8)
(10)	Total Loss & ALAE/Exposure	168.67	190.22	(7) + (9)
(11)	Relative to Statewide	0.887	1.000	(10) / SW(10)
(12)	Expense Flattening Provision	0.100	0.100	
(13)	Expense Flattened Factor	0.898	1.000	(11) * [1 - (12)] + (12)

	Indicated Factor	GRID Cell Experience Area	Statewide	
(14)	Present Factor	1.500	1.000	GRID cell weighted average TRF (based on exposure)
(15)	Indicated Change	-8.6%	0.0%	
(16)	Initial Indicated Factor	1.371	1.000	(14) * [1 + (15)]
(17)	Credibility Standard	1,600		Based on 90% Confidence Interval and 10% Error
(18)	Non-catastrophe Claims	1,064		
(19)	Credibility	0.815		Minimum{[(18) / (17)] ^ [0.5] , 1.000}
(20)	Credibility Complement	1.500		GRID cell experience area weighted average TRF (see below)
(21)	Credibility Weighted Indicated Factor	1.395	0.980	(16) * (19) + (20) * [1 - (19)]; SW(21) = weighted average over all GRID cells
(22)	**Balanced Indicated Factor**	**1.423**	**1.000**	(21) / SW(21)
(23)	Balanced Indicated Change	-5.1%	0.0%	(22) / (14) - 1
(24)	**Proposed Factor**	**1.455**		Reflects stabilization

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

Arkansas

Underwriting Expenses - All Types Direct Voluntary

		All Liability (000)							
		2012	%	2011	%	2010	%	2009	%
1.	Premiums Earned	173,496	100.0%	171,322	100.0%	171,852	100.0%	170,882	100.0%
2.	Loss Adjustment Expenses Incurred	20,838	12.0%	19,983	11.7%	17,877	10.4%	18,170	10.6%
3.	Commissions & Brokerage Incurred	16,352	9.4%	16,047	9.4%	16,341	9.5%	16,443	9.6%
4.	Other Acquisition, Field Supervision & Collection Expenses Incurred	19,340	11.1%	16,373	9.6%	16,182	9.4%	16,474	9.6%
5.	General Expenses Incurred	4,760	2.7%	5,846	3.4%	4,877	2.8%	5,046	3.0%
6.	Taxes, Licenses, & Fees Incurred	5,071	2.9%	4,937	2.9%	4,938	2.9%	4,948	2.9%
7.	Total Expenses Incurred (2, 3, 4, 5, & 6)	66,361	38.2%	63,187	36.9%	60,215	35.0%	61,082	35.7%

		All Physical Damage (000)							
		2012	%	2011	%	2010	%	2009	%
1.	Premiums Earned	159,171	100.0%	154,696	100.0%	152,642	100.0%	146,626	100.0%
2.	Loss Adjustment Expenses Incurred	14,781	9.3%	15,088	9.8%	12,534	8.2%	12,982	8.9%
3.	Commissions & Brokerage Incurred	14,422	9.1%	13,884	9.0%	13,879	9.1%	13,501	9.2%
4.	Other Acquisition, Field Supervision & Collection Expenses Incurred	17,073	10.7%	14,171	9.2%	13,747	9.0%	13,517	9.2%
5.	General Expenses Incurred	4,195	2.6%	5,062	3.3%	4,137	2.7%	4,140	2.8%
6.	Taxes, Licenses, & Fees Incurred	4,472	2.8%	4,271	2.8%	4,194	2.7%	4,062	2.8%
7.	Total Expenses Incurred (2, 3, 4, 5, & 6)	54,942	34.5%	52,477	33.9%	48,490	31.8%	48,203	32.9%

Exhibit 19

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY

ARKANSAS

RESERVE FOR INCURRED BUT NOT REPORTED CLAIMS
BY CALENDER YEAR FOR VOLUNTARY, ALL TYPES OF VEHICLES

IBNR as of	Bodily Injury	Property Damage	Medical Payments	Comprehensive	Collision	Balance *	All Coverages
12/31/2003	13,909,608	2,562,523	2,989,479	2,163,479	1,883,478	12,311,997	35,820,564
12/31/2004	16,535,961	1,669,174	2,108,248	1,599,640	1,549,645	10,630,463	34,093,131
12/31/2005	16,998,229	3,393,293	1,826,326	1,485,374	1,263,308	10,453,945	35,420,475
12/31/2006	15,727,901	3,382,675	1,788,613	1,569,342	1,641,362	10,695,163	34,805,056
12/31/2007	14,780,441	3,679,762	1,747,168	1,540,107	1,580,149	11,343,077	34,670,704
12/31/2008	15,450,307	3,732,000	1,689,417	1,655,884	1,671,722	14,699,965	38,899,295
12/31/2009	12,749,270	3,625,269	1,830,705	1,723,918	1,695,074	13,120,569	34,744,805
12/31/2010	13,700,577	3,733,002	1,827,454	1,797,539	1,584,135	10,188,005	32,830,712
12/31/2011	12,761,741	3,291,986	1,817,291	2,026,059	1,499,986	8,028,667	29,425,730
12/31/2012	13,409,917	3,057,448	2,427,767	1,517,268	1,039,654	11,591,093	33,043,147

Change in IBNR for Calendar Year	Bodily Injury	Property Damage	Medical Payments	Comprehensive	Collision	Balance *	All Coverages
2003	-2,961,168	-1,527,964	-348,751	-271,529	-412,196	491,750	-5,029,858
2004	2,626,353	-893,349	-881,231	-563,839	-333,833	-1,681,534	-1,727,433
2005	462,268	1,724,119	-281,922	-114,266	-286,337	-176,518	1,327,344
2006	-1,270,328	-10,618	-37,713	83,968	378,054	241,218	-615,419
2007	-947,460	297,087	-41,445	-29,235	-61,213	647,914	-134,352
2008	669,866	52,238	-57,751	115,777	91,573	3,356,888	4,228,591
2009	-2,701,037	-106,731	141,288	68,034	23,352	-1,579,396	-4,154,490
2010	951,307	107,733	-3,251	73,621	-110,939	-2,932,564	-1,914,093
2011	-938,836	-441,016	-10,163	228,520	-84,149	-2,159,338	-3,404,982
2012	648,176	-234,538	610,476	-508,791	-460,332	3,562,426	3,617,417

* Uninsured Motor Vehicle, Underinsured Motor Vehicle, Death and Disability, Emergency Road Service, Car Rental, out of state Personal Injury Protection

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY
ARKANSAS

Regulation 23, Section 7

Answers to the several enumerated items of Regulation 23, Section 7(A)(2) are as follows:

(a) The Rate Filing Abstract (Form RF-1), Private Passenger Automobile Abstract (Form A-1) and the Automobile Premium Comparison Survey (Form APCS) are included with this filing.

(b) Calendar year loss information is used. See Exhibits 1-12.

Exhibit 3, page 1, sets forth the adjustments made to calendar year losses to eliminate the effects of changes in prior accident year incurred losses and allocated loss adjustment expenses.

Exhibit 19 provides a listing of calendar year IBNR reserves for Arkansas by coverage and by year. Also shown is the change in IBNR reserve by calendar year.

(c) This filing includes no changes in rate making methodology from our last submission. The methodology used in Arkansas follows our standard countrywide procedure.

(d) The treatment of catastrophe losses is covered in Exhibit 3, page 2.

(e) Investment income on net unearned premiums and loss reserves is shown in Exhibit 12, pages 6 and 7.

(f) The calculation of our 2.0% provision for underwriting profit and contingencies is shown in Exhibit 12.

(g) Arkansas underwriting expenses by Annual Statement expense category are shown in Exhibit 18 of the State Farm Mutual filing.

In developing our indicated rate change, the actual 2010 through 2012 4th quarter underwriting expenses for Arkansas, shown in Exhibit 1, were adjusted to remove the non-recurring expenses, as shown in Exhibits 3 and 4. When the premium is adjusted to the current rate level, the expenses are also adjusted since a portion of the underwriting expenses (i.e., agents' service compensation and premium taxes) varies directly with premiums, as shown in Exhibit 5, page 2. Since some of the expenses do not vary directly with premium, the projected expense ratio cannot be used in the familiar loss ratio test. The formula to recognize the distinction between expenses that vary directly with premium and those that do not vary is detailed in Exhibit 8.

(h) State Farm continues to support extensive initiatives that encourage safer vehicles and roads, fight crime and fraud, assure quality and cost-effective health care and vehicle repairs, and maintain efficiency and appropriate internal expense controls while providing quality service. The following lists a few of these efforts:

1. Supporting the Insurance Institute for Highway Safety, a scientific organization devoted to reducing human and economic loss from vehicle crashes.

2. Researching factors that contribute to child injuries in crashes through support of a seven-year project with the Children's Hospital of Philadelphia and sponsoring Child Safety Seat check-ups.

3. Providing grants for a new program, Project Ignition ’05, in partnership with the National Youth Leadership Council (NYLC). High school students and teachers submit ideas for a school or community public awareness campaign on the subject of Teen Driver Safety. Selected ideas receive a grant to implement the projects.

4. Advising the National Highway Traffic Safety Administration on such issues as passive restraints and seat belts, bumper standards, highway design, speed limits, large truck safety and drunk driving.

5. Supporting the Inter-Industry Conference on Auto Collision Repairs, a non-profit, educational organization of auto manufacturers, collision repair shops, insurance companies and others dedicated to improving the quality, safety and efficiency of auto collision repairs.

6. Partnering with the Advocates for Highway and Auto Safety, the National Safety Council and others to promote primary seatbelt legislation and booster seat legislation on federal and state levels as well as supporting laws to control chemically-impaired driving.

7. Partnering with Meharry Medical College, a Historically Black College and University (HBCU) to address the disparity of seat belt usage in the African American community.

8. Supporting the Insurance Research Council (IRC), an organization that conducts research on a broad range of insurance topics.

9. Supporting the National Insurance Crime Bureau (NICB), an organization that fights insurance fraud and vehicle theft. NICB looks for patterns of fraud and theft and assists insurance companies and law enforcement in solving insurance crimes and eliminating fraudulent claims.

10. Training State Farm claim representatives to use a computer application called “frequency tracking” that detects patterns symptomatic of fraud.

11. Supporting state and federal legislation to combat auto theft and fraud, including support for state anti-fraud bureaus.

12. Helping State Farm claims representatives determine crash damage due to defective auto parts. Claims Research Auto Support Hotline (CRASH) provides a method for tracking auto trends that may influence automakers to take action on defective parts and issue automobile recalls. This also leads to increased subrogation.

13. Encouraging auto manufacturers to design cars that are more damage- and theft-resistant and easier and less costly to repair.

14. Using alternative dispute resolution whenever possible as a more efficient and timesaving alternative to lawsuits in disputed claims.

15. Establishing internal programs that promote efficient claims handling. For example, expenses are reduced when agents can service certain claims directly.

16. Effectively managing expenses by efficiently using the services State Farm purchases and by regularly auditing telephone bills.

17. Effectively managing expenses by purchasing data processing and office equipment through a competitive bidding process.

18. Reviewing and reorganizing departments and areas in regional offices and at Corporate Headquarters in the ongoing effort to streamline processes, eliminate duplication and provide continued quality service.

19. Providing convenient, cost effective, 24 hour service 365 days a year through our Customer Response Centers.

20. Using the Internet to efficiently communicate with both current and prospective policyholders.

(i) The trending components of this filing are described in the State Farm Mutual filing letter on page 1.

(j) With approximately 515,000 automobile insurance policies in force, we believe that our underwriting experience for the state is fully credible. In reviewing the historical claim cost and frequency trends for Arkansas, we have credibility weighted the Arkansas trends with the corresponding companywide trends when the number of claims were less than 10,000 claims, using the typical square root credibility formula.

(k) No classes are grouped together for ratemaking purposes.

Exhibit 21

ARKANSAS INSURANCE DEPARTMENT
RATE FILING ABSTRACT

Contact Person: Steve Harr

Insurer Name: State Farm Mutual Automobile Insurance Company
NAIC Number: 25178
Name of Advisory Organization Whose Filing You are Referencing: N/A
Co. Affiliation to Advisory Organization: Member _____ Subscriber _____
Reference Filing #: N/A
Proposed Effective Date: August 19, 2013

Signature: Steve Harr

Telephone No.: 309-766-3568
Service Purchaser _____

(1) LINE OF INSURANCE By Coverage	(2) Indicated % Rate Level Change	(3) Requested % Rate Level Change	FOR LOSS COSTS ONLY (4) Expected Loss Ratio	(5) Loss Cost Modification Factor	(6) Selected Loss Cost Multiplier	(7) Expense Constant (If Applicable)	(8) Co. Current Loss Cost Multiplier
Private Passenger Auto:							
BIPD Liability	6.0%	3.0%					
Medical Payments	6.0%	5.1%					
Comprehensive	5.2%	1.0%	N/A	N/A	N/A	N/A	N/A
Collision	-1.1%	-1.5%					
All Vehicles: TOTAL OVERALL EFFECT	2.5%	1.5%					

N/A Apply Loss Cost Factors to Future Filings? (Y or N)

33.3% Estimated Maximum Rate Increase for any Arkansas Insured (%) on 8/19/2013 change.
Private Passenger Trailer policy with only Comprehensive coverage. The dollar change of this policy is $1. The maximum change for private passenger vehicles is 18.3%.

-26.7% Estimated Minimum Rate Decrease for any Arkansas Insured (%) on 8/19/13 change.
Motorcyle policy for a 48-year-old policyholder with only BIPD coverage.

Rate Change History

Year	Policy Count	%	Effective Date	AR Earned Premium (000)	Losses Incurred (000)	Arkansas Loss Ratio	Companywide Loss Ratio
2012	508,046	1.3%	01/21/2013	328,884	208,916	63.5%	66.8%
2011	496,654	0.1%	03/19/2012	322,331	229,914	71.3%	76.4%
2010	492,475	-0.1%	05/17/2010	320,415	198,567	62.0%	76.0%
2009	472,730	1.5%	11/16/2009	313,301	204,737	65.3%	73.2%
		4.0%	01/05/2009				
2008	468,567	1.7%	04/07/2008	297,898	236,330	79.3%	71.0%

	Selected Provision
A. Total Production Expense	N/A
B. General Expense	N/A
C. Taxes, License, & Fees	N/A
D. Underwriting Profit & Contingencies	2.0%
E. Other (explain)	33.1% **
F. TOTAL	35.1%

ARKANSAS AUTO INSURANCE PROGRAM
STATE FARM FIRE AND CASUALTY COMPANY
Filing Memorandum

August 19, 2013 for New and Renewal Business

Our last general rate change in Arkansas was effective January 21, 2013 and produced an increase of 3.4%.

The estimated overall proposed effect of this filing is an increase of 2.3%. This is a companion filing to one being filed on this same date on behalf of the State Farm Mutual Automobile Insurance Company (Mutual Company).

The automobile insurance program in this company was established a number of years ago to accommodate risks which are not eligible for insurance in the parent Mutual Company. Exhibit 1 shows the actual underwriting experience in the Fire Company.

Due to the relatively small volume of auto business written in the Fire Company, the rates are established as a percentage of the corresponding Mutual Company base rates. The changes described in the Mutual Company filing along with the proposed changes described below result in the following income effects:

Coverage	Vehicle Type	Proposed % Change
BIPD Liability	Private Passenger	2.8%
Medical Payments	Private Passenger	5.2
Comprehensive	Private Passenger	7.8
Collision	Private Passenger	-1.2
Uninsured Motorist Coverage	Private Passenger	5.4
Emergency Road Service	Private Passenger	9.1
All Coverages	All Coverages	2.3%

STAR Level Factors – Currently, the rates in the Fire Company are based on particular relationships to the Mutual base rates. Based on higher loss experience in SFFC, we propose to modify this relationship for Comprehensive coverage. The following table shows the present and proposed STAR level relationship to Mutual for this coverage:

	Comprehensive		
STAR Level	**Present**	**Proposed**	**% Change**
1-STAR	1.660	1.750	5.4%
2-STAR	1.350	1.420	5.2%
3-STAR	1.130	1.190	5.3%

STATE FARM FIRE AND CASUALTY COMPANY, BLOOMINGTON, ILLINOIS

ARKANSAS

ACTUAL VOLUNTARY UNDERWRITING EXPERIENCE AFTER POLICYHOLDER DIVIDENDS

				PRIVATE PASSENGER VEHICLES							
CALENDAR PERIOD	ITEM	ALL TYPE VEHICLES ALL COVERAGES	%	BODILY INJURY AND PROPERTY DAMAGE LIABILITY	%	MEDICAL PAYMENTS	%	COMPREHENSIVE	%	COLLISION	%
2010	E. P.	$ 25,623,316		$ 11,561,201		$ 1,360,188		$ 2,787,822		$ 6,703,506	
	IL/AE	18,419,934	71.9	7,681,505	66.4	1,195,318	87.9	2,588,613	92.9	4,344,136	64.8
	U. E.	8,370,701	32.7	3,986,749	34.5	434,645	32.0	869,442	31.2	2,110,190	31.5
	G/L	-1,167,319	-4.6	-107,053	-0.9	-269,775	-19.8	-670,233	-24.0	249,180	3.7
2011	E. P.	$ 24,486,425		$ 11,073,412		$ 1,260,564		$ 2,664,544		$ 6,453,491	
	IL/AE	19,595,841	80.0	7,943,587	71.7	1,103,343	87.5	3,828,430	143.7	4,411,883	68.4
	U. E.	8,433,738	34.4	4,021,445	36.3	428,397	34.0	872,286	32.7	2,200,697	34.1
	G/L	-3,543,154	-14.5	-891,620	-8.1	-271,176	-21.5	-2,036,172	-76.4	-159,089	-2.5
2012	E. P.	$ 25,953,227		$ 11,851,185		$ 1,275,712		$ 2,888,789		$ 6,779,126	
	IL/AE	17,450,792	67.2	7,893,691	66.6	1,037,710	81.3	1,735,795	60.1	4,633,400	68.3
	U. E.	8,400,854	32.4	4,106,540	34.7	399,380	31.3	884,854	30.6	2,102,135	31.0
	DIV.	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
	G/L	101,581	0.4	-149,046	-1.3	-161,378	-12.7	268,140	9.3	43,591	0.6
TOTAL	E. P.	$ 76,062,968		$ 34,485,798		$ 3,896,464		$ 8,341,155		$ 19,936,123	
	IL/AE	55,466,567	72.9	23,518,783	68.2	3,336,371	85.6	8,152,838	97.7	13,389,419	67.2
	U. E.	25,205,293	33.1	12,114,734	35.1	1,262,422	32.4	2,626,582	31.5	6,413,022	32.2
	DIV.	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
	G/L	-4,608,892	-6.1	-1,147,719	-3.3	-702,329	-18.0	-2,438,265	-29.2	133,682	0.7

E. P. = EARNED PREMIUM
IL/AE = INCURRED LOSSES AND ALLOCATED ADJUSTMENT EXPENSES
U. E. = GENERAL EXPENSES AND INCURRED UNALLOCATED ADJUSTMENT EXPENSES
DIV. = POLICYHOLDER DIVIDENDS
G/L = UNDERWRITING GAIN OR LOSS

EXHIBIT 1

Exhibit 2

STATE FARM FIRE AND CASUALTY COMPANY

ARKANSAS

RESERVE FOR INCURRED BUT NOT REPORTED CLAIMS
BY CALANDER YEAR FOR VOLUNTARY, ALL TYPES OF VEHICLES

IBNR as of	Bodily Injury	Property Damage	Medical Payments	Comprehensive	Collision	Balance *	All Coverages
12/31/2003	3,603,985	727,546	480,406	190,056	269,104	1,623,822	6,894,919
12/31/2004	3,045,177	555,045	393,849	114,221	155,542	1,526,676	5,790,510
12/31/2005	2,769,752	441,254	198,219	117,521	145,498	1,048,332	4,720,576
12/31/2006	3,016,135	439,237	195,275	107,717	141,547	976,188	4,876,099
12/31/2007	2,468,151	526,542	159,379	119,848	159,340	828,720	4,261,980
12/31/2008	2,828,438	481,761	162,317	141,151	208,851	1,235,736	5,058,254
12/31/2009	3,359,545	463,982	149,326	148,070	196,127	1,920,486	6,237,536
12/31/2010	3,076,557	453,675	120,164	135,077	170,955	1,870,608	5,827,036
12/31/2011	3,129,965	412,605	118,179	152,359	149,688	1,491,135	5,453,931
12/31/2012	3,170,718	388,008	143,009	85,014	114,614	993,659	4,895,022

Change in IBNR for Calendar Year	Bodily Injury	Property Damage	Medical Payments	Comprehensive	Collision	Balance *	All Coverages
2003	-317,229	-186,419	106,315	-6,525	-21,475	394,258	-31,075
2004	-558,808	-172,501	-86,557	-75,835	-113,562	-97,146	-1,104,409
2005	-275,425	-113,791	-195,630	3,300	-10,044	-478,344	-1,069,934
2006	246,383	-2,017	-2,944	-9,804	-3,951	-72,144	155,523
2007	-547,984	87,305	-35,896	12,131	17,793	-147,468	-614,119
2008	360,287	-44,781	2,938	21,303	49,511	407,016	796,274
2009	531,107	-17,779	-12,991	6,919	-12,724	684,750	1,179,282
2010	-282,988	-10,307	-29,162	-12,993	-25,172	-49,878	-410,500
2011	53,408	-41,070	-1,985	17,282	-21,267	-379,473	-373,105
2012	40,753	-24,597	24,830	-67,345	-35,074	-497,476	-558,909

* Uninsured Motor Vehicle, Underinsured Motor Vehicle, Death and Disability, Emergency Road Service, Car Rental, out of state Personal Injury Protection

STATE FARM FIRE AND CASUALTY COMPANY
ARKANSAS

Regulation 23, Section 7

Answers to the several enumerated items of Regulation 23, Section 7(A)(2) are as follows:

(a) The Rate Filing Abstract (Form RF-1), Private Passenger Automobile Abstract (Form A-1) and the Automobile Premium Comparison Survey (Form APCS) are included with this filing.

(b) Calendar year loss information is used. See Exhibit 1.

No adjustments are made in calendar year losses to eliminate the effects on current years of loss development on prior accident years.

Exhibit 2 provides a listing of calendar year IBNR reserves for Arkansas by coverage and by year. Also shown is the change in IBNR reserve by calendar year.

(c) This filing includes no changes in rate making methodology from our last submission. The methodology used in Arkansas follows our standard countrywide procedure.

(d) The treatment of catastrophe losses is covered in Exhibit 3 of the State Farm Mutual filing.

(e) Investment income on net unearned premiums and loss reserves is shown in Exhibit 12, pages 6 and 7 of the State Farm Mutual filing.

(f) The calculation of our 2% provision for underwriting profit and contingencies is shown in Exhibit 12 of the State Farm Mutual filing.

(g) Arkansas underwriting expenses by Annual Statement expense category are shown in Exhibit 18 of the State Farm Mutual filing.

State Farm Fire underwriting expenses for Arkansas are displayed in Exhibit 1.

(h) State Farm continues to support extensive initiatives that encourage safer vehicles and roads, fight crime and fraud, assure quality and cost-effective health care and vehicle repairs, and maintain efficiency and appropriate internal expense controls while providing quality service. The following lists a few of these efforts:

1. Supporting the Insurance Institute for Highway Safety, a scientific organization devoted to reducing human and economic loss from vehicle crashes.

2. Researching factors that contribute to child injuries in crashes through support of a seven-year project with the Children's Hospital of Philadelphia and sponsoring Child Safety Seat check-ups.

3. Providing grants for a new program, Project Ignition '05, in partnership with the National Youth Leadership Council (NYLC). High school students and teachers submit ideas for a school or community public awareness campaign on the subject of Teen Driver Safety. Selected ideas receive a grant to implement the projects.

4. Advising the National Highway Traffic Safety Administration on such issues as passive restraints and seat belts, bumper standards, highway design, speed limits, large truck safety and drunk driving.

5. Supporting the Inter-Industry Conference on Auto Collision Repairs, a non-profit, educational organization of auto manufacturers, collision repair shops, insurance companies and others dedicated to improving the quality, safety and efficiency of auto collision repairs.

6. Partnering with the Advocates for Highway and Auto Safety, the National Safety Council and others to promote primary seatbelt legislation and booster seat legislation on federal and state levels as well as supporting laws to control chemically-impaired driving.

7. Partnering with Meharry Medical College, a Historically Black College and University (HBCU) to address the disparity of seat belt usage in the African American community.

8. Supporting the Insurance Research Council (IRC), an organization that conducts research on a broad range of insurance topics.

9. Supporting the National Insurance Crime Bureau (NICB), an organization that fights insurance fraud and vehicle theft. NICB looks for patterns of fraud and theft and assists insurance companies and law enforcement in solving insurance crimes and eliminating fraudulent claims.

10. Training State Farm claim representatives to use a computer application called “frequency tracking” that detects patterns symptomatic of fraud.

11. Supporting state and federal legislation to combat auto theft and fraud, including support for state anti-fraud bureaus.

12. Helping State Farm claims representatives determine crash damage due to defective auto parts. Claims Research Auto Support Hotline (CRASH) provides a method for tracking auto trends that may influence automakers to take action on defective parts and issue automobile recalls. This also leads to increased subrogation.

13. Encouraging auto manufacturers to design cars that are more damage- and theft-resistant and easier and less costly to repair.

14. Using alternative dispute resolution whenever possible as a more efficient and timesaving alternative to lawsuits in disputed claims.

15. Establishing internal programs that promote efficient claims handling. For example, expenses are reduced when agents can service certain claims directly.

16. Effectively managing expenses by efficiently using the services State Farm purchases and by regularly auditing telephone bills.

17. Effectively managing expenses by purchasing data processing and office equipment through a competitive bidding process.

18. Reviewing and reorganizing departments and areas in regional offices and at Corporate Headquarters in the ongoing effort to streamline processes, eliminate duplication and provide continued quality service.

19. Providing convenient, cost effective, 24 hour service 365 days a year through our Customer Response Centers.

20. Using the Internet to efficiently communicate with both current and prospective policyholders.

(i) For development of the State Farm Fire and Casualty indicated changes, we have utilized the same trends used in the State Farm Mutual filing, as shown below:

	Cost	Frequency
BI Liability	2.4%	0.0%
PD Liability	1.8%	0.0%
Medical Payments	0.1%	0.0%
Comprehensive	4.4%	0.0%
Collision	2.0%	0.0%

(j) Indicated rate changes based on State Farm Fire and Casualty experience are shown on Form RF-1. However, the proposed changes take into consideration our State Farm Mutual experience. With approximately 26,000 automobile insurance policies in force, the State Farm Fire data is less credible than the State Farm Mutual data.

(k) No classes are grouped together for ratemaking purposes.

Exhibit 4

ARKANSAS INSURANCE DEPARTMENT
RATE FILING ABSTRACT

Contact Person: Steve Harr

Insurer Name: State Farm Fire and Casualty Company
NAIC Number: 25143
Name of Advisory Organization Whose Filing You are Referencing: N/A
Co. Affiliation to Advisory Organization: Member _____ Subscriber _____
Reference Filing #: N/A
Proposed Effective Date: August 19, 2013

Signature: Steve Harr

Telephone No.: 309-766-3568
Service Purchaser _____

(1) LINE OF INSURANCE By Coverage	(2) Indicated % Rate Level Change	(3) Requested % Rate Level Change	FOR LOSS COSTS ONLY (4) Expected Loss Ratio	(5) Loss Cost Modification Factor	(6) Selected Loss Cost Multiplier	(7) Expense Constant (If Applicable)	(8) Co. Current Loss Cost Multiplier
Private Passenger Auto:							
BIPD Liability	4.6%	2.8%					
Medical Payments	16.3%	5.2%					
Comprehensive	28.0%	7.8%	N/A	N/A	N/A	N/A	N/A
Collision	-13.3%	-1.2%					
All Vehicles: TOTAL OVERALL EFFECT	5.4%	2.3%					

N/A Apply Loss Cost Factors to Future Filings? (Y or N)

19.9% Estimated Maximum Rate Increase for any Arkansas Insured (%) on 8/19/13 change.
Private Passenger Auto policy for a 25-year-old policyholder with only Comprehensive coverage.

-18.0% Estimated Minimum Rate Decrease for any Arkansas Insured (%) on 8/19/13 change.
Motorcyle policy for a 34-year-old policyholder with only BIPD coverage.

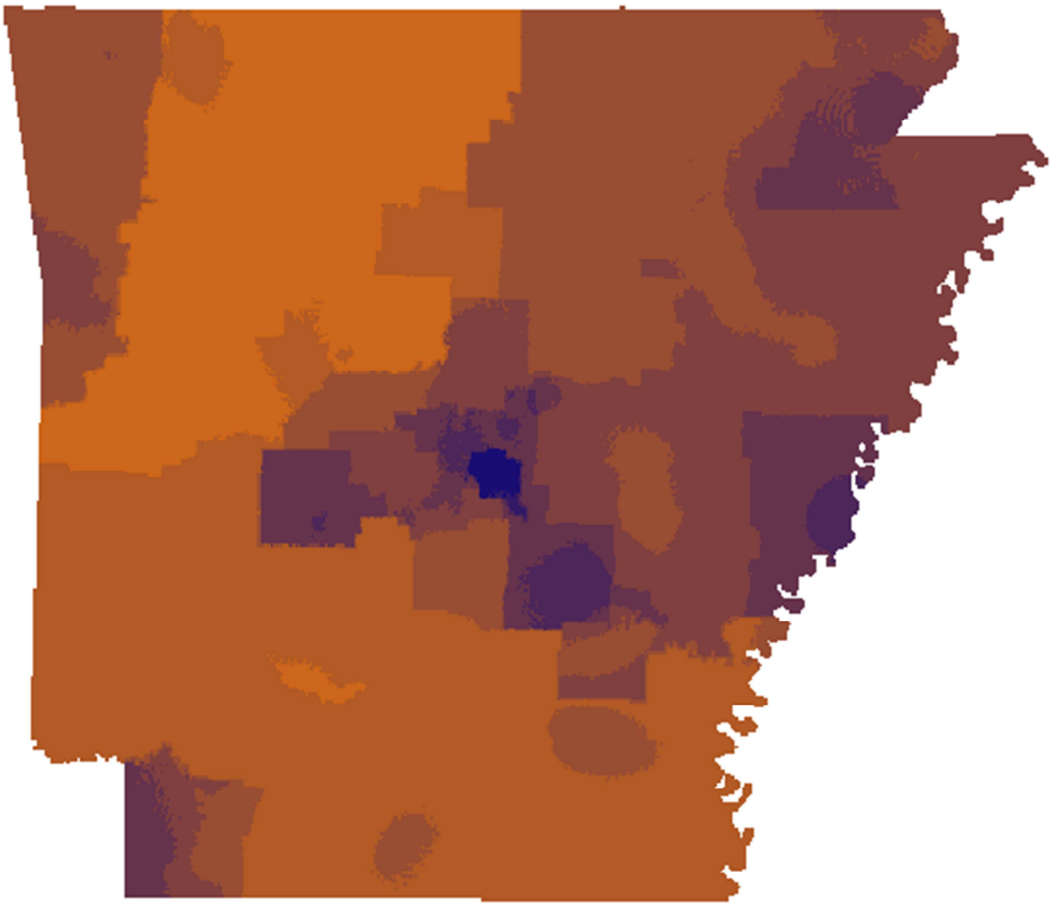
Corresponds to Question 3 on RF-2 or RF-WC

Rate Change History

Year	Policy Count	%	Effective Date	AR Earned Premium (000)	Losses Incurred (000)	Arkansas Loss Ratio	Companywide Loss Ratio
2012	25,402	3.3%	01/21/2013	25,667	16,822	65.5%	67.7%
2011	25,104	4.8%	03/19/2012	24,190	18,675	77.2%	74.8%
2010	27,060	0.0%	05/17/2010	25,259	17,694	70.1%	79.0%
2009	26,891	4.8%	11/16/2009	26,698	21,217	79.5%	84.5%
		3.6%	01/05/2009				
2008	30,380	6.8%	04/07/2008	27,495	25,481	92.7%	81.8%

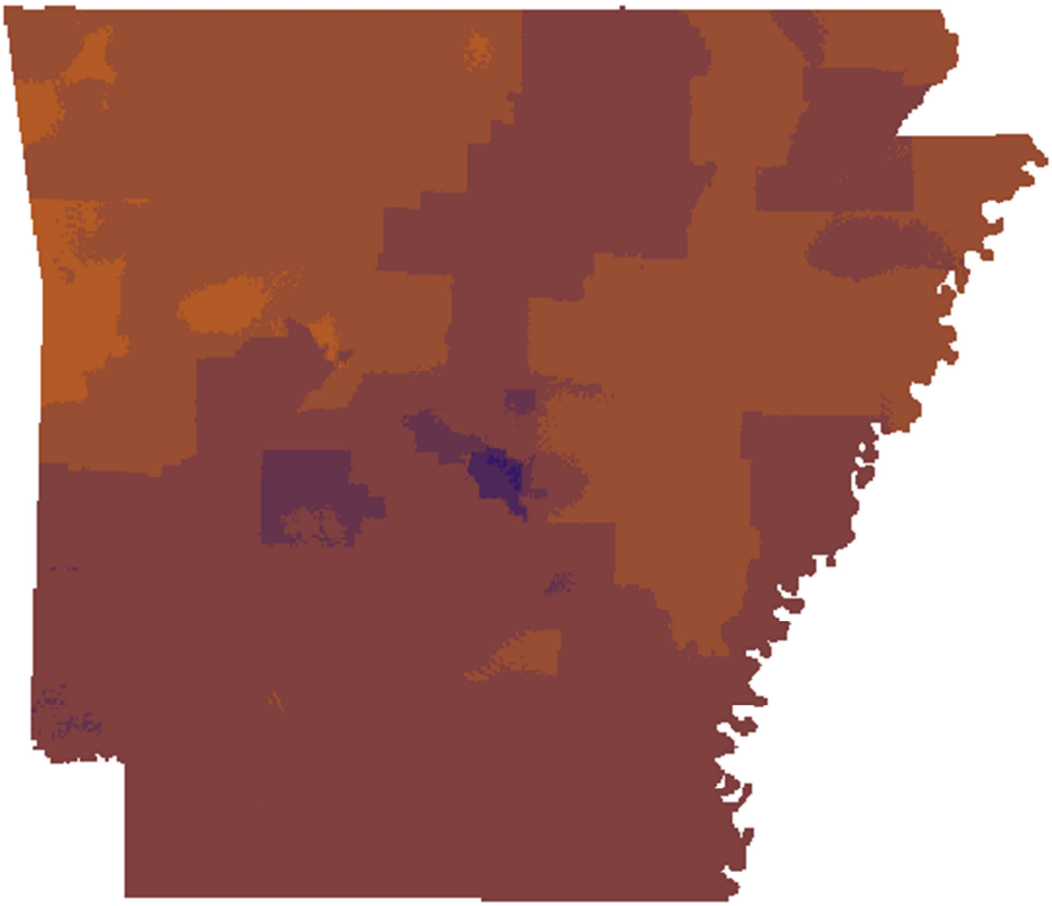
	Selected Provision
A. Total Production Expense	N/A
B. General Expense	N/A
C. Taxes, License, & Fees	N/A
D. Underwriting Profit & Contingencies	N/A
E. Other (explain)	N/A
F. TOTAL	N/A

STATE FARM INSURANCE COMPANIES
ARKANSAS
Bodily Injury and Property Damage – Proposed Factor



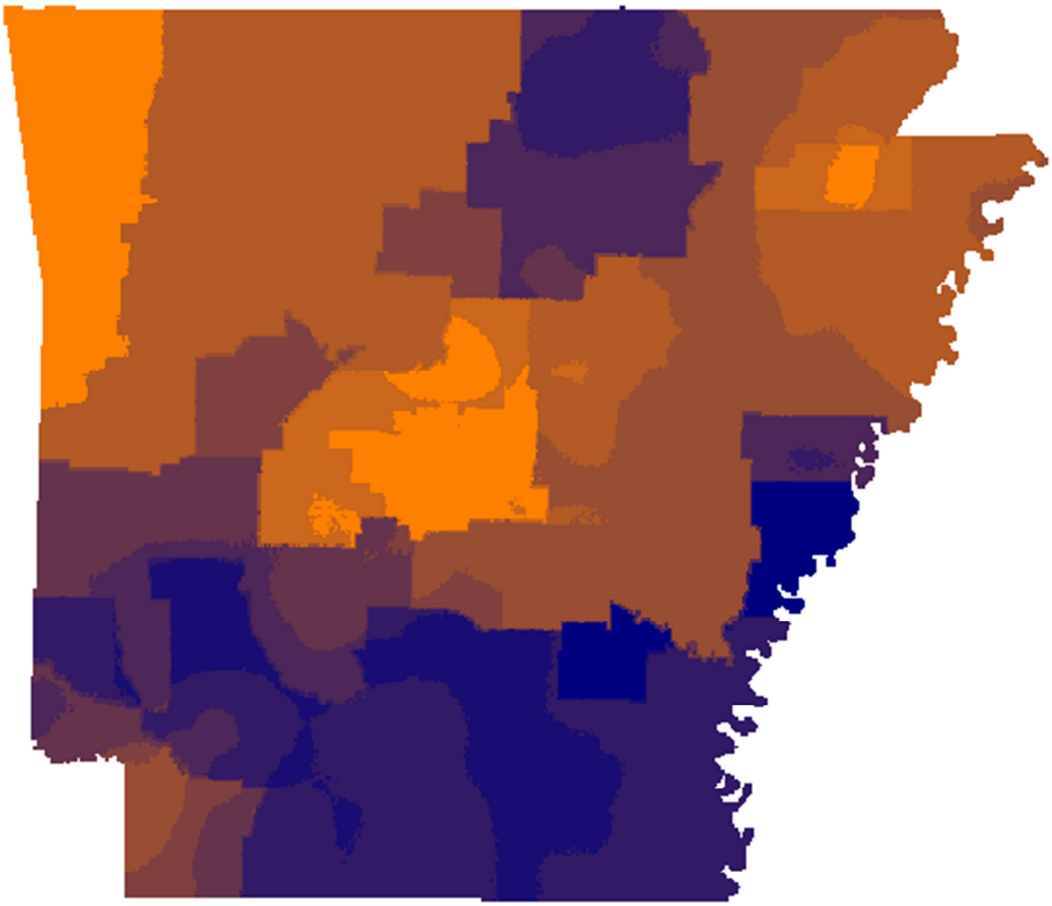
0.600 to 0.699	1.100 to 1.199
0.700 to 0.799	1.200 to 1.299
0.800 to 0.899	1.300 to 1.399
0.900 to 0.999	1.400 to 1.499
1.000 to 1.099	1.500 to 1.600

STATE FARM INSURANCE COMPANIES
ARKANSAS
Collision – Proposed Factor



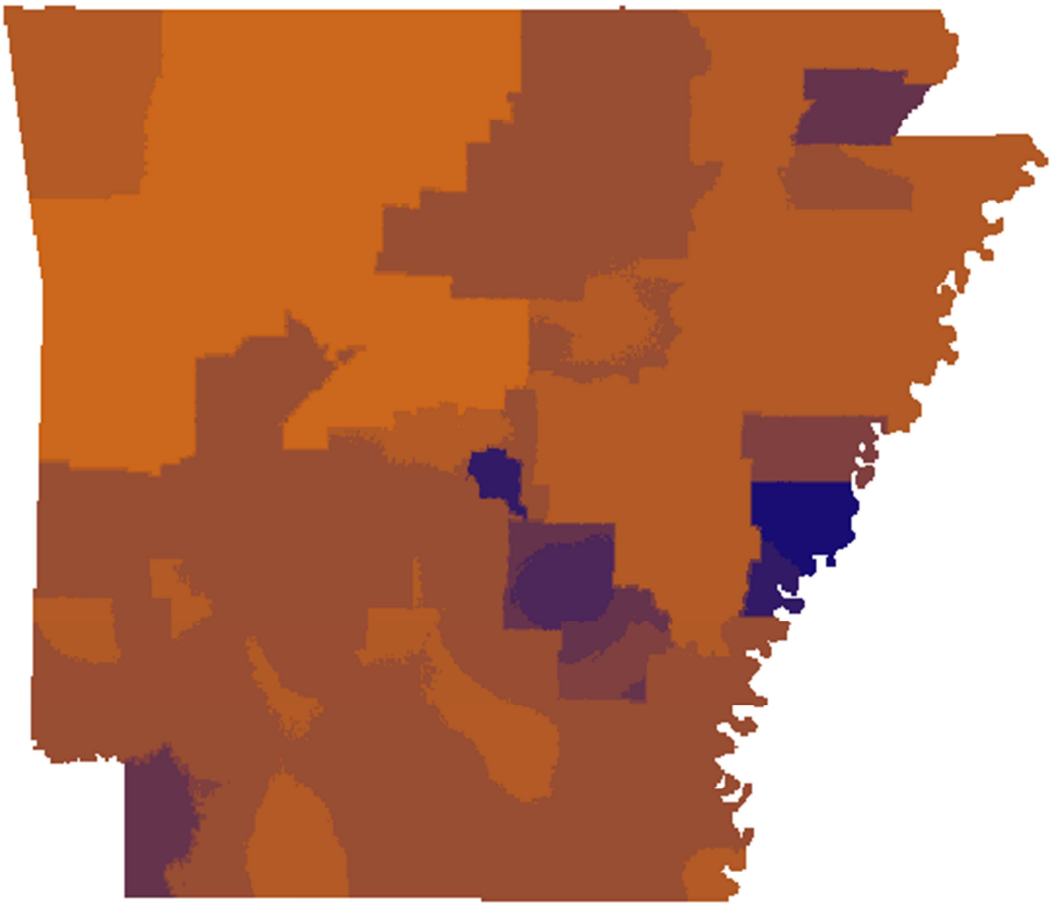
0.600 to 0.699	1.100 to 1.199
0.700 to 0.799	1.200 to 1.299
0.800 to 0.899	1.300 to 1.399
0.900 to 0.999	1.400 to 1.499
1.000 to 1.099	1.500 to 1.600

STATE FARM INSURANCE COMPANIES
ARKANSAS
Comprehensive – Proposed Factor



0.600 to 0.899	1.300 to 1.399
0.900 to 0.999	1.400 to 1.499
1.000 to 1.099	1.500 to 1.599
1.100 to 1.199	1.600 to 1.699
1.200 to 1.299	1.700 to 1.800

STATE FARM INSURANCE COMPANIES
ARKANSAS
Medical Payments – Proposed Factor



	0.700 to 0.799		1.200 to 1.299
	0.800 to 0.899		1.300 to 1.399
	0.900 to 0.999		1.400 to 1.499
	1.000 to 1.099		1.500 to 1.599
	1.100 to 1.199		1.600 to 1.700

STATE FARM INSURANCE COMPANIES
ARKANSAS
SAMPLE OF LOCATION RATING FACTORS

GRID ID	Territory	BIPD Present Factor	BIPD Proposed Factor	COLL Present Factor	COLL Proposed Factor	COMP Present Factor	COMP Proposed Factor	MED PAY Present Factor	MED PAY Proposed Factor
0345609219	1	1.415	1.361	1.283	1.286	0.861	0.908	1.415	1.449
0347209225	1	1.415	1.418	1.283	1.312	0.861	0.864	1.415	1.463
0345009221	2	1.174	1.141	1.070	1.072	0.695	0.733	0.987	1.021
0347609255	2	1.174	1.188	1.070	1.126	0.695	0.733	0.987	0.961
0357409429	3	1.009	0.961	0.870	0.898	0.647	0.682	0.808	0.811
0354609443	3	1.009	1.021	0.870	0.872	0.647	0.650	0.808	0.835
0351709192	4	0.950	0.943	0.927	0.975	1.046	1.029	1.007	1.001
0352909187	4	0.950	0.952	0.927	0.948	1.046	1.040	1.007	0.981
0353409213	5	1.018	1.000	1.007	1.009	0.876	0.915	0.867	0.870
0349709253	5	1.018	1.030	1.007	1.029	0.876	0.880	0.867	0.870
0334109374	6	1.112	1.070	1.044	1.046	1.218	1.223	1.237	1.205
0332609396	6	1.112	1.114	1.044	1.067	1.218	1.162	1.237	1.205
0357609421	8	0.961	0.925	0.903	0.932	0.689	0.726	0.955	0.940
0364709426	8	0.961	0.963	0.903	0.905	0.689	0.692	0.955	0.959
0347609329	9	1.173	1.116	1.117	1.119	0.893	0.942	1.084	1.055
0345509310	9	1.173	1.175	1.117	1.108	0.893	0.897	1.084	1.088
0351309076	11	1.045	0.995	0.996	0.958	1.085	1.111	0.958	0.962
0351009040	11	1.045	1.078	0.996	0.998	1.085	1.089	0.958	0.962
0341109173	12	1.204	1.158	1.057	1.027	1.098	1.136	1.290	1.295
0340909203	12	1.204	1.206	1.057	1.027	1.098	1.158	1.290	1.334
0342609097	13	1.171	1.161	1.082	1.084	1.792	1.781	1.516	1.477
0345309062	13	1.171	1.232	1.082	1.084	1.792	1.799	1.516	1.567
0362209172	14	0.971	0.924	1.050	1.052	1.447	1.525	1.106	1.077
0353709193	14	0.971	0.973	1.050	1.052	1.447	1.381	1.106	1.077
0350909372	15	0.774	0.736	0.910	0.912	1.040	1.075	0.834	0.837
0348809436	15	0.774	0.776	0.910	0.921	1.040	1.044	0.834	0.837
0330409313	16	0.874	0.841	1.018	1.020	1.564	1.570	1.011	0.985
0331209141	16	0.874	0.876	1.018	1.010	1.564	1.570	1.011	1.005
0346609425	17	0.810	0.804	1.058	1.071	1.355	1.333	1.054	1.026
0345109399	17	0.810	0.812	1.058	1.060	1.355	1.360	1.054	1.026
0359009045	18	1.122	1.090	1.048	1.029	0.942	0.908	0.969	0.973
0358009098	18	1.122	1.124	1.048	1.019	0.942	0.974	0.969	0.973
0361109073	19	1.155	1.111	1.073	1.075	1.037	1.041	1.267	1.234
0359709078	19	1.155	1.157	1.073	1.075	1.037	1.031	1.267	1.285
0346909279	20	1.068	1.038	1.029	1.031	0.844	0.890	1.012	1.016
0345409261	20	1.068	1.102	1.029	1.041	0.844	0.847	1.012	1.006
0345709170	51	1.047	1.007	0.996	0.998	1.085	1.111	0.958	0.991
0349709181	51	1.047	1.049	0.996	1.008	1.085	1.056	0.958	0.962

STATE FARM INSURANCE COMPANIES
ARKANSAS
SAMPLE OF LOCATION RATING FACTORS

GRID ID	Territory	BIPD Present Factor	BIPD Proposed Factor	COLL Present Factor	COLL Proposed Factor	COMP Present Factor	COMP Proposed Factor	MED PAY Present Factor	MED PAY Proposed Factor
0341309244	56	0.927	0.920	1.018	1.020	1.149	1.211	1.017	1.021
0342209261	56	0.927	0.929	1.018	1.020	1.149	1.165	1.017	1.001
0333309296	76	0.874	0.859	1.018	1.020	1.564	1.617	1.038	1.042
0331409271	76	0.874	0.902	1.018	1.020	1.564	1.539	1.038	1.042
0349009103	113	1.171	1.161	1.082	1.084	1.462	1.468	1.145	1.150
0348009059	113	1.171	1.173	1.082	1.084	1.462	1.483	1.145	1.184
0339509163	123	1.014	0.996	1.082	1.052	1.791	1.762	1.213	1.194
0338109158	123	1.014	1.016	1.082	1.073	1.791	1.798	1.213	1.206
0332509202	136	0.874	0.876	1.018	1.040	1.564	1.617	1.038	1.042
0337309156	136	0.874	0.893	1.018	1.020	1.564	1.570	1.038	1.042
0353609109	141	1.045	0.995	0.996	0.988	1.085	1.122	0.958	0.962
0355309085	141	1.045	1.047	0.996	0.998	1.085	1.089	0.958	0.962
0355509270	154	0.902	0.859	1.050	1.052	1.203	1.220	1.036	1.009
0354309226	154	0.902	0.895	1.050	1.052	1.203	1.208	1.036	1.009
0348509311	155	0.996	0.948	1.007	1.009	0.876	0.924	0.867	0.870
0349909261	155	0.996	0.998	1.007	1.009	0.876	0.880	0.867	0.870
0350909347	157	0.810	0.780	1.058	1.039	1.203	1.208	1.036	1.009
0351209312	157	0.810	0.820	1.058	1.007	1.203	1.208	1.036	1.009
0331109351	166	1.014	0.975	1.044	1.046	1.252	1.320	1.099	1.070
0330909381	166	1.014	1.016	1.044	1.056	1.252	1.257	1.099	1.092

Superseded Schedule Items

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

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
05/01/2013	Filed 06/20/2013	Supporting Document	APCS-Auto Premium Comparison Survey	06/03/2013	APCS-Auto Premium Survey - SFM.pdf (Superceded) APCS - Auto Premium Survey - SFFC.pdf (Superceded)
05/01/2013	Filed 06/20/2013	Supporting Document	NAIC loss cost data entry document	06/03/2013	

Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified May 2012

NAIC Number:	25178
Company Name:	State Farm Mutual Automobile Insurance C
Contact Person:	Steve Harr
Telephone No.:	(309)766-3568
Email Address:	steve.harr.bb5b@statefarm.com
Effective Date:	August 19, 2013

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	*10-40*	%
AUTO/HOMEOWNERS	*17*	%
GOOD STUDENT	*10-25*	%
ANTI-THEFT DEVICE	*0*	%
Over 55 Defensive Driver Discount	*5*	%
$250/$500 Deductible Comp./Coll.	*25,9*	%

Assumptions to Use:

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

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

			Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
		Gender	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*
Vehicle	**Coverages**	**Age**	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*
2008 4.8L Chevrolet Silverado 1500 "LS" regular cab 119" WB	*Minimum Liability*		$591	$771	$258	$234	$635	$830	$275	$249	$703	$921	$301	$273	$549	$715	$242	$220	$737	$964	$317	$287
	Minimum Liability with Comprehensive and Collision		$1,142	$1,506	$475	$427	$1,292	$1,704	$544	$487	$1,340	$1,769	$550	$494	$1,288	$1,697	$557	$497	$1,427	$1,882	$599	$536
	100/300/50 Liability with Comprehensive and Collision		$1,271	$1,669	$539	$487	$1,429	$1,879	$611	$550	$1,491	$1,964	$622	$561	$1,407	$1,848	$617	$553	$1,582	$2,081	$672	$604
2009Ford Explorer 'XLT' 2WD, 4 door	*Minimum Liability*		$559	$729	$244	$222	$601	$785	$260	$236	$666	$872	$285	$259	$519	$675	$229	$208	$696	$911	$300	$271
	Minimum Liability with Comprehensive and Collision		$1,193	$1,574	$497	$446	$1,359	$1,794	$573	$513	$1,396	$1,845	$573	$514	$1,376	$1,814	$598	$532	$1,492	$1,969	$627	$561
	100/300/50 Liability with Comprehensive and Collision		$1,316	$1,731	$558	$503	$1,491	$1,962	$639	$574	$1,542	$2,031	$643	$580	$1,490	$1,958	$656	$587	$1,640	$2,159	$698	$627
2010 Honda Odyssey "EX"	*Minimum Liability*		$583	$760	$258	$234	$625	$815	$274	$248	$691	$903	$299	$271	$545	$708	$243	$221	$729	$952	$318	$288
	Minimum Liability with Comprehensive and Collision		$1,265	$1,668	$525	$472	$1,432	$1,890	$602	$539	$1,479	$1,953	$606	$544	$1,447	$1,907	$625	$557	$1,577	$2,080	$661	$592
	100/300/50 Liability with Comprehensive and Collision		$1,388	$1,824	$587	$530	$1,564	$2,058	$667	$600	$1,625	$2,139	$676	$609	$1,561	$2,051	$683	$611	$1,726	$2,271	$733	$658
2011 Toyota Camry 2.5L 4 door Sedan	*Minimum Liability*		$581	$756	$258	$234	$622	$810	$273	$248	$687	$897	$299	$271	$543	$705	$244	$222	$727	$948	$318	$288
	Minimum Liability with Comprehensive and Collision		$1,337	$1,764	$555	$498	$1,518	$2,003	$638	$571	$1,562	$2,062	$639	$574	$1,545	$2,036	$667	$595	$1,668	$2,200	$700	$626
	100/300/50 Liability with Comprehensive and Collision		$1,459	$1,918	$617	$556	$1,648	$2,168	$703	$631	$1,705	$2,246	$709	$638	$1,657	$2,178	$725	$649	$1,814	$2,387	$771	$692
2011 Cadillac Seville "CTS" AWD WAG 4 door 3.0L	*Minimum Liability*		$557	$726	$244	$222	$598	$781	$260	$236	$662	$866	$285	$259	$518	$674	$230	$209	$695	$908	$301	$272
	Minimum Liability with Comprehensive and Collision		$1,639	$2,166	$675	$604	$1,885	$2,492	$790	$705	$1,910	$2,528	$776	$695	$1,965	$2,594	$849	$754	$2,045	$2,704	$855	$763
	100/300/50 Liability with Comprehensive and Collision		$1,760	$2,320	$736	$662	$2,015	$2,657	$855	$765	$2,053	$2,711	$845	$760	$2,077	$2,737	$907	$808	$2,192	$2,891	$925	$828
2010 Hyundai Santa Fe SE 4X2	*Minimum Liability*		$575	$749	$253	$230	$617	$805	$269	$244	$683	$893	$295	$267	$536	$697	$239	$217	$718	$938	$312	$282
	Minimum Liability with Comprehensive and Collision		$1,276	$1,683	$532	$478	$1,455	$1,920	$616	$550	$1,491	$1,969	$613	$550	$1,483	$1,954	$646	$575	$1,598	$2,108	$674	$602
	100/300/50 Liability with Comprehensive and Collision		$1,400	$1,840	$594	$535	$1,587	$2,088	$681	$611	$1,636	$2,155	$683	$615	$1,597	$2,099	$705	$630	$1,746	$2,298	$745	$669

Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified May 2012

NAIC Number:	25143
Company Name:	State Farm Fire and Casualty Company
Contact Person:	Steve Harr
Telephone No.:	(309)766-3568
Email Address:	steve.harr.bb5b@statefarm.com
Effective Date:	August 19, 2013

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG	*10-40*	%
AUTO/HOMEOWNERS	*17*	%
GOOD STUDENT	*10-25*	%
ANTI-THEFT DEVICE	*0*	%
Over 55 Defensive Driver Discount	*5*	%
$250/$500 Deductible Comp./Coll.	*25,9*	%

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$25,000 per accident
3 ***Property Damage*** ***$100 deductible per accident***
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Underinsured bodily injury equal to liability coverage
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			Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
		Gender	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*	*Female*	*Male*	*Male or Female*	*Male or Female*
Vehicle	**Coverages**	**Age**	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*	*18*	*18*	*40*	*66*
2008 4.8L Chevrolet Silverado 1500 "LS" regular cab 119" WB	*Minimum Liability*		$752	$978	$334	$304	$807	$1,052	$355	$323	$893	$1,166	$388	$353	$700	$908	$314	$287	$936	$1,221	$408	$371
	Minimum Liability with Comprehensive and Collision		$1,436	$1,890	$601	$541	$1,619	$2,134	$685	$614	$1,684	$2,221	$694	$625	$1,610	$2,119	$699	$625	$1,789	$2,357	$753	$676
	100/300/50 Liability with Comprehensive and Collision		$1,605	$2,103	$689	$624	$1,800	$2,362	$777	$701	$1,882	$2,473	$794	$718	$1,768	$2,317	$782	$703	$1,991	$2,615	$854	$770
2009Ford Explorer 'XLT' 2WD, 4 door	*Minimum Liability*		$712	$926	$317	$289	$764	$996	$337	$307	$846	$1,105	$368	$335	$662	$858	$298	$272	$884	$1,154	$386	$351
	Minimum Liability with Comprehensive and Collision		$1,498	$1,974	$627	$564	$1,702	$2,243	$721	$646	$1,753	$2,314	$722	$650	$1,717	$2,261	$748	$667	$1,868	$2,463	$788	$706
	100/300/50 Liability with Comprehensive and Collision		$1,661	$2,178	$712	$644	$1,876	$2,463	$811	$730	$1,944	$2,556	$819	$740	$1,869	$2,451	$829	$744	$2,063	$2,711	$886	$797
2010 Honda Odyssey "EX"	*Minimum Liability*		$743	$964	$334	$304	$795	$1,034	$354	$322	$878	$1,144	$386	$351	$694	$898	$316	$288	$926	$1,205	$409	$371
	Minimum Liability with Comprehensive and Collision		$1,588	$2,092	$663	$597	$1,794	$2,365	$757	$679	$1,857	$2,450	$764	$687	$1,807	$2,379	$782	$699	$1,976	$2,604	$831	$745
	100/300/50 Liability with Comprehensive and Collision		$1,751	$2,297	$749	$677	$1,968	$2,584	$847	$763	$2,048	$2,692	$860	$777	$1,959	$2,569	$864	$775	$2,171	$2,851	$929	$837
2011 Toyota Camry 2.5L 4 door Sedan	*Minimum Liability*		$740	$959	$334	$304	$791	$1,028	$354	$322	$873	$1,136	$385	$350	$692	$896	$317	$288	$923	$1,200	$410	$372
	Minimum Liability with Comprehensive and Collision		$1,679	$2,211	$701	$630	$1,901	$2,505	$802	$718	$1,960	$2,586	$806	$724	$1,928	$2,539	$835	$745	$2,089	$2,753	$879	$787
	100/300/50 Liability with Comprehensive and Collision		$1,839	$2,413	$785	$710	$2,072	$2,721	$891	$802	$2,148	$2,824	$901	$814	$2,078	$2,726	$915	$821	$2,281	$2,996	$976	$878
2011 Cadillac Seville "CTS" AWD WAG 4 door 3.0L	*Minimum Liability*		$710	$922	$317	$289	$761	$990	$337	$307	$842	$1,098	$368	$335	$661	$856	$299	$273	$882	$1,150	$387	$352
	Minimum Liability with Comprehensive and Collision		$2,053	$2,711	$848	$761	$2,354	$3,110	$989	$883	$2,393	$3,165	$974	$874	$2,445	$3,227	$1,057	$940	$2,556	$3,376	$1,069	$955
	100/300/50 Liability with Comprehensive and Collision		$2,213	$2,912	$933	$841	$2,526	$3,326	$1,078	$967	$2,581	$3,403	$1,070	$964	$2,595	$3,414	$1,138	$1,016	$2,747	$3,619	$1,166	$1,046
2010 Hyundai Santa Fe SE 4X2	*Minimum Liability*		$732	$951	$328	$299	$785	$1,021	$348	$317	$868	$1,131	$380	$345	$683	$885	$310	$282	$912	$1,188	$402	$365
	Minimum Liability with Comprehensive and Collision		$1,602	$2,110	$671	$603	$1,821	$2,400	$773	$692	$1,871	$2,468	$772	$694	$1,850	$2,436	$808	$720	$2,000	$2,636	$846	$757
	100/300/50 Liability with Comprehensive and Collision		$1,765	$2,315	$757	$684	$1,995	$2,620	$863	$777	$2,061	$2,710	$869	$784	$2,002	$2,625	$889	$797	$2,195	$2,883	$944	$849